

SDCERS' first Membership Meeting a success

More than 150 members attended SDCERS' Membership Meeting on Tuesday, September 9, at Balboa Park. SDCERS' Board President Tom Hebrank welcomed the members, and Administrator and CEO David Wescoe presented a progress report on the retirement system, covering important achievements over the last several years.

SDCERS plans to hold an Annual Meeting each fall to give our members an opportunity to hear firsthand what is happening at the retirement system. For members who were unable to attend this year's meeting, you may read David's update (below) and view the slides of the actual presentation at www.sdcers.org, for an overview of what was presented.



CEO Update by David Wescoe, Administrator/CEO

I want to thank all of you who attended SDCERS' inaugural Membership Meeting. If you were there, you know the venue was excellent, and the presentations and questions were informative (well, except maybe the short bald guy's!). For those of you who couldn't make it, I look forward to seeing you at next year's meeting.

The following topics were among those discussed at the meeting.

Actuarial Methods Implemented

As a result of proactive steps taken by the Board of Administration,

SDCERS now employs the most widely-accepted public pension plan actuarial financing methods and procedures. These include: (1) apportioning SDCERS' Trust Fund assets among plan sponsors based on individual cash flows attributable to each plan sponsor; (2) recognizing and funding "contingent" liabilities; (3) moving to the more widely-accepted "expected value of assets" smoothing method; (4) treating certain disability payments properly; (5) returning to the Entry Age Normal (EAN) actuarial funding method in place of the less

widely-accepted Projected Unit Credit (PUC) funding method; (6) using a 20-year amortization period for the pay down of the City's June 30, 2007 Unfunded Actuarial Liability ("UAL"); (7) avoiding "negative amortization" of the UAL by requiring the City to pay the full interest on the UAL in addition to the full Normal Cost; and, (8) removing all liabilities for future payments that are projected to exceed the maximum benefit level payable under Internal Revenue Code Section 415.

(continued on Page 2)

CEO Update *(continued from Page 1)*

Audit Integrity Confirmed

In August 2006, the Board established an independent Audit Committee that includes three non-Trustee San Diego citizens. SDCERS' Internal Auditor reports directly to the Audit Committee, making SDCERS' audit process as independent as that of any public pension system or public company in the country.

Board Governance Strengthened

SDCERS' Board has taken many positive actions, including: establishing the Business and Governance Committee and the Audit Committee; creating an Internal Auditor position and a Chief Compliance Officer position, which report directly to the Board; developing a fiduciary training curriculum for Board members and SDCERS' Executive Staff; and approving Whistleblower, Ethics and Conflict of Interest policies.

Comprehensive Annual Financial Reports Published

Since 2006, SDCERS has published four Comprehensive Annual Financial Reports, covering fiscal years 2004, 2005, 2006 and 2007, each with an unqualified audit opinion from our independent auditor. SDCERS is now completely current in its financial reporting obligations for the first time since the publication of its FY 2003 CAFR.

Communications Are More Effective

More and better information is delivered to the Board, staff, plan sponsors, members and the public than ever before. In addition, SDCERS' new web site allows members to view their individual account information on-line in a secure environment, 24/7.

Group Trust Established

The Board adopted a Group Trust in March 2007 to ensure the assets of our three plan sponsors are separated from each other. This move is consistent with the City Charter and Municipal Code.

IRS Issues Are Resolved

The SDCERS Board unanimously approved a Compliance Statement with the IRS in December 2007 that resolved all of SDCERS' past IRS issues. In January 2008, SDCERS received a favorable Determination Letter from the IRS confirming SDCERS' status as a tax-qualified plan under the Internal Revenue Code. SDCERS' receipt of the Determination Letter positively affirms that the SDCERS plan complies with IRS rules, and confirms for SDCERS' members and three plan sponsors that contributions made to SDCERS may continue to be made on a pre-tax basis, and that investment earnings made by SDCERS on those contributions can grow tax-free.



More than 150 active and retired members attended SDCERS' Membership Meeting.

Member Service Improved

In August 2006, we created a Member Services Division that is staffed by employees experienced in effective communications and who are focused on providing the best customer service possible. Today, Member Services counselors are dedicated solely to providing detailed and accurate information to our members in face-to-face meetings, and a dedicated call center answers members' telephone calls and questions. With the April 2008 launch of SDCERS' enhanced web site, members are receiving an even higher level of service, access and responsiveness.

As with any organization, there is always more to do. But working together, SDCERS' Board, staff, professional advisors and constituents have accomplished more during the past three years than any other public pension plan in the country.

The Investment Corner

By Liza Crisafi, Deputy Chief Investment Officer

Board of Administration

President

Thomas C. Hebrank
Appointee

Vice President

Mark C. Sullivan
Police Safety Representative

Board Members

Susan S. Gonick
Appointee

V. Wayne Kennedy
Appointee

Franklin R. Lamberth
General Member Representative

David A. Hall
Retired Member Representative

Steven W. Meyer
General Member Representative

George A. Murray
Appointee

Peter E. Preovolos
Appointee

JoAnne SawyerKnoll
Mayoral Representative

William J. Sheffler
Appointee

John G. Thomson
Fire Safety Representative

Vacant
Appointee

Board Meetings

Board meetings are open to the public and held on the third Friday of every month, at 8:30 a.m., 401 West A Street, 3rd Floor, San Diego, CA, 92101. Call 619.525.3600 for more information or visit www.sdcers.org to view meeting agendas and minutes.

This facility is wheelchair accessible.

SDCERS' investment portfolio returned +0.19% for the quarter ended June 30, 2008, putting SDCERS in the top 4th percentile in the Callan public funds database.

Despite the volatility in the markets, every asset class in the SDCERS portfolio outperformed its benchmark during the quarter.

For the fiscal year ended June 30, 2008,

SDCERS' investment portfolio was down -4.69%, which was in the top 47th percentile of the Callan public funds database. These results include domestic and international equities and fixed income as well as non-publicly traded real estate performance data through March 31, 2008. Non-public real estate results lag one quarter to obtain pricing and appraisal data. Final FY 2008 performance numbers will be available in mid-October.

Domestic equity markets experienced another volatile quarter as the markets were buffeted by skyrocketing commodity prices, falling home prices, and ongoing liquidity problems surrounding financial institutions. Midcap stocks were the best performing group as measured by the Russell Midcap Index which rose 2.7%. Large Cap Value stocks suffered the heaviest losses due to exposure to the financial sector, with the Russell 1000 Value Index down -5.3%. International equities

began the quarter on a strong note followed by sharp declines in June on expectations of weaker global economic growth. The Morgan

1-Year Return	3-Year Return	5-Year Return	10-Year Return
-4.69%	7.77%	10.76%	7.95%

SDCERS Returns for Fiscal Year 2008

Invested Assets as of June 30, 2008 totaled \$4,659,860,166 (unaudited)

Stanley All Country World Free Index declined -0.9% during the quarter.

U.S. Investment Grade Bonds suffered from fears of higher inflation and expectations of no further interest rate cuts by the Federal Reserve Bank. The Lehman Aggregate Index finished down -1.0% for the quarter. International fixed income markets faced a tough quarter and were impacted by rising interest rates, inflationary fears, and a strengthening U.S. dollar. The Citi Non-US Government Bond Index fell -4.7% during the period.

SDCERS' long-term investment results continue to be positive. The annualized rates of return for the last three, five and 10-year periods ended June 30, 2008 were +7.77%, +10.76% and +7.95% respectively. For the 10-year period, SDCERS' investment portfolio ranks in the top 3rd percentile of the Callan public funds database.



Change in Surviving Spouse Continuance rule

At its September meeting, the Retirement Board made an important decision regarding its interpretation of the Municipal Code providing for a continuance to a member's surviving spouse. The Board determined that a former spouse of a member is not eligible for a continuance under the maximum benefit provision of the Code.

Prior to 1995, SDCERS staff interpreted Section 24.0601 to exclude a former spouse from receiving a surviving spouse

continuance. In 1995, without Board approval, staff changed its interpretation of the code section to allow a former spouse to receive the continuance when a divorce had occurred after the member had retired, and only if the former spouse had been married to the member at the time of retirement and was designated as the continuance beneficiary. At its September 2008 Board meeting, the Board analyzed the code section and determined that staff's 1995 interpretation was not in compliance with legislative intent. The Board voted in favor of interpreting the code section to exclude a former spouse from eligibility on a prospective basis only. As a result, any Member who enters DROP or retires after

September 18, 2008, would be impacted by this decision. This affects those members who select a retirement benefit option of "Maximum Benefit (married), Automatic 50% continuance to surviving spouse." For those members who enter the DROP program or retire after September 18, 2008, and subsequently get divorced, the 50% continuance to spouse would no longer apply following your death.

You may change your benefit payment option prior to the first deposit into your DROP account or cashing your first retirement allowance check. For additional information, please see our web site under Member Benefits/Pre-Retirement Death Benefits.

4

Updates on Purchase of Service Credit Litigation

To assist members in tracking the progress of the court litigation regarding Purchase of Service Credit, a new section

has been added to the SDCERS web page. From the home page, select "About SDCERS," and then "Litigation." This section

is updated as we receive new information and court dates.

Closed Session Allowed for Disability Hearings

On September 19, 2008, the SDCERS Board approved a new policy regarding Disability Committee hearings. Disability hearings will continue to be conducted in open session, however, applicants are now able to request a closed session hearing

if they wish to protect their privacy.

The policy allows SDCERS to grant a request for a closed session hearing upon a showing of good cause by the member. If staff disagrees that good cause has

been shown, the matter of open or closed session would be presented to the Disability Committee for a final decision. For a copy of this policy, please see the SDCERS web site, under "Disability Retirement."

Visit SDCERS' new, improved web site



www.sdcers.org

SDCERS has launched its new, much-improved web site. The site contains a wealth of information, including the new Member Portal, detailed below. Forms, publications, news, retiree health insurance and investments are just some of the features of the site.

Member Benefits section

The Member Benefits section is customized according to each plan sponsor (City, Port and Airport) and for both Active and Retired members. After choosing a plan sponsor, members can then select a membership type (General, Safety, Lifeguard, Fire, Police or Elected Officers) for benefit information specific to them.



Member Portal offers access to retirement account

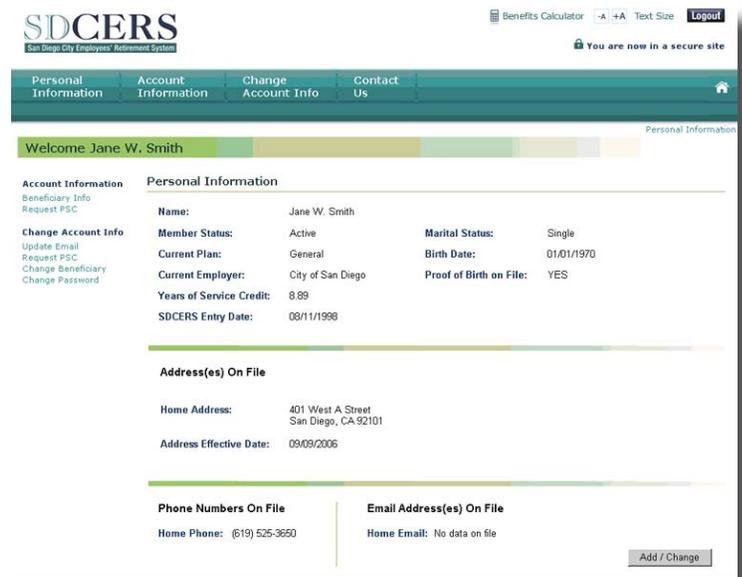
The registration process for the Member Portal is easy and secure. Members choose a password and can then log on to view their personal retirement account information. Among the new features:

Active Members may:

- Update their beneficiary
- Request to purchase service credit
- View contribution balance, service credit and demographic information on file with SDCERS

Retired members may:

- Update address, phone number, direct deposit and tax withholding information
- View benefit payment history



It's been a busy time since I stepped in for Carmen Lutes as the Retiree representative on the SDCERS Board. It didn't take long to realize the complexity of the Fiduciary role and how much there is to learn about overseeing the administration of a defined benefit Plan. Thanks to Carmen for her hard work; hopefully I am picking up where she left off.

The first few months of my term have been spent in a very steep learning curve. Conversations with knowledgeable retirees who have served in a variety of capacities in addressing retiree issues, speaking with current and past Board Members, meeting with the Retired Police and Fire and the Retired Employee associations, attending a seminar, and spending time with SDCERS' staff have all been very helpful in getting me up to speed on resolved, about-to-be-resolved and future issues.

6

One area that several of you expressed interest in was the time and complexity of filing applications for a work-related disability retirement with SDCERS. With David Wescoe's direction and leadership, SDCERS staff has been directed to address the process of filing for a work-related disability retirement. Job duties were realigned and staff were added in order to address the backlog of reviewing applications for disability retirement. Staff has impacted the backlog of cases and for a majority of applicants, from time of application to time of approval, the time has already

decreased and should continue to do so. There will always be a small percentage of cases that may require additional steps due to incomplete or contradicting information, or if a member requests a delay in having their application heard.

The ultimate responsibility of a fiduciary is to oversee the administration of the plan to ensure the present and future financial health of members and their beneficiaries.

Supplemental COLA is also a lingering issue that is being addressed by representatives from REA, Retired Police and Fire and SDCERS staff. As most know, \$35 million dollars was set aside to provide a supplemental COLA for eligible pre-June 30, 1982 retirees. Assessments are being made as to how much longer these funds that were set aside will be available and how many of those retirees are still taking advantage of that benefit.

The ultimate responsibility of a fiduciary is to oversee the administration of the plan to ensure the present and future financial health of members and their beneficiaries. With 11 Board members having a variety of perspectives and expertise, this responsibility is served well. Our plan is one of the better defined benefit plans in the nation. This has been accomplished through active plan management, competent staff and hardworking Board members.

There are a number of information resources available to you and you are encouraged to become familiar with them. The monthly REA meetings in Balboa Park, the quarterly Retired Police and Fire meetings at the police range, SDCERS' web site, and published notes from Joe Flynn and Patricia Karnes are just a few examples of how you can keep yourself current with retiree and SDCERS activities. For those of you who do not have access to a computer, this newsletter provides an excellent overview of SDCERS as well as points of contact for those of you who may have some questions.

Retired Employees' Association

by Nancy Acevedo

Fall is upon us and local, state and Federal elections loom. One item that is finally behind us and won't be subject to being impacted by local election results is the "Waterfall" ordinance; you may read more about this on Page 11.

There are, however, still several issues pending that could impact retirees. As we have stated in the past, we all need to join together to increase our voice on all items that could affect the pensions we worked so long to earn.

One way to do your part is to join our Association, and even better would be to also participate in our activities. We welcome your attendance at our meetings, including the Board of Directors' meetings, assisting on committees, monitoring SDCERS and City Council actions, attending court sessions on pending lawsuits, doing research, or other actions that would assist in our keeping abreast of potential issues of interest. If you have computer skills, we could make excellent

use of those skills - without your having to leave home! Just let me know!

Coming up in December is our one purely social event of the year - our Holiday Luncheon, on Thursday, December 11th, from 11 a.m. to 2 p.m. at Tom Ham's Lighthouse. If you would like to enjoy an afternoon catching up with prior co-workers in a beautiful harbor setting, call 858.272.0494 and make your reservation now. Hope to see you there!

Retired Employees' Association Contact Information

Phone:

Nancy Acevedo, President
619.579.5930

Web site & E-mail:

www.csdrea.com
president@csdrea.com

Address:

4185 Galt Street
San Diego, CA 92117-1126

Retired Fire & Police Association

by Ron Moskowitz

Ron Saathoff, President of local 145 (SDFD) for 27 years, has retired. Congratulations on a job "Well Done".

HAND IN HAND—If you are a recent widow or widower and need any type of assistance please contact Cherie Olaveson at 619.561.5985 or Sarah Contreras at 619.445.8399. Also, if you would like to help them provide this invaluable service, please give them a call ASAP.

RF&PA WEB SITE—Our site, at www.retiredfp.com, has undergone a complete face lift. You may now post private party advertisements. Give it a look.

SUPPLEMENTAL COLA—RF&PA along with the Retired Employees' Association are in the process of putting together a task force to work with the City and SDCERS to ensure that funds will be available for the last surviving pre-1982 retiree or spouse. We will

keep you updated, as it will be a long process.

MEMBERSHIP—You can join RF&PA by going to our web site and downloading an application, or have one mailed to you by contacting JJ Hunter, 619.440.7879 or John Hartman at 619.997.1056. "Strength in Numbers." *Until next time, be safe and be healthy.*

Retired Fire & Police Association Contact Information

Phone:

John Hartman, Secretary
619.997.1056

Web site & E-mail:

www.retiredfp.com
rfpasecretary@yahoo.com

Address:

P.O. Box 2679
Ramona, CA 92065



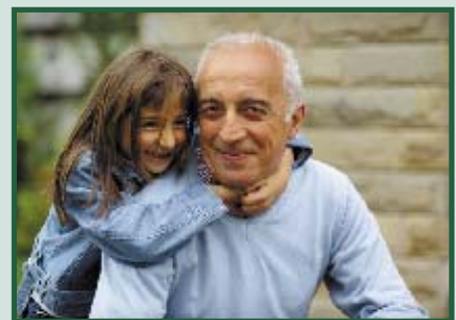
Nader K. Abuljebain
Deborah W. Adamos
Jerry D. Albert
Alfred J. Allen
Rolando Q. Aranzanso
Joanne M. Archambault
Seyoum W. Asgedom
Matthias H. Backer
Bruce M. Barker
Charles J. Belletti
Gerald E. Bellis
David R. Berridge
Betty Bixby
Horace A. Bixby
Robert R. Blizzard
Angela A. Bolin
Dominador L. Bombongan
William C. Bone
Thaddeus W. Borkowski
Hermon J. Brooks
James A. Brooks
Nora Brooks
Paula J. Bryant
Neal V. Buckley
Pauletta M. Burke
Edwin F. Carey
Theodore M. Carignan
James L. Carter
Cait K. Casey
Robert G. Cazin
Yih-Ruey Chang
Ralph J. Cirillo
Donald R. Cone

Recent Retirements

Sean R. Conway
Robert W. Creceley
Susan Curtin
Bonita S. Davalos
Eric C. Davis
Arlene Dea Deeley
Alba L. Di Prima
Robert W. Didion
Luis Duarte
Dennis R. Ehli
Gayle D. Evans
Carlos A. Figueroa
Clarence J. Fimpel
Rudy A. Flores
Sue H. Fox
Alfredo E. Gallardo
Sandra L. Garcia
Laurence J. Gleason
Jack L. Greco
Celia E. Griffin
Janis D. Griffin
Linda Gail Griffin
Shirley M. Hall
Wayne D. Hay
Margaret A. Hegarty
James K. Heppell
Cheri L. Hoffman-Atherton
Pamela J. Hogue
Richard W. Houle
Oscar B. Howard
John R. Hudkins
Walton H. Huffman
Michael P. Hurley
William E. Jacobson
Linda Johnson
John R. Kellogg
Howard C. Kendall
Maryanne Kind

Lonnie M. Kitch
Javier G. Lamas
Jack H. Lee
Wanda F. Lewis
Mick G. Loeffler
James E. Love
Randy J. Lowenstein
Roland C. Luque
Jean M. Manor
Anna M. Martinez
Kirk R. McKeever
Delina N. Miranda
Ronald P. Mispagel
Steven J. Mitchell
Luis A. Monge
Beatriz B. Monzon
James R. Murray
William J. Nelson
George O. Nettles
Robert M. Norman
Ernest N. Oeland
Gloria B. Oloya
Janet L. Orianne
Tony Padilla
James H. Palmer
Dennis P. Pascale
Deanna K. Patrick
Ann Y. Persons
Sinh V. Pham

(continued on Page 9)



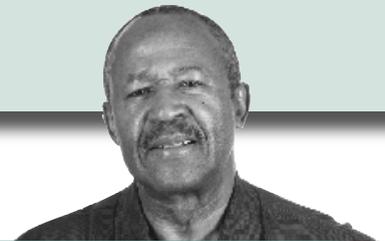
Recent Retirements

(continued from Page 8)

Douglas L. Pickett
Randall J. Plese
Ricky L. Powell
Bert W. Randlett
James A. Rehoreg
Glicerio R. Rosas
Richard C. Rowe
Patrick A. Ruffner
Rene S. Ruiz
Mack B. Shelby
Lee W. Sherard
Sandra L. Simmons

William T. Smith
Ellen M. Sneberger
Erlinda S. Soriano
Rudi L. Southerland
James Stam
John R. Stephens
Curtis L. Stewart
Ernest Tamayo
Johanna M. Thrasher
Laura L. Torcellini
Richard Vergara
Jose S. Villamayor
Gregory J. Walker
Kathleen H. Waller

Perry L. Waters
Michael D. Watkins
Garry V. Weber
Madison F. Wiggins
Walter A. Wilga
Carolyn W. Williams
Robert H. "Bull" Wilson
John M. Wray
Janet M. Wright
Peter Yee
Cynthia M. Zatlokowicz
Bijan Zayer



The SDCERS Service Retirement Counseling Session

To ensure that your retirement process goes smoothly, SDCERS recommends scheduling an appointment with one of our Retirement Analysts, who will help guide you through the application process and accompanying paperwork.

Once you have selected your retirement or DROP entry date, call SDCERS to schedule a counseling session **two to three months prior to your retirement date.** You will receive a confirmation letter in the mail advising you of the necessary paperwork to bring to the appointment (birth certificate, marriage certificate, beneficiary names and information, etc.).

During the appointment, the Retirement Analyst will help you complete the retirement or

DROP application and answer questions regarding the benefit options available to you, as well as help determine who your eligible beneficiary(ies) are based on which benefit option you choose. Choosing a beneficiary is a critical part of your application process.

Other paperwork you will be asked to complete during the appointment includes a direct deposit form for your monthly retirement benefit payment, as well as federal and state tax withholding forms.

City of San Diego employees may also be asked to complete a health insurance application form, to continue their health coverage. Any outstanding Purchase of Service Credit contracts must also be paid off prior to retiring or entering DROP.

The counseling sessions offered by SDCERS are an invaluable service available to all members, free of charge. SDCERS encourages you to take advantage of this resource so that you may make informed decisions when you retire.

In addition to retirement and DROP counseling sessions, SDCERS Retirement Analysts also provide pre-retirement information, as well as appointments for purchasing service credit and retiring with an industrial or non-industrial disability.

To schedule a counseling appointment, call SDCERS at 619.525.3600.

In Memoriam



Clarence E. Adams

Julie B. Anderson

Lawrence L. Angel

James Applin

Laurene A. Barrett

Ollie C. Baugh

Gary L. Belleau

Ronald E. Billups

Joseph J. Caramello

Ralph Coats

Evelyn Ann Colburn

Edwin C Debolt

Daryl A. Eide

Leonard Elston

Howard M Fitzsimmons

Edward T. Forbes

Paul B. Forney

Bruce L. Freeman

Elsie W. Goodman

Mike Gotch

Robert W. Griffith

Rachel Herrera

Donald H. Hodo

Arthur Lee Johnson

Warren C. Jones

Laymi Laskey

James S. Lee

Carlos J. Macias

Ruth P. Mansell

William R. McCormick

John W. McColm

Bernard H. McCoy

Norman L. McCulloch

David McDonald

Cecil W. McFarland

Shirley Nelson

David R. Norris

George M. O'Rourke

Albert Ohlendorf

Lorna P. Olson

Frances L. Ontjes

Arthur W. Palmer

George W. Penton

William C. Presley

Alberto G. Puente

Frank B. Quinlivan

Melody D. Robinson

William E. Sayles

Earl G. Schweizer

Willie Simpson

Levell Smith

Paul J. Smith

Richard E. Smith

Earl R. Sowadski

Thomas J. Sweeney

Vander A. Tanner

Mckinley E. Thomas

Gretchen L. Torgerson

Jerry Vistercil

Bruce W. Weathers

Elizabeth D. Webb

Octavia L. Wentz

Forrest T. Williams

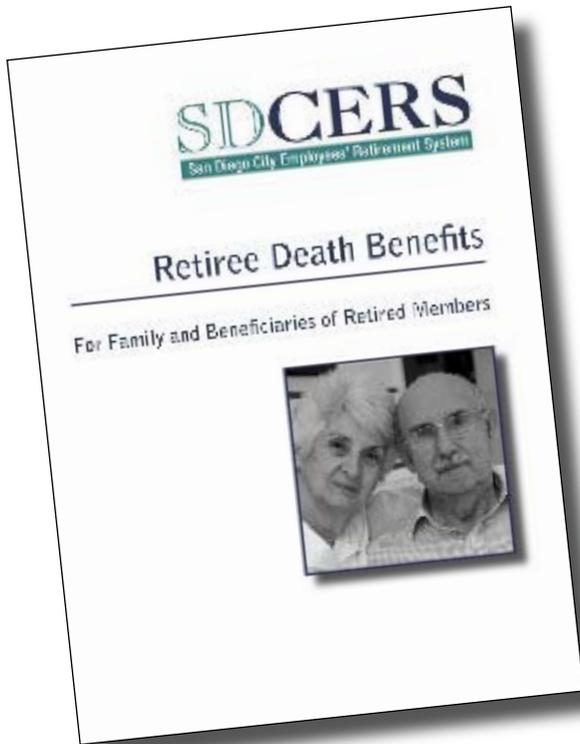
Leowa M. Winfield

Richard A. Zick

Steve G. Zolezzi



Retiree Death Benefits booklet available to family and beneficiaries



Family and beneficiaries of retired members now have a resource to assist them with the often difficult task of sorting out the benefits available to them.

The death of an SDCERS member sets in motion the distribution of certain benefits available to survivors and beneficiaries. This booklet provides beneficiaries with a summary of survivor benefits, as well as the steps to take upon the death of a retiree.

Members may view and/or print a copy of the booklet by visiting www.sdcers.org/Forms & Publications, or by calling 619.515.3600 and requesting a booklet be mailed to you.

Amendments to Waterfall Ordinance approved by Council

On September 2, the San Diego City Council passed long-awaited amendments to Section 24.1502 of the Municipal Code, also known as the “Waterfall.” This section governs payment of the 13th check, Corbett Settlement and Supplemental COLA.

The amendments eliminate the concept and reference to “Surplus Undistributed Earnings” as the source of payment for the benefits mentioned above, while preserving the existing benefits for eligible retirees.

The language passed by the council provides a clear method

to calculate and pay the benefits, conforming with IRS regulations. In addition, the changes bring the plan document into compliance with SDCERS’ current practice of including these benefits as actuarial liabilities to be paid out of plan assets.

The revised language retains the contingencies in place for the three benefits—that is, there are still qualifications that must be met each year in order for the 13th check and Corbett benefits to be paid, and interest to be added to the Supplemental COLA reserve.

Status of 13th Check and Corbett payment for Fiscal Year 2008

Each year, SDCERS’ accounting staff prepares the detailed calculations to determine the 13th check and Corbett payment amounts in October, and forwards this information to the City Comptroller for review. Following that review, staff submits the payment authorization to the SDCERS Board for approval in November. After the review, SDCERS is able to communicate if payments can be made.

SDCERS staff is currently in the process of preparing final year-end financial statements, which must be completed prior to the 13th Check and Corbett calculations. Check the SDCERS web site for updated information.



401 West A Street, Suite 400
San Diego, CA 92101-7991

PRSR STD
U.S. POSTAGE
PAID
PERMIT No. 94
SAN DIEGO, CA



Providing the latest news and valuable information about retiring and retirement.

FreeSpirit is published by the
San Diego City Employees' Retirement System

Robyn Bullard
Editor

We welcome your feedback.
Please submit comments to Editor,
San Diego City Employees Retirement System,
401 West A Street, Suite 400, San Diego, CA 92101,
or send comments via e-mail, by visiting
[www.sdcers.org/About SDCERS/Contact Us](http://www.sdcers.org/AboutSDCERS/ContactUs).

What's Inside

CEO Update	1-2
Investment Corner	3
The News From SDCERS	4
Web Site	5
Retiree Representative Update.....	6
Retiree Association News	7
Retired Fire & Police News	7
Recent Retirements	8
SDCERS Counseling Sessions	9
In Memoriam	10
Death Benefits Booklet	11
Waterfall Ordinance	11
Status of 13th Check & Corbett.....	11