MARCH 2014

ADVISOR

"Dedicated to Providing Retirement Security for Fire Fighters and Police Officers – Past, Present and Future."

From the Executive Director

Warren J. Schott, CFA

After the City engaged in a media campaign, comparing our city to Detroit and predicting public safety expenditures would exceed all General Fund revenues by 2031, the Mayor created a Healthcare & Retirement Benefits Task Force to (i) review the cost of healthcare and pension expenses for uniform, civilian and retired City employees and (ii) to provide the City with recommendations on how to ensure that the City maintain a strong financial position for the future. The Mayor and City Council appointed 13 individuals to serve on the Task Force. They consisted of employees, retirees, business leaders and subject matter experts, including the City Manager. I was appointed by Councilwoman Chan to serve as a pension expert, and I eagerly agreed to serve, believing that an objective analysis of the Pension Fund would demonstrate its value to our city. Every day, there are attacks on public employees, and I wanted to show why we are different in San Antonio.

Unfortunately, my expectations were dashed pretty quickly. It became very apparent that the retirement and health care benefits of Public Safety Officers were going to be the target of the Task Force. The actuary that was paid by the City to assist the Task Force was biased and provided misleading projections, accepting the information provided by City staff without independent verification.

The City Manager's dire predictions of the City spending 100% of revenues on public safety by 2031 are just not true. Based on the 15 year historical data projected forward, the public safety budget will not even come close to "consuming" the General Fund by 2031. And if the City Manager controls the growth of public safety officers to .5% per year, the public safety budget does not grow at all relative to the General Fund. In other words, there would be no problem.

Now let me give you the FACTS. The Pension Fund is 92% funded and is one of the best funded public pension funds in the country. The City's contribution to the Pension Fund has not increased as a percentage of salaries since 2001. The City's contribution to the Pension Fund as a percentage of the General Fund Revenues is increasing at a rate of 3/100s of 1% per year (in other words, not much at all). The City's contribution is less than 8% of the General Fund. Even after the Great Recession of 2008-2009, we never asked the City for any additional contributions. Regarding the City's AAA Bond rating, the Pension Fund is a positive contributor to that rating. Pension benefits are a primary reason for the quality and quantity of applicants for public safety jobs and retention of qualified personnel, saving thousands in training costs. The Pension Fund not only provides retirement benefits, we also provide death and disability benefits, saving the City the expense of providing this insurance. The Pension Fund is your only retirement; you do not participate in Social Security. You have a hazardous job that results in a shorter life expectancy. And finally, you work in a young-person's job that encourages you to retire in your late 50's so that younger workers can take over.

The most distressing issue for me is that our Fund has always worked closely with the City. We have never proposed any change to our benefits or structure without the City participating in the discussion and unanimously approving the change. Prior to, nor during, this media campaign, the City never raised any concern, either directly with the staff or through the three Council representatives on our Board. I have almost 20 years of experience with the Fund, and this is the first time we have not had open channels of communications with the City. This is an issue that could have been addressed quietly without headlines, acrimony, and attacks on our public safety employees.

Now let's get to some of the happenings at the Pension Fund. The Pension Fund has officially closed our financial books for the year ended September 30, 2013. We received our Annual Audit and the Actuarial Valuation Report at the January Board Meeting. The highlights of the reports are that we received another clean audit from our external auditors, BDO. The auditors did a more extensive job this year and spent more time at the pension office getting comfortable with our investment portfolio. The Pension Fund has over $2.4 Billion in investments, so they had a lot to review. Our Deputy Director, Mark Gremmer, will give you more information on the Audit in the next couple of pages.

The Segal Company presented the Actuarial Valuation Report to the Board, also. The Pension Fund maintained our 92% funding level and our years to amortize the remaining 8% unfunded liability is 7 years (which is superior among our peers). In addition, both the auditor and actuary confirmed the investment return for the year was 11.0%, which is substantially above our 7.5% assumed rate of return. Our assets at September 30, 2013 were $2.465 billion.

Along those same lines, I want to let you know the City of San Antonio conducted an Actuary Audit of the Pension Fund's actuary in September 2013. This is required to be done by the City every five years. I am pleased to report to you that the independent actuary reported that the Pension Fund's Actuarial Valuation provides a fair and reasonable assessment of the financial position of the San Antonio Fire & Police Pension Fund. Although this comes as no surprise to the Pension Fund, it does serve as further confirmation that our actuary is providing an accurate reflection of the Fund.

As I type this report to you, we are already five months into the next fiscal year. As of the end of February, the assets of the Pension Fund were $2.580 billion. This results in a positive investment return of 4.50% for the year, which is on track to hit our 7.5% target for 2014. Our CIO, Matt O'Reilly, will give you more detail on the investment portfolio later in the newsletter.

I am happy to report we have a new City Councilman on our Board. Councilman Rey Saldaña has been appointed to the Board to replace Councilman Cris Medina. We welcome him to the Board and hope he will become familiar with the Pension Fund so he can take his knowledge back to the rest of the City Council and Staff. We also want to thank Councilman Cris Medina for his service on the Board.

Great news!!! We have officially sold the old office building at 311 Roosevelt Avenue. After having a potential buyer withdraw, we finally found a buyer that saw the beauty and potential of our old building. The company that purchased it is Stone Standard. They are a provider of high-end fixtures and plumbing supplies. They will be converting the building into a showroom. I hope they are as happy with the building as we were. The Pension Fund had considered 311 Roosevelt our home since 1988. Another chapter in the life of the Pension Fund has ended.

Attention Retirees: By now you should have received the COLA in your January check. For those of you that retired prior to October 1, 1999, you received a 1.5% increase. For those of you that retired after September 30, 1999, you received a 1.1% increase. We realize that the increase is probably less than you would have liked, but hopefully you are just thankful that it is an increase and not a decrease. As a reminder, the COLA is based on the Consumer Price Index for All Urban Consumers as provided by the Bureau of Labor Statistics.

(*Article Continues on Page 2)*

From the Executive Director (*Continued from Page 1)*

The 2015 Legislative Session has begun, as far as the Pension Fund is concerned. We will have our first meeting on February 25th, and will then invite the membership and City to provide ideas for legislative changes to the Pension Fund.

The Pension Board conducted its 5-Year Strategic Planning Retreat in November. The main areas of discussion were related to future staffing needs and the website. The Board was also presented with, and reviewed, a new Employee Handbook. Our General Counsel took on this project and did an outstanding job of creating this much-needed document. In the past, we typically followed the City's policies, but our attorney thought it was important for the Pension Fund to have our own document, and rightfully so.

I want to end my article by letting you know that Dora Barrientos, one of our Benefits Specialists, has retired effective January 31, 2014. Dora worked at the Pension Fund for 18 years and worked for the City of San Antonio for 17 years prior to joining the Fund. Dora was a great employee and many of you have probably met with her throughout the years. It is a great loss for the Pension Fund, and the Board and Staff will miss her very much. It is difficult to find hardworking, loyal employees like Dora. We all wish her the very best, she deserves it. Good luck, Dora, in retirement.

Thank you for support and please let us know if there is ever anything the Pension Fund can do for you. We stand ready to serve and defend.

CHAIRMAN'S LETTER

Shawn Ury, Chairman, Active Police Representative

I have been throwing around various ideas about what I wanted to communicate with the membership in this issue of the Advisor. I think there is some important dialogue that needs to take place about the future of our benefits and your input is a critical component. The Pension Fund Trustees, Union leaders and Retiree Health Fund Trustees are your representatives and should be working with you to achieve results that are important to you and your family. This requires us to listen to your input and keep you informed about the progress towards our goals.

Most of these organizations have turned to technology in order to improve this communication. The Police and Fire Unions joined forces to create the website www.Publicsafetyfacts.com. This website's purpose is to provide information to both the membership and the public about issues that have been conveniently omitted from the public discussion by the City. The Pension Fund has always tried to communicate with the membership through our website. Last year we created a Members' Only section to allow you access to your benefits and give us a mechanism to send out emails regarding important issues. I have asked the staff to expand the website's capabilities to include a message board to give members and trustees the ability to discuss topics of importance. I want to have this project complete by the time this publication gets to your home and hope you take the time to sign up. www.safppf.org.

I know that the Legacy Task Force has been written about ad nauseam. Most of our members, as well as the citizens, have been bombarded with this topic to the point that you can't help but know that something is going on. I could detail all the reasons why this task force was a political move to weaken our bargaining position and give you examples of the task force member's biases and conflicts of interest. Other than making me feel better for getting it off my chest, I do not think it would be productive and advance our goals. I know it is in all of our nature to fight back when we are attacked since survival is something we consider every day when we put on a uniform. Luckily we have very smart people on our side who remind us of our ultimate goals and hold us back when we want to launch an all-out offensive. Don't get me wrong, I am probably one of the most aggressive individuals when it comes to setting the record straight and fighting back. I have come to realize through a lot of reflection that if we win or lose will be determined by the quality of your benefits years from now, not by the satisfaction of attacking someone for their misrepresentations.

We have found that the City staff has significant influence with the local media, who have been overly eager to publicize their argument. This "public image" tactic is an attempt to turn public support against public safety. We have earned public support through countless acts of bravery and sacrifice and therefore should be offended by their attempts to undermine this trust. The City Staff does not want to discuss these issues with your elected representatives to find solutions, instead they want remove our public support to weaken our position. I want to reassure you that your representatives are working overtime to fend off these public attacks. The coordination and communication between the various groups has never been better. We realize that we must work together and put aside who gets the credit if we are going to succeed.

The ultimate question is "what can I do about this?" If you can remember the catch phrase "United we stand, divided we fall", then you know what it is going to take to succeed. We may not agree on every solution suggested, but we should have a vigorous debate in order to flush out what works best for our family (the public safety family). I encourage you to get signed up on the website and let your voice be heard. The political process in the U.S. encourages us to find elected officials who share our values and interests. We are starting to see that being involved in this political process has a direct affect on our families. We will need to be involved with our PACs and not criticize them from the sidelines. I am confident there is a role for every one of us in the political process that will help us achieve our goals. Call your respective PAC chairman and ask him/her "what can I do". Give them your phone number and offer to be "on-call" for the battle ahead.

I think I speak for all Trustees on both the Pension Fund and the Retiree Health Care Fund when I say thank you for trusting us to represent you. We take this responsibility very serious and we realize how important these benefits are to our membership. We are very proud of our record and are more than willing to discuss the FACTS with the City. God bless you and stay safe!

www.publicsafetyfacts.com
www.sapoa.org
www.safirefighters.com
www.safppf.org
www.safppa.org

From the Accountant's Desk

Mark Gremmer, Deputy Director

The Pension Fund has just finished another good year. We had the presentation of our audit and actuary reports at the January Board meeting. There was no change in the audit or actuarial firms this year. BDO is still our auditing firm, and The Segal Company is still our actuary. Both firms are highly qualified and do a very thorough job for our Fund. One interesting fact about our audit firm is that the audit partner assigned to our audit this year is the son of a former San Antonio police officer. We received confirmation that this did not cause any independence problems with the audit. At the meeting, the auditors and actuaries spoke very well of the structure of the Pension Fund and of its management. It's no secret that there have been some strong headwinds in the world's economies over the last decade. The Pension Fund has not only held its ground but has made strong progress over that time period. Even though the economy has had some rough going, our funded ratio has moved from 84% as of October 1, 2004 to 92% as of October 1, 2013, and over that same period, the relative size of our unfunded portion of the liabilities has gone from 146% to 76% of the pensionable payroll of the departments. As of October 1, 2013, the unfunded portion will be paid up in a little over 7 years if the relatively conservative assumptions are met. This means that the Pension Fund is very strong and will be there for those who are retired now, those who are active members and those who will be hired in the future. As you know and we are keenly aware, this is a very important part of the compensation package for the fire fighters and police officers of the City of San Antonio. San Antonio has experienced phenomenal growth as have other cities in Texas. Having high quality law enforcement and fire and EMS protection is a critical part of the infrastructure necessary to sustain growth. The pension benefit is a great tool in recruiting and maintaining that high standard.

The Audited Financial Statements and the Actuarial Valuation and Review will be included with the Annual Report and will soon be posted to the Pension Fund's website at www.safppf.org.

The Governmental Accounting Standards Board (GASB) has issued a couple of new statements that will have a direct affect on the accounting and reporting for public pension plans. Some changes are to be made in the way most funds will calculate and report their actuarial liabilities, funded ratios and years to amortize unfunded liabilities. They also address how the plan sponsors, in our case, the City of San Antonio, will report the net pension liability or asset, whichever applies, on the Statement of Net Fiduciary Position. The statements also add to the supplemental information to be included in the Notes to the Financial Statements. These statements may change the perception of the underlying reality, but they will not change the underlying reality. In 2014, our statements will be affected by these changes. The goal is to provide more transparency. Since plan sponsors of public pension plans are stewards of taxpayer funds, it is very important that they provide transparency to help users of the Financial Statements gain an understanding of how these funds are being managed.

Transparency is important; however, it's important to also provide context. The new statements will require the reporting of a net pension liability. The net pension liability will be the present value of the future plan benefits attributable to the active and inactive member's past service less the value of the pension fund's net fiduciary position (formerly the net fiduciary assets). Depending on the size of the liability compared to the size of the plan sponsor's budget and also the volatility of the plan's investments, this "market value" approach could make comparison of one period's performance to the next less relevant. It could cause the focus to shift more towards the short term rather than long term. A long term focus is traditionally the way to view pension activity, because the reality is defined benefit pension funds receive contributions and pay benefits and last until the last benefit payment is made. It should be managed as though it was in perpetuity. What that means for investment management is that the investment portfolio is able to benefit from higher expected returns and accept greater volatility. Planning will still be based on the long term reality, but reporting will highlight the short term volatility. This conflict has the potential to cause confusion which can lead to faulty interpretation. For our part, we expect a smooth transition to the new standard and don't expect any implementation problems. Our auditors mentioned that they are also ready. The actuaries will also have to provide information for the financial statements, and they are prepared. The plan sponsors will not have to implement their changes until next year.

As always, we appreciate the opportunity to serve the members of the San Antonio Fire and Police Pension Fund.

The New Ball-and-Chain

Erik T. Dahler, General Counsel

The topic of remarriage seems to come up frequently in my conversations with members. One of the frequently asked questions is whether payments continue to the ex-spouse of a divorced member with a QDRO (qualified domestic relations order that divides pension benefits between the member and the ex-spouse) if the ex-spouse remarries. The answer is pretty universally, "yes - payments do continue" although I always tell the member to read the QDRO and divorce decree to be sure (because sometimes there can be unique provisions in the QDRO/decree that were agreed to by the parties so, although it's not likely the answer would change, it's always a good idea to check the documents). The reason the answer is "yes" is because pension benefits are considered community property under Texas law and once they are divided, the right to receive the portion awarded to the ex-spouse is pretty much absolute and generally not subject to being taken away in the event of some later occurrence (other than death of the member - I'll get back to that, later in this article).

Speaking of death, I think the confusion about remarriage stems from the fact that if the question is tweaked a little to ask "if I (the member) die, does my <u>current</u> spouse lose the survivor annuity if he (or she) remarries?" then the answer is different and more complex. Notice we're now talking about a current spouse and the survivor benefit as opposed to the regular retirement annuity.

The Pension Law has evolved over the years, regarding the effect of remarriage of the current spouse/widow(er) on the survivor benefit payable to the current spouse/widow(er). For many years, the rule was simple and clear. If a widow(er) remarried, the survivor benefit ceased. However, in the late '70s, the effect of remarriage was softened somewhat, to allow reinstatement of 75% of the survivor benefit to the widow(er)s who terminate the remarriage through death or divorce.

(*Article Continues on Page 4*)

The New Ball-and-Chain *(Continued from Page 3)*

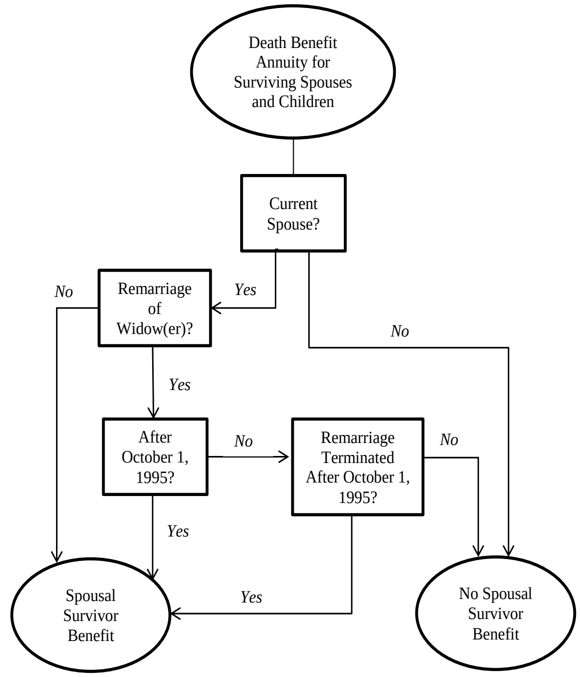
By: Erik T. Dahler, General Counsel

In other words, if a widow(er) remarried, they lost the survivor benefit but 75% of the benefit could be reinstated if the widow(er)'s new spouse died or if the parties later divorced.

In 1995, the Pension Law was again revised to: (a) eliminate the remarriage "penalty" for any marriage or remarriage that takes place after October 1, 1995; and (b) to allow reinstatement of 100% of the survivor benefit to the widow(er)s who terminate the remarriage after October 1, 1995. So, in effect, if the widow(er) of a deceased member remarries after October 1, 1995, he/she will continue to receive the survivor benefit. Also, if the widow(er) of a deceased member who had remarried before October 1, 1995 (and who had the survivor benefit cease as a result) terminates the remarriage after October 1, 1995, he/she may have the full survivor benefit reinstated.

It is important to note that widow(er)s who have had their survivor benefit terminated because of the remarriage "penalty" and who have since terminated the remarriage (through death or divorce) need to apply to the Fund for reinstatement of benefits. Reinstatement is not automatic and the Fund has no way of knowing when a remarriage is terminated without being notified via an application for reinstatement. Note also, that the remarriage "penalty" described above, applies to the remarriage of dependent children as well (including persons over 18 years of age with mental or physical disability) but the focus of this article is on spouses. If you know anyone who might be affected by circumstances involving remarriage, which may warrant reinstatement of benefits, please let them know to contact the Fund offices.

The column to the right is a graphic depiction of how marital status currently affects the survivor benefit described in Sections 6.02 and 6.04 of the Pension Law.



Turning back to the discussion about ex-spouses and the payment of benefits, keep in mind (as depicted above), any ex-spouse of the member is not entitled to a survivor benefit and since the regular monthly annuity payments stop upon death of the member, payments to an ex-spouse pursuant to a QDRO also stop. In fact, Section 6.02(l) of the Pension Law specifically states: "[a] former spouse of a deceased member or retiree who is not the spouse of the member or retiree on the date of death of the member or retiree is not entitled to a benefit under this [survivor benefits] section."

Legislative Affairs

Dean Pearson, Active Fire Representative

Legislative Committee Chairman

The 2015 Legislative process has begun, and the Board and I are looking forward to working on your behalf to put together a reasonable benefit package. It is a long process and, as always, we will not be able to please every member. However, there may be an opportunity to make some minor changes that will benefit all of us. With that in mind, the Legislative Committee would like to get as much input as possible from our members. If you have an idea for a specific benefit that you would like the Legislative Committee to consider, please take the time to write it down and forward it to one of your trustees by April 11, 2014, or to the Fund staff at: www.safppf.org. The Committee will be meeting with representatives from the Fire Association, Police Association and the Retirees' Association. The Committee will also meet with the City of San Antonio for its input.

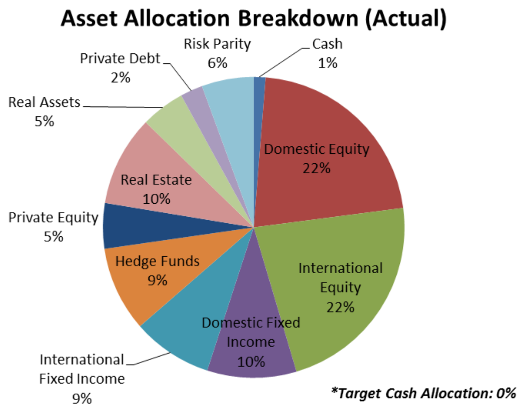
As you can see, we try to get as much input as possible from everyone concerned. This is a process that has been developed over the past several years and has been very successful. ***So put your mind to work and let us hear from you!***

Market News

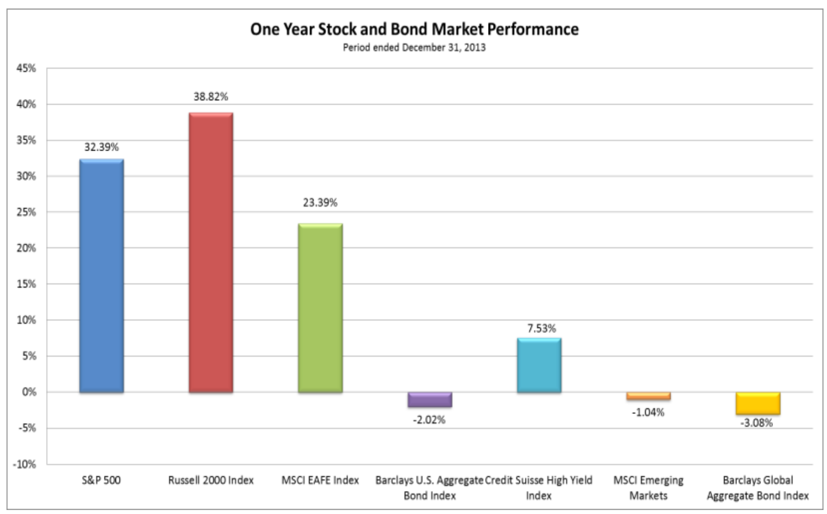
Matthew O'Reilly, CFA, Chief Investment Officer

Sometimes it's luck, sometimes it's timing, and sometimes it's skill when it comes to good risk adjusted performance. I like to think that most of the time it is a bit of all three with a heavy weighting towards the skill part. For SAFP, our last three years of risk adjusted returns have been very solid compared to our peers. SAFP ranked in the top 12% of risk adjusted returns for the past 3 years for our fiscal year, which is September 30th. Since we are so well funded, we do not have to take unnecessary risks and have the ability to stay focused on consistent performance.

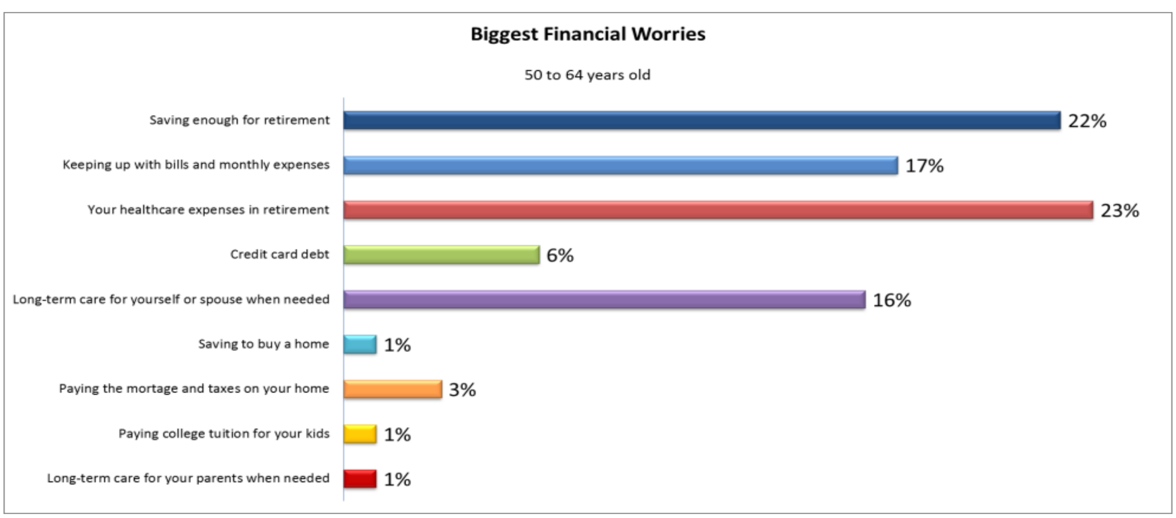
Your pension assets are well diversified across several asset classes such as global stocks, bonds, real estate, oil and gas, timber, hedge funds, private equity, and private debt. Over the past year, a few of these asset classes have done extremely well; specifically, the U.S. and European stock market. Surprisingly, emerging markets was the one equity market that did not perform well. I think the two key points about Emerging Markets in 2013 revolve around 1) flow of funds out of the asset class due to fed tapering and 2) deterioration in growth expectations finally caught up. The chart below shows the S&P 500 and developed international equity markets returning over 32% and 23% respectfully. We do not anticipate returns like last year going forward, as we believe long term the U.S. equity markets will generate a return of 6.5 – 7% over the next 7-10 years. The one reason I mention the longer term forecasts is I do not want our members thinking last year returns are going to happen on a regular basis.



The Federal Reserve dropped hints about tapering the central bank's purchases in May causing interest rates to move up sharply. The general bond market suffered negative returns which is not surprising since interest rates began to trend up. Then, in December, the Fed began to taper which investors already anticipated. I think the Fed's decision to start tapering is a positive one as the overall fundamentals of the economy are much better than 2009. The bond returns for emerging markets were hit the hardest. It was a bit surprising how much of an impact the Fed's decisions moved the emerging markets.



As a final comment, we continue to provide monthly seminars and one of the topics is Financial Planning 101. The main thing I like to emphasize is to make sure you have enough for retirement. If not, you will have to either 1) work longer, 2) spend less, or 3) save more. Traditionally, industry standards will state an income replacement need of approximately 80% of pre-retirement income because of downsizing, less commuting, smaller amounts owed on a mortgage, etc. Only 10% of the people in a recent survey, from Plan Sponsor magazine, feel that 80% is high enough. The survey also states the biggest worries for people ages 50-64 are saving enough and health care expenses. Your pension and healthcare fund should offset many of those concerns.



BENEFITS SPOTLIGHT: Direct Deposit

Rick Matye, Payroll & Benefits Supervisor

In my article today, I want to address some of the policies and procedures that relate to the direct deposit of retirees' monthly annuities. Unfortunately, the establishment of a direct deposit requires very specific paperwork, and at times, this causes frustration by the membership. I want to use this article to explain the reasons for the paperwork so you can understand why we require it.

To begin, Pension Law requires all monthly annuities be paid by direct deposit. This sounds like a simple process, but we must make sure that all documentation is in order and all additions and changes are entered in a timely manner.

To add or change direct deposit, we need a voided check or a letter on the bank, savings and loan, or credit union letterhead with the American Bankers Association (ABA) routing number, account number, name on the account, and whether it is a checking or savings account. The name of the person entitled to the annuity payment must be on the account. A joint account is fine as long as the appropriate name is on the account. The voided check must have the name or names preprinted on the check. We will not accept voided checks with hand written names. If you have only temporary checks with no preprinted information, we will need a letter from the bank to verify the account information. We will not accept membership cards with names or account numbers handwritten. In addition, we will not make changes over the phone. We must have documentation signed by the annuitant to make changes or add accounts.

This may seem a little extreme, but Pension Law states that payments may not be assigned. Payment must be made to the person entitled to the benefit. Direct deposit cannot be made to another person or entity. The paperwork must be in line with the requirements of the Pension Law.

When a guardian is assigned to a minor, a wholly dependent child, or incapacitated retiree or widow, only the guardian may add or change direct deposit. Generally, the direct deposit account must show the ward (person for whom the guardianship has been established) as well as the guardian in that capacity.

Direct deposit can be made only to institutions with ABA routing numbers. The routing numbers are assigned to banks, savings and loans, and credit unions. We cannot direct deposit funds into an institution such as an investment company if it does not have a routing number.

Before we make direct deposit into a new account, we run a process called a prenote. The prenote checks to make sure the accounts are active. This helps us catch any entry errors or changes in the account since we got the documentation. We can make corrections before we run payroll. Generally, we will not make direct deposit into an account that has not gone through the prenote process. It is important to get any changes to us as early in the month as possible. We usually run the prenote on or shortly before the 20th of the month.

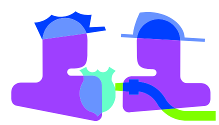
If you try to change direct deposit after the prenote is run, we will ask if your old account is still open. If the old account is closed or you do not want funds deposited into the old account, we will print a check for that month. If you set up a new account at the same bank as the old account after the prenote is run, the bank may be able to get the deposit to the correct account. You must let the bank know the deposit is coming.

If your monthly direct deposit is rejected because an account has been closed or for any other reason, your payment will be delayed. We cannot print a replacement check until the money has been returned to the Pension Fund's account. This may be several business days after month end. The bank does not notify us if you have closed or changed your account. It is your responsibility to let us know.

Just a reminder that you are not limited to making direct deposit into one account. You may set up a secondary account or accounts for a fixed dollar amount each month. You are not limited to using generations federal credit union for secondary accounts. Whenever making changes to your primary direct deposit account, let us know if you are changing your secondary accounts.

Paperwork is never fun, but is required to make sure that we are following the Pension Law and serving our members.

PRE-RETIREMENT SEMINAR



Friday, May 2, 2014

City Council Chambers
Municipal Plaza Building

8:00 a.m. - 3:00 p.m.

Seminar Topics:
Review of Benefits
Need for Legal Planning
Social Security
Deferred Compensation
Need for Financial Planning
Tax Implications @ Retirement
Psychological
Medical Insurance
Health & Wellness

Register Now by calling the Pension Fund @ (210) 534-3262.

PLAN FOR YOUR FUTURE!

(Spouses Welcome)

Congratulations! 2013 Retirees

January 2013 – Police
Michael A. Ritchey – 40 years
Daniel Georgiou – 29 years
Robert C. Borg – 30 years
Larry D. Ripley – 31 years

January 2013 – Fire
Edward Santoyo – 28 years
Rodolfo C. Zuniga, Jr. – 33 years

February 2013 – Police
Kenneth L. Burnley – 23 years
George D. Karagas – 30 years
Roland A. Ortiz – 33 years
Joe C. Howze, Jr. – 24 years

February 2013 – Fire
Roy G. Alvarado – 33 years
Richard M. Burrell, Jr. – 33 years
Charles Stiebing – 32 years
John M. Henckel – 37 years
Kevin P. Scott – 37 years
Bert Kuykendall – 33 years

March 2013– Police
James Flores – 26 years
Amanda F. Pytel – 29 years

March 2013 – Fire
Stephen L. Tefteller – 33 years
Danny J. Zamora – 33 years

April 2013 – Police
Nancy J. Beers – 34 years
Lowell C. Hull, Jr. – 30 years
John Lamaestra – 29 years
Carol C. Thompson – 33 years
Norma J. Woods – 29 years
Noble J. Ozment – 31 years
Jeffery H. Burks – 21 years
Joseph E. Haltmar – 27 years

April 2013 – Fire
Richard F. Page, Jr. – 28 years
Calvin S. Prater – 25 years
Jose A. Salame – 32 years

May 2013 – Police
Evelyn Corbin – 34 years
Alberto G. Delgado – 32 years
Sean E. Walsh – 32 years
Guadalupe Anguiano, Jr. – 32 years
Carlos G. Delgado – 33 years

May 2013– Fire
Lauro I. Uribe – 33 years

June 2013 – Police
Michael L. Shepherd – 34 years
Larry E. Thompson – 37 years
Romana Lopez – 34 years
David B. Smith – 31 years
Oscar A. Sarzoza – 31 years

June 2013 – Fire
Francisco T. Contreras – 37 years
Daniel Juarez – 32 years

July 2013 – Police
Steven A. Holson – 34 years
Bartolo Flores, Jr. – 21 years

July 2013 – Fire
Joseph D. Gonzales – 32 years
Roberto Gonzalez – 34 years
Gabriel J. Lara – 34 years
Alfred Miller – 32 years
Jerome A. Whitley – 33 years
David Zapata – 34 years

August 2013 – Police
Steve J. Lancaster – 26 years

Augustl 2013 – Fire
Michael A. Atiee – 28 years
Valentin Rendon, Jr. – 34 years

September 2013 - Police
William D. Hunt – 34 years

October 2013 – Police
Raymond D. Phillips – 34 years
Tomas Cruz – 29 years

October 2013 – Fire
Bohumir E. Kubecka – 33 years
Douglas C. Moore – 31 years
Juan A. Rios – 32 years

November 2013 – Police
Dianna Carmenaty – 29 years
Michael E. Lacy – 34 years
Francisco J. San Miguel – 31 years

November 2013 – Fire
Roger O. Gonzalez – 33 years
Gilbert B. Longoria – 34 years
Edward R. Robles – 33 years

December 2013 – Police
David A. Moravits – 30 years
Shirley Ann Owen – 30 years

December 2013 – Fire
David H. Martinez, Jr. – 34 years
Robert C. Savage – 33 years
David S. Trevino, Jr. – 33 years

Congratulations Dora!

Dora Barrientos, Benefits Specialist, retired after 18 years with the Fire & Police Pension Fund. We wish her all the best in retirement.

IN MEMORIAM

As this is the first newsletter of the New Year, we would like to take this opportunity to honor the memory of those active and retired police officers and fire fighters who passed away in 2013. We will continue to be grateful for their past service and sacrifice.

Police	Date of Death
Dow O. Chriswell	12/26/2013
Robert Deckard	12/20/2013
Juan A. Garcia	1/6/2013
Vojt J. Holub	3/23/2013
Vincent M. Hons	2/16/2013
James A. Mitchell	12/29/2013
Carlton W. Odom	11/7/2013
James L. Peterson	1/20/2013
David A. Ramirez	9/20/2013
Charles H. Ruble	12/24/2013
Steven David Shields	6/16/2013
Lavern E. Taft	8/6/2013
Mario R. Valdez, Jr.	8/8/2013
Walter A. Vorauer	2/12/2013
Joye Elizabeth Wells	12/23/2013
Jack N. Whitson	6/2/2013

Fire	Date of Death
Joe S. Cope	4/1/2013
Walter J. Heim	8/5/2013
Elmer J. Juelg, Jr.	11/18/2013
Roger Moore	11/11/2013
Neal P. Nye	4/17/2013
Reynaldo A. Robles	8/25/2013
Benjamin Matthew Townsend	4/12/2013
Ramon Trevino, Jr.	12/16/2013
James Viesca, Jr.	6/27/2013
Israel Villareal	1/3/2013
Mike Arlon Walker	4/8/2013

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