

DPFP Report



Sam Friar

News and Information from the Dallas Police & Fire Pension System

Board Working to Improve Financial Position

By Samuel L. Friar, Board Chairman

Greetings DPFP members and pensioners!

Our pension system is currently experiencing one of the most challenging times in its history. Due to some unfortunate investments entered into a decade ago, the great recession of 2008, and a delay in realizing the investment losses incurred during the recession, we have had to write down a significant amount of our pension system's assets. In addition, the major assumption used to assess the financial strength of the system, the rate of return on investments expected to be earned over time, was high and not likely to be achieved. That's the bad news—the good news is we now have

a much better picture of our financial condition, that our benefits are safe in the near term, and that the situation can and will be fixed.



See "Board Working..." on page 2

DPFP Welcomes New City Councilmember as Trustee

Sept.// Oct. 2015

Newly elected Dallas City Councilmember and Deputy Mayor Pro Tem Erik Wilson was appointed to the DPFP Board of Trustees in August.

Mr. Wilson represents
Dallas City Council
District 8, and has held
numerous positions in
community and civic
organizations. He is a
graduate of the Business
and Management



Erik Wilson City Council Trustee

Center in Dallas and the University of Texas at Arlington. Wilson holds an M.B.A. in Strategic Leadership from Amberton University.

Retirees in DROP: More meetings scheduled to explain Required Annual Distribution (RAD)

Under current DROP policy, DROP pensioners and spouse beneficiaries — upon reaching age 70 1/2 — must withdraw all funds from DROP in required annual distributions over a period not to exceed ten years.

Non-spouse beneficiaries are also subject to accelerated distribution. To further explain the RAD process, we have scheduled informational meetings at our offices, 4100 Harry Hines Boulevard in Dallas. Future meetings are scheduled for:

Sept. 16, 2015: 10 a.m. to 12 noon

- Sept. 16, 2015: 1 p.m to 3 p.m.
- Sept. 22, 2015: 10 a.m. to 12 noon
- Sept. 22, 2015: 1 p.m. to 3 p.m.
- Oct. 13, 2015: 10 a.m. to 12 noon
- Oct. 13, 2015: 1 p.m. to 3 p.m.

If you would like to attend one of these sessions of the RAD Information meetings, please call and let us know which one you would like to attend. Call 214.638.3863.

More information at: www.dpfp.org/2015/DROP-RAD.html

DPFP Selects Veteran Investment Management Executive as Chief Investment Officer

DPFP has hired James A. Perry as Chief Investment Officer, a newly created position. Perry brings more than 20 years investment management experience, the past 10 serving in senior investment roles or



James A. Perry Chief Investment Officer

senior investment roles overseeing portfolios of public assets in California and Texas.

See "DPFP Selects..." on page 2



BOARD OF TRUSTEES

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The

DPFP Report

newsletter is published bi-monthly for for Active Members and Pensioners of

DPFP.

Kevin W. Killingsworth

Board Working to Improve Financial Position

(Continued from page 1)

fixing our pension system.

There are significant challenges ahead that will require additional sacrifices from members. In theory, fixing a pension system is fairly straight forward—more money in and/or less money out. Usually, this can occur gradually. Members have voted recently for reduced benefits for newly hired members as well as lowering the interest accrued in DROP accounts, changes that will have a positive longterm effect on the health of our fund. The challenge that we now face, due to the cumulative effect of the investment write downs, actuarial assumptions and our failure to react earlier, is that we need immediate changes to both inflows and outflows to the fund that will bridge the gap until these lowered benefits resulting from the elections take hold in the future.

The Board has a special committee looking at the options for addressing the funding needs. This committee is consulting with necessary professional advisors and DPFP staff leadership and will come back to the full Board to make recommendations on how we should move forward.

I urge you to attend the member meetings scheduled for September 17 and October 6 that will address in more detail the financial position of our fund. (*Details on page 3*)

As always, members and pensioners are welcome to attend our regular Board meeting scheduled on the second Thursday of each month, as well as committee meetings scheduled on the fourth Thursday of each month.

DPFP Selects Chief Investment Officer

(Continued from page 1)

In his role as CIO, Perry will oversee all investments in the system's \$3.0 billion portfolio. He joined DPFP on September 1, 2015 and reports to Kelly Gottschalk, Executive Director.

Perry previously served as Assistant Vice Chancellor & Assistant CIO for the Texas Tech University System, a \$1.1 billion endowment. Perry, working with the CIO, was instrumental in restructuring several major asset classes, including private equity and real estate funds, and directly led investment manager sourcing and due diligence.

"We are pleased James will be joining the Dallas Police & Fire Pension System," said Gottschalk. "He has impressive credentials and the relevant experience to lead our portfolio. We believe he is the right person to lead our investments strategy moving forward and will help us achieve our long-term goals."

Prior to his role with the Texas Tech University System, Perry was a Senior Investment Officer with the San Bernardino County Employees' Retirement Association, which has \$8 billion in assets and serves more than 28,500 members, including public safety members.

"I am honored to join DPFP and I am committed to working with Kelly and her leadership team and the Board of Trustees to lead the change of direction needed to grow and protect the members' retirement benefits," Perry said.

Perry received his MBA from National University and earned his Bachelor of Science in Biochemical & Biophysical Sciences from the University of Houston. He is a Chartered Financial Analyst and Chartered Alternative Investment Analyst. He also served for over eight years in the U.S. Navy as a Naval Officer and Aviator.

Direct Deposit Advices (via US Mail)

For those of you who receive printed monthly direct deposit advices through the mail, we'd like to make you aware of an upcoming change. As a cost saving measure, the advices will be printed on regular paper stock starting this fall. This will replace the heavier paper stock with color DPFP logo which has been used historically.

As a reminder, we encourage you to

register for eCorrespondence. Once registered, instead of sending you a paper direct deposit advice, we will email you a notification when the advice is available on Web Member Services. To register, log into Web Member Services, on the left hand side of the screen, select the "elect eCorrespondence" link, then complete and submit the form.

DROP Lump Sum Request Deadline

Whether using a paper form or an online form, all DROP lump sum requests must be received in our office by Tuesday at 5 p.m. in order for you to receive the distribution by Friday

of the same week. Adhering to this timeframe allows our staff the time needed to accurately process your request.

Special Needs Seminar Oct. 14

A special needs seminar will be held on October 14.

The Plan document contains provisions that address issues related to children with special needs. If you are the parent of a mentally and/or physically handicapped child, you may benefit from attending the Special Needs Seminar to be held Wednesday, October 14, 2015.

Topics to be covered include special needs trusts, pension system benefits, guardianship, Social Security benefits, City of Dallas health insurance, and available resources.

The seminar will be held in the second-floor training room of our offices at 4100 Harry Hines Boulevard in Dallas. For more information or to register, call us at 214.638.3863 or email info@dpfp.org.

Member Information Meetings

Two meetings to discuss DPFP's financial position will be held Thursday, 9/17 and Tuesday, 10/6 from 5:30 to 7:30 p.m. at the Mesquite Arts Center, 1527 N. Galloway Avenue in Mesquite.

Financial Planning Class Set for Thursday, September 24

Active Members are invited to register for out Financial Planning class, scheduled for Thursday, September 24, from 8 a.m. to 4 p.m. in the second floor training room at our offices, 4100 Harry Hines Blvd. in Dallas.

Topics include asset allocation, modern portfolio theory, estate planning and more.

For more information, please call us at 214.638.3863 or email info@dpfp.org.

Dallas Fire Memorial Ceremony to be Held October 24

The Dallas Fire-Rescue Department will commemorate Dallas Firefighters who have given their lives in the line of duty. A memorial service will be held on Saturday, October 24, 2015, at the Dallas Fire-Rescue Training Center at 5000 Dolphin Road.

The program will begin at 10:00 a.m. and a reception will immediately follow.

IN memoriam

James M. Beene Retired – Police

George W. "Buck" Buchanan Retired - Police

Carolyn M. Evans Widow of Gregory W. Evans Retired - Police

> Perry R. Goodell Retired – Police

Delores G. Hopson Widow of Travis Hopson Retired - Police

Mickey Kent Widow of John C. Kent Retired - Fire

> H. B. McLain Retired – Police

Hollie M. Morrow Retired - Police

Willis A. Parker Retired - Fire Glynda R. Scott Spouse of Myron C. Scott Retired – Police

Thomas E. Shaughnessy Retired – Police

> Ivan E. Shelton Retired – Police

Mary A. Smith Widow of Donald R. Smith Retired - Fire

> Winnon A. Smith Retired - Police

Allie M. Southard Widow of William F. Southard Retired - Police

Irene Stidham Widow of Hershal H. Stidham Retired – Police

> Bobby R. Welsh Retired - Fire

Betty A. Wilson Widow of Jack M. Wilson Retired - Police

MARK YOUR CALENDAR

KEY: Blue = Police Event

Red = Fire Event

Green = Police and Fire Event

SEPTEMBER EVENTS

Tuesday, 9/1 - East Texas DPD Retirees breakfast, 9:00 a.m. at El Sombrero in Canton (Hwy 243 just west of Hwy 19). All DPD retired or active, and spouses are welcome. For more information, e-mail Charlie Tull at: RET1DPD1765@aol.com

Thursday, 9/3 - Dallas Police retiree lunch, 11 a.m. at Mama's Daughters' Diner, 6509 W. Park Blvd. #400 (at Midway Rd.) in Plano.

Sunday, 9/6- The First Sunday Meeting of the Dallas Retired Police and Fire Fighter Association meets at 1 p.m. in the second floor training room of the DPFP offices, 4100 Harry Hines Blvd. in Dallas. (See page 6 for more info.)

Monday, 9/7- The DPFP offices will be closed in observance of Labor Day.

Tuesday, 9/8 - DFD retirees meet for lunch on the second Tuesday of the odd months at 11 a.m. at Furr's Fresh Buffet, 1540 Eastgate Drive, Garland.

Thursday, 9/10 - The monthly Board meeting will be held at 8:30 a.m. in the second floor Board room of our office building, 4100 Harry Hines Blvd. in Dallas. Parking is conveniently provided in the upper lot, which is the upper Throckmorton Street entrance (signs will direct you to parking).

Thursday, 9/10 - DPD retirees will meet at 1 p.m. for lunch at Spring Creek BBQ, 3608 S. Cooper Street in Arlington. For more information, call John Allen at 817.572.2741.

Friday, 9/11 - DPD retirees will meet at 11 a.m. for lunch at Charco Broiler, 413 W. Jefferson in Oak Cliff.

Saturday, 9/12 - DFD retirees will meet for Breakfast at 7:30 a.m. at the Circle Grill, 3701 N. Buckner Blvd. (see page 6 for more info.)

Wednesday, 9/16- DPFP RAD informational meetings at 10 a.m. and 1 p.m. (see page 1 for more info.)

Thursday, 9/17 - DPD retirees will meet at 11 a.m. for lunch at Golden Corral, 1902 Towne Centre Drive in Mesquite.

Thursday, 9/17 - DPD retirees meet monthly for lunch at 11 a.m. in East Texas at Texas Tea Room, 405 Hart St., Quitman, TX.

Thursday, 9/17 - DFD retirees meet monthly for lunch at 11 a.m. in East Texas at Texas Tea Room, 405 Hart St., Quitman, TX. For information, email Charlie Pitman at: honeydale@tx.rr.com

Thursday, 9/17- DPFP member informational meeting at 5:30 p.m. at Mesquite Arts Center, 1527 N. Galloway Ave. in Mesquite (see page 3 for more info.)

Tuesday, 9/22 - DPD retirees meet monthly for lunch at 1 p.m. at Mixed Up Burger, 3116 Great South Parkway, Grand Prairie.

Wednesday, 9/23 - Young at Heart (widows and widowers support group) meets on the fourth Wednesday of each month at Furr's Buffet, 1540 Eastgate Drive, in Garland.

Thursday, 9/24 - Financial Planning Class. (see page 3 for more info.)

Thursday, 9/24 - DPD retirees meet monthly on the fourth Thursday for breakfast at 9 a.m. at Circle Grill, 3701 N. Buckner Blvd.(at I-30), Dallas.

Wednesday, 9/30 - The Vern Open Fireman's Benefit Golf Tournament, hosted by the Krodle Foundation. See page 6 for info.



OCTOBER

EVENTS

Thursday, 10/1 - Dallas Police Retiree Lunch, 11 a.m. at Mama's Daughters' Diner, 6509 W. Park Blvd. #400 (at Midway Rd.) in Plano.

Saturday, 10/3 - The Annual DPD Retiree Picnic will be held beginning at 10 a.m. at Jim Hogg City Park on Hwy 37 in Quitman. (See page 6 for more info.)

Sunday, 10/4 - The First Sunday Meeting of the Dallas Retired Police and Fire Fighter Association meets at 1 p.m. in the second floor training room of the DPFP office building, 4100 Harry Hines Blvd. in Dallas. (See page 6 for more info.)

Tuesday, 10/6 - East Texas DPD retirees breakfast, 9:00 a.m. at El Sombrero in Canton (Hwy 243 just west of Hwy 19). All DPD retired or active, and spouses are welcome. For more information, e-mail Charlie Tull at: RET1DPD1765@aol.com.

OCTOBER EVENTS (CONTINUED)

Tuesday, 10/6- DPFP Member Informational meeting at 5:30 p.m. at Mesquite Arts Center, 1527 N. Galloway Ave. in Mesquite (see page 3 for more info.)

Thursday, 10/8 - The monthly Board meeting will be held at 8:30 a.m. in the second floor Board room of the DPFP offices. Parking is conveniently provided in the upper lot, which is the upper Throckmorton Street entrance (signs will direct you to parking).

Thursday, 10/8 - DPD retirees will meet at 1 p.m. for lunch at Spring Creek BBQ, 3608 S. Cooper Street in Arlington. For more information, call John Allen at 817.572.2741.

Friday, 10/9- DPD retirees will meet at 11 a.m. for lunch at Charco Broiler, 413 W. Jefferson in Oak Cliff.

Tuesday, 10/13- DPFP RAD informational meetings at 10 a.m. and 1 p.m. (see page 1 for more info.)

Wednesday, 10/14 - DPFP presents a Special Needs seminar, 10 a.m. to 2 p.m. at the DPFP offices. More info. on page 2.

Thursday, 10/15 - DPD retirees will meet at 11 a.m. for lunch at Golden Corral, 1902 Towne Centre Drive in Mesquite.

Thursday, 10/15 - DPD retirees meet monthly for lunch at 11 a.m. in East Texas at Texas Tea Room, 405 Hart St., Quitman, TX.

Thursday, 10/15 - DFD retirees also meet monthly for lunch at 11 a.m. in East Texas at Texas Tea Room, 405 Hart St., Quitman, TX. For information, email Charlie Pitman at: honeydale@tx.rr.com

Saturday, 10/24 - At 10 a.m. at the Fire Training Center, the Dallas Fire-Rescue Department will hold a memorial service for firefighters who died in the line of duty. (More info. on page 2.)

Tuesday, 10/27 - DPD retirees meet monthly for lunch at 1 p.m. at Mixed Up Burger, 3116 Great South Parkway, Grand Prairie.

Wednesday, 10/28 - Young at Heart (widows and widowers support group) meet on the fourth Wednesday of each month at Furr's Buffet, 1540 Eastgate Drive, in Garland.

Thursday, 10/29 - DPD retirees meet monthly on the fourth Thursday for breakfast at 9 a.m. at Circle Grill, 3701 N. Buckner Blvd.(at I-30), Dallas.

Selected Events After October

Sunday, 11/1- The First Sunday Meeting of the Dallas Retired Police and Fire Fighter Association will, for the month of November only, meet at the Jack Evans Dallas Police Headquarters, 1400 S. Lamar Street in Dallas at 1 p.m. in Dallas. (See page 6 for more info.)

Submit Your Event

If you are organizing a meeting or event and would like your event on the calendar, please send us the details prior to the following publication deadlines:

Nov / Dec 2015 Issue: Oct. 5 Jan / Feb 2016 Issue: Dec. 5 Mar / Apr 2016 Issue: Feb. 5 May / Jun 2016 Issue: Apr. 5

Send by e-mail to: KevinK@dpfp.org. Submitted items will be printed as space permits and may be edited.



Family of L.C. Graves presented with Medal of Valor

On August 3, a posthumous Medal of Valor was presented to the family of Detective L.C. Graves for his actions on Nov. 24, 1963.

Graves was assigned to escort Lee Harvey Oswald to the basement of Dallas Police Headquarters. Oswald had been charged with the murder of Dallas Police Officer J.D. Tippit and President John F. Kennedy.

Upon exiting the corridor leading to the parking lot, they

faced a large crowd of reporters, at which time Graves was a human shield for Oswald. A gunman later identified as Jack Ruby appeared from the crowd and fired a shot at Oswald. Graves grabbed Ruby's wrist, along with the cylinder of the gun, and prevented any further shots from being fired.

Graves stayed with the wounded Oswald and rode in the ambulance to the hospital.

Graves died February 11, 1995.



Chief David Brown presented the Medal of Valor to the family of L.C. Graves.

Retiree News and Notes

Dallas Retired Police and Firefighter Association

At the August meeting of the Dallas Retired Police and Firefighter Association, we had a Hawaiian Theme and everyone had a great time.

Our schedule for the remainder of the year is September 6, October 4, November 1, and December 6.

We want you to plan ahead and mark your calendars now for the November meeting, because it will be held at a different location. On November 1, we will meet at the Dallas Police Headquarters and get a preview tour of the Dallas Police Museum. The main dish for the meal will be provided, and members are asked to bring the side dishes and desserts.

We will be meeting on Sunday, September 6 (even though it is Labor Day weekend). The meeting begins at 1 p.m., but feel free to come early to visit. We meet on the second floor of the DPFP offices at 4100 Harry Hines Boulevard, in Dallas. Look for signs to direct you to parking.

Note from Author R.J. "Rick" Miller

I am completing research for a book on the history of Dallas County law enforcement in the 1800s. I would appreciate it if anyone has relevant stories, photos, etc., to contribute for that time period.

Thanks,
R.J. "Rick" Miller
(DPD 1963-1975)
OutlawLawman@hot.rr.com

Anniversary Dishes

Bob and Ann Foster celebrated their 48th Anniversary on August 20, 2015.

Mr. Foster served with the Dallas Fire Department from 1959 to 1991.

We hope you had a wonderful anniversary.



Ann and Bob Foster

Benefit Golf Tournament Sept. 30

The Vern Open Fireman's Benefit Golf Tournament, hosted by the Krodle Foundation, will be held at the Van Zandt Country Club in Canton on Wenesday, September 30. All proceeds go to firefighters and their families who are in need.

It will be a scramble format with shotgun starts at 9 a.m. and 1:30 p.m.

Retired and active police officers and firefighters are invited to register.

For information on cost and registration, call Larry Goldsmith at 214.793.2867 or Kara Tolany at 469.573.3326.

Firefighter Breakfast - Change of Date and Time

The next Ray McCormack Memorial Breakfast at the Circle Grill will be on September 12 at 7:30 a.m.

The date had to be changed due to Labor Day weekend, and the time changed to 7:30 a.m. so that the restaurant could accomodate us.

Looking forward to seeing a great turnout. Circle Grill is located at 3701 N Buckner Blvd.

Annual DPD Picnic in Quitman Oct. 3

On Saturday, October 3, the Annual DPD Retiree Picnic will be held beginning around 10 a.m. at Jim Hogg City Park on Hwy 37 in Quitman. There will be a catered BBQ lunch available for purchase.

Please note that this picnic is not just for retired officers. All active officers are also encouraged to attend.

For additional information or to RSVP, contact one of the following:

Karen Graham Phone: 972-415-2723 Email: kg3779@gmail.com

Ruth Wright

Phone: 903-878-2945 Email: rucli1395@aol.com

Submit items for **Retiree News and Notes** to: kevink@dpfp.org

Items are printed as space permits and may be edited.

DROP Members Leaving Active Service Still Need to Officially Retire

In the past year, we have discovered several members who left active service and continued to defer into DROP, assuming that they were retired when theyhad not yet completed the required paperwork. We wanted to remind you that if you are in DROP and are leaving Active service, you need to come into the DPFP offices,

see a benefits counselor, and fill out your retirement paperwork. Your name is then placed on the agenda for the next Board meeting so that the Board can officially approve your retirement.

If this doesn't happen, there could be issues later, such as delays when you

are ready to go into payment status or request DROP lump sum distributions. Also, it could jeopardize your eligibility for City health insurance.

To make an appointment to meet with a Benefits counselor and retire, call us at 214.638.3863.

DPFP is a member of the National Conference on Public Employee Retirement Systems (NCPERS), an organization which supports public pension systems. NCPERS -- through Prudential Insurance -- has made a group life benefit available to our active members. Enrollment runs Oct. 1 - Nov. 30, 2015. The following information is from the insurance plan's administrator, HealthSmart Benefit Solutions, Inc. and Prudential Insurance.

NCPERS Family Protection Plus Plan—enrollment available on October 1, 2015

- Additional financial security available for you and your family
- Benefits to help protect your family while you are working to protect the public

If you did not sign up for this benefit in the past, as an active employee you have another chance during the upcoming open enrollment period of October 1 to November 30, 2015. Coverage is being offered through our membership in the National Conference on Public Employee Retirement Systems (NCPERS) and issued by The Prudential Insurance Company of America (Prudential).

The Family Protection Plus Plan is decreasing term life insurance, which means the monthly premium remains level over time while the benefits decrease with age. This design helps provide younger employees who have the greatest need and the lowest accrued retirement benefits with the greatest financial protection for their loved ones. The monthly premium is

\$17 a month and can be continued into your retirement.

This benefit requires no medical underwriting and there are no exclusions based upon your occupation (except for aviation professionals). Also, there is an accidental death and dismemberment benefit* that covers you while you are on or off the job. And, a waiver of premium provision that continues coverage while on approved disability. Additionally, for \$17 a month, this benefit not only covers you, but also provides a life benefit covering your spouse/domestic partner† and children. The amount of coverage is dependent upon your age.

Information regarding this benefit, including the Schedule

of Life Benefits, can be found at: www.ncpersfamilyprotection.com.

Open enrollment begins October 1 and ends November 30, 2015. It's easy to enroll online through the NCPERS Family Protection Plus website: www.ncpersfamilyprotection.com. Plus, for ease of convenience, premiums can be paid through a monthly electronic (ACH) bank withdrawal, or if preferred, paid monthly using a paper coupon provided to you. Just a few minutes of your time today could greatly impact your family's future.

If you have any questions or problems enrolling online, you may contact the plan's administrator, HealthSmart Benefit Solutions, Inc. at 888-697-8897 for assistance.

*Example: for a member at least 25 years old and less than 30 years old, who died in an accident, there would be a \$170,000 life insurance benefit plus a \$100,000 AD&D insurance benefit—a total of \$270,000.

† Where recognized

Group Decreasing Term Life, Dependent Group Decreasing Term Life, and Accidental Death & Dismemberment Insurance coverages are issued by The Prudential Insurance Company of America, 751 Broad Street, Newark, NJ. The Booklet-Certificate contains all details, including any policy exclusions, limitations and restrictions, which may apply. Contract Series: 83500.

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DPFP Report

Sept./Oct. 2015

Congratulations to Awardees of 2015 DRFFA Scholarships

The DRFFA awarded seven scholarships to deserving family members of the Dallas Fire-Rescue Department. The DRFFA had the opportunity to award six scholarships this year and an anonymous donor made a gift to the DRFFA to fund an additional scholarship. Ms. Harriet Miers assisted the scholarship committee once again by chairing and organizing a selection committee to review all applications. We thank them for their valuable time and expertise in the field of education.

We are pleased to announce the 2015 DRFFA Scholarship recipients:

- Mark Kadane Atkins, son of active firefighter Timothy Atkins
- Merik Stone Beyer, son of active firefighter Kenny Beyer
- Brooke Renae Dahman, granddaughter of retired firefighter Fletcher Dahman
- Parker Ross Reaume, stepson of active firefighter George Wilcoxson
- Kristen Anne Stambaugh, granddaughter of retired firefighter David
- Sydney Denise Strawn, daughter of firefighter Stanley Strawn (deceased)
- Berenise Yanez, sister of active firefighter Martin Yanez

CONGRATULATIONS TO OUR NEW RETIREES

POLICE FIRE-RESCUE James L. Barclay Mark L. Ballard

Curtis L. Brown Dwayne K. Brown Bradley A. Dirks

Michael S. Genovesi

Melissa B. Gregg Paul F. Keough

William J. Marks, II

George L. Pryor Jacqueline Tahbone

Karen M. Willhoite

Roy L. White (These names were printed with the written consent of each retiree

listed.)

James D. Newman

David J. Poston

Alton R. Thomas

Tony C. Thomas

Stewart J. Wall