



THE BULLETIN

Retired Employees of the City & County of San Francisco, Inc.

President's Message

By Sue Blomberg, President

At this writing, January is only half gone; here I am, writing another message. Time has been the bane of my existence for quite some time. I don't know if I've more things to do, or just taking longer to do them. So, I am spending much of this month making lists of all those things I need/want to do.

I'm an inveterate list-writer. I not only write shopping lists, I write out my schedule for several days ahead. I do this so that I can run errands in an orderly manner, don't forget something I really need to do, and save gas. Most of the time I can also remember most list items—but never 100%!

Most of my life is governed by a list, and RECCSF is no exception. Members will tell or ask me something, or complain about/compliment something, and I make a note of it to add to my list of column topics.

One of those items was brought up at a meeting with Membership Chair Mary Anne McGuire-Hickey, who suspects that many members are not informed about membership Emeritus status. (Once members reach the age of 85, they no



longer need to pay dues.) We can only change members' status when they inform us that they have reached that golden age. All membership information is kept private, so don't be shy about letting us know!

Another topic has to do with members receiving unwanted/unneeded copies of *The Bulletin*. All too often, we are never notified of the incapacitation of a member who is no longer interested in reading *The Bulletin*, or who has passed on. Please either call (415) 681-5949, email (reccsf@att.net), or write

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February 2012 Calendar

Regular Meeting
Wednesday, Feb. 8
 Refreshments available:
 11:10 – 11:50 a.m.
 Program: 11:30 a.m.
 Business meeting: noon
 Bingo: 12:45 p.m.
 Irish Cultural Center,
 45th Ave. & Sloat Blvd.

The Bulletin
Editorial Committee Meeting
Tuesday, Feb. 21, 9 a.m.
 Taraval Police Station
 All interested parties welcome.

Executive Board Meeting
Tuesday, Feb. 21, 10 a.m.
 Taraval Police Station
 All interested parties welcome.

Public Meetings:
Retired Firemen & Widows Association
Sunday, March 11, 2 p.m.
 St. Gabriel Caf., 40th Ave. & Ulloa

Veteran Police Officers
Tuesday, Feb. 14, 11 a.m.
 Pacific Rod & Gun Club,
 520 John Muir Dr., at Lake Merced

Retirement System
Wednesday, Feb. 8, 10 a.m.
 30 Van Ness, Suite 3000

Health Service System
Thursday, Feb. 9, 1 p.m.
 City Hall, Room 416

UESF Retired Division
 For time/location, contact
 Gerry Meister at (415) 956-8373 or
gerrymeister1@earthlink.net

Useful Phone Numbers

S.F. Retirement System
 Website: www.sfgov.org/sfers
Phone Numbers:
 (415) 487-7000 • (888) 849-0777

Health Service System
 Website: www.myhss.org
Phone Numbers:
 (415) 554-1750 • (800) 541-2266
Phone Hours for both:
 8:00 a.m. to 5 p.m.

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New Members

Robert Carpaneto	MTA
Madeline Harris	MTA
Lou Johnson	MTA
Kathleen Keller	ECD
Stoney Lai	USD
Connie Love-Miles	DPH
Kathleen Manning	USD
Sharyn Saslafsky	PUC
John White	TTX

President's Message

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the office to let us know when a member is in one of these situations. We pay postage and printing costs for each *Bulletin*, and this is one way to cut down on our costs. It also releases relatives or caregivers from dealing with excess mail, as well as saving trees.

And the third reminder is one we constantly emphasize: if you move, please let us know your new address, as well as any new phone number and email address, *promptly!*

So, those are my notes for February. I'm sure you have your own. I hope that we can all make the time to accomplish all the items we have on our lists!

Senior Bus Trip

To help save the economy, the Government will announce next month that the Immigration Dept. will start deporting seniors (instead of illegal immigrants) in order to lower Social Security and Medicare costs.

Older people are easier to catch and will not remember how to get back home.

I started to cry when I thought of you...

Then it dawned on me.. Oh, darn...I'll see you on the bus!!!

Membership and Subscriptions

Retired City Employees: annual membership is \$36 per year or \$400 for a lifetime (may be payable over four months or over four years in increments of \$100 per year).

- Subscription only is \$36 per year.
- Please download membership application form from our website, www.reccsf.org.

The Bulletin is the publication of the Retired Employees of the City & County of San Francisco, Inc., a nonprofit organization. *The Bulletin* is published to express the policies, ideals and accomplishments of the organization. Nothing shall be published herein that is racist, sexist, ageist or that is derogatory towards religious beliefs and other personal issues; nor shall be published anything in violation of Article VII, Section 1 of the Constitution. Editorial contributions from individuals, organizations and groups other than RECCSF and its members may be included in *The Bulletin* only upon the approval of the Editorial Committee.

Subscriptions to *The Bulletin* are available for \$36. Submission of articles to *The Bulletin* are solicited and encouraged. **Articles only** should be submitted to:

Editor c/o RECCSF Office

3915 Irving Street, S.F., Ca. 94122-1294

Telephone: (415) 681-5949 Fax: (415) 681-5398

alfrmsf@aol.com, sheilamullen@mac.com

and reccsf@yahoo.com

Information regarding *The Bulletin's* preferred style for typewritten and/or word-processed copy is available at the RECCSF office.

Al Casciato, Editor

RECCSF OFFICERS:

Sue Blomberg, President

Mary Anne McGuire-Hickey, 1st Vice President

Claire Dunn, 2nd Vice President

Claire Zvanski, Secretary

Richard Young, Treasurer

Leo Martinez, Sergeant-at-Arms

Rest In Peace

The following members have recently passed away.

Mario J. Bisordi	DPW	Edward G. Leong	DPW
Eleanor Clayton	LIB	Mary J. Ling	RET
James M. Curran	POL	Ruth D. Morey	DPW
Leonard Estupinian	POL	Preston J. Nolan	POL
Carmelita Facunla	DPH	Helen K. Olsen	DPH
William F. Frost	GEN	William G. Pierce	GEN
Mildred Griffin	FIR	Alyce M. Wharton	DPH
Daniel E. Harvey	FIR	Sylvia White	DPH
Doris Jensen	GEN	Lonie L. Williams	DPH

Health Service Committee Report

By Gerry Meister

Six-Month Rates & Benefits Package Approved

The main purpose of the Jan. 12 combined Rates and Benefits Committee/HSS Board meeting was to approve the rates and benefits for the six-month plan year (July 1 – Dec. 31, 2012), which will help ensure a smooth HSS transition to calendar year operations. The six-month plan adopted unanimously by the Board makes a few changes in co-pays and only minimal changes in retiree premiums, some actually rate reductions for Medicare retirees. So, retirees are in good shape for the rest of this year—but we're almost certain to see increases in our healthcare costs in 2013.

Changes in plan design tentatively approved in November and December were unanimously approved at the January meeting. But, an unusual change was made. For this one time only, Blue Shield active and retired members, many of whom are involved in the initial Accountable Care Program for lowering healthcare costs, will see little change in their premiums to encourage them to stay in Blue Shield until the 2013 calendar year. The \$5.2 million subsidy for this will come from last year's one-time Blue Shield "credit" payments to the HSS of nearly \$20 million, now counted as part of the HSS trust fund. Many members formerly in Blue Shield have transferred to Kaiser in recent years, partly because of Kaiser's lower rates. Further migration during the first year of the Accountable Care program could jeopardize the success of the program, which is intended to create healthy competition among healthcare providers.

Now that the HSS Board has

approved the six-month package, it goes to the Board of Supervisors for final approval in early February, as do the 10-county survey results, which are the basis for employers' contributions and this year show \$522.97, a 3.8% increase over the 2011-12 plan year.

Other HSS Meeting News

Because we're naturally very interested in future rates and benefits, we sometimes aren't aware of all the other responsibilities of the HSS. At the January meeting these topics were also on the agenda:

- the 2010-11 HSS Annual Report;
- newly revised HSS Membership Rules;

- providing health plan utilization information to Human Resources and union leadership for use in contract negotiations;
- among other wellness items, HSS members in Weight Watchers lost 2000 pounds – a whole ton!

Remember: Full information on these and other topics is available on the HSS website, www.myhss.org—and you can also watch the whole meeting on video.

Questions? Comments? Please contact Health Service Committee Chair Ray Mason at (650) 344-1506.

Travel Committee Report

By Beverly Pardini and Marylou Allen

Wed. – Fri., March 14-16

Two night stay at the Grand Sierra Resort. Includes: annual dinner at Louie's Basque (family-style) Restaurant in downtown Reno; roundtrip motorcoach transportation; and visits to other casinos.

Mon. – Fri., April 16-20

Four-night stay at the Spa in downtown Palm Springs includes: complimentary use of spa pools & fitness center; seven meals; the Palm Springs Follies; Palm Springs Air Museum visit; motorcoach tour by celebrity homes; windmill farm tour; and Coachella Valley covered wagon tour.

Tuesday, May 1

Scenic drive to Monterey where we board a small coach equipped with video screens, individual headphones and tour guide, and visit movie location areas. Lunch included in the Tap Room at the Del Monte Lodge on the 17-Mile Drive. After lunch, back to downtown Monterey to board motorcoach to return to San Francisco.

Wed.–Fri., May 16-18

Two-night stay at the Chukchansi Gold Resort in Coarsegold, one hour from Yosemite's southern gate; includes lunch at the historic Ahwahnee Hotel and a narrated Yosemite Valley Floor Tour.

Info: Marylou at
1 (800) 334-3465 or
mrylallen@yahoo.com.

January 2012 Membership Meeting



New members Madeline Harris and Pacifico Paculba



Executive Director of SFERS Gary Amelio, and Deputy Director Jay Huish



Nametag table managers Claire Hackett and Eugene Barron



Alex Doniach, Senator Leland Yee's office, stopped by to field any questions from constituents.



Mr. Amelio assured the membership that our pension fund is solid, outlined the requirements for receiving the supplemental COLA, and announced that a supplemental COLA will be included in our Feb. 29 pension checks.



Refreshment staffers Josephine Healy, Pat D'Arcy, Larry Fong, and Gladys Shannon



Member Eleanor Chang

Retirement Committee Report

By Jean S. Thomas,
Herb Meiberger, CFA,
and Stephen Herold

Supplemental Earnings-Based COLA—Our 2/29/2012 Checks

Recall, on 12/14/2011, the SFERS Board approved a 3.5% Supplemental earnings-based COLA to all retirees in FY 2011/12 (7/1/2011-6/30/2012), to be paid in our 2/29/2012 benefit checks. The basic calculation is 3.5% of the 6/30/2011 gross benefit less any COLAs already paid. All retirees will receive a full 3.5% of the 6/30/2011 gross benefit for 2/2012, and, for the seven months 7/1/2011-1/31/2012, a retroactive benefit equal to the difference between 3.5% and whatever COLAs were already paid.

SFERS Administration tells us that they expect to issue their retiree newsletter, *Milestones*, before the 2/29/2012 checks are sent. *Milestones*, together with other information from SFERS, will no doubt clearly explain and illustrate all supplemental COLA features. In addition, SFERS' Member Services' Linda Cochran (415-487-7090) will be available to answer COLA questions.

Actuarial Rate Recommendations Set – Employer and Employee Contributions will Increase

On 1/11/2012, the SFERS Board, by a three-to-three tie vote, declined to hear Commissioner Meiberger's request to reconsider their 12/14/2011 action to accept the outside actuaries' recommended future economic assumptions. (Surprisingly, Commissioner Wright did not attend the 12/14/2011 Board meeting and voted against reconsideration.) These recommendations are to lower the following on a three-

year phased-in basis over July 1, 2011 to July 1, 2013 valuations: *Investment Return* from 7.75% to 7.50%, *Price Inflation* from 3.50% to 3.25%, and *Wage Inflation* from 4.00% to 3.75%. The most eagerly watched recommendation is lowering the *Investment Return*, or reducing future earnings expectations, because the City and CCSF employees—the latter because of Prop C passed last November—will be required to pay higher contributions to cover Plan costs. (See our December 2011 column for additional information on these rate changes.)

Other Points of Interest

- *Late breaking news!* We first learned on 1/12, the day after the 1/11/2012 SFERS' Board meeting and the RECCSF General Membership meeting, that SFERS' Executive Director Gary Amelio resigned to become executive director of the Santa Barbara Retirement System. His last day will be on, or about, 2/20/2012. Recall that Deputy Director of Investments (DDI), David Kushner, resigned last October. (Mr. Amelio reports that SFERS has advertised and received applications for

DDI replacement.) Although SFERS has a depth of personnel to continue operations, and we expect our checks to continue as usual, the sudden resignation of both top managers in such a short period is unprecedented in our memories. We'll keep you informed.

- FY 2011/12 preliminary Plan performance figures for the six months ended 12/31/2011 are: Plan value: \$14.6B, to-date earnings, minus 4.5%. (Not much movement from last month.)
- Retirement Board Election: Executive Director Gary Amelio reported that the Department of Elections sent 33,782 ballots to active City employees and 27,685 ballots to retirees. The latter incorrectly included 4,025 pension continuents who are not permitted to vote. Continuents' ballots are identifiable and will not be included in the final 1/30/2012 ballot count.

Questions? Comments? Contact Herb at herb.sf@gmail.com; Jean at jeansthomas@yahoo.com or (415) 665-4149; Stephen at stephenhome@att.net or (415) 664-1201.

Paul's Posers

"Back East"

Q. Which two San Francisco politicians have high schools named for them in New York City?

A. *Franklin K. Lane High School at the corner of Dexter Court and Jamaica Avenue in Brooklyn, New York City is the namesake of San Franciscan Franklin K. Lane, elected attorney and counselor in 1898, and city attorney under the new charter of 1899 and 1901. He was the Democratic nominee for governor in 1902 and also unsuccessfully ran for mayor in 1903. He served as secretary of the interior under President Wilson, and founded the National Park Service. Harvey Milk was elected to the board of supervisors in 1977, and was assassinated on Nov. 27, 1978. Harvey Milk High School is located at 2-10 Astor Place, Manhattan, New York City.*

Protect Our Benefits Report

By Gerry Meister,
Communications Chair

Protect Our Benefits is an independent political action committee which falls under the provisions of the San Francisco Ethics Commission and is not part of RECCSF. The opinions presented are those of the author.

After Proposition C—POB Explores Legal Action

Of course, we can sit back and watch the unfolding of changes contained in Proposition C, some of them immediate, but others, mostly relating to Health Service System governance, that are more than a year away. But this isn't a time to sit back and wonder what might happen, it's a time to decide what we can do and begin taking action.

For starters, in mid-December POB's attorney formally asked the Board of Supervisors not to certify, and the Secretary of State not to accept, just one new Prop C provision as a valid charter amendment. That's be-

cause it conflicts with another charter section and because it is intended to "diminish and limit cost of living adjustments for SFERS retirees in violation of their vested rights to their pensions."

Specifically, this provision would eliminate supplemental cost of living benefits (COLAs) for current and future retirees (such as the one we're receiving this month), unless the city retirement system is fully funded based on the "market value" of its assets for the previous year. Market value is essentially a snapshot of the value of SFERS' assets as of June 30 each year. This is not only misleading, but directly contradicts the historic use of "actuarial value" in determining SFERS' assets. "Actuarial value" includes factors such as employees' and retirees' ages, life expectancy, anticipated pay increases, expected returns on investments, and other factors. It is the standard referred to numerous times within the charter.

Of course, we didn't really

expect the Board of Supervisors to admit being wrong about any part of Prop C and to back off on a provision calculated to take money away from retirees for other City uses—or for the Secretary of State to refuse to certify a section of Prop C. But that letter was the essential first step in pursuing legal action regarding the supplementary COLA. In addition, we must build a broad coalition of retirees and actives who agree to work with us on this issue. Also, there are other potentially damaging provisions in Prop C that may require later action. Of course, a winning campaign will require significant funds. As we move ahead, we'll need your support. Please mail your check, made out to "Protect Our Benefits," to P.O. Box 320057, SF CA 94132.

Questions? Comments? Contact Gerry at gerrymeister1@earthlink.net, or POB, P.O. Box 320057, San Francisco CA 94132.

Universal Truths

- Can we all just agree to ignore whatever comes after Blue Ray? I don't want to have to restart my collection...again.
- I hate when I just miss a call by the last ring (Hello? Hello? Crap!), but when I immediately call back, it rings nine times and goes to voice-mail. What did you do after I didn't answer? Drop the phone and run away?
- I can't remember the last time I wasn't at least kind of tired.
- I think the freezer deserves a light as well.
- I have a hard time deciphering the fine line between boredom and hunger.
- How many times is it appropriate to say "What?" before you just nod and smile because you still didn't hear or understand a word they said?
- I love the sense of camaraderie when an entire line of cars team up to prevent an idiot from cutting in at the front. Stay strong, brothers and sisters!
- Shirts get dirty. Underwear gets dirty. Jeans? Jeans never get dirty, and you can wear them forever.
- Is it just me or do high school kids get dumber & dumber every year?
- There's no worse feeling than that millisecond you're sure you are going to die after leaning your chair back a little too far.
- As a driver I hate pedestrians, and as a pedestrian I hate drivers.
- Sometimes I'll look down at my watch three consecutive times and still not remember what time it is.

Plug Spending Leaks: How to Save Hundreds, One Dollar at a Time

By Heather Coppes,
San Francisco
Federal Credit Union

Most of us give in to temptation from time to time—buying on impulse, choosing name brands rather than generic, taking a taxi instead of a bus, or splurging on an expensive meal. Indulging is fun, and even healthy in moderation.

But, watch out. Not enough attention paid to the small purchases will result in large financial losses. The path to savings (for things that you really *do* want) is paved with pennies. It starts with awareness. Each time you make a purchase, consider the cost. Here are a few ideas to get you started:

- Substitute water for juice. A family of four can save over \$500 a year by cutting just one glass of juice per person per day.
- “Health” bars run about \$2 apiece, and are often no more than glorified candy bars. Switch to a banana and whole-wheat bagel for half the price.
- Use coupons at grocery stores and buy house brands instead of name brands, whenever possible.
- Prepare meals in advance and freeze them. Cooking at home will make your food budget go much further.
- Throw pocket change into a jar and cash it in when it’s full.
- Review your phone bill, and drop unnecessary services like Caller ID and Call Forwarding.
- Cut your cable television down to Basic.
- Hand wash instead of dry cleaning.
- Cancel unused magazine subscriptions.

Looking for financial advice? As a benefit of being a member at San Francisco Federal Credit Union, you can have access to BALANCE, a complimentary financial education and counseling service. Call (415) 775-5377, option 4, or visit www.SanFranciscoFCU.com for more information about membership and BALANCE.

Universal Truths

- Sometimes, I’ll watch a movie that I watched when I was younger and suddenly realize I had no idea what the heck was going on when I first saw it.
- I would rather try to carry 10 plastic grocery bags in each hand than take two trips to bring my groceries in.
- Even under ideal conditions people have trouble locating their car keys in a pocket, finding their cell phone, and Pinning the Tail on the Donkey — but I’d bet my behind everyone can find and push the snooze button from three feet away, in about 1.7 seconds, eyes closed, first time, every time!

Overcome Arrears Anxiety

By Heather Coppes,
San Francisco
Federal Credit Union

Millions of people suffer from anxiety because they have difficulty paying their financial obligations. If you are among them, try the following to beat the “bill blues”:

- Talk about it. You will find you are not only in immense company, but that just discussing it can make you feel much better.
- Keep perspective by focusing on the good things that are happening in your life.
- Contact your creditors to explain the situation and discuss options.

- Fight inertia. Doing nothing will get you nowhere.
- Reduce or eliminate non-essential expenses to relieve pressure.
- Contact BALANCE at 1 (888) 456-2227, or visit www.balancepro.net for free personal finance counseling.

Looking for financial advice? As a benefit of being a member at San Francisco Federal Credit Union, you can have access to BALANCE, a complimentary financial education and counseling service. Call (415) 775-5377, option 4 or visit www.SanFranciscoFCU.com for more information about membership and BALANCE.

The Bulletin
February 2012
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Al Casciato, Editor
Sheila Mullen, Managing Editor
Office: (415) 681-5949
Fax: (415) 681-5398
Office email: reccsf@att.net

➔ **LOOK NOW AT YOUR MAILING LABEL.**
The month posted on the label
is the date your dues expire.



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United Irish Cultural Center,
45th Ave. & Sloat
Executive Board Meeting
Tuesday, Feb. 21
Taraval Police Station



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Note to members

Please keep RECCSF updated with changes in address, phone number and email.

Letters to the Editor Welcome at alfrmsf@aol.com

The Bulletin
March Deadline:

➔ Friday, Feb. 10
5:30 p.m.

Please email your articles to:
alfrmsf@aol.com,
sheilamullen@mac.com, and
reccsf@yahoo.com.

Visit our Website:

www.reccsf.org

**RECCSF's office
email address:
reccsf@att.net**

Welcome, New Retirees

Upcoming General Membership Meeting Programs

Feb. 8

Catherine Dodd, Executive Director of the Health Service System, will bring us up to date on the changes anticipated for the HSS, as well as the fallout from the passage of Proposition C.

March 14

Member Paul Rosenberg will present a program on "political wit." Paul worked for many years at the Department of Social Services (now H.S.A.) but is known to many of us as the absolute resource on San Francisco political history.

April 11

*Open Enrollment Health Fair
Remember that this open enrollment will cover only the period July 1 – Dec. 31.*

Regular Meetings

Second Wednesday of each month

Refreshments available: 11:10 – 11:50 a.m. • Program: 11:30 a.m. • Business meeting: noon • Bingo: 12:45 p.m.
United Irish Cultural Center, 45th Ave. & Sloat Blvd.