



THE BULLETIN

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

President's Message

By Sue Blomberg, President

I donate to many organizations, most of which put out a newsletter occasionally. The spring issue of the *VFW Bugle* includes an article entitled, "Dreams for the Future, Describing a Life Well-Lived." It comments that, "In the everyday swirl of events we can easily lose sight of what is most important," and goes on to list some things that might be considered "the ingredients of a life well-lived." I found their list to be quite interesting and well worth sharing with you:

A sense of humor...An appreciation of beauty in all things... Service to and love for our country...Moderation in all things... Gratitude for one's blessings... Making the most of what one has...Having good friends... Making learning a lifetime pursuit. The article goes on to ask "What is on this list that would also be on your list? What would you change?"

These are questions that we don't normally ask ourselves. We tend to not think about these "ingredients" unless someone asks us about them. We often



take for granted too much in our lives without giving a thought to how they enrich our lives and how different our lives would be if they were not a part of it.

Those of you who attend our monthly meetings know that I almost always give a "garden report" of what's blooming, or looking really lovely and/or awe-inspiring, because I enjoy nature in all its various manifestations. But, I think spring is actually my favorite time of year. The fruit trees that are bursting with their "pink popcorn" blos-

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May 2012 Calendar

Regular Meeting

Wednesday, May 9

Socializing and refreshments:

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, May 15, 9 a.m.

Taraval Police Station

All interested parties welcome.

Executive Board Meeting

Tuesday, May 15, 10 a.m.

Taraval Police Station

All interested parties welcome.

Public Meetings:

Retired Firemen &

Widows Association

Sunday, May 20, 2 p.m.

St. Gabriel Caf., 40th Ave. & Ulloa

Veteran Police Officers

Tuesday, May 8, 11 a.m.

Pacific Rod & Gun Club,

520 John Muir Dr., at Lake Merced

Retirement System

Wednesday, May 9, 10 a.m.

30 Van Ness, Suite 3000

Health Service System

Thursday, May 10, 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

Barbara Allen	DHS
Lois Dobbs	CRT
William Lehw	AIR
Holly Claire Pera	POL
Christmas Leubrie	DPH

President's Message

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soms. The daffodils that some gardener has planted along an entrance to the park just so it will be glorious for two weeks in March. And my favorite—the wisteria climbing up to the eaves in front of many houses (alas, not mine!).

And then there are the huge waves that I see on the day after a storm has blown through, watching them as I do the mundane of going shopping at the grocery store. And having lunch with a friend I've known for 20 years. And learning something new almost every day, or seeing a new facet of an old item, or laughing out loud while reading a joke sent by e-mail from a friend.

I think my list of ingredients is the same as those above, and I don't think I'd change any of them. How about you?

Retirement Celebration honoring

CAPTAIN AL CASCIATO

Friday, June 22, 6-9 p.m.

*Academy of Art University
Classic Car Museum
1849 Washington St.
(at Van Ness Ave.)
San Francisco*

\$65 per person

*Fundraiser—checks payable to:
Guardians of the City Museum
(Tax ID 27-0251279)*

To purchase tickets, contact:

Alexis Casciato/Airport
(415) 699-4281

Jordon Hom/Solos
(650) 580-2201

Raymond Padmore/Chief's Office
(415) 553-1551

Manny Barretta/Commission
(415) 553-1667

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.

Dora L. Ahumada	CRT	Eugene Lang	DPT
Milton E. Anderson	FIR	Alice A. Luhman	DPT
Mary A. Augsburger	DPT	John V. McCarthy	FIR
Lawrence E. Bailey	DPT	Peggy Ann McCarthy	CCD
Lina V. Beck	PUR	Ruby E. Mc Dowell	BOE
Alvin L. Benas	DPW	Dorothy J. Molenda	USD
Joseph M. Byrne	REC	Bridget L. Molloy	DSS
Alice L. Calloway	DPT	John R. Silliman	JUV
Robert N. Colen	REC	Edna L. Slavich	GEN
James K. Donohue	GEN	Robert N. Thomson	GEN
Sherwin T. Herbert	DPT	Laura E. Youngdale	REC

Health Service Committee Report

By Gerry Meister

HSS Board Discusses Wide Range Of Topics

It's been an extraordinarily busy year for the Health Service System staff. First, they mailed us our HSS Open Enrollment packets for the six-months open enrollment period, which ends on April 30. Any choices we made during that time apply only to our rates and benefits that are in effect until Dec. 31, 2012.

The April 12 meeting was a combination of Rates and Benefits Committee (Karen Breslin chairing) and regular meeting (Claire Zvanski chairing). The committee meeting was almost entirely devoted to a whole series of subjects that must be resolved as the HSS Board and HSS members determine the rates and benefits offered during the second open enrollment period this year, in October. The decisions we make then will be in effect for the whole 2013 calendar year.

Rates And Benefits, Including City Plan

The main topic of interest to retired members was probably the status of the City Plan, which many members assumed would be a study in gloom and doom. But the tone of the report from the actuary (AON Hewitt) was unexpected. It appears that data for the past six months show that "experience [with City Plan] has improved dramatically" and the plan actually shows a \$2.3 million surplus. Although this improved status may be only temporary, at least there's good news about City Plan for a change.

Other rates and benefits topics included approval of a new method of calculating the

10-county survey amount (on which employer contributions are based) and an increase in Medicare reimbursement for the HSS drug plan based on our new calendar year. Also discussed was an increase from \$1.04 per member per month to \$2.05 taken from the HSS trust fund to pay for improved communications to members, including updating the website and increasing direct mailing, and providing better information on health care in general. Also, we were reminded that retiree dental plan rates will remain the same in 2013.

Regular HSS Board Topics

Much of the printed material from the regular meeting

is available on the HSS website, www.myhss.org (look for April 12 Board meeting). The director's report covers many different subjects, such as HSS operations, wellness activities, departmental budget, the Controller's internal audit of HSS and meetings with a variety of individuals and groups regarding HSS concerns. The separate Accountable Care Organization (ACO) report also is well worth reading.

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., 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.

Wed. Fri., June 20-22

Two-night stay at John Ascuaga's Nugget in Sparks, Nevada, features indoor pool and spa area; also includes other casino visit gaming packages.

Wed.-Fri., July 18-20

Two-night stay at Blue Lake includes: visits to two Native American villages near Eureka; the Hoopa Reservation; and the ancient village, "Sumeg," of

the Yurok. Learn about legendary "Big Foot" sightings at the China Flat Museum at Willow Creek; also includes lunch at the BenBow Inn, motorcoach ride along the Avenue of the Giants, and services of a local college professor.

Sat. Sept. 15

"Return to one of America's hottest nightclubs and experience the legend COPACABANA FINALE" is the theme of this year's Santa Cruz Follies. Spend the afternoon with the music of the Rat Pack, Motown, Jazz and Pop/Rock. Prior to show, lunch included at Johnny's Harborside Restaurant.

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



April Membership Meeting



For your calendars:

RECCSF Annual Luncheon to be Held on Wednesday, June 6

Because of scheduling conflicts, the luncheon will be held on the first Wednesday in June.

The price is the same as last year—\$30 per person. If you reserve a table for ten, please include with your payment a complete list of names and entrée choices of those at your table.

No payment will be accepted without a properly completed reservation form, and no form will be accepted without payment. Checks are made payable to "RECCSF" and may be mailed, along with the reservation form, to the RECCSF office at 3915 Irving Street, San Francisco, CA 94122-

1294. **Reservations and payments must be received by Friday, May 25—no exceptions! No tickets will be sold at the door, and no seating will be rearranged at the door.**

On the day of the luncheon, each attendee (except reserved tables) will be given an envelope that has the table number on the outside; inside will be a "ticket" for your entrée, to be placed on the table so that the waitresses know which entrée to serve you. All seating will have been previously arranged by the Hospitality Committee.

Raffle tickets will be sold at the luncheon for \$1 each, or six for \$5. The number of cash prizes of \$25

each to be awarded depends on how many tickets sold. 50% of the money received goes to prizes and 50% goes to the RECCSF operating fund.

If you have any questions, please feel free to contact RECCSF Office Manager Reyna Kuk at reccsf@att.net or (415) 681-5949; include your name and phone number in the message. Reyna will contact you as soon as possible.

We look forward to an enjoyable June 6 luncheon, and celebrating the installation of our new president, officers and board members.

Hope to see you there!

Retired Employees of the City and County of San Francisco Annual Luncheon and Installation of Officers Wednesday, June 6, 2012

United Irish Cultural Center, 45th Avenue and Sloat Boulevard

11:15 a.m. No Host Cocktails ~ 12:15 p.m. Luncheon

Tickets: \$30.00

Make your reservation at the **May 9** general membership meeting OR mail this form with your check (payable to RECCSF) to the RECCSF Office, 3915 Irving St., San Francisco, CA 94122-1294.

All below information must be filled out or your reservation form will be returned to you.

Table number assignments and meal tickets will be distributed at the luncheon.

Reservations and payments must be received by Friday, May 25 – no exceptions!

Questions? Contact reccsf@att.net or (415) 681-5949.

Annual Luncheon Reservation Form ~ Please Print!

Name(s) (e.g., John and Jane Doe): _____

Street Address: _____

City: _____ State: _____ Zip Code: _____

Email address: _____ Daytime Phone (w/area code) _____

Entrée choice:

If making a reservation for more than one person, please indicate how many of each entrée type:

Chicken breast w/lemon butter and caper sauce Fillet of Sole Vegetarian Pasta

Please note the names of all other attendees with whom you would like to sit at your table.

I CANNOT ATTEND THE LUNCHEON BUT WOULD LIKE TO MAKE A DONATION TO RECCSF.

Name: _____ Amount enclosed: \$ _____

Detach and mail to: RECCSF Office, 3915 Irving St., San Francisco, CA 94122-1294. Thank you for your support!

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.

POB Supplemental COLA Lawsuit Update

If you've ever been involved in a lawsuit of any kind, you know that choosing to take an issue to court is *not* what you do if you want to quickly—and cheaply—solve a problem. It's a complex process that requires knowledge and expertise that most of us don't have.

That's why POB tried to stop Proposition C from becoming law last year. But even though—or maybe because—less than 40 percent of San Francisco's registered voters made it to the polls, Prop C *did* become law. So, after careful consideration and much discussion, POB re-

luctantly embarked on the slow, expensive journey through the legal system. At that point, we realized that, if we wanted to ensure that dangerous precedents in Prop C were eliminated before they resulted in greater damage, we had no other choice but to take this unprecedented legal step.

POB believes the benefit reductions regarding the supplementary COLA that are one part of Prop C are an abridgment of our vested rights as public employee retirees, who worked hard, played by the rules, and were supported time and again by the voters of San Francisco. Now, legal action is in the capable hands of our attorney, David Clisham of Clisham & Sortor, a respected labor and employment firm located here in San Francisco. As the case moves forward, we'll do everything we can to inform the public about the significance of Prop C and the underlying principles of fairness and equity on which our lawsuit is based.

A few among us have warned that if we try to regain our supplemental COLA, the public will think we are "greedy." But, last year the average city retiree received a pension of \$30,000. Few would call that overly generous. Although the amount generated by the supplemental COLA isn't large, it has been essential to the wellbeing of the many city retirees whose inadequate pensions are even lower than the average.

Several hundred retirees have already sent checks to help cover the costs of the lawsuit, but more financial support will be needed. Please make your check payable to Protect Our Benefits, and mail it to: **Protect Our Benefits (POB), P.O. Box 320057, San Francisco, CA 94132.** Your donation is not tax deductible under federal or state law.

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

You Get What You Paid For

Dealing with Defective or Non-Received Purchases and Services

By Heather Coppes,
San Francisco Federal Credit Union

Perhaps the oven you purchased broke down immediately. Perhaps the contractor to whom you paid \$3000 showed up the first week, but then stopped coming. Perhaps a store will not honor their gift card. Whether it's purchasing a defective item, receiving an item different than ordered (or nothing at all), it's frustrating to not get what you paid for. However, disappointment does not have to be the final result. By taking action, you can often obtain a satisfactory resolution.

Contact the seller. Most companies will address problems in order to maintain a positive reputation. If telephoning, emailing, or visiting the store is not effective, mail a certified letter that details the problem; and be sure to get a return receipt.

Check if product is covered by a warranty. If product is under warranty you should be able to have it repaired or replaced without cost.

Contact the product's manufacturer. If the seller refuses to deal with the problem, the manufacturer might.

File a complaint with the Better Business Bureau. The Better Business Bureau forwards con-

sumer complaints to companies for resolution.

Contact the media. Often companies that have ignored you previously will take corrective action once they receive negative publicity.

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.

Retirement Committee Report

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

Performance Figures for FY 2011/12 Improving—So Far

Preliminary figures for the nine months ended March 2012 show: overall fiscal-year-to-date (FYTD) Fund returns of plus 3.3%; asset market value of \$15.6B. These results are an impressive climb from Sept. 30, 2012, when FYTD returns were minus 8.5% and asset market value was \$14B. A big shot in the performance arm was provided by equities' (stocks) 13% earnings in the quarter ended March 31, 2012. But the burning question is: Will the Fund continue to grow to reach its actuarial target return of slightly above 7.5% by end-of-fiscal-year June 30, 2012? We're not making bets, principally because current available performance figures don't reflect the most recent downturn in domestic and world markets. Incidentally, hopes for a supplemental COLA next fiscal year are not realistic; because, even if FY 2011/12 earnings attain superior heights (unlikely), November 2011's Proposition C's requirement that SFERS be 100% funded on a market basis in the preceding fiscal year won't be met. Anyway, we retirees will definitely receive our 2% cost-of-living-based increase, effective July 2012. (See our April 2012 column for details on this.)

Deferred Compensation Plan (SFDCP)

Angeles Investment Advisors' semi-annual review as of Dec. 31, 2011 states: SFDCP investments have grown to \$2B; the Stable Value Fund remains the largest allocation at 43%; all "troubled assets" in the Stable Value Fund have been sold; and SFDCP's Lifestyle funds, about

17.9% of current assets, will be replaced by the Plan's new Target Date Funds on April 27, 2012. (Active employees have eagerly awaited this news.) Other SFDCP highlights: Angeles, the current investment advisors, have won a contract renewal. Great West's (SFDCP managers) March 31, 2012 report shows that Stable Value's year-to-date earnings are 0.69%, and that many other funds in the portfolio have earned double-digit returns.

Other Points of Interest

- Proving once again that even bad economic times provide SFERS with selected profitable opportunities, the SFERS Board at its April 11, 2012 meeting approved a \$25M investment in a domestic dis-

tressed debt fund managed by Oaktree, as well as a \$25M investment in an international distressed debt fund managed by Apollo Group.

- The SFERS Annual Report for the Fiscal Year Ended June 30, 2011 is now complete and is readily available online at: www.SFGov.org/SFERS, forms and publications menu.
- In executive session, the SFERS Board voted to hold a special meeting on April 25 regarding the appointment of Jay Huish as SFERS executive director.

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.

RECCSF Election of Officers at May 9 meeting

RECCSF members will elect officers and Executive Board members as part of the business meeting at the May 9 general membership meeting.

Nominations were read at the April 11 meeting; the process was open for nominations from the floor, and, being none, nominations were closed. On the slate for election at the May meeting are:

President:	Sue Blomberg
1st Vice President:	Al Casciato
2nd Vice President:	John Madden

Candidates for the five open positions on the Executive Board are:

Eugene Barron	Nancy Gin
Carol Belle	Adali Jew
Brian Cunningham	Bev Pardini
Thomas Dang	Richard Rothman
Gerry DeRyan	

Because there are more candidates than open positions on the Executive Board, the election will be held with written ballots.

President Blomberg has appointed Jim Elliot, Leo Martinez, and Linda Tabor-Beck as ballot tally officials. Elected candidates will be announced at the May meeting, and installed at the June 6 Annual luncheon.

The Bulletin

May 2012

Volume 113, Number 5

Al Casciato, Editor

Sheila Mullen, Managing Editor

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Regular Meeting

Wednesday, May 9

United Irish Cultural Center,

45th Ave. & Sloat

Executive Board Meeting

Tuesday, May 15

Taraval Police Station

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



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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 June Deadline:

➔ Friday, May 11
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

Wednesday, May 9

*The program will feature candidates running
in primary elections on the June 5 ballot, as
well as ballot measure representatives.*

*The meeting will include the election of
RECCSF officers and board members.*

Wednesday, June 6

Annual June Installation Luncheon

11:15 a.m. No-host bar
12:15 p.m. Luncheon

Speaker

Patrick Currier
United States Marine Corps, Retired

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.