



THE BULLETIN

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

President's Message

By Sue Blomberg, President

The economy seems to be front and center in the news these days, and, although the outlook is getting better, people are still pinching pennies. RECCSF is no different.

We do not bring in enough each month to cover our expenses.

The July general membership meeting costs were: \$686.15 for the United Irish Cultural Center, which includes setup, coffee, room rental, tax, and muffins from Costco (\$84). We hold nine meetings a year that are considered "regular." (We cover the cost of the June luncheon and December holiday party with donations, and we don't have a meeting in August). The math is as follows:

- \$686.15 (room cost) x nine meetings = \$6175.35
- \$7 per dozen muffins x 12 dozen x nine meetings = \$756.
- Combined cost: \$6931.35—an average of \$770.15 per month.
- We take in \$3 each month from annual members under the age of 85.
- Membership dues must cover



other expenses: publication of *The Bulletin*, rent, lighting, telephone, fax/copier, office supplies, Web site, forms, insurance and salary. Office Manager Reyna Kuk works only 15 hours per week.

What all this adds up to is that we run a deficit each month. Many people suggest moving to another facility for our meetings. We have explored every other possible site in San Francisco that offers the follow-

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September 2012 Calendar

Regular Meeting
Wednesday, Sept. 12
 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, Sept. 18, 9 a.m.
 Taraval Police Station
 All interested parties welcome.

Executive Board Meeting
Tuesday, Sept. 18, 10 a.m.
 Taraval Police Station
 All interested parties welcome.

Public Meetings:
Retired Firemen & Widows Association
 Sunday, Sept. 9, 2 p.m.
 St. Gabriel Caf., 40th Ave. & Ulloa
Veteran Police Officers
 Tuesday, Sept. 11, 11 a.m.
 Pacific Rod & Gun Club,
 520 John Muir Dr., at Lake Merced

Retirement System
 Tuesday, Sept. 11, 3 p.m.
 30 Van Ness, Suite 3000

Health Service System
 Thursday, Sept. 13, 10 a.m.
 City Hall, Room 416

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

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Useful Phone Numbers

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

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

New Members

Geraldine Berkvam	DPH
Hattie M. Finn-Carter	WTR
Julian A. Gochez	MTA
Dan Leydon	POL
Randall Martin	PDR

President's Message

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ing amenities:

- A room large enough to hold 125 people at tables, with space for the program and business meeting to occur (including microphone and podium, viewing screen, and sufficient electrical outlets for all our needs).
- Setup and takedown; otherwise we would have to do it ourselves.
- Coffee/tea/cream/sugar; otherwise we would have to bring it and make it ourselves.
- Space to store our supplies (coffee pots, cups, napkins, stirrers, membership box, raffle tickets, raffle drum, bingo supplies, and fare box for donations to St. Anthony's).
- Free parking.
- Convenient to public transportation.

We have yet to find a space that covers all our needs and is less expensive than the United Irish Cultural Center.

And, unlike your local charity, donations to RECCSF are *not* tax-deductible. We are a social group, as identified by the State of California.

As I see it, we are faced with two choices: either raise the annual dues, or eliminate some expenses.

I would be very interested in hearing your thoughts on this subject. Please write or e-mail me at the RECCSF office with your suggestions—addresses appear on Page 8 of *The Bulletin*.

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 Web site, 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. Submissions to *The Bulletin* are solicited and encouraged and should be submitted to:

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alfrmsf@aol.com and sheilamullen@mac.com

Al Casciato, Editor

RECCSF OFFICERS:

Sue Blomberg, President

Al Casciato, 1st Vice President

John Madden, 2nd Vice President

Claire Zvanski, Secretary

George Lau, Treasurer

Leo Martinez, Sergeant-at-Arms

Rest In Peace

The following members have recently passed away.

Iris E. Allegrini	BOE	Janice M. King	DPH
Fred L. Calonico	FIR	William J. O'Connell	WTR
Carolyn Cruse	DPT	Marian C. O'Donnell	LIB
Tita M. Dayrit	DPH	Lola J. Osuna	POL
James F. Flaherty	POL	Frank L. Perasso	DPW
Dolores I. Flynn	BOE	Dorothy Richard	LIB
Donald J. Garibaldi	CAT	Patrick C. Stranahan	FIR
William T. Hutchinson	FIR	Kenneth B. Wilson	PUR
Richard Kazarian	POL		

Health Service Committee Report

By Gerry Meister

What The Affordable Care Act Does For HSS Members: A Review

Because the Aug. 9 meeting of the HSS Board was its first since the June 28 Supreme Court decision upholding the federal Affordable Care Act, most of the meeting was devoted to a review of the benefits already provided members of the HSS and other benefits that will go into effect in 2013 and 2014.

Here are some of the effects of the Supreme Court's ruling:

- HSS will continue to offer coverage for eligible dependents up to age 26.
- Children under 19 cannot be denied coverage for pre-existing conditions.
- Preventive care services will continue to be covered with no co-pays.
- There will be no lifetime limit on City Health Plan costs for individuals.
- Insurance companies cannot unfairly rescind coverage when a patient is ill.

- HSS can move forward with implementing prescription medication cost efficiencies for Medicare plans.
- Savings resulting from the law will help keep HSS plans for Medicare-eligible members affordable, by allowing the Medicare Hospital Trust Fund to remain solvent for eight more years.
- Insurance subsidies will be paid to companies that provide early retiree coverage.
- Premium dollars must be spent on healthcare or rebates must be given to HSS.
- An effective appeals process must be available for all HSS patients.

2013 Rates & Benefits Premium Increase Only 1.4%

The Board of Supervisors has approved the 2013 rates and benefits recommended by the Health Service Board. The total premium rate increase for all 2013 health benefits (medical, dental, vision, long-term disability and life insurance) is a remarkably low 1.4%. This

increase beats national and state healthcare cost trends for 2013, projected to be 8% or higher. CalPERS, for example, recently announced a 9.6% premium increase for 2013. Total healthcare premiums paid by HSS members and city employers (CCSF, CCD, SFUSD and Superior Courts) are expected to total \$719.3 million in 2013.

Other HSS News

For the first time in many years, all HSS staff positions will be filled before the September Board meeting, so the first-ever HSS Open Enrollment in October should go smoothly. Member benefit guides should be mailed in early September. Check www.myhss.org for more information.

Congratulations to recently elected HSS Board President Karen Breslin and Vice-President Willie Lim, who will serve during the 2012-13 fiscal year.

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

Fall Back In Love with your Home

By Jeremy Fong, San Francisco Federal Credit Union

Many of us reach a point where we begin to feel a little "blah" about our home, but moving is not always an option. Here are some tips on how you can get a "new" home without a new mortgage.

Small changes can have a big impact. Painting walls, changing light fixtures and knobs, and adding curtains and plants can give your home a completely different look—for only a few hundred dollars. Rearranging furniture, artwork,

and knick-knacks can also freshen your environment, and the only cost is your time.

Expand. Converting an unfinished attic or basement can be a great way to get extra space at a fraction of the cost of building an addition. Adding a deck is another fairly simple way to increase your space. If you are hiring a contractor, be sure to get quotes from at least three—and check their references.

Make the most of what you have. If expanding is not an option, you can still make your space seem bigger. Donate, sell

or discard anything you don't need. You can also buy organizational tools; e.g., shelves and hooks, and furniture with drawers—such as a coffee table or bed.

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.



New member John Tostanoski (DPW).



Marylou Allen gave a report on upcoming Travel Committee trips.



New member Rich Bridygham (DPW).

July Membership Meeting



President Sue Blomberg, a hardcore Olympics fan, led the members in a fun and stimulating version of "Chair Olympics."



Swimming!



Gymnastics!



Boxing!



Rowing!



Volleyball!

**Due to Office Manager Reyna Kuk's fall class schedule, commencing Monday, Aug. 20, RECCSF office hours will be:
Monday, Wednesday, Friday: 9 a.m.–noon; Tuesday, Thursday: 9 a.m.–11 a.m.**

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.

Proposition 32: More Power For The 1%—And Less For The Rest Of Us

Proposition 32 backers call the initiative “The Stop Special Interest Money Now Act” and falsely claim it’s “campaign finance reform,” in hopes of appealing to those of us (especially independent and swing voters) who are already fed up with the enormous amounts of

money being spent on political campaigns.

But, if you read the actual language of Prop 32, you’ll soon discover its real purpose is not what they claim. It is designed to destroy the political strength of all unions, public and private alike, that raise funds by payroll deduction. Prop 32 is also intended to block action by any membership organization with political interests (for example, environmental protection, enhancing civil rights, funding the public schools, or, of course, protecting retiree benefits).

Other than a few references in the initiative to stopping corporations from using payroll deductions to raise political funds (which they don’t do anyway), Prop 32 sets no limits on

political fundraising or spending by corporations, who have consistently used their profits and contributions by their executives, suppliers or customers to further their political goals. There’s no mention either of curbing the unlimited millions that corporate interests and extremely wealthy individuals in California can give anonymously to Super PACs to finance their statewide and national campaigns.

Many opponents of Prop 32 call it “The Special Exemptions Act” because of what it does *not* do. Opponents, so far, include: Protect Our Benefits, of course; the California Labor Federation; public safety organizations throughout the state; education groups such as the California Teachers Association and the Community College League; the American Civil Liberties Union; environmental groups such as the Sierra Club and the League of Conservation Voters; and government reform groups such as Common Cause and the League of Women Voters.

POB Lawsuit Update

Our POB attorneys expect a decision soon from the attorney general that will help determine our next moves in the supplementary COLA lawsuit. We appreciate your continued support—checks may be made payable to Protect Our Benefits and mailed to: *Protect Our Benefits (POB), P.O. Box 320057, San Francisco, CA 94132*. Your donation is not tax deductible.

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

Travel Committee Report

By Beverly Pardini and
Marylou Allen

Wed.–Fri., Sept. 19-21

High Sierra Roads: One night at the MontBleu Resort Casino in South Lake Tahoe and one night at the Carson Valley Inn in Minden. Includes Virginia City historic town visit & lunch stop at Apple Hill in Camino.

Thursday, Oct. 4

Muir Woods National Monument is one of the most beautiful and accessible of the famous redwood groves. Stroll along the park’s trails, and enjoy lunch on your own in Sausalito, home to upscale boutiques, art galleries, gift shops & open-air cafes. **25 passenger limit.**

Sun.–Fri., Oct. 28–Nov. 2

Two nights in Las Vegas at the downtown Golden Nugget; then short ride south for two-night stay at Laughlin Golden Nugget, situated along the Colorado River. Also included: self-guided tour of the Ethel M Chocolate Company & adjoining Cactus Garden, and one-night stay at Chukchansi Gold Resort in Coarsegold.

Friday, Nov. 9

High Hill Ranch, located in Camino just above Placerville, is the first stop. Enjoy a BBQ chicken lunch complete with freshly baked apple pie before a motor coach tour with local guide. Browse High Hill Ranch craft booths before return.

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

Retirement Committee Report

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

Retirement Board Election— new SFERS Board member

Brian Stansbury (uniformed, SFPD) and Gus Vallejo (miscellaneous, SFERS) are the two candidates running to fill recently-retired SFERS Commissioner Al Casciato's seat on the Retirement Board. Probably, you have received these candidates' campaign materials in the mail. *But, more importantly, the Department of Elections (DOE) mailed out ballots on Aug. 23, so you should have received your ballot by now.* If you didn't, or if you have misplaced it, please call Quong Quach at DOE (415) 554-4375), or e-mail him at quong.quach@sfgov.org, and ask for a "second ballot request form," right away. If you *did* receive your ballot but haven't mailed it back, do it! *Your filled-in ballot must be received by DOE no later than Sept. 18 or it won't be counted.*

Fiscal Year (FY) 2011-2012 SFERS Plan Performance- Comparison to Our Peers

FY 2011-2012 final audited performance results will be available in late October or November. But, *preliminary* results as of 6/29/2012, presented to the SFERS Board on 7/11/2012—taken as a whole—will probably not change a lot. These results are: As of 6/29/2012, SFERS Plan value, gross of fees, was \$15.3B; and overall fiscal-year-to-date (FYTD) 2011-2012 earnings were 1.64%, well below the FYTD target performance level (AKA, actuarial rate) of 7.58%. Europe's economic problems were

the major—but not the exclusive—causes of disappointing earnings. Other large pension plans' preliminary FY 2011-2012 performance figures show a similar pattern to SFERS'. Examples (provided by SFERS Executive Director Jay Huish) are: California State Teachers (CalSTRS), earnings between 1.6%-1.7%; California Public Employees' Retirement System (CalPERS), earnings slightly above 1%.

Other Points of Interest

- *Clearly, we retirees will receive no excess earnings-based COLA in FY 2012-2013 because FY 2011-2012 produced zero excess earnings (see above). Also, the Plan did not achieve a 100% funded level on the market value of assets as of 6/30/2012, as required by November 2011's "Prop C." (100% funded means that Plan assets and liabilities match, dollar for dollar.)*
- The SFERS Board agreed to change its second-Wednesday meeting start time to 3 p.m. (Exception: September 2012 meeting will be the second Tuesday, starting at 3 p.m.). *No more time conflicts with RECCSF general membership meetings!*
- SFERS notified active employees before their first July 2012 paychecks were distributed that they'll see additional pension deductions throughout FY 2012-2013, as mandated by November 2011's "Prop C." Some employees' FY 2012-2013 pension deductions will go from 7.5% to 10%, others from 10% to 12%.
- At its Aug. 8 meeting, the SFERS Board formally

commended SFERS Commissioner Al Casciato, retired effective 6/30/2012, for his 17-year dedicated service on the Board. The Board also commended Commissioner/Supervisor Sean Elsbernd for six-plus years' outstanding service. Elsbernd, who will be termed out as Supervisor in January 2013, resigned as SFERS commissioner on June 13. *We'll keep you posted on who will be the replacement.*

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

Winchell T. Hayward— In Memoriam

We have lost another good friend to RECCSF. Past President Winchell Hayward died peacefully on July 31. Win was a deacon at the Mission Presbyterian Church, and an active supporter of the San Francisco Symphony and Opera. I used to see Win at the symphony, and he always had a comment about RECCSF when we met. His faithful attendance at Executive Board meetings ensured that all viewpoints would be represented before any decisions were made. Services were private. He will be missed.

RECCSF President
Sue Blomberg

LETTERS TO THE EDITOR:

Editor:

We, members of RECCSF, are endorsing Gus Vallejo for the vacant seat on the San Francisco Employees' Retirement Board for the following reasons:

- because miscellaneous employees constitute the majority of city workers, there should be *two* such members on this board, one of whom is an active employee;
- Mr. Vallejo has worked for the city since 1999, has been a president of IFPTE Local 21, has worked in the insurance and banking industry, and has a knowledge of information technology;
- as a miscellaneous employee he has concerns about the impact of Proposition C and will do everything possible to ensure maximum performance of the retirement fund in order that we receive the supplemental COLA;
- he is a miscellaneous employee who will advocate for active and retired miscellaneous employees; and
- his experience, knowledge and commitment qualify him as the best candidate for the vacant position on the Retirement Board.

*James Elliot
Nancy Gin
Herb Meiberger
Jean S. Thomas
Herbert J. Weiner
Claire Zvanski*

Editor:

I am voting for Brian Stansbury for Retirement Board commissioner, and urge all city retirees to vote for him.

We are all members of the Retirement System, and depend on a financially strong and sound system. Brian has both the education (UCLA Anderson School of Business) and financial decision-making experience; at Merrill Lynch, he managed accounts valued at \$150 million.

Brian Stansbury is the best choice for Retirement Board commissioner.

Tim O'Brien

Editor:

We enthusiastically support and endorse **Brian Stansbury** for Retirement Board commissioner. Brian has the necessary experience, and both the motivation and energy to serve with distinction.

- Brian has investment experience in the private sector—he worked at Lockheed Martin in strategic planning, and helped shape a multi-billion dollar investment strategy; he was recruited to work for Merrill Lynch, where he made critical investment decisions involving billions of dollars;

- Brian's investment experience proves that he is more than capable of making critical decisions as a Retirement Board commissioner charged with overseeing our \$15.4 billion trust fund;
- Brian well knows the importance of the basic and supplemental cost-of-living adjustments (COLAs) which allow CCSF retirees to maintain their purchasing power. Retirement Board commissioners make investment decisions which directly affect the ability of the Retirement System to pay the supplemental COLA. This is where Brian can truly—given his broad-based investment experience—achieve and perform on behalf of CCSF retirees. At its peak, the Retirement System Trust Fund reported a value of \$17.4 billion. Brian knows that his job, as commissioner, will be to build the trust fund without taking unnecessary market risk.
- Brian is a police officer now in his fifth year of service, currently assigned to Richmond Station.

We urge you to cast your ballot for Brian Stansbury.

*Mike Hebel
Larry Barsetti
Al Casciato*

Retirement Board Election

At its Aug. 21 Executive Board meeting, the two candidates running for the Retirement Board seat vacated by Al Casciato made presentations and answered questions about their candidacy.

The Board then voted to recommend Brian Stansbury to the general membership for election to the Retirement Board.

The Bulletin
September 2012
Volume 113, Number 8

Al Casciato, Editor
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Regular Meeting
Wednesday, Sept. 12

United Irish Cultural Center,
45th Ave. & Sloat

Executive Board Meeting

Tuesday, Sept. 18
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 e-mail.**

Letters to the Editor Welcome at
alfrmsf@aol.com & sheilamullen@mac.com

The Bulletin
September Deadline:

• Friday, Sept. 14
5:30 p.m.
Please e-mail your articles to:
alfrmsf@aol.com &
sheilamullen@mac.com

Visit our Web site:

sfretirees.org

**RECCSF office
e-mail address:
reccsf@att.net**

Welcome, New Retirees

Upcoming General Membership Meeting Programs

Wednesday, Sept. 12

In July, we celebrated the physical feats of the world's best athletes.

In September we will investigate the great minds of our members.

This will be a test of what we know—good memories are a great asset!

Sept. 12 – Regular meeting

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.