



THE BULLETIN

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

President's Message

By Sue Blomberg, President

I love to travel. My preference is on a cruise ship, but I'll take a trip to anywhere at any time (well, almost!). My traveling companion, Sue (my husband is not able to travel), is still working, which makes planning somewhat of a jigsaw puzzle. I try to plan trips that don't interfere with RECCSF meetings, church holidays, and performances for which I have tickets. Sue has to make sure she works around the needs of her office, as well as other activities she has on her calendar. This can all make for interesting and creative scheduling!

One of the best things about planning a trip and making the reservations is the anticipation of what's to come. It's like Christmas when you're a kid—only three months away, then next week, then today!

Of course, you wonder if you packed the right clothes, remembered to water the plants before you left the house—and did you put your passport in your purse?

Anticipation is a two-way street. There is the "good" kind, as I've described above, and



there is the "not-so-good" kind, where you have a date for surgery, or you are waiting the results of an exam, or your child has applied for a job, and you really hope that he gets it so he can move out...

Anticipation is handled by each of us in different ways. Some get so "tied up in knots" that they make themselves ill. Others adopt such a *laissez-faire* attitude that they ignore warn-

continued on Page 2

April 2013 Calendar

Regular Meeting
Wednesday, April 10
 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, April 16, 9 a.m.
 Taraval Police Station
 All interested parties welcome.

Executive Board Meeting
Tuesday, April 16, 10 a.m.
 Taraval Police Station
 All interested parties welcome.

Public Meetings:
Retired Firemen & Widows Association
Sunday, May 19, 2 p.m.
 St. Gabriel Caf., 40th Ave. & Ulloa
Veteran Police Officers
Tuesday, April 9, 11 a.m.
 Pacific Rod & Gun Club,
 520 John Muir Dr., at Lake Merced

Retirement System
Wednesday, April 10, 2 p.m.
 30 Van Ness, Suite 3000

Health Service System
Tuesday, April 9, 1 p.m.
 City Hall, Room 416

UESF Retired Division
 For time/location, contact
 Diane Doe at (415) 822-2099
 Ddoe@mac.com

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.

In This Issue

POB Report	p. 3	Ad Hoc Comm. Report	p. 7
March Meeting Photos	p. 4	Health Service Report	p. 7
Retirement Report	p. 6	Travel Report	p. 7

New Members

Barbara Compton-Erhard	CRT
Richard Hack	HSA
Richard Kidd	BOE
Alvin Low	CRT
Joyce Otis	HSS
Anita Sanchez	CSC
Maria V. Tagaro	USD

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.sfretirees.org.

President's Message

continued from Page 1

ing signs (good or bad). Most of us just take it in stride. We don't dwell on it, but we are aware of it in the back of our minds.

Of course, the real question is: How do we give the anticipation the importance it requires without having it take over our lives? I wish I had an answer. I suppose that how we blend the anticipation into our daily life depends on the level of stress it engenders. Attempting the balancing act is like being on a teeter-totter—the balance is not dependent on just your weight, it's also the weight of the other person. If we “play” with only those “kids” who are close to our weight, we will always be balanced. If we play with whoever is next in line, something's got to give. Hopefully, it's not our sanity!

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:

RECCSF Office, Attn: Sheila Mullen
3915 Irving Street, S.F., Ca. 94122-1294
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Al Casciato, Editor

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Sue Blomberg, President

Al Casciato, 1st Vice President

John Madden, 2nd Vice President

Claire Zvanski, Secretary

George Lau, Treasurer

Leo Martinez, Sergeant-at-Arms

In Memoriam

RECCSF Board member David Fullmer, husband of RECCSF Board member and Parliamentarian Marlene Fullmer, passed away on Thursday, March 14. Our deepest sympathies are extended to the family.

SEIU 1021 West Bay Retirees Chapter

Monday, April 15, Noon-2 p.m.
 Union Hall, 350 Rhode Island St.,
 100 South Bldg.
 Claire Zvanski at (415) 341-3085 or
czvanski@hotmail.com

Rest In Peace

The following members have recently passed away.

Madeline L. Barron	GEN	Robert A. Levy	BOE
Edward J. Cassilagio	BOE	Gerhard Lowenthal	BOE
Elsie C. Clayton	DSS	John Reidy	FIR
David Del Carlo	REC	John P. Souza	CRT
Harry W. Getchell	POL	Timothy Thomas	DPH
Alden W. Gilbert	REC	Vickie Tomola	WTR
Harold Hughes	JUV		

Gerry Meister, In Memoriam

By Rosemary Passantino,
Communications Manager,
Health Service System

Gerry Meister, RECCSF member and former schoolteacher who dedicated her retirement years to advocating for the Health Service System, passed away on March 4.

Gerry was instrumental in promoting the success of the city ballot initiative that defined HSS as a separate agency in 2004. Once that was accomplished, she worked diligently to help HSS succeed. She attended nearly every Health Service Board meeting, where her comments set the tone for well-informed and collaborative member participation. She became a friend and valued advisor to each HSS director, and continued to be active in the political process surrounding all subsequent ballot initiatives with

a potential impact on HSS. (She's pictured here at the HSS health fair, sporting her "No on Prop C and D" sticker.)

Gerry also worked to inform and engage fellow retirees in understanding and valuing their health benefits. She wrote a monthly column about HSS in the RECCSF *Bulletin*, and was often the first contact for retirees with health benefits questions. She worked side by side with HSS staff to ensure that accurate information would reach HSS retirees.

Aside from these accomplishments, Gerry was known for her warm, vibrant and optimistic personality. As a schoolteacher she learned to bring out the best in her students, by encouraging their talents and abilities; and she did the same for each of the HSS staff members that she met. She always offered a compliment,



a kind word, and a big smile to applaud the work being done here at HSS.

Gerry, we will miss you; and we will continue working in good spirit for the things you believed in—sustainable, quality health benefits for employees and retirees.

Editorial note: A celebration of Gerry's life will be held within a few weeks. For further information, please contact Linda Tabor-Beck at cane_elder@yahoo.com.

Protect Our Benefits Report

By Sharon Johnson, Vice Chair

Marching Forth to Protect Retiree Benefits In memory of Gerry Meister (1935–2013)

Sadly, POB Co-Chair Gerry Meister died on March 4.

POB, a 3400 member organization, was the beneficiary of her work. Her clear, precise communication skills and strategic thinking were the hallmark of a leader. She led by example, practicing respect and kindness, but was not afraid to take a principled position or hit the campaign trail.

Skills acquired during Gerry's working life as a teacher and union organizer translated in retirement into senior roles in POB and the UESF-Retired Division.

She fought to improve customer service and save jobs at the Health Service Department, attended every Health Service Board meeting to monitor rates and benefits,

consulted with actuaries, attorneys and politicians, and was committed to preserving quality and affordable health care for both retired and active city employees.

She fought Proposition C gracefully and firmly, standing up to labor leadership, business interests, and wayward politicians.

When her Proposition C efforts did not prevail, she helped prepare the current lawsuit wherein POB will make every effort to prove Proposition C unconstitutional, and that benefit reductions are an abridgment of the rights of public employee retirees who worked hard, played by the rules, and bargained in good faith.

Gerry knew that POB's Proposition C lawsuit had been filed. ***Although Gerry will miss the court hearing scheduled for Monday, May 20, 9:30 a.m., 400 McAllister St., Dept. 302, she would want her fellow retirees there in force to demonstrate how Proposition C negatively impacts the lives of***

real people. Please attend if you can.

Also, POB respectfully requests that Gerry be memorialized with a donation to POB to help ensure the crucial work to protect and enhance the benefits she cared so much about. 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.

Gerry Meister was our friend and our protector. Her colleagues, her friends, and her husband of 57 years, Dick Meister, will miss her.

*Nature's first green is gold,
Her hardest hue to hold.
Her early leaf's a flower;
But only so an hour.
Then leaf subsides to leaf,
So Eden sank to grief,
So dawn goes down to day
Nothing gold can stay.*

— Robert Frost

March Membership Meeting



From left: members Barbara Jones, Clark Jones and Emma Pennebaker (rear), Eulalia Fernandez, and Mary Poole.



San Francisco Employees Retirement System Executive Director Jay Huish gave an informative and interesting presentation on the current status of the city pension fund.



From left: members Froilan DeGuzman, Eli Calimquim, Willie Delizo, and Thomas Dang.



Reunion for Speaker Jay Huish and former RECCSF President Stephanie Lyons; they used to work together!



Members John White and Mareike Carter.

From left: members Alice Campilo, Gladys Shannon (rear), Gloria Goss, and Ellen Johnson.



For your calendars:

RECCSF Annual Luncheon to be Held on Wednesday, June 12

The price is the same as in the past three years—\$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 to be 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**

31—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, with 50% percent of the proceeds going to prizes and 50% 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 12 luncheon, and celebrating the installation of our new 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 12, 2013

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 **April 10** or **May 8** general membership meetings 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 31 – 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: _____

E-mail 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 Pomodoro with Mashed Potatoes

Parmesan Crusted Sole with Rice Cheese Ravioli

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!

Retirement Committee Report

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

Executive Director of SFERS Jay Huish Speaks at our March 13 meeting

Jay Huish, our featured guest speaker, began by reminding us that he became SFERS executive director exactly one year ago. That hardly seems possible because so much has happened in that time! Jay spoke to several important issues, some of which we've reported on before, but several that we haven't.

Two of the most important questions he answered are: **When will we get our supplemental earnings-based COLA again?** Answer: Next fiscal year (FY 2013/14) is a distinct possibility if expected current rising market returns continue. Recall the two requirements for a supplemental COLA: "excess earnings" in the previous fiscal year and a 100% fully-funded status of the market value of assets as at June 30 of the previous fiscal year (the latter per Proposition C, passed in November 2011). With fiscal year to date earnings of 10.7% as of 2/28/2013, and only four months left in FY 2012/13, excess earnings for the entire fiscal year are achievable. And if the market value of assets reaches about \$18.7B at 6/30/2013—it is \$16.7B at 2/28/2013—then a 100% fully-funded status is also achievable. How **does SFERS compare to CalPERS as far as recent lowering in retirement benefits is concerned?** Answer: San Francisco's Proposition C placed heavy restrictions on new hires' retirement benefits and existing active employees' retirement contributions, as stringent as, or exceeding, CalPERS' provisions. For example, CCSF active employees earning over \$50,000 a year are required to increase their base 7.5% retirement contribution when the city's contribution rates exceed 12%. Next fiscal year, given a city contribution rate of 24.82%, employees earning between \$50,000 and \$99,999 a year will pay an additional 3.5% of salary retirement contribution over their base 7.5% rate; miscellaneous earning \$100,000 and over will pay an additional 4%; police and fire hired before 7/1/2010 earning \$100,000 and over, an additional 4.5%.

Space doesn't permit all of Jay's comments. Suffice to say, though, that members shared questions and comments and gave Jay several enthusiastic rounds of applause.

Other Points of Interest

- At its March 13 meeting, the SFERS Board approved the actuaries' recommendation of a 24.82% city contribution rate for FY 2013/14, an increase over FY2012/13's 20.71%. Disappointing FY 2012/13

earnings were the major cause of the increase between the two fiscal years. The city's contribution rate for retirement obligations is applied to the city's covered payroll, estimated to be about \$2.4B.

- The Board accepted the following comparative SFERS funding levels as submitted by actuarial consultants, *Cheiron*:

Valuation Date	July 1, 2012	July 1, 2011
For Fiscal Year	2013/14	2012/13
Actuarial Funding Ratio	82.6%	87.7%
Market Value Funding Ratio	78.9%	83.9%

A recent Wall Street Journal article said that the average funding level of major US public plans is 75%.

Vis-à-vis investments: SFERS' new Managing Director for Private Markets (real estate and alternative asset portfolios) Art Wang, making his first presentation to the Board, recommended a \$50M investment in RRJ II, an investment opportunity in Asia. The Board approved \$25M. The Board also hired Pacific Management (PIMCO) to manage emerging market corporate debt.

On the Deferred Comp (DC) front: For the 12 months ended 12/31/2012, the Great West Financial-administered DC Plan reached a record high of \$2.2B in total assets. Included therein was \$452M in target date funds (aka, TDF's). The funds in aggregate outperformed respective benchmarks by 1.51%, adding \$30.3M to participants' accounts.

- SFERS' possible divestment of firearm and ammunition manufacturers: Decision was deferred until the April 10 Board meeting; more detailed information was requested. *Stay tuned! Much more to come on this!* As to Supervisor Avalos' request for SFERS divestment of fossil fuels, it's still in the Board of Supervisors' Budget and Finance Committee.
- Members of the public, city employees, and SEIU representatives again appeared before the Board asking for board action to remedy alleged predatory lending practices by Bank of America, JP Morgan Chase, and Wells Fargo, all of which are in SFERS' investment portfolio. A resolution on the subject has been drafted but is subject to review by SFERS management and representatives of the aggrieved parties. After lengthy discussion, the Board agreed to calendar the item for the April 10 regular agenda. *Another stay-tuned item!*
- The official word according to Cheiron, our consulting actuaries: As of 6/30/2012, *the average CCSF annual pension is \$39,549.* (Politicians and public press: get it right, please!)

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.

Health Service Committee Report

By Claire Zvanski

The March 14 meeting was opened and closed in memory of Gerry Meister. Supervisor Mark Farrell has been appointed to replace Supervisor Carmen Chu. He was not in attendance.

Rates and Benefits

The rates and benefits process continues with review of dental plans and rates. Rate increases generated much discussion about the retiree DeltaCare HMO and Delta Dental PPO benefits. Commissioner Karen Breslin pointed out that the maximum benefits do not justify the premium cost. These

Travel Committee Report

By Beverly Pardini
and Marylou Allen

Thur, May 2

One-hour walking tour at Monterey Zoological Vision Quest Ranch in Salinas; ranch provides professionally and humanely trained wild/exotic and domestic birds and animals for film, television, live productions and education, and also functions as a sanctuary. Included: chance to feed an elephant and lunch after tour at boyhood home of John Steinbeck.

Tue–Thur, May 14–16

Two nights at the Carson Valley Inn in Minden, Nevada at the foot of the Sierra Nevada Mountains. Relax and enjoy casino fun; second day trip to South Lake Tahoe for two-hour narrated cruise onboard the MS Dixie Paddlewheel to Emerald Bay; lunch included.

Wed.–Fri., June 19–21

Two nights at the Silver Legacy in Reno. Included: buffet dinner at the El Dorado, hilarious comedy “Menopause the Musical,” and area casino visits.

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

rates were not approved and the actuaries were directed to return next month with better options. Current rates were guaranteed through 2014 for the Pacific Union HMO.

Benefit managers from all Northern California counties met at the end of March to compare data collection and market issues to begin to act in concert with each other as the implementation of the Patient Protection and Affordable Care Act (PPACA) progresses. This could have positive results, especially if a county exchange can be created. Our actuaries presented an overview of all fees and taxes now trickling down as the ACA implementation moves forward. Some are charged to employers, some to insurance companies. Since self-insured plans are exempt from some of these fees, City Plan will be less impacted. The total estimate of PPACA fees for 2014 is \$15.6 million. These fees will be passed through the premium rates so that both employers and members will face premium increases.

Member Impacts

Most UHC problems with City Plan I have been resolved. Everyone should now have the correct membership/pharmacy card. Reimbursements with explanation letters are being processed. The

eMerge saga continues. Oracle consultants will be assisting the staff with urgent programming needs. Our new detailed demographics report tracks critical member data. The average retiree age is 71.5 years and we comprise 41% of the membership.

Cutting Edge

We were treated to an advance presentation by CPR (Catalyst for Payment Reform), an independent, nonprofit corporation working to catalyze improvements in how we pay for health services. Their presentation was on Price Transparency, one of the hottest topics in the industry today. Pricing transparency should help consumers make better choices. However, transparency can also mean increased costs when lower-cost providers discover their competition regularly charges more for the same services and they adjust their costs upward. State legislation is needed but the quality of legislation is of great concern. New Hampshire is the only state with an “A” rating. California rates “D.” Privacy protection legislation in California presents some challenges.

For more information, the full CPR report can be accessed at www.catalyzepaymentreform.org.

Ad Hoc Committee Report

By Jean Thomas

A Friendly suggestion...

We’ve mentioned this before; RECCSF’s funds are running low. If this continues, we could lose some of our great services—*The Bulletin*, general membership meetings, the annual June luncheon, the December holiday party—that we’ve worked so hard to maintain over the years. That would be sad, because opportunities are opening up to build and improve on what we’ve achieved in the past—and **you** can help us succeed.

Will you donate as much as you can afford to our newly-formed *Friends of RECCSF*? With your

permission, we’ll print your name (but not the donation amount) with a heartfelt thank-you in *The Bulletin*. Just think! If your fellow members see that you’re willing to stand up and be counted as a generous Friend of RECCSF, they might follow your example.

So, be a Friend! Be sure to make your check payable to “RECCSF” (*not Friends of RECCSF*) and mail to the RECCSF Office, Attn: *Friends of RECCSF*, 3915 Irving St., SF CA 94122-1294. Your contribution is not tax deductible.

Questions? Comments? Please feel free to contact Linda Tabor-Beck at cane_elder@yahoo.com.

The Bulletin

April 2013

Volume 113, Number 4

Al Casciato, Editor

Sheila Mullen, Managing Editor

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LOOK NOW AT YOUR MAILING LABEL.

The month posted on the label
is the date your dues expire.



Regular Meeting

Wednesday, April 10

United Irish Cultural Center,
45th Ave. & Sloat

Executive Board Meeting

Tuesday, April 16

Taraval Police Station

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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
alcasciato@stisia.com &
sheilamullen@mac.com*

The Bulletin April Deadline:

• Friday, April 12
5:30 p.m.

Please e-mail your articles to:
alcasciato@stisia.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

Wednesday, April 10

Your Eyes and Your Health

Vision Service Plan (VSP) account executive Nancy Fu will speak in direct response to members' questions and concerns raised at the March meeting. Ms. Fu will sort out what is covered by VSP and what is covered by medical plans.

Please note that there has been a change in the speaker schedule.

Executive Director of the Health Service System Catherine Dodd was gracious enough to yield the April meeting and will be our guest speaker after rates and benefits negotiations have been completed.

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.