



THE BULLETIN

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

President's Message

By Sue Blomberg, President

Committees and Volunteers

At each general membership meeting, committee chairs—or their representatives—present reports to the membership. Unfortunately, in many of the committees the speaker is the only committee member. This is *not* a good situation. If the committee chair should suddenly win the lottery and take off for Tahiti, we suddenly have **no** committee!

Many RECCSF committees do not require attendance at actual meetings—tasks can be assigned and shared with other committee members by telephone and/or e-mail. Most committees can operate with just three or four members, do not involve major projects, and have flexibility as to how much and how often members are tapped to participate.

With all of the above being said, it should occur to our members that there is very little that would prevent a member from joining a committee. Elsewhere in this issue of *The Bulletin* is an article providing a more detailed description of each of the committees that



currently require volunteers. Please read it and decide which committee you would like to join. No immediate commitment is required; you could volunteer for a single task to see if your choice is the right one for you.

But please *do* choose; unfortunately, RECCSF is now in danger of no longer being able to operate effectively when so many of our committees continue to struggle with so few members.

May 2013 Calendar

Regular Meeting
 Wednesday, May 8
 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 21, 9 a.m.
 Taraval Police Station
 All interested parties welcome.

Executive Board Meeting
 Tuesday, May 21, 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, May 14, 11 a.m.
 Pacific Rod & Gun Club,
 520 John Muir Dr., at Lake Merced

Retirement System
 Wednesday, May 8, 2 p.m.
 30 Van Ness, Suite 3000

Health Service System
 Tuesday, May 14, 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.

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New Members

Christopher Cresci	MTA
Edward Freeman	MTA
Merle Goldstone	DPW
Brian Spigelman	REC

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.sfretrees.org.

Ad Hoc Committee Report

By Linda Tabor-Beck, Chair

Hello, fellow members, from The Frugal Few!

Many thanks for your continued support at our general membership meetings by generously feeding our refreshment table donations container and engaging in our "mostly-monthly raffles." Your support has been so spectacular that we were able to give out four (count 'em!) grocery gift cards last month instead of our usual three. Way to go!

There will *not* be a raffle at the May 8 meeting because I'll be in Zimbabwe, delivering the prescription glasses and maps donated by some of you nice folks.

Hope to see you on June 12, at our Annual Luncheon and Installation Ceremony, when we'll be conducting our special annual raffle, wherein half of the monies collected will be given out as prizes in \$20 increments.

Many years ago in Scotland, a new game was invented. It was ruled "Gentlemen Only...Ladies Forbidden"...and thus the word GOLF entered into the English language.

SEIU 1021 West Bay Retirees Chapter

Monday, May 20, Noon-2 p.m.
Union Hall, 350 Rhode Island St.,
100 South Bldg.
Claire Zvanski at (415) 341-3085 or
czvanski@hotmail.com

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

sheilamullen@mac.com

Sheila Mullen, 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.

Theodore L. Chung	HHP	Dorothy M. Gibson	FIR
Barbara Corenevsky	DPW	Robert A. Quinn	AIR
Fred J. Curley	ADP	Vito Racanelli	DPH
John T. Furiosi	DPT	James T. Sweeney	DPH
Florence Gee	HRD		

Volunteers needed on RECCSF Committees!

As you have probably observed, at each general membership meeting RECCSF committee chairs make reports on committee progress.

Many committees can function well with just three or four members, do not require set meetings, and are flexible about member availability; these committees tend to communicate by e-mail or telephone. Other committees require attendance at monthly meetings with set agendas.

Following are descriptions of RECCSF committees that currently require new members in order to continue to be able to function efficiently.

Remember, especially for new members, joining a committee is a great way to meet other members and get more involved in the life of RECCSF.

Health Service

Chair: Ray Mason,
rjm4099@comcast.net
or (650) 344-1506.

The Health Service Committee is responsible for reporting the actions of the Health Service Board to both the general membership and the executive board. A regular written report is submitted to *The Bulletin*.

The committee chair is also the liaison to the Health Service System for the annual Health Fair—the meeting when all providers of services to the Health Service are present during the Open Enrollment month (October).

A committee member needs to attend the monthly Health Service Board meeting; the chair usually attends, but can assign a committee member to attend instead.

Retirement System

Chair: Jean Thomas,
jeansthomas@yahoo.com or
(415) 665-4149.

The Retirement System Committee is responsible for reporting the actions of the Retirement Board to both the general membership and the executive board. A regular written report is submitted to *The Bulletin*.

A committee member needs to attend the monthly Retirement Board meeting; the chair usually attends, but can assign a committee member to attend instead.

Membership

Chair:
Mary Anne McGuire Hickey,
m McGuire-hickey@sbcglobal.net
or (415) 467-6862.

The Membership Committee is responsible for increasing RECCSF membership. The current committee meets once a month to devise strategies for enticing new retirees to join our ranks.

The committee is also responsible for checking in members at the monthly general membership meetings, and for introducing new members during the “report” portion of that meeting.

Program

Chair: Stephanie Lyons,
sml Lyons@earthlink.net
or (415) 681-5949 (office).

The Program Committee is responsible for securing program content of approximately 30-minute length for general membership meetings. Although some months have annually repeating programs, in other months it is the responsibility of the Program Committee to determine topics of interest to our members, invite the speaker/s, and work with them on meeting day. *Suggestions from members are warmly encouraged.*

Hospitality

Outgoing Chair: Beverly Pardini,
parcat123@aol.com
or (415) 564-9891.

The Hospitality Committee is responsible for providing refreshments at each general membership meeting; and, along with the Program Committee, fulfills special

requirements for the June Annual Luncheon and the December Holiday Party.

The committee ensures that tables, supplies and refreshments are set up on meeting days, and that a designated committee member visits Costco the day before the general membership meeting to purchase bakery goods.

Committee chairs are waiting for you to contact them!

Travel Committee Report

By Beverly Pardini
and Marylou Allen

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.

Sat., July 6

The Razzle Dazzle Revue at Rohnert Park’s Center for the Performing Arts is performed by the guys and gals, known as the “Kitchen Kut-ups,” from the Rohnert Park Senior Center. Lunch at the Red Lobster before the show.

Wed.–Fri., Aug. 28–30

Two nights at the Silver Legacy in Reno. Includes visit to The Sparks Nevada’s “Best of the West” Rib Cook-off that features delicious ribs prepared by BBQ chefs from around the world, various arts and crafts, and other festivities.

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

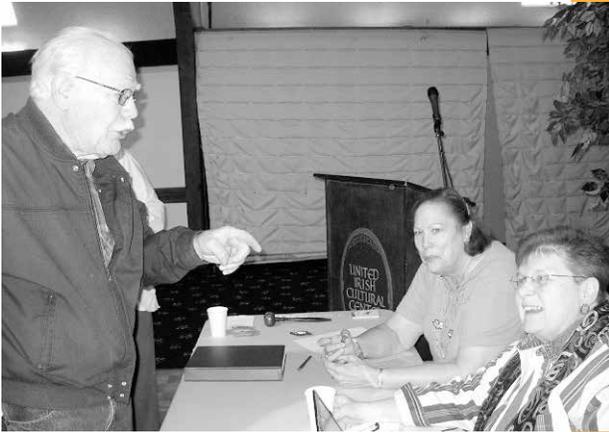
A Unique View of San Francisco

The top of the tower of the deYoung Museum. You don’t need to be a member, or even pay for admission, to up in the elevator to the top with its 360 degree view of the City. Best is the view of the grass roof on top of the Academy of Science.

April Membership Meeting



Claire Hackett and Gene Barron anchor the welcome desk.



Ray Allen with Sue Blomberg and Claire Zvanski.



Nancy Fu of VSP talks vision care.

ERRATA

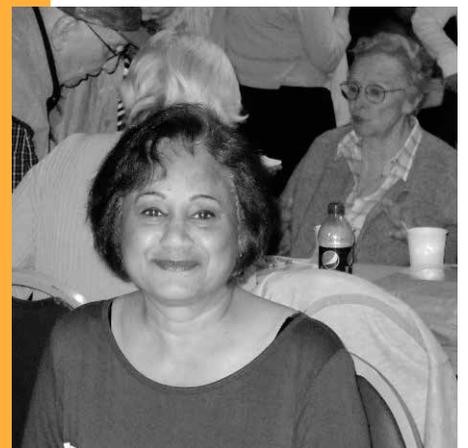
In Page 4 photo section of the April *Bulletin*, Barbara and Clark Jonas were incorrectly listed as Barbara and Clark Jones. Our sincere apologies.



Members pledge to the flag.



Linda Tabor-Beck counts tickets.



Hanifa Munir.

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 board members.

Hope to see you there!

Retired Employees of the City and County of San Francisco

Annual Luncheon and Installation Ceremony 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 **May 8** 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 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

SFERS Investments

Still on Upswing

Plan value increased from 2/28/2013's \$16.7B to 3/29/2013's \$16.9B; and fiscal year to date (FYTD) earnings increased from 10.7% to 12.5%.

Attempt to Influence Banks'

Home Mortgage Lending Practices Fails

On April 10, representatives of SEIU Local 1021, local "Occupy" organizations such as Alliance for Californians for Community Empowerment (ACCE), city employees and retirees, Wells Fargo Bank, the San Francisco Chamber of Commerce, and other interested parties crowded the SFERS Board meeting room. Two motions, initiated by Commissioner Herb Meiberger CFA (elected), related to alleged predatory home mortgage lending practices by three banks that SFERS invests in: Bank of America,

JPMorgan Chase, and Wells Fargo. Both motions were made under SFERS' policies, Levels 1 and 2, and were for *engagement* only, *not divestment*.

Level 1 reduces the power of CEOs/board chairs and supports banks' disclosure/reforms of home lending practices.

Level 2 includes Level 1 provisions, adding outreach to other institutional investors for support, and asks banks for permanent, affordable loan modifications to eligible mortgagees.

Commissioners Driscoll, Makras, Meiberger and Stansbury participated in the discussion and vote. Over 40 attendees spoke from the floor. Wells Fargo representatives denied wrongdoing—absolutely—and pointed to the charitable acts Wells Fargo performs in San Francisco. Public employee representatives reiterated their stance in previous months' SFERS Board meetings: that their members have been subjected to predatory practices and illegal evictions. Individual active and retired employees also added stories of

alleged wrongful treatment by the banks. Finally, in summary, Commissioner Meiberger read messages in support of separation of CEO and Board seats by Chief Investment Officer of CalPers Joseph Dear, and in support of both Levels 1 and 2 by Executive Director of the San Francisco Labor Council Tim Paulson. Commissioner Joe Driscoll, CFA (elected) said he was not convinced, after all arguments and evidence had been presented, that Levels 1 and 2 motions were justified.

Support for Levels 1 and 2 failed for lack of majority vote: Commissioners Meiberger and Stansbury voted "for"; Commissioners Driscoll and Makras "against." No further action was taken.

For more information, please view an independent video of various speakers at the April 10 meeting at: <http://www.youtube.com/watch?v=xyCKhiASOi8&feature=youtu.be>.

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.

Protect Our Benefits Report

By Larry P. Barsetti, Chair

For Your Immediate Attention!

The Superior Court of San Francisco will hear the Petition for Writ of Mandate, as filed by Protect Our Benefits (POB) on behalf of all retirees, on May 20, in Department 302, San Francisco Superior Court, 400 McAllister St., beginning at 9:30 a.m. It is important for interested retirees to attend the court hearing, which may be called at any time between 9:30 and 11 a.m.

Because the issues presented in the petition will be fully briefed in writing, the hearing may consist of the judge asking each side questions about important issues in the case. The judge may, but is not required to, issue a decision on the day of the hearing.

Protect Our Benefits (POB) filed the action with a specific request

that the court declare invalid the sentence in the Proposition C 2011 charter amendment that prohibits the payment of the Supplemental COLA. The legal basis is that the reduction or elimination of a pension benefit is an impairment of contract.

The invalidation is based on the fact that all pensions—and all of the elements of pensions—are delayed payment for work performed, protected by the contract clauses of the state (Article 1, Sec. 9, CA) and federal (Article 1, Sec. 10, US) constitutions.

The City and County of San Francisco is the respondent in our petition. As the governing board for the City and County of San Francisco, the Board of Supervisors placed the charter amendment on the ballot in 2011, which resulted in the elimination of the supplemental cost of living adjustment unless the

retirement system is "fully funded."

Upon agreement with the city attorney's office, the legal counsel representing the city, they were required to file their *Response to the Petition for Writ of Mandate* on, or before, April 29, 2013. POB will file its Reply to the City's Response on, or before, May 13, 2013.

It is important to note that POB seeks to set aside *only* the one sentence in the charter amendment that prohibits the Supplemental COLA. If the petition is successful, the remainder of the charter amendment, labeled Proposition C, will remain intact.

Anyone wishing to donate to fight Proposition C is encouraged to mail a check to Protect Our Benefits at P.O. Box 320057, San Francisco, CA 94132-0057.

Thank you for your ongoing support!

Health Service Committee Report

By Claire Zvanski

New Commissioner

The first item of business was the Proposition C-required approval of the controller's appointee. Executive Director Catherine Dodd recruited Randolph R. Scott, who will take office after Commissioner Zvanski's term ends on May 15. Mr. Scott, who has an impressive resume, will serve for two years. Successive terms will be five years each.

10-County Survey

Calculations for the charter-mandated 10-county survey that sets the employer's minimum monthly contribution rate resulted in a 4.65% increase, from \$534.78 to \$559.65. The charter further defines the setting of premium rates for retirees.

Dental Rates

Since Delta Dental rates are increasing after three years, the board asked the actuaries to work with Delta to improve the retiree dental benefit. It became clear that improving the benefit is impossible at this time since the plan is losing money—the loss ratio is over 100%. The board adopted a two-year rate guarantee that included the Health Insurance Tax of 1.1% requirement, as per the *Patient Protection & Affordable Care Act-PPACA*.

Vision Benefit

After three years with no premium increases, VSP rates will increase by 5.5% (includes a 2% PPACA mandated health insurance tax) and are guaranteed for two years. The current plan (12/24/24) has been operating at a loss, so the increase is necessary. The Vision Buy-Up plan (12/12/12) is scheduled to be available in 2016.

Covered California (PPACA & Exchanges in California)

PPACA mandates the purchase

of health insurance. Exchanges are government-regulated entities intended to facilitate the purchase of health insurance. The greatest challenge will be implementing PPACA in rural areas, such as Tulumne County. The PPACA Health Insurance Tax is imposed on companies offering health benefits and is being passed through to members through rates. Medical rates will also include the excise tax imposed on large employers. PPACA will increase premiums for all benefits, at all levels. HSS expects there will be many questions—along with member confusion—as PPACA is implemented. An informational mailing will be sent out later this year.

The HSS board passed a resolution on health benefits purchasing and data transparency that requests that the Board of Supervisors and the mayor seek passage of legislation to establish full quality and cost transparency, with the goal of reducing rates. Commissioner Fraser cautioned that transparency doesn't always reduce rates, as lower cost providers may discover higher competitor rates and then raise their rates. (CalPERS passed a similar resolution in February.)

Questions? Comments? Contact Health Service Committee Chair Ray Mason at (650) 344-1506, or Claire Zvanski at (415) 341-3085 or czvanski@gmail.com.

Know Where Your Money Goes: Track Your Spending!

By Casey Mysliwy, San Francisco
Federal Credit Union

If cash seems to disappear from your wallet, now's the time to find out where it's going! Becoming keenly aware of cash flow will help you reduce budgetary waste—and leave more money in your pocket for truly important goals and expenses. There are several good methods you can use to track spending:

- Carry a small notebook (or use your smartphone) to record the details of each purchase you make. At the end of the day, total what you've spent. You'll soon have a good idea of where those \$40 ATM withdrawals really go.
- Keep receipts from each of your purchases and tally them up daily. It won't be absolutely precise if you shop at places that don't give receipts (such as soda machines), but it will be close enough to be revealing.
- Use a debit card for all, or most, of your shopping. Every pur-

chase and cash withdrawal will be noted on your statement. Review it regularly.

- Use expense-tracking software. After monitoring your spending for at least a few weeks, enter the information into a longterm expense tracking system. A few months of doing so and you'll have an accurate picture of where your cash is going.

Only after you know today's spending habits can you make realistic financial decisions to better your future. Need more help tracking? As a benefit of belonging to San Francisco Federal Credit Union, you have access to personal financial counseling at no charge through BALANCE. A counselor can review your budget in detail, and provide suggestions on how you can make the most of every incoming dollar. Call BALANCE at (888) 456-2227, or visit www.balancepro.net.

The Bulletin

May 2013

Volume 113, Number 5

Sheila Mullen, 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, May 8

United Irish Cultural Center,
45th Ave. & Sloat

Executive Board Meeting

Tuesday, May 21

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
sheilamullen@mac.com

The Bulletin June Deadline:

Friday, May 17
5:30 p.m.

Please e-mail your articles to:
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, May 8

Speaker: Executive Director of the San Francisco Community Living Campaign Marie Jobling
Ms. Jobling will address the membership on how her organization taps the power of relationships to reduce isolation and eliminate barriers to aging in community by strengthening networks of support for individuals and across neighborhoods in San Francisco—networks that promote acts of kindness and a spirit of justice. They teach people how technology and social media are new tools to help individuals and organizations more successfully reach their goals.

Wednesday, June 12 (Reservations deadline: May 31-no exceptions)

Annual June Installation Luncheon

11 a.m. – No-host Bar ♦ 12:15 a.m. – Luncheon

Speaker: **Rafael Mandelman**, Member, San Francisco Community College Board

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.