



THE BULLETIN

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

President's Message

By Sue Blomberg, President

Retiring? Join RECCSF!

June is one of those months that can be defined by what traditionally happens then—weddings and graduations being the most common. June is also a time when many city employees make a major change in their lives; they stop working and start retirement.

Retirement—it has so many different meanings for people. “I will finally have time to work on (fill in the blank).” “I can sleep in tomorrow morning!” “Safeway/Macy’s/hairdresser on a Tuesday is much easier than cramming everything into a weekend.”

There is *another* side to city employees retiring. They no longer have the protection of their unions. Changes to benefits within the Retirement System and Health Service System are not overseen by advocates who will fight for what’s been promised, what’s right, what’s fair, what will directly affect their lives. However...

The Retired Employees of the City and County of San Francisco (RECCSF) is dedicated to doing just that. Although we



are considered a “social club” by the state (501c4), we are *so much more!* We have members who faithfully attend every meeting of the Retirement Board and the Health Service Board. We actively communicate with those boards to encourage them to consider retiree welfare when making changes to plans. We visit Board of Supervisor mem-

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June 2013 Calendar

Annual Installation Luncheon

Wednesday, June 12

No-host Bar: 11 a.m.

Luncheon: 12:15 p.m.

Irish Cultural Center,

45th Ave. & Sloat Blvd.

The Bulletin

Editorial Committee Meeting

Tuesday, June 18, 9 a.m.

Taraval Police Station

All interested parties welcome.

Executive Board Meeting

Tuesday, June 18, 10 a.m.

Taraval Police Station

All interested parties welcome.

Public Meetings:

Retired Firemen &

Widows Association

Sunday, Sept. 8, 2 p.m.

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

Veteran Police Officers

Tuesday, June 11, 11 a.m.

Pacific Rod & Gun Club,

520 John Muir Dr., at Lake Merced

Retirement System

Wednesday, June 12, 2 p.m.

30 Van Ness, Suite 3000

Health Service System

Tuesday, June 11, 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 Member

Carol Cypert

RET

President's Message

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bers to make sure that any new legislation will *not* be to our detriment. And we actively pursue remedies when necessary.

RECCSF fights for the rights of *all* city retirees, even those who are not members. However, it makes *so much sense* for retired employees to join us. Knowledge is power; and \$36 a year (\$3 a month, less than a cappuccino at Starbucks) is a small price to pay.

Even if you never attend one of our monthly meetings (but we wish you would—great socializing and interesting programs!) you can still be a part of us through *The Bulletin*, the RECCSF publication that keeps our members aware of all critical retiree issues, both local and national.

So, get an RECCSF application; you can sign up online at www.sfretirees.org, call our office (415 681-5949), or e-mail reccsf@att.net.

Please consider getting active with RECCSF in your retirement; you have everything to gain and nothing to lose!

The percentage of Africa that is wilderness: 28% (now get this...)

The percentage of North America that is wilderness: 38%

SEIU 1021 West Bay Retirees Chapter

Monday, June 17, Noon-2 p.m.
Union Hall, 350 Rhode Island St.,
100 South Bldg.
Claire Zvanski at (415) 341-3085 or
czvanski@hotmail.com

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.

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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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.

Jose D. Arcega	SHF	Carmen Osuna	GEN
Raymond L. Borame	WTR	Gloria Quinn	CCD
Andrew W. Gee	BOE	Maurine S. Robinson	BOE
Tripta Gupta	CON	Doris Segale	CCD
Christine L. Harris	LIB	Marjorie H. Stern	BOE
F. William Heer	DPH	Mabel K. Whitton	DPH
Mary E. Himmelstoss	GEN	Gale W. Wright	POL
Martha P. Lange	RET	Elliott Yellin	DPW
Matias I. Orque	DPH		

Health Service Committee Report

By Claire Zvanski

The Rates and Benefits process is nearly concluded. At this writing, final rates were to be passed at the special May 23 full board meeting. Any remaining business will be concluded at the June 13 meeting. It is important to note that two commissioners voting on the final rates will not have participated in the full rates and benefits process. Both Supervisor Farrell and new Commissioner Randall Scott (controller's appointee) have attended only two meetings. The May 9 meeting was the final meeting of Commissioner Claire Zvanski, whose term expired May 15. She was honored for her 26 years of service to members by the HSS Board, retired and active Firefighters, SEIU 1021 West Bay Retirees and POB. Proposition C specifically targeted Commissioner Zvanski's elected seat, replacing it with a controller's appointee. It also changed the voting requirement for passing rates from five to four, giving the City four of the

seven HSS Board seats.

City Plan

Currently, there are 7,275 members in City Plan, of which 6,391 are retirees. The amazing news is that there is a rate reduction for retirees in all categories, including early retirees. Medically single retirees with Medicare only pay Medicare. There are no benefit changes.

Blue Shield

Only rates for early retirees were set at the May 9 meeting. The Blue Shield plan is flex-funded, which means that the HSS trust fund takes the risk if there is adverse (negative) utilization. There has been great focus on the performance of the ACO (Accountable Care Organization) partners that are the major medical groups in Blue Shield. The ACO requires case management and communication among medical groups providing services, eliminating redundancy, and providing coordination of care. The resulting experience means minimum

early retiree rate increases of approximately \$16 (E only), \$28 (E+1), and \$40 (family), with no benefit changes.

Kaiser

The biggest controversy at the meeting involved Kaiser's rating methodology. Representatives from the unions and the mayor's office testified. The perception is that Kaiser underwriters continue to overestimate their risk, resulting in unjustified rate increases. Despite current focus on transparency, Kaiser has not been forthcoming with the basis for their rate setting. HSS believes member experience rating will result in lower—or no—rate increases. Additionally, Kaiser owns all facilities and employs all service providers, keeping overhead at a minimum. Kaiser representatives were asked to return with better responses for the May 23 meeting.

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

Gale Wright—In Memoriam

By Leo Martinez (Retired SFFD) and Sol Weiner and Ray Allen (retired SFPD)

Retired Sergeant/Inspector Gale Wright, who passed away March 23, 2013, was a founding member of Protect Our Benefits, an organization that monitors and protects retired city employee rights and benefits.

For many years Gale held POB meetings in his home, thus ensuring the continuation of the organization that has helped to ensure the wellbeing of us all.

Some of his other accomplishments were: editor of the San Francisco Police Officers Association newsletter, *The Policeman* (now titled *POA Journal*), Recording Secretary of the SF Veteran Police Officers Association, and strong supporter of many campaigns to improve city employee benefits; both active and retired.

Gale was pre-deceased by Louise, his dear wife of many years. His memorial service was held in April.

Historical Trivia

Personal hygiene left much room for improvement. As a result, many women and men had developed acne scars by adulthood. The women would spread bee's wax over their facial skin to smooth out their complexions. When they were speaking to each other, if a woman began to stare at another woman's face she was told, 'mind your own bee's wax.' Should the woman smile, the wax would crack, hence the term 'crack a smile'. In addition, when they sat too close to the fire, the wax would melt . . . Therefore, the expression 'losing face.'

May Membership Meeting



From left: members Evelyn Bennell, Beverley Nelson, Jill Selchau.



Members Emma Brim and Thomas Dang.



Members Ellen Johnson and Michael Shanahan.



Speaker Marie Jobling gave a fascinating and informative presentation on the mission of the Community Living Campaign, an organization promoting mutual support among seniors in order to promote community and prevent isolation. Info: (415) 821-1003, marie@sfcommunityliving.org or www.sfcommunityliving.org.



From left: members Alice Campillo, Rose Miller, and Ruth Silver.



Board member Ray Mason (who conducted board member election) and RECCSF Office Manager Reyna Kuk.

Retirement Committee Report

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

Moving Up!

Preliminary overall Plan value as of April 30, 2013 is \$17.2B; with ten-month fiscal year to date (FYTD) earnings of 14.5%—an all-time high! This performance reflects a steady growth since June 30, 2012, when Plan value was \$15.3B and final FY 2011/12's earnings were 2%. Equities—about 52% of the total portfolio—is the star performer as of 4/30/2013, with FYTD earnings of 21.6%.

Good Times Again

The good times have also encouraged new and innovative investment opportunities. Evidence are the Board's May 8 investment selections: up to \$50M slated for US/Canadian small-to-medium software and tech service company buyout opportunities; up to \$40M for multi-family dwelling developments in major U.S. cities; and up to \$25M to participate in European debt markets. Also, SFERS is soliciting bids for consulting services for *real assets*,

a new investment category in SFERS' investment portfolio. Real assets will combine traditional commercial real estate with other real property, such as land, water, timber and infrastructure.

Other Points of Interest

- On May 8, further discussion of banks' alleged predatory lending practices—specifically "Level 1", use of proxy powers et al—was deferred from a tentatively scheduled May 29 Board meeting to "no later than July 10" by SFERS Executive Director *Jay Huish*. Huish said that he has authority as SFERS executive director to take this action. "Occupy" representatives and others, again present at the May 8 meeting as they have been for the last two months, commented on the bank/foreclosure subject and vowed to return to SFERS Board meetings until the Board makes a decision.
- The full CCSF Board of Supervisors recommended in late April that SFERS divest its portfolio of fossil fuels. This

subject is not on the SFERS Forward Calendar.

- Our latest information is that there will be no retirement-related City charter amendments on the November 2013 ballot, but that the State of California may have something of interest. Stay tuned.
- Jay Huish has appointed retired SFERS Executive Director *Clare Murphy* as representative of the Retirement System to the Retiree Health Care Trust Fund Board. Clare replaces *Connie Hyatt*, who resigned from the post last March.

Two new SFERS hires: Actuarial Services Coordinator *Janet Brazelton* and Deferred Compensation Plan (DCP) Manager *Julia Durand*.

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.

Please note:

There is no general membership meeting in August.

Each king in a deck of playing cards represents a great king from history:

- Spades - King David
- Hearts - Charlemagne
- Clubs - Alexander, the Great
- Diamonds - Julius Caesar

RECCSF Board Election Held at May 8 General Membership Meeting

Newly elected Board member: **Adlai Jew**

Reelected Board members: **James Elliot
Herb Meiberger
Sheila Mullen
Linda Tabor-Beck**

*All candidates will be sworn in at the
June 12 Annual Luncheon and Installation.*

Membership Committee Report

By Mary Anne McGuire-Hickey,
Chair

At a recent general membership meeting, a survey was presented requesting attendees to share why they had joined RECCSF. The purpose was to help the Membership Committee strategize on enhanced recruitment efforts. Survey results from the small sample (50 surveys) indicated that members wanted to be informed about the San Francisco Employees' Retirement System's performance as it affects COLAs, benefits, and potential charter amendments. There was also a request

for more social gatherings—with lunch included at an extra charge.

RECCSF President Susan Blomberg and First Vice President Al Casciato are negotiating with Director of Employee Retirement Services Jay Huish for the Retirement System's continuing support in distributing recruitment materials and other information informing retirees about our organization. Also, our Executive Board approved free six-month e-mail subscriptions of *The Bulletin* to new retirees once their official retirement dates have been set.

RECCSF's mission is to in-

form new retirees of all issues affecting their retirement. Although many ideas have come forth from the Membership Committee and the Executive Board, input is needed from *all* our members! It's *your* retirement!

Please contact the committee with your ideas at mcguire-hickey@sbcglobal.net, (415) 467-6862, or with a personal note to my attention at the office.

Some Of My Favorite Unusual Places To Go In San Francisco

By Sue Blomberg

- There is a pet cemetery in the Presidio...up the hill from the road that goes along Crissy Field, near the old stables.
- The turn-around and fountain in front of the Legion of Honor, including the Holocaust Memorial.
- The monument to the USS San Francisco, found at the end of the Lands End road off Geary Blvd.
- The top of the tower of the deYoung Museum. You don't need to be a member, or even pay for admission, to go 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 Sciences.
- Walking the Barbary Coast trail through the financial district...lots of fun. You can do it on your own, but there are also walking tours. Best are organized by the San Francisco Museum and Historical Society — you don't have to be a member to take a walk. Really good Web site.

Are You In Credit Card Crisis?

By Casey Mysliwy, San Francisco Federal Credit Union

Get a cold, clammy feeling when you think of your credit card bills? If so, you're not alone. Answer the following questions to determine if you are in over your head:

- Do you avoid creditors by not answering the phone?
- Do you ignore bills by stuffing them into a pile or box unopened?
- Do you pay for other charge cards, food or utilities with cash advances or credit?
- Is more than 20% of your net income committed to installment debt payments?
- Do you regularly "bounce" checks?
- Have any creditors closed accounts?
- Do you skip certain bills every month?
- Do you make only minimum payments on credit cards while continuing to incur charges?

If your answer to any of these questions is "yes," it may be an indication of credit overextension. Stagnant debts, high interest rates, and punitive finance charges can quickly supersede the benefits of credit. Break the cycle of debt by reviewing your budget, adjusting expenses, or increasing income. Accelerate payoff time by increasing payments and requesting interest rate reductions. Most importantly, if your debt is unmanageable, stop charging immediately. Feeling overwhelmed because of credit card debt is natural, but with commitment and a step-by-step approach you can turn crisis into conquest.

As a San Francisco Federal Credit Union account holder, you have access to the BALANCE Financial Fitness Program. BALANCE has money management experts on hand to offer practical tips on this —and many other—personal finance subjects. For more information, contact them toll free at (888) 456-2227, or visit www.balancepro.net.

Protect Our Benefits Report

By Sharon Johnson

Stay Informed on your Health and Retirement Benefits!

Spring has sprung! It's a busy time of year for Protect Our Benefits (POB), San Francisco's only political action committee dedicated to protecting health and pension benefits of retirees of the City and County of San Francisco, the San Francisco Unified School District, the Community College District, and the San Francisco Court System.

Who knew that after stepping down from our collective years in public service, we'd be working harder than ever to protect the benefits we've earned?

I was astounded to read Chicago Mayor Rahm Emanuel's announcement that he plans to start reducing health insurance coverage next year for retired city workers, and to begin shifting them to President Barack Obama's new federal system of healthcare.

Can San Francisco be far behind? Maybe! Here's what we know:

- Supervisor Mark Farrell held a hearing April 10, 2013 as chair of the Budget Committee to express what he terms as the "magnitude of this problem" of unfunded liabilities for retiree health care costs.
- Supervisor Farrell submitted his proposal to the Board of Supervisors on May 21; then it will be heard in the Rules Committee.
- Supervisor Farrell met twice with POB leadership to discuss the City's unfunded liabilities on retiree health benefit costs. In our first

meeting, on April 30, POB's fundamental message was full protection of retiree health benefits as a promise that the City made when we began our employment.

- In our second meeting, on May 17, Supervisor Farrell agreed to our concern of full protection for current retirees; he guaranteed that current retirees would be 100% insulated in the charter amendment, which would also protect the solvency of the HSS while protecting retiree health benefits into the future.
- **POB supports Supervisor Mark Farrell's proposed charter amendment as written, and supports the proposal only as written as of May 20, 2013. Visit our Web Site at protectourbenefits.org for updates.**

The San Francisco Superior Court has continued POB's Writ of Mandate Petition on behalf of all city and county retirees to June 20, 2013. The Court claims insufficient staffing. Check our Web site for updates at protectourbenefits.org.

July 2, 2013 has been declared a National Day of Action to oppose any cuts to Social Security, Medicare and Medicaid. President Obama is proposing to reduce the COLA for social security recipients and increase Medicare monthly fees. After years of paying into Medicare and Social Security, we deserve a voice in the future. Our elected leaders owe it to you to take responsible, common sense action to keep Medicare and Social Security strong for seniors and future generations. Contact your members of congress and President Obama let them know where you stand.

Travel Committee Report

By Beverly Pardini
and Marylou Allen

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's 41st-year performance at Rohnert Park's Center for the Performing Arts is presented by the Kitchen Kut-ups from the Rohnert Park Senior Center. Before the show, enjoy a delicious lunch at the Red Lobster.

Wed.-Fri., Aug. 28-30

Sparks Nevada's Best of the West Rib Cook-off features deli-

cious ribs and arts and crafts. We will stay at the Silver Legacy downtown Reno, and enjoy the festivities and sample cuisine prepared by BBQ chefs from around the world.

Sun.-Wed., Sept. 15-18

Three nights at Seven Feathers Resort and Casino in Canyonville, Oregon. Includes tours of Crater Lake and the Wildlife Safari in Winston. Lunch included at the Crater Lake Lodge; guided tour on motorcoach through animal preserve at the Wildlife Safari, with lunch on your own.

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

The Bulletin

June 2013

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Annual Installation Luncheon

Wednesday, June 12

United Irish Cultural Center,
45th Ave. & Sloat

Executive Board Meeting

Tuesday, June 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
sheilamullen@mac.com*

The Bulletin

July/August Deadline:

• Friday, June 14
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, June 12

Annual Installation Luncheon

Guest Speaker and Installer: Rafael Mandelman

Mr. Mandelman, San Francisco Community College Board of Trustees member, was elected to the Board in November, 2012. He brings a fresh approach to the community college system, and the issues and challenges facing City College of San Francisco.

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.