



THE BULLETIN

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

President's Message

By Sue Blomberg, President

Summertime—The word means different things to different people. Great song from *Porgy and Bess*. No more school! Fog across the western edge of the city. Vacations. Since we're retired, school and vacation times no longer rule our lives, but there are still some constraints. Roses bloom more gloriously in the summer. Many veggies appear only then. Picnics in the park are more enjoyable.

Last year, I started this message with the idea that I had been searching past columns for for inspiration. That same bug has bitten this year! I have been trying to figure out why I get the "idea doldrums" about this time every year! It's not that my life is boring. On the contrary, there are many activities occurring at the moment; meetings, outings, meals with friends, summer symphony and opera, and my house getting some much-needed—but very noisy and disruptive—work. I have a relatively long "to-do" list; it would greate to pare it down, but it seems that if I check off one item, three more crop up!



The question for me, at this time of my life, is: What is different? The "to-do" list contains many of the same tasks. My "everyday" life is much the same as any other month.

Maybe that's the problem. I am looking for a new and different experience, and, until it presents itself, I remain on the edge. It has to be out there somewhere—I just have to find it. I'll let you know in September how it all turns out!

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July-August 2013 Calendar

Regular Meeting
 Wednesday, July 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
No meeting in July. Next Meeting
 Tuesday, Aug. 20, 9 a.m.
 Taraval Police Station
 All interested parties welcome.

Executive Board Meeting
No meeting in July. Next Meeting
 Tuesday, Aug. 20, 10 a.m.
 Taraval Police Station
 All interested parties welcome.

Public Meetings:
Retired Firemen & Widows Association
 Thursday, Sept. 19, 1 p.m.
 Irish Cultural Center,
 45th Ave. & Sloat Blvd.

Veteran Police Officers
 Tuesday, July 9, 11 a.m.
 Pacific Rod & Gun Club,
 520 John Muir Dr., at Lake Merced

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

Health Service System
 Tuesday, July 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.

New Members

Gerald D'Arcy POL
 Jean Devich USD
 Jim Gilday DPH

Protect Yourself from Skimming

By Casey Mysliwy, San Francisco Federal Credit Union

Technologically-savvy thieves have found ways to steal money without your wallet ever leaving your possession. One popular method is to attach a skimmer to a legitimate ATM or gas station terminal. When you insert your ATM or debit card, the skimmer reads your card information, and the PIN is captured with a hidden camera or keyboard overlay device. Then, they can put your information on a blank magnetic card or use it to shop online until your account is drained.

You don't have to avoid using your cards to keep your accounts safe. Just keep these tips in mind:

- Before inserting your card, see if the card slot wiggles. If it does, there may be a skimmer on it. Use another terminal, and let your financial institution know.
- Try using the same ATM for all of your transactions. You are more likely to notice if the machine has been tampered with if you are using a familiar one.
- Cover the keypad when you enter your PIN. If a hidden camera is being used, this prevents the camera from capturing it.
- Always check your account statements for fraudulent activity. If you see any suspicious charges, notify your financial institution immediately.

Looking for more financial advice? San Francisco Federal Credit Union has partnered with BALANCE to provide you with free financial education and counseling. Their certified counselors can answer your questions, review your credit report, and help you create a budget. Call 888-456-2227 or visit www.balancepro.net for more information.

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.

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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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.

Marie L. Baules	CFM	Geraldine S. Meister	BOE
George J. Blondino	DPW	Virginia G. Misera	AIR
Iris T. Dyer	GEN	Mary Nelson	DPH
Rose T. Green	AIR	Dorothy Newman	DPW
Mary S. Harrison	REC	Carl M. Olsen	CRT
Lim M. Lai	CON	Stephen J. Perkins	DPT
Jennifer W. Mack	CRT	Domingo M. Salac	GEN
Rita Mazzuchi	FIR	Lewis H. Werle	GEN

Health Service Committee Report

By Claire Zvanski

The good news is that the Rates and Benefits process is complete. The better news is that rate increases, despite the addition of Patient Protection and Affordable Care Act (PPACA) taxes and fees, are minimal. The other good news is that there are no copay changes to any plans. City Plan retiree rates were set in April and reported at that time, as were the vision and retiree dental rates. Rates plus the 10-county survey will now go to the Board of Supervisors for approval. Open Enrollment will take place in October.

The meeting was well attended, with focus on the proposed 5.25% Kaiser rate increase, carried over from the May meeting. Kaiser consistently refused to negotiate, and held its rate proposal "because we can." Shades of Blue Shield's response several years ago! Commissioners,

staff, unions and retirees were all frustrated with Kaiser's unwavering position, and properly chastised them. Commissioners Randolph Scott (attending his first meeting as a commissioner) and Jean Fraser posed challenging questions, but Kaiser maintained that its methodology factors are "proprietary."

Kaiser resists transparency. Kaiser also insisted that its rating process balances out over time, and includes our group experience as it adjusts for loss or gain in successive years. However, not sharing the rating details makes it virtually impossible for HSS actuaries to confirm that the rate increase is justified.

Budget: Departments are now required to submit two-year budget requests. For the first time in 30 years, HSS is acknowledged for its significant cost savings to the City and is actually having its staff increase

requests processed. There will be an increase from 35 to 48 staff positions over the next two fiscal years. As previously reported, the eMerge project continues to require significant overtime and borrowed expertise, especially during—and following—Open Enrollment. Increased staffing is designed to improve customer service, expand the wellness program, and eliminate the need for overtime.

This is the usual time of year when the HSS Board elects its officers. The item was inadvertently listed as a discussion item, so the election will take place at the August meeting. President Breslin and Vice President Lim should be re-elected to serve another term, as they traditionally serve two one-year terms.

The board voted to cancel the July meeting, in keeping with past practice. Director Catherine Dodd attended a morning staff meeting and reports that her medical treatments are going well.

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

SF Dept. of Environment Solar Discount For Employees & Retirees

By Jason Barbose, Renewable Energy Project Manager

The San Francisco Dept. of the Environment is currently offering a solar discount program for CCSF employees and retirees. The program, called SunShares, allows homeowners to add solar electric systems to their homes more easily and for less money than they otherwise could in the open market. The department reports that their motivation for the program is to encourage current and retired City employees to at least consider solar energy for their home. "Solar energy is a great way to stabilize your energy costs for the next 25 years," reports Renewable Energy Pro-

gram Manager Danielle Murray.

By pooling buying power of City employees and retirees, the program allows participants to add solar energy to their homes at prices that are 20% lower than the average cost of solar in the Bay Area. In addition, the program simplifies the process of researching and choosing the right solar installer, because an employee evaluation committee already screened local solar providers, ultimately selecting REC Solar as the program's vendor.

The deadline to sign up to receive a free site evaluation and proposal is July 31, 2013. More information is available at mygroupenergy.com/sfsunshares or by calling the department at (415) 355-3700.

Please note:
There is no general membership meeting in August.

SEIU 1021 West Bay Retirees Chapter

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



*June 12, 2013
Annual Installation
Luncheon*



Please note: There is no general membership meeting in August.

Retirement Committee Report

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

Expect the Basic COLA in July 31 checks!

As we reported last April, all miscellaneous and new safety (Police and Fire hired on or after 11/2/1976) employees who retired before 7/2/2013 will receive the maximum allowable 2% inflation-based "basic" COLA in fiscal year 7/1/2013-6/30/2014 (FY 2013/14). No addition to our COLA "banks" will occur because reported Bay Area inflation in the 2011/12 base period only marginally exceeded 2%. To calculate your FY 2013/14 COLA amount, multiply your gross monthly benefit on the 6/30/2013 remittance statement by 2% (or .02). Call SFERS at (415) 487-7000 with any questions.

Plan Performance

FY 2012/13 is almost over—only one month left! Preliminary Plan performance for the 11 months ended 5/31/2013: Plan value is still about \$17.2B with

fiscal year to-date (FYTD) earnings of 15.2%—up from 14.5% last month. As of the end of the 3/31/2013 calendar quarter, SFERS 2012/13 FYTD earnings are between the median and first quartile when compared to its peers (*Source: SFERS' Total Fund vs. TUCS Public Funds >\$1B, provided by Angeles' 3/31/2013 review of SFERS' performance.*)

Changes—Changes

- On 6/12/2013, just hours before the regular SFERS Board meeting, Mayor Ed Lee appointed **Leona Bridges** to the SFERS Board. Ms. Bridges has extensive investment experience and was, until recently, on the MTA Board. She replaces **Brenda Wright**, whose most recent term ended last February.
- Each June, the SFERS Board elects new officers for one-year terms. Accordingly, on 6/12/2013, the board elected **Victor Makras**, as president and **Malia Cohen** as vice president. Mr. Makras is a mayoral appointee; Ms. Cohen is the ex-officio Board of Supervisors' appointee. The vote was historic: the first time in memory that an ex-officio commissioner has been an elected officer; and the first time in 12 years that neither officer is uniformed. The vote for Mr. Makras was unanimous; the vote for Ms. Cohen was four to three, with Commissioners Driscoll, Stansbury and Paskin-Jordan dissenting.
- SFERS executive director **Jay Huish** appointed **Caryn Bortnick** as SFERS deputy director of administration. Ms. Bortnick has been deputy city attorney counsel to the board for several years. **Katherine**

Porter replaces Ms. Bortnick.

- Current contracts expire for deferred compensation manager and private equity consultants, two major players in SFERS' investment portfolios. **Great West**, current deferred compensation manager, and **Portfolio Advisors**, current private equity consultants, have re-bid, and are among the candidates for new five-year contracts. A revised procedure proposed last May by Commissioner **Herb Meiberger, CFA**, wherein board members review the finalists, is an added step in the vendor selection process, but has details to be worked out. Stay tuned.

Other Item of Interest

- About a dozen "Occupy" participants began the June 12 board meeting with a noisy, but peaceful, demonstration, criticizing individual board members for perceived lack of action on major banks' alleged predatory lending practices. (See our previous months' reports for details on this.) Our understanding is that Executive Director Jay Huish committed to bring the issue back to the board no later than the July meeting. Another "stay tuned" item.

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.

Only two people signed the Declaration of Independence on July 4th, John Hancock and Charles Thomson. Most of the rest signed on August 2, but the last signature wasn't added until 5 years later.

**A Sincere
"Thank You"
to our RECCSF
Annual Luncheon
Donors**

Carol Cochran, for creating
the table decorations.

Regina Irwin

Mary Anne McGuire-Hickey
San Francisco Federal
Credit Union,
for providing the printed
luncheon programs.

John White

Raymond Melardino

Protect Our Benefits Report

By Sharon Johnson

Writ of Petition (Protect Our Benefits vs. City & County) Continued on the court's own motion to July 11, 2013.

POB is disappointed—but not disheartened—by the judge's decision to postpone the long-awaited hearing on behalf of retired S. F. City and County employees.

POB maintains that pension benefits are protected by the state and federal constitutions, and that one sentence in Proposition C restricts the supplemental cost of living benefits for retirees. We are optimistic that the court will rule in our favor.

The accomplishments of POB depend on your loyalty and trust. POB will continue to carry out our mission on behalf of retirees, and remain firm in applying the law, as necessary, to any effort to take away our earned benefits.

Charter Amendment on Unfunded Liabilities (Supervisor Mark Farrell)

- The Board of Supervisors' Rules Committee hearings on the charter amendment were held on June 20 and June 27, 2013. The Rules Committee made their recommendation to the full Board of Supervisors at the June 27 Rules Committee hearing.
- If you were unable to attend the June 27 hearing, contact the Board of Supervisors with a request that they support retirees' "full" protection of health care and pension benefits by writing, phoning or e-mailing the Clerk of the Board, 1 Dr. Carlton B. Goodlett Place, City Hall, Room 244, San Francisco, CA 94102; (415) 554-5184; Board.of.Supervisors@sfgov.org.

- POB supports Supervisor Farrell's proposed charter amendment *only* as written as of May 20, 2013, and will continue to work with elected leaders to ensure that health care and pension benefits for retirees remain intact.

July 2, 2013: "National Day of Action"

POB members—along with many other organizations—will form a "Human Chain Against the Chained CPI." What better way to celebrate July 4th than by working together toward a triumphant "**National Day of Action**" by opposing cuts to our earned Social Security, Medicare and Medicaid? Join us at the Federal Building, 7th and Mission Sts., at 4 p.m., and we

will walk together to Senator Dianne Feinstein's office to express our opinions.

If unable to participate, contact your federal elected officials with the message: "Do not make any changes to Social Security, Medicare or Medicaid."

President Barack Obama:
(202) 456-1111

Senator Dianne Feinstein:
(415) 392-0707

Senator Barbara Boxer:
(510) 286-8537

Congresswoman Nancy Pelosi:
(415) 556-4862

Congresswoman Jackie Speier:
(650) 342-0300

For current updates, visit:
protectourbenefits.org.

Travel Committee Report

By Beverly Pardini
and Marylou Allen

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

Wed., Sept. 11

"Those Magical Musical Memories" sets the stage for this year's performance of the Santa

Cruz Follies. Lunch included before the show at the Crow's Nest overlooking the Santa Cruz harbor.

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 motor coach through animal preserve at the Wildlife Safari, with lunch on your own.

Sun.-Tue., Oct. 13-15

Two nights at the Silver Legacy in downtown Reno with casino visits. Attend 32nd annual Great Italian Festival that includes street performers, musical entertainment, arts and crafts, and great food and drink.

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

The Bulletin
July/August 2013
Volume 114, Number 7

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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, July 10

United Irish Cultural Center,
45th Ave. & Sloat

Executive Board Meeting

No meeting in July.

Next meeting

Tuesday, Aug. 20

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

September Deadline:

☛ Friday, Aug. 16
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 Meetings

Wednesday, July 10

*Sloat Garden Center outreach coordinator Jennie Strobel will stroll
across the street and tell us all about gardening in the Bay Area. Bring
your gardening questions, problems, and success stories!*

Please note: No General Membership Meeting will be held in August!

Wednesday, Sept. 11

*HSS Deputy Director Lisa Ghotbi will give us an update on rates and benefits,
as well as on other issues concerning our health care providers and plans.*

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.