



THE BULLETIN

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

President's Message

By Sue Blomberg, President

In the July issue of *Costco Connection* magazine, Rhonda Abrams writes: "A leader looks at the big picture; a manager looks at the details." She goes on to quote Peter Drucker: "Management is doing things right. Leadership is doing the right things." Ms. Abrams is offering tips for business owners, but they can very easily be applied to our own lives.

I am an inveterate list-maker. I make "to-do" lists. I make grocery lists. I make lists of items to check off. When my friend Sue and I plan a trip, I create itineraries, complete with sightseeing destinations and more. I have already prepared a "when to do" document for the flowers in my church in December!

The best thing about list-making is its value as part of time management. That's the part of the equation of "doing things right." A list of errands to run is made so I can use my car (and gasoline!) more economically. A list of groceries in order of sections of the store helps me to be in and out of the store more quickly. And it works *best* at Costco!



Some of my "to-do" lists lean more toward projects that I would like to accomplish in the future. This could be considered as doing the right things. I don't always get to them in the time frame I have pictured in my mind— or even at all—but the list is always available for me to consult and amend.

In the months prior to my retirement, I made a list of all the things I "could" do after I retired. It was a *long* list. I think I've

September 2013 Calendar

Regular Meeting

Wednesday, Sept. 11

Socializing and refreshments:

11:10 – 11:50 a.m.

Program: 11:30 a.m.

Business meeting: noon

Bingo: 12:45 p.m.

Irish Cultural Center,
45th Ave. & Sloat Blvd.

The Bulletin

Editorial Committee Meeting

Tuesday, Sept. 17, 9 a.m.

Taraval Police Station

All interested parties welcome.

Executive Board Meeting

Tuesday, Sept. 17, 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, Sept. 10, 11 a.m.

Pacific Rod & Gun Club,
520 John Muir Dr., at Lake Merced

Retirement System

Wednesday, Sept. 11, 2 p.m.

30 Van Ness, Suite 3000

Health Service System

Tuesday, Sept. 10, 1 p.m.

City Hall, Room 416

UESF Retired Division

For time/location, contact

Diane Doe at (415) 822-2099

Ddoe@mac.com

SEIU 1021 West Bay

Retirees Chapter

Monday, Sept. 16, Noon-2 p.m.

Union Hall, 350 Rhode Island St.,
100 South Bldg.

Claire Zvanski at (415) 341-3085 or
czvanski@hotmail.com

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New Members

Maria Arsedo	DHS
Sandra Ann Hirzel	DPH
Marie L. Jackson	USD
Catherine Pallas	HSA

President's Message

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managed to do about one-tenth of the things on that list in the last eight years. I keep telling people that I'm busier now than I was when I was paid to work!

Having daily tasks to accomplish, vacations to look forward to, or projects to plan give structure to our lives. We can be happy with anticipation. We can be serious about deadlines. We can dream about time in the future and how we spend it. The important thing is not what's on the lists, it's about taking the time to make plans and then implementing them.

Happy list-making!

P.S. What's new and different this summer? My 50th high school reunion was held in August. I can't *possibly* be that old, can I?

Fall Hours for RECCSF Office

Effective immediately, Office Manager Reyna Kuk will be staffing the office Monday through Friday, from 3 to 6 p.m.

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.

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:

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.

Clinton H. Cash	DPW	Roger J. Marr	POL
David J. Fullmer	CON	Paul Mc Kenna	GEN
Mayben Funderburgh H. Chaplin	GEN	John T. Meagher	HHP
William P. Firpo	BOE	Mavis Navin	POL
Eileen Gannon	POL	Flora W. Norman	DPH
Alfred Goldman	DPW	Ernest Ring	DPT
Billie J. Herran	CRT	Jean D. Skillin	GEN
Dolf Hofmeyer	PUC	Gin L. So	TTX
Kathleen D. Keegan	GEN	David C. Spencer	POL
Calvin L. Malone	GEN	Shirley Sterling	COD
		Rita A. Toth	BOS

Health Service Committee Report

By Claire Zvanski

There was much excitement at the Board of Supervisors meeting on Tuesday, July 23, over the Rates and Benefits package. The unions opposed the approval process in protest of Kaiser's 5.25% increase. Finally, a resolution was added calling for regular HSS updates to the Board of Supervisors of the Kaiser negotiations for the 2015 plan year. That satisfied the unions, and the rate package was approved unanimously. Commissioners Breslin, Lim and Scott testified, as did former commissioner Zvanski. It should be noted that HSS Executive Director Catherine Dodd appeared before the board to move the process forward. She reported that she is now cancer-free, but will have to undergo a second process to complete treatment.

The August meeting was the shortest on record—a mere 45 minutes! However, the earlier Rules Committee meeting addressed the major business, which was to update HSS Rules

for active and early retirees based on recent changes directed by the Insurance Gender Nondiscrimination Act (IGNA), the Patient Protection and Care Act (PPACA), and the Defense of Marriage Act (DOMA). IGNA removes the lifetime maximum for the transgender benefit. DOMA redefines all same-sex married couples as “married spouses,” and they are now eligible for pre-tax benefits (the end of imputed income calculations). Other changes include clarifying the eligibility rule for surviving dependents of a safety officer killed in the line of duty; now allowing the first dependent child of a surviving spouse to be eligible to receive the dependent 50% charter contribution; and clarifying Medicare enrollment requirements for dependents of active members. Finally, a new policy allowing HSS to terminate benefits if address and contact information are incorrect and HSS has not been able to contact the member for over one year.

The HSS Rules state: “All members are required to keep a

current residential and mailing address on file with the HSS.” ***This can be critical for retirees, especially those who go into assisted living or move out of the area or country.*** Read the HSS Rules carefully, and call HSS with any concerns or questions.

Karen Breslin and Wilfredo Lim were re-elected to serve as president and vice president, respectively. President Breslin made the following appointments: Randolph Scott, chair, Rates and Benefits (committee of the whole); Supervisor Farrell, chair, Finance and Budget with Commissioners Lim and Scott; Sharon Ferrigno, chair, Membership Rules with Commissioners Lim and Breslin; and Wilfredo Lim, chair, Governance with Commissioners Schlain and Fraser.

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

OPINION

Retiree Healthcare Charter Amendment Update

By John Madden & Claire Zvanski

A charter amendment sponsored by Supervisor Mark Farrell to secure the City's obligation to provide retiree health care in the future has qualified for the November ballot. Essentially, it establishes a process to meet the \$4.4 billion GASB liability for future retiree medical costs, locks up the Retiree Healthcare Trust Fund from early expenditure by establishing tight guidelines, and expands coverage to all retirees (currently, the Retiree Healthcare Trust Fund only pays for retirees hired after January 2009). This measure does not affect what we pay or what the City contributes

toward our Health Service coverage.

City contributions toward current retiree health benefits would continue on a “pay as you go” basis until such time as the trust fund is fully funded (approximately 30 years).

Early expenditure from this specific trust fund could only be made if the mayor, two-thirds of the Board of Supervisors, the controller and the members of the Retiree Healthcare Trust Fund Board agree that the financial condition of the City is extremely dire and that the trust fund has sufficient assets (must also be recommended by the City's GASB actuaries) that would allow an early expenditure and not dam-

age the integrity of the trust.

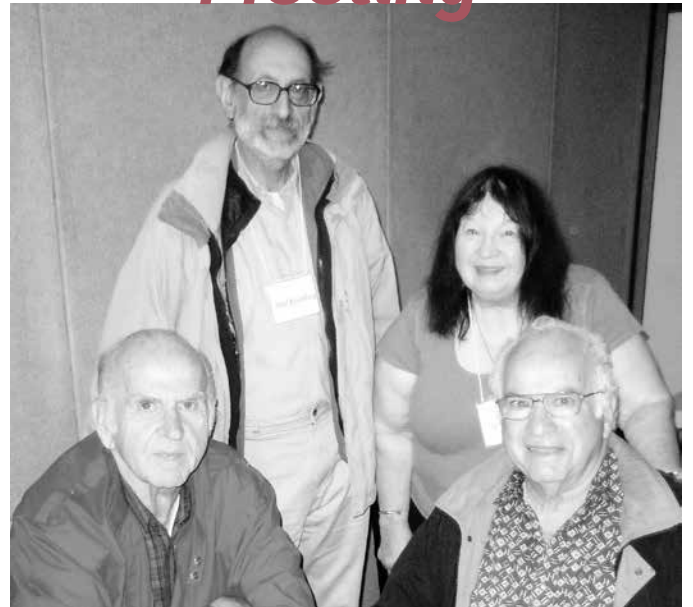
Currently, the Retiree Healthcare Trust Fund Board consists of the controller, treasurer, executive director of the retirement system, and two elected representatives; one active employee and one retiree. The amendment allows the controller, treasurer and executive director of the Retirement System to serve personally or appoint representatives to the board in their stead.

This proposition guarantees that the City will meet its obligation to fund future retiree healthcare while continuing to fund healthcare for current retirees. We strongly urge RECCSF members to support and vote for this charter amendment.

July Membership Meeting



From left: (rear) members Ray Allen & Gloria Goss; (front) members Eulalia Fernandes & Mary Poole.



From left: (rear) members Paul Rosenberg & Shirley Hatter; (front) members Hank Doslodian & Joe Vella.



Treasurer George Lau managed RECCSF fundraiser raffle ticket sales.



From left: (rear) member Ellen Johnson; (front) Alice Campillo, Ruth Silva & Rose Miller.



Board member Mary Anne McGuire-Hickey checking in member Joe Vella.



Sloat Garden Center Outreach Coordinator Jennie Strobel gave a fascinating presentation packed with practical tips for creating and maintaining beautiful gardens.

RECCSF *Bulletin* Renaming Contest!!!

*Submission
Deadline:
Sept. 30,
2013*

Substantial prize for successful submission!

What's in a Name? Plenty, it turns out...

Plans are afoot to come up with a new name for *The Bulletin* that more clearly defines our primary mission as preserving and enhancing benefits for retirees of the City and County of San Francisco.

Suggestions from all RECCSF members are welcomed and encouraged.

Please e-mail or mail your submission to *Bulletin* editor at sheilamullen@mac.com, or RECCSF office, 3915 Irving Street, San Francisco, CA 94122-1294.

Anonymity will be respected if requested.

RECCSF Would Like to Know How to Improve Your Membership Benefits!

We would be grateful if you could fill out and return the following survey.

I joined RECCSF because I wanted to:

- Meet fellow retired City workers socially
- Find out about my benefits, and how they're protected
- Enjoy interesting activities
- Other (please describe) _____

What I would like to see at monthly meetings:

- Presentations on benefit and COLA updates
- Presentations on changes within City departments
- Presentations on San Francisco and state history
- More social gatherings that include "no-host" lunches
- Presentations from fellow retirees on their former work experiences
- Other (Please describe what kind of activity or presentation would get you to a meeting.) _____

Any and all suggestions are welcome, even if you currently live too far away to attend monthly meetings.

Please contact Membership Chair Mary Anne McGuire-Hickey at mcguire-hickey@sbcglobal.net, (415) 467-6862, or with a note to her attention at the RECCSF office, 3915 Irving St., San Francisco, CA 94122-1294.

Retirement Committee Report

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

The (Unofficial) 2012/13 End-of-Fiscal Year Plan Performance and the Supplemental COLA

Latest available end-of-June-2013 results: Plan value \$16.9B and fiscal year (FY) 2012/13 earnings about 13%—a steep climb from 2011/12's end-of-fiscal year's \$15.3B Plan value and 2% earnings!

We believe that the earnings-based supplemental COLA would be ours in FY 2013/14 if excess earnings in the previous fiscal year were the sole requirement. But it's questionable that November 2011's "Prop C" additional requirement for 100% Plan market-based asset value as of the previous June 30 (or June 30, 2013) will happen. We'll know our fate after outside auditors complete their review in October or November.

Deferred Compensation Plan Managers Change – Focus on Stable Value

At its 8/14/13 meeting, the SFERS Board approved a new stable value administrator, Galliard, and a new third party administrator (TPA), Prudential. Contract starting dates for the new administrators are late January 2014, but complete phase-in of both administrators will be gradual. *Specifically, Galliard will work side by side with Great West for two years or more before completely taking charge of the stable value program.*

Commissioners present at the 8/14 meeting were Driscoll and Stansbury (employee-electeds) and Bridges, Makras and Paskin-Jordan (mayoral appointees); not present and excused were Commissioners Cohen (Board of Supervisor rep) and Meiberger (employee-elected). The SFERS Board's Deferred Compensation Committee (committee

members include Commissioners Driscoll and Stansbury), outside general consultants (Angeles), and SFERS in-house staff all preferred Galliard to other stable value manager candidates.

Fellow retirees and others tell us they're especially concerned that Galliard's net return will be lower than Great West's (in July 2013, about 1.34%). Accordingly, RECCSF's Retirement Committee chair asked the board to defer stable value administrator selection until the September board meeting, where Galliard would answer our questions face to face.

Although board members did not accept the recommendation, Commissioners Driscoll, Stansbury, and Paskin-Jordan defended Galliard as superior to other stable value candidates, from standpoints of capital preservation and diversity of portfolio assets, which, in the long run, will benefit participants the most. And, they pointed out that Galliard had at least comparable earnings to Great West during the economic downturn and thereafter. Commissioner Stansbury had additional positive detail recommendations for the stable value program, to be cal-endarred for the September SFERS Board meeting.

We know that the Board acted in good faith. However, we will propose to the RECCSF Executive Board that our elected commissioners be asked to tell RECCSF members, directly, why they support the stable value administrator change. For example, we need to know why capital preservation trumps income in the current and reasonably foreseeable economic climates; what, if any, change in net income can be expected with Galliard; how contents of the portfolio affect results (mortgages, good or bad?); and why "wrap" provisions are important.

We agree that Prudential is the best choice for TPA.

Other Point of Interest

July 2013 Plan value is over \$17B; earnings are still up. Hope that sparks your interest—more next month!

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.

Re-establishing Credit

By Casey Mysliwy, San Francisco
Federal Credit Union

If you have a low credit score because of past problems, it may feel like it will haunt you forever. Most negative information, however, is removed from your credit report and score after seven years. Fortunately, positive information can remain on your credit report indefinitely.

A review of your credit report is the best starting point to re-establishing good credit. You cannot remove timely and accurate negative information, but you *can* correct mistakes. It is important to request that any inaccuracies be removed from your report, as these errors can lower your credit score, making credit more difficult to obtain and expensive to use.

If you have negative information on your report:

- *Catch up delinquent accounts.* Making timely payments going forward will improve your credit standing.
- *Pay collection accounts.* Request payment arrangements for balances you can't afford to pay in full.

An option for many people seeking to establish new credit is a secured credit card. Some financial institutions will issue you a credit card if you put a specified dollar amount on deposit with them. These funds are held as security, and a credit card is issued with a line of credit equal to the amount you have on deposit. If you make payments as agreed for an agreed-upon timer, the creditor may release the funds and issue an unsecured card.

Another option is asking a friend or family member who has a good credit history to co-sign for you. Be especially careful with these arrangements—any late payments you make will not only reflect poorly on your credit report, but on your co-signer's as well. After six months to a year, reapply for credit on your own.

San Francisco Federal Credit Union wants to help you master your money. We've partnered with BALANCE, a financial education and counseling service that can help you get your finances in order—all at no charge to you. For more information, contact them at (888)-456-2227 or www.balancepro.net.

Protect Our Benefits Report

By Sharon Johnson

Writ of Mandate Update

POB's lawsuit involving the Supplemental COLA was heard in San Francisco on Aug. 13, 2013 by Superior Court Judge Richard Kramer.

Judge Kramer's tentative ruling was *against* POB's motion. The tentative decision does not recognize that elimination of the Supplemental COLA is an impairment of contract and prohibited under the state and federal constitutions unless offset by a comparable advantage.

After brief oral argument, the judge, at POB attorneys' request, ordered the submission of proposed statements of decision, due on Aug. 27, 2013.

POB will be submitting its proposed statement of decision clarifying the factual and legal basis for its position that elimination of the Supplemental COLA is unconstitutional. *The judge will then issue a final*

decision at the superior court level. It is likely that an appeal will follow, whatever the outcome of the current proceeding.

Kaiser and Transparency

The Health Service System, during its rates and benefits public hearing, issued an analysis that asked Kaiser to justify the proposed increase in rates. Because Kaiser executives didn't provide a specific answer, the unions challenged Kaiser by organizing with a request to the Budget and Finance Committee not to pass the package as submitted by HSS.

Even though there is good news at the end of the tunnel, members of the Budget and Finance Committee challenged HSS' Rate and Benefits package based on Kaiser's lack of transparency. Had the package *not* been moved forward and passed by the Board of Supervisors, there would have been problematic consequences.

President Karen Breslin, HSS commissioners, and POB and RECCSF members had addressed the resulting problems if Rates and Benefits were not passed. Following extensive testimony common sense prevailed and the package was unanimously passed, along with the passage of a resolution urging Kaiser to immediately begin negotiations with HSS toward a fair and transparent pricing model that provides fee schedule transparency.

Proposition A (Unfunded Liabilities)—Supervisor Mark Farrell

Proposition A secures the Retiree Healthcare Trust Fund so that money set aside for health care benefits promised to retired City workers cannot be raided by the City for other purposes. POB continues to work with Supervisor Farrell to ensure that retirees' earned health benefits are protected, that the fund remains solvent for future retirees, and that sound fiscal management practices are kept in place.

Travel Committee Report

By Beverly Pardini
and Marylou Allen

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.

Wed.-Fri., Nov. 27-29

Two nights at the Silver Legacy in downtown Reno; includes roundtrip motor coach transportation from the Bay Area, a bountiful Thanksgiving dinner, and casino visits.

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

Please visit <http://protectourbenefits.org> for latest informational updates.

Fall Hours for RECCSF Office

*Effective immediately,
Office Manager
Reyna Kuk
will be staffing
the office Monday
through Friday,
from 3 to 6 p.m.*

The Bulletin

September 2013

Volume 114, Number 8

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, Sept. 11

United Irish Cultural Center,
45th Ave. & Sloat Blvd.

Executive Board Meeting

Next meeting

Tuesday, Sept. 17

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

October Deadline:

• Friday, Sept. 13
5:30 p.m.

Please e-mail your articles to:
sheilamullen@mac.com

Visit our Web site:

sfiretires.org

RECCSF office

e-mail address:

reccsf@att.net

Welcome, New Retirees

Upcoming General Membership Meetings

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.*

Wednesday, Oct. 9

Open Enrollment Month Health Fair

Representatives of the health, dental and vision care providers will attend the meeting and be available to answer questions as you consider your open enrollment options. The Health Service System will also have an analyst there to help members with questions about the open enrollment process.

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.