



NEWS & VIEWS

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

A Tribute to RECCSF President Susan Blomberg (2008-2014)

By Sharon Johnson

It is with great pride that we honor Sue Blomberg for her six years of dedicated service as president of The Retired Employees of the City and County of San Francisco Association. Through her heartwarming philosophical messages in our newsletter—*News & Views*—she has reminded us that kindness and patience win in the long run.



Sue's committed and tireless representation on behalf of City retirees helped bring an enhanced level of professionalism to City government.

Her longtime commitment to her church inspired her to organize the Flower Guild, and to become a devoted member of the choir.

Sue embraces her commitments with tolerance, curiosity, and a sense of humor. She is an adventurous traveler who has already toured many foreign destinations—and who plans to explore many more. She is also a loving, caretaking wife to her husband, Bill.

“Where respect says, ‘don’t hurt,’ responsibility calls us to try, in whatever way we can, to nurture and support each other, alleviate suffering, and make the world a better place for all.”

Those words could have been written for Sue Blomberg, truly “a woman of all seasons.”

President’s Message

By Sue Blomberg, President

Dear Friends,

This is my last “message,” and the last issue of *News and Views* containing my picture on Page 1. Although there may be some

members who may be pleased to no longer regularly see my face or read my thoughts, I hope that there will be others who will miss my musings.

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June 2014 Calendar

Annual Installation Luncheon

Wednesday, June 4

No-host Bar: 11 a.m.

Luncheon: 12:15 p.m.

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

News & Views

Editorial Committee Meeting

Tuesday, June 17, 9 a.m.

Taraval Police Station

All interested parties welcome.

Public Meetings:

Retired Firemen &

Widows Association

Thursday, Sept. 18, 1 p.m.

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

Veteran Police Officers

Tuesday, June 10, 11 a.m.

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

Retirement System

Wednesday, June 11, 2 p.m.

30 Van Ness, Suite 3000

Health Service System

Thursday, June 12, 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, June 16, 12-2 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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President's Message

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When I first became president in June 2008, I felt that as president I didn't need to reiterate information that was already presented in the various reports. In many magazines that I read, the editor has the freedom to speak of whatever strikes his/her fancy. That is the criteria on which what I have based my messages; what I was thinking about that I felt might have some interest to you, and might give you some new ways of looking at life and experiencing its events. Frankly, it's been the best part of being president, and the function that I will miss the most as I step down.

Someone once said that any person who wanted to be president of the United States was crazy! I don't think that I agree, but six years of being president is sufficient. I felt that some of my ideas might be helpful to the organization, and it's taken me six years to accomplish most of them. (I'm hoping that my final effort will become evident by September, 2014.)

I have enjoyed my time as president. While attending general membership meetings I meet many members who I also consider friends. I am consistently surprised by the wide knowledge and experience of our members, and I am pleased that so many of you want to share that knowledge and experience with others. One important precept about aging is that we should never stop learning—and I have learned so much from so many of you through the years.

"To everything there is a season, and a time to every purpose under the heaven." You can't start a new beginning without ending the old.

Just as I have had the privilege of placing my personal stamp on RECCSF—as did many others before me—there will be others following me who will steer the organization in new and significant ways.

Let's all join together to welcome RECCSF's future!

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.

News & Views is the publication of the Retired Employees of the City & County of San Francisco, Inc., a nonprofit organization. *News & Views* is published to express the policies, ideals and accomplishments of the organization. Nothing shall be published herein that is racist, sexist or ageist, or that is derogatory toward religious beliefs and other personal issues; nor shall be published anything in violation of Article VII, Section 1 of the RECCSF Constitution. Editorial contributions from individuals, organizations, and groups other than RECCSF and its members may be included in *News & Views* only upon the approval of the Editorial Committee. Subscriptions to *News & Views* are available for \$36 per year.

Submissions to *News & Views* are solicited and encouraged, and should be submitted to:

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sheilamullen@mac.com

Sheila Mullen, Editor
RECCSF OFFICERS:
Claire Zvanski, President
Linda Tabor-Beck, First Vice President
John Madden, Second Vice President
Secretary
George Lau, Treasurer
Leo Martinez, Sergeant-at-Arms

Rest In Peace

The following members have recently passed away.

Ada K. Barone	DPT	Robert Jeppesen	ADP
Agnes L. Dunn	PUC	Donald Johnson	BOE
Isabel Duran	DPH	Charles H. Lee	FIR
Richard J. Federico	BOE	Frances A. Martin	DSS
Phyllis Forbes	DPH	Albert D. Trenchard	BOE
Joseph S. Francisco	PUC		
Joseph M. Hession	POL		

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 a.m. to 5 p.m.

Retirement Committee Report

By Jean S. Thomas and
Herb Meiberger, CFA

Plan performance—upward!

Preliminary results as of 4/30/2014: Plan value is another all-time high at \$19.1B, and ten months fiscal year-to-date (FYTD) earnings are 14.6%, handily outstripping the 7.58% actuarial expected earnings for the entire 2013/14 fiscal year. June 30, 2014, the end of this fiscal year, is fast approaching. Will the Plan be 100% funded on the market value of assets by then, permitting our FY 2015/16 supplemental COLA? Stay tuned.

A first step toward purchase of an SFERS headquarters building

On 5/14/2014, the SFERS Board, by unanimous vote, directed staff to pursue and prioritize the purchase of a building in San Francisco for SFERS headquarters, and to report back to the Board within 60 days. Specifically, the Board wants a building in the Civic Center area of at least 50,000 square feet—readily accessible to retirees and active employees—to serve as permanent offices of the Retirement System and the Health Service System. Consideration will be given to include other City departments. During public comment, RECCSF President-elect **Claire Zvanski** said that she had heard discussions for 40 years about buying a new building, and that she is delighted that finally something will be done! (Incidentally, SFERS management read aloud a letter from **Protect Our Benefits** in support of this action. See the Protect Our Benefits column for details.)

Board president and mayoral appointee **Victor Makras**

explained that purchasing a building is likely to be profitable because San Francisco rentals, especially in the Civic Center area, are bound to increase. Mr. Makras cited at least two contributing factors: Firstly, San Francisco expects a large influx of residents/businesses in the coming years, putting pressure on rentals and making land and buildings more valuable; secondly, City government departments are long-term stable tenants.

The search process will not affect SFERS's move to 1145 Market St., which is expected this September.

SFERS Board closed session for "certain" investments

Another unanimous Board decision on 5/14/2014: to close public attendance at board meetings where the purchase or sale of particular pension fund investments are being considered (permitted under California Government Code 54956.81). Executive Director **Jay Huish's** 5/14/2014 staff memo clarifies that "...generally the Retirement Board *could* (emphasis added) enter closed session to consider the purchase or sale of specific stocks, bonds, real assets, and alternative investments." However, under *reporting out* requirements, the Board's actions will be publicly disclosed after "the earlier of the close of the investment transaction or the transfer of pension fund assets for the investment transaction" (also from Jay Huish's 5/14/2014 staff memo).

Investment staff and board members said that, under current open meeting policies, some highly desirable investment opportunities are (and have been) unreachable; that confidentiality in competitive environments

is crucial; and that presenters feel constrained to publicly disclose sensitive details that board members need to know. One commissioner emphasized that the Board is responsible for the financial health of the Fund, which is frequently publicly reported. During public comment, **Jean Thomas** asked that the discussion be deferred until SEIU, as well as other employee and retiree organizations, have a full understanding of the new policy—which was totally unexpected—and that this policy appears to violate the basic tenets of the Sunshine Ordinance, crucial to good government and transparency.

Other Items of Interest

- The Board approved the draft of the Annual Report for fiscal year ended June 30, 2013; contact SFERS administration for availability.
- The fossil fuel divestment update meeting will take place on June 18, at 2 p.m. at 101 Grove, Room 300, unless Supervisor Avalos secures a City Hall location. Call SFERS shortly before the meeting date.

Questions? Comments? Contact Herb at herb.sf@gmail.com, or Jean at jeansthomas@yahoo.com or (415) 665-4149.

New Members

Jeff Anderson	PUC
Bonnie Bompart	PUC
Colette Daily	MTA
Suo W. Fong	MTA
Carole M. Gilbert	MTA
Maria J. Vermiglio	MTA

May General Membership Meeting



*New Board Member/
Hospitality
Chair Mollie
Agahi.*



*From left, Betty Eckmann, Peggy Kang,
and Alice Campillo.*



*From left, incoming RECCSF President
Claire Zvanski, and outgoing RECCSF
President Sue Blomberg.*



*From left, Brian Cunningham and Paul
Rosenberg.*



*Check-in volunteers Claire Hackett and
Thomas Dang.*



*From left, Hanifa Munir and program
speaker Blue Walcer, MPH, wellness
innovator at San Francisco General
Hospital.*

Health Service Committee Report

By Claire Zvanski

Blue Shield and retiree dental were the primary issues on the Health Service Board agenda. Blue Shield's 2011 2% profit pledge resulted in a rate refund. The board decided to apply it to rates over three years. This was before Blue Shield became a flex-funded plan.

Additionally, the Accountable Care Organization (ACO) performance resulted in claims savings which also keep the premium costs low. The board also discussed an incentive policy for the ACOs. This profit pledge refund was put into the Stabilization Reserve to be applied to 2014, 2015 and 2016 rates. While this is most significant for active employee rates, there is a direct impact on early retiree rates. The primary reason for this manipulation of rates is to minimize migration between HMO plans.

Blue Shield 2015 plan rates were tentatively adopted, pending the finalization of contract negotiations for active employees. Most contracts involve health plan subsidies that eliminate the charter-mandated 10-county formula. However, it is imperative to maintain the 10-county survey in order to set retiree rates. The charter connects active and retiree rates and sets the minimum employer stipend. The board stated it needed a special May meeting to review rates again before it finalizes rates in June; then the rates are submitted to the Board

of Supervisors. The proposed rate increase for Blue Shield for 2015 is 4%.

There was an encouraging 20% response to the retiree dental survey. The majority (56%) of responses were:

- no change
- exempt preventative care
- change is unaffordable
- \$5 a month would be worth an improvement.

Comments from members were also shared. After extensive deliberation and discussion, the board adopted a rate that exempted diagnostic and preventative care from the \$1,000 maximum. The net result is valued at \$1,200-\$1,500, depending on the cost of two annual cleanings, x-rays, and other diagnostics. Everyone present representing retirees testified that this was the best option, as it gives a benefit im-

provement without a significant rate increase. It was also noted that regular preventive dental care is directly related to good overall health, especially heart health.

The eMerge system shuts down during payroll preparation, and during this period HSS is unable to access files and conduct business; so, the HSS office will open at 9:30 a.m. on alternate Thursdays. For details, visit www.myhss.org.

The Wellness Center celebrates its official grand opening May 19-23. Daily prizes and raffles are planned. Everyone is invited.

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

RECCSF Election Results

Fiscal Years 2014/2016

*Election was held at May 14 General Membership Meeting.
Installation will be held at June 4 Annual Luncheon.*

President: Claire Zvanski

First Vice President: Linda Tabor-Beck

Second Vice President: John Madden

Secretary: *still open*

Board of Directors

Mollie Agahi
Nancy Gin

Mary Anne McGuire-Hickey
Beverly Pardini

Sharon Johnson

We ask for your patience...

RECCSF Office Manager Reyna Kuuk will be out of the office from
Thursday, June 5 through Friday, June 20.

In cases of *extreme* emergency, you may contact
Sue Blomberg at (415) 221-9731 or suesue22@pacbell.net.

Protect Our Benefits

By Sharon Johnson

Protect Our Benefits is an independent political action committee which falls under the provisions of the San Francisco Ethics Commission and is not part of RECCSF. The opinions are those of the writer.

Lawsuit Update

The opening brief was filed in the court of appeal during the week of May 12, 2014. The document includes charter sections dating from 1950 that show the voters increasing pension benefits for retired City employees after they retired. The main issue is whether the sentence in Proposition C which adds the requirement of the retirement system being “fully funded” before the supplemental COLA can be implemented is legitimate. Our legal team is asking the

court of appeal to agree with POB that the sentence is *not* legitimate, based on at least four main points. (Please visit POB Web site for details.)

The POB legal team is confident that the court of appeal will scrutinize the issues and the arguments on both sides—and that POB will prevail.

Amicus Briefs

Under California Rules of Court an amicus brief is filed “...within 14 days after appellant’s reply brief is filed or was required to be filed..”

After the opening brief is filed, the City will probably take 60 days to file its response brief. POB’s legal team will then have 20 days to file a reply brief. The applications for amicus briefs will not be filed until 14 days after that—*about 90 days from this week.* The San Francisco

Veteran Police Officers Association, the San Francisco Retired Firefighters, and RECCSF are filing amicus briefs.

Encourage Retirement Board

Protect Our Benefits wrote a letter to Victor Makras, president, San Francisco Employees’ Retirement System Board, stating: “At our regular monthly meeting on May 12, POB voted to support the agenda item discussing and directing staff to identify and procure resources to pursue purchase of a **sole building** in San Francisco for the SFERS headquarters with the intent that HSS be housed in the building.”

Future Planning

POB continues to develop and implement a strategic plan to educate the public, decision-makers, and elected officials about protecting our benefits. This entails a combination of City Hall lobbying, community organizing, and social media outreach.

Be a part of POB future plans! Send your contribution to Protect Our Benefits, P.O. Box 320057, San Francisco, CA 94132. Stay updated—visit the POB Web site at www.protectourbenefits.org.

Important Announcement from your RECCSF Executive Board

All members please take note.

The Executive Board has decided that it is time for RECCSF to follow the lead taken by other organizations into the electronic age.

To that end, commencing with the September issue, our News & Views newsletter will be delivered **only** by e-mail. By implementing this policy, we will be able to direct the resulting fiscal savings toward improved outreach and member services. We will also be able to deliver timely alerts to members on critical issues that arise between newsletters.

However, we know that some members do not have computer access, and will still need to receive their printed copy. If this is your circumstance, please mail a note requesting a hard

copy of the newsletter to the RECCSF Office, 3915 Irving St., San Francisco, CA 94122-1294. You only need to send one request.

If you are currently receiving the hard copy and also have an e-mail address that we don’t know about, please e-mail it to the RECCSF office at reccsf@att.net, so that we can ensure a smooth transition.

We also wish to thank all of our members for ongoing support of all of our efforts to ensure our fiscal health, such as participation in our raffles and the voluntary donations at the refreshment table. Also, we wish to remind you that any direct donations made to the Friends of RECCSF are most appreciated.



On May 20, outgoing RECCSF President Sue Blomberg was honored by the Board at a farewell luncheon.

What to Do If Your Wallet or Purse is Missing

By Casey Mysliwy,
Marketing Specialist

Losing your wallet or purse can leave you feeling completely exposed. Here's how to take back some peace of mind.

- **File a police report.** This will help with later steps, like getting fraudulent charges reversed or getting incorrect information removed from your credit report.
- **Call card issuers, financial institutions and insurance companies.** The faster you do

this, the better, since reporting quickly could eliminate or reduce your liability for fraudulent charges or activity.

- **Contact the DMV and Social Security.** Report your license, and, if necessary, your Social Security card as missing and get replacements.
- For membership or library cards, contact the issuer and ask that the account be closed and re-opened. Think of all memberships; like gyms, alumni groups, fraternal organizations, and service organizations.

- Monitor your accounts and your credit reports closely. If you believe you may have been the victim of identity theft, you are entitled to an extra copy of each of your three credit reports for free. Consider putting a fraud alert or security freeze on your credit file.

If you're a member of San Francisco FCU, we can help you manage the situation if you lose your wallet or purse. You can find all of our contact information, including after-hours phone numbers, at *SanFranciscoFCU.com*.

Travel Committee Report

By Beverly Pardini and
Marylou Allen

Wed., June 11

"Cornerstone Sonoma" includes four wineries, galleries, gift shops, gourmet food, and more than 20 stunning gardens to explore; lunch on your own. Before return, visit to Cline Cellars' Mission Museum.

Wed-Fri., June 18-20

After 75 years in the same family, the Nugget in Sparks has changed hands, and features new renovations. Spend two nights in the Nugget's East Tower and visit other casinos while in Reno; also, enjoy the Nugget's indoor swimming pool and spa.

Wed.-Fri., Aug. 6-8

Stopping at Chukchansi Gold Resort & Casino in Coarsegold. Before arrival, a stop in Modesto at Sciabica & Sons Olive Oil Company for tasting. Next day, Yosemite visit to Inspiration point, Bridal Veil Falls & Half Dome; lunch included. Before

return, a stop at Hilmar Cheese Factory for brief tour & lunch on your own.

Wed.-Fri., Aug. 27-29

BBQ's are being fired up and ribs are on the grill as the "Best in the West" Rib Cook-off begins at the Nugget. Stay two nights at the Silver Legacy in Reno and enjoy plenty of time to sample those delicious ribs on the second day in Sparks. Visits to two additional casinos are included.

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

Osher Lifelong Learning Institute at SF State University Summer Classes

Online registration now open;
courses start June 9.

Classes: World Cup,
neuroscience, cinema,
writing & more.

For full class listing and
registration, visit:

<http://olli.sfsu.edu>.

Osher will be one of the
vendors at the RECCSF
Sept. 10 Education Fair.

Some Unusual Places To Go In San Francisco

- One of the actual Wells Fargo wagons in the lobby of their building at 420 Montgomery St. Really good museum of that period of time.
- The Columbarium off of Anza near Stanyan. It's open to the public, and if you are lucky, the caretaker will give you a tour, or at least tell you about some of the famous inhabitants — he knows them all, been there 40 years!

News & Views

June 2014

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



Annual Luncheon and Installation of Officers

Wednesday, June 4

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

Executive Board Meeting

Tuesday, June 17

Taraval Police Station
2345-24th Ave.

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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

News & Views

July/August Deadline:

☛ Friday, June 13
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, June 4

Annual Installation Luncheon

Keynote speaker and Administrator of the
Oath of Office: San Francisco Treasurer
and Tax Collector José Cisneros.

Wednesday, July 9

Gary Holloway will make good on his promise to re-
turn to tell us all about San Francisco history from
the Earthquake and Fire of 1906 to the present.

If you missed his talk in November, you
can catch up at this meeting.

No meeting in August.

Regular Meetings

Second Wednesday of each month

Refreshments available: 11:10 – 11:50 a.m. • Program: 11:30 a.m. • Business meeting: 12 p.m. • Bingo: 12:45 p.m.

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