

Official Publication of the Retired Employees of the City and County of San Francisco

NEWS & VIEWS

A MEMBERSHIP ORGANIZATION WORKING FOR ALL CITY RETIREES

Health Service Committee Report

By Claire Zvanski

HSS held a special forum meeting without usual business on the agenda, focusing on the rules and regulations that govern the board and establish the benefits.

- Deputy Director Mitchell Griggs presented the **open enrollment** report. Over 10,000 calls received, 10,300 forms processed, 6,000 personal interactions, and 1500-2000 daily robo calls were made, all without disruption in regular services; a first in the history of HSS.
- Deputy City Attorney Erik Rapoport compiled and presented **charter and administrative code** sections into a document that applies specifically to the governance of the HSS. Everyone who monitors this board should have a copy.
- Dr. Paige Sipes-Metzler of AON Hewitt (board actuaries) presented an overview of **pharmacy trends**. Pharmacy still comprises the largest cost of medical premiums, and all HSS plans cover broad formularies (lists of covered drugs) with no “donut hole.” Specialty drugs continue to drive up pharmacy costs. These are not maintenance drugs. They are medications that treat complex and chronic diseases, might have serious side effects, require continual oversight, and may or may not be taken over long periods of time. Over the next three to five years they are expected to exceed **50% of total prescription drug costs**. Examples for treatment of rheumatoid arthritis, ulcerative colitis and psoriasis are

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Retirement Committee Report

By Claire Zvanski Herb Weiner, and Herb Meiberger, CFA

October brings a few scares!

- The Fund gave back .98% for the month of October, reflecting the weakness in global stock markets. The Fund returned 2.73% for the first four months of FY2016-17. All asset classes had positive returns.
- The Fund was valued at \$20.7 billion on Monday, Oct. 31 (Halloween).

Retirement Board approves actuarial assumptions!

- SFERS’ in-house actuary, Janet Brazelton, and SFERS’ consulting actuary, Cheiron, presented their actuarial analysis of the Fund. They reported that SFERS is one of the best-funded pension plans in California at 89%. The median funding is 79%, which means there are 79 cents of assets for every dollar of promised benefits.
- Since you are members of a Defined Benefit (DB) plan, important assumptions are required to fully fund the pension to pay your promised benefits. The most important assumption is the “actuarial return,” which is the forward-looking expected rate of return of the assets. This is also the “hurdle rate” for paying the supplemental COLA.
- The Board adopted the same assumptions as last year; that is, an “actuarial return” of 7.5%, “price inflation” of 3.25%, and “wage inflation” of 3.75%.
- Although earning 7.5% on the

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December Calendar

Annual Holiday Party

Wednesday, December 14
Business Meeting: 10:15 a.m.
Raffle

Light refreshments
Irish Cultural Center
45th Ave. & Sloat Blvd.

News & Views

Editorial Committee Meeting
No meeting in December.

Executive Board Meeting
No meeting in December.

Public Meetings:

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

Veteran Police Officers
Tuesday, December 13, 11 a.m.
San Francisco Scottish Rite
Masonic Center,
2850 19th Ave. & Sloat Blvd.

Retirement System
Wednesday, December 14, 1 p.m.
1145 Market St., 6th Floor

Health Service System
Thursday, December 8, 1 p.m.
City Hall, Room 416

UESF Retired Division
For time/location, contact
Diane Doe at 1 (415) 822-2099 or
Ddoe@mac.com.

SEIU 1021 West Bay Retirees Chapter
Monday, December 19, 12-2 p.m.
Holiday Luncheon.
RSVP David Williams for location.
1 (415) 939-5149 or
iamdhw@comcast.net.

Retirement Committee Report

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portfolio might seem optimistic, this is a long-term assumption, and the majority of other public pension funds use 7.5%, with a range of 7.0% to 7.75%.

Update on Protect our Benefits (POB) Lawsuit:

- Executive Director Jay Huish updated the Board on the City’s injunction on the Board’s decision to pay benefits to the pre-1996 retirees. Legal briefs are due by both parties within one month.

Investments Updates:

- Staff reported that \$250 million was invested in seven different hedge fund strategies on Oct. 1. When asked, staff stated they could not disclose the names of the managers in public session;
- CIO Bill Coaker reported that the following investments approved in executive session were consummated: \$100 million in EMG Fund IV (energy and minerals); \$25 million in Atalaya Asset Income Fund III (debt); and \$50 million Harper Asset Holding (“opportunistic”);
- CIO Bill Coaker reported that two new staff members were hired: Joe Bates for asset allocation, and Jeremy Gurewitz for natural resources; both have impressive resumes; and
- Staff pointed out that SFERS ranked number two in the nation for private equity investing, earning 15.2% per year for the 10 years ending 6/30/2015.

SFERS investment of \$400 million in China’s Unlisted “A shares”:

- In October, the Board voted unanimously to commit \$200 million to Springs Capital and \$200 million to Cephei Capital to invest in Chinese shares that are not available to individual investors; and
- Commissioner Meiberger reported on his due diligence trip to Hong Kong. He visited both Springs Capital and Cephei Capital at their offices, discussed potential investment opportunities, Qualified Foreign Institutional Investor status (QFII), fees, and other issues. Commissioner Meiberger attended a conference and executive exchange program hosted by the Pacific Pension Institute. Attending this conference were members of public funds, Chinese investment managers in private equity and common stocks, as well as Chinese regulators. A site visit to the Shenzhen Stock Exchange was particularly informative, showing the evolution of markets in China

New Members

Frawley Lynch	PUC	Teresita B. Repato	DPH
Dorothy Norris	PUC	Gerald Robbins	MTA
Dennis M. O’Leary	FIRE	Federico Sanchez	Fire

and opportunities for investment. (Shenzhen is a created city just north of Hong Kong that has become the financial and technological hub of Mainland China.)

Deferred Compensation Plan (DC):

- The credited interest rate for the Stable Value fund will be 1.59% for the remainder of 2016.

Questions? Comments?

Contact Herb Meiberger at herb.sf@gmail.com or Herbert Weiner at h.weiner@sbcglobal.net or Claire Zvanski at czvanski@hotmail.com.

Health Service Committee Report

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Xeljanz and Enbrel that cost \$24,000 annually. New drugs that cure hepatitis C such as Harvoni and Viekira Pak take eight to 24 weeks of treatment and cost \$84-95,000. Melanoma, lung, breast, kidney and bladder cancers treated with Keytruda or Opdivo, for example, cost \$143-150,000 a year. New specialty drugs are regularly created, directly marketed to the consumer (ads), and have no generic/biosimilar alternatives. Manufacturers are now shadow pricing (matching each other’s list prices), which keeps costs high.

- The Medicare Access and Children’s Health Insurance Program (CHIP) Reauthorization Act (MACRA) of 2015 was updated by Stephanie Flier, MPH, of the Pacific Business Group on Health (PBGH). She was optimistic that there will be few changes, despite the change in presidential administration. Medicare reimbursement is now based on the value/quality of treatment vs. volume (former PPO fee-for-service models).
- Lastly, Blue Shield’s Cal INDEX was unimpressively updated. It collects your medical information (without your permission) and makes it available to any other member provider anywhere in California who might treat you. Members must opt out if they don’t want their data collected. Many questions remain.

Everyone wishes a speedy recovery to Director Catherine Dodd, who had knee surgery.

Questions? Comments? Please feel free to contact me at 1 (415) 341-3085 or czvanski@hotmail.com.

Rest In Peace

The following members have recently passed away.

Therese A. Bertrand	DPH	Barbara Jonas	BOE
Scott Breed	HRD	Raymond Lym	DPH
Joanne Burik	DPH	Richard J. Martin	POL
Albert W. Gonzales	BOE	Barbara J. Reece	HHP

President's Message

By Claire Zvanski

While we were working out the logistics of getting cake to everyone at the RECCSF meeting to celebrate Esther Scheele's 100th birthday, I noticed someone getting up and starting to distribute plates with cake. I realized it was a friend (Joann) and colleague that I had worked with back in the '70s. She didn't question the need; she recognized it and got up to help. That truly represented the "good old days" when we all worked collaboratively to get things done!

Just before that, I saw Skee (new board member and colleague) come in with Esther and Bernie. When we needed someone to transport Esther and Bernie, Skee stepped up to inquire where and when.

That's how most of us worked for the City. We shared the same values. We met each other again as we moved to new departments and responsibilities. We made calls to get things done. Additional paperwork was needed, but we (miscellaneous) often got the "fix" done before the paperwork was finished!



Unity and commitment to quality of life drove us once. It must continue to drive us as we vote for the Retirement Board candidates. We must *all* be fairly represented to preserve our unity as one, indivisible group of retirees.

Questions? Comments? Please feel free to contact me at 1 (415) 341-3085 or czvanski@hotmail.com.

Avoiding a Financial Holiday Crisis

By Josephine Dela Cruz,
Member Services Supervisor
San Francisco Federal Credit Union

It is easy to hand the store clerk your credit card when doing your holiday shopping because it is probably done in the spirit of being generous. However, when the holiday bills start rolling in, it is not the sweet spirit of generosity that hits you, but rather the bitterness of buyer's remorse that can overwhelm you.

Make a list. Decide before you head for the mall exactly who you plan on buying gifts for and set a budget for each person on your list. Check it twice.

Total up the amount that you plan to spend on all holiday gifts. You will get a better picture of how this will affect your total budget. Perhaps there are ways to reduce your list or cut back on expenses.

Understand the Cost of Debt. For example, if you plan on charging \$1500 this holiday season and your credit card charges a 14% interest rate and requires that 3% of the balance be repaid monthly, you will find that it takes you three years and seven months to pay off this credit card, and will eventually pay \$410 in interest!

Smart Shopping. In addition to arming yourself with a list and a budget, you can also choose to shop with cash or debit cards (which will eliminate the dreaded credit card bills later). Studies show that folks spend less when using cash versus credit.

Understanding the cost of debt may influence you to use cash for most—or all—of your holiday purchases. The joy of the season does not need to lead to a fiscal headache in the New Year.

Happy Holidays!

Best Doctors is Best Practice Special Report!

January 2017 will bring us all a new health benefit. If we get a very serious diagnosis we usually want a second opinion. We want to know if the diagnosis is correct and if the treatment plan is the best, especially when more than 40% of all cancer diagnoses are incorrect!

Best Doctors is the best answer. At no cost to you, you can request that your medical diagnosis be reviewed by the best expert physicians and clinicians in the nation. They will also review the treatment plan outlined by your physician to determine if that is the best treatment for you. This will now be a benefit available to you in *all* medical plans.

You won't meet or be examined by these expert clinicians. Your medical records will be forwarded to specific medical experts for exhaustive review and discussions with your own physician.

Reputable doctors always want to consult with other expert doctors to validate their diagnoses and their treatment plans. This means that your diagnosis will be correct and that you will have the best treatment options possible.

When you need it, Best Doctors will be here for you!

Useful Phone Numbers

RECCSF Office

Email: reccsf@att.net

Web site: sfretirees.org

Phone Number:

1 (415) 681-5949

Health Service System

Web site: myhss.org

Phone Numbers:

1 (415) 554-1750

1 (800) 541-2266

S.F. Retirement System

Web site: sfgov.org/sfers

Phone Numbers:

1 (415) 487-7000

1 (888) 849-0777

November General Membership Meeting Esther's 100th Birthday Celebration!



Nov. 15 Board Meeting Actions

- Accepted Treasurer's Report
- Discontinued *News & Views* hard copies as of December 2016

Travel Committee Report

By Beverly Pardini and Marylou Allen

Wed., Dec. 7

Visit to Duarte's Poinsettia Nursery in Hughson, near Modesto, where over 60,000 poinsettias in 30 varieties and colors grow in state-of-the-art greenhouses; after brief tour, time available for shopping. (Duarte's Nursery accepts checks or cash only). Included: sandwich buffet lunch of soup, salad and dessert at the Hilmar Cheese Factory.

Wed.-Fri., Dec. 14-16

Annual pre-holiday two-night visit to the Silver Legacy in downtown Reno, including buffet dinner and this year's performance of *A Miracle on 34th Street* at the El Dorado. Upon arrival at the Legacy, your escort will host a cocktail party prior to an evening at your leisure. Next day: Relax and enjoy on your own. A four-hour stop is made at Boomtown before returning to the Bay Area. Tour also includes roundtrip deluxe motor coach and baggage handling.

Wed.-Fri., Feb. 15-17

Leisurely trip to Reno with no casino stops (except to check in for two nights at the downtown Silver Legacy). The second day is free to relax and enjoy Legacy amenities, or visit the El Dorado or Circus-Circus. Late morning departure on the third day, with a rest stop in Auburn. Included: roundtrip motor coach, baggage handling and two Silver Legacy buffet breakfast coupons.

Wednesday, March 8

Tour and tasting at St. George's Distillery, located at the old Alameda naval base. Learn about craft distillation and artisanal spirits (gin, vodka, absinthe, whiskey, rum, brandy, liqueurs, etc.) with a knowledgeable spirits guide. Tour lasts about 1.5 hours and concludes in the tasting room with sampling of six made-on-site spirits. Lunch is on your own prior to the tour and tasting. Tour limited to 32; valid ID required.

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

Save the Date!
Wednesday, Dec. 14, 2016
RECCSF Annual
Holiday Party
Hosted Refreshments!
Raffle!

*Come
celebrate with
your fellow
members!*



Annual Firefighter Toy Program

If you can, please bring unwrapped toys to the Dec. 14 meeting, to help disadvantaged kids have a happy holiday.

(Checks payable to SFFD Toy Program are also gratefully accepted.)

If you are unable to attend, please feel free to drop off your donation at any San Francisco Fire Station.



Holiday Party Donations Needed!

RECCSF is seeking donations for our Dec. 14 annual holiday party raffle. "Cash is king," and *NEW* donated items are also welcome for the raffle.

If you can help, please leave a message at 1 (415) 681-5949 or reccsf@att.net by Dec. 2, or bring donation to the Dec. 14 holiday party.



Candidate statements for San Francisco Employees' Retirement System Election

Ballots will be mailed on Dec. 19

Vote for Al Casciato.

In these uncertain times, the last thing our retirement and benefit system needs is dysfunction and delay. Endorsed by Protect Our Benefits, RECCSF, labor unions and financial experts, I am running for the San Francisco Employees' Retirement System Board to restore sound management practices and ensure a solid return on investments.



Our pension fund lost \$1.5 billion last year. I am running against Herb Meiberger for a seat on the SFERS Board because his record of disruption and delay is costing us, and he must be replaced.

For 17 years I served on the Retirement Board, retiring in 2012 as president of the board. During my tenure, the fund grew from \$6 to \$18 billion.

As a retired city employee, I know that if the Retirement Board does not invest wisely then retirees will not receive supplemental COLA increases, and current employees must contribute more to the fund.

With uncertain economic times ahead—now more than ever—we need solid and smart leadership on the SFERS Board. I ask for your support and vote.

I would like to take this opportunity to thank the following RECCSF Executive Board members for their personal encouragement and support on behalf of all my efforts to assist retired members: Mary Anne McGuire-Hickey, Carol Cochran, Sharon Johnson, Stephanie Lyons, Ray Favetti, George Lau, John Madden, Leo Martinez, and Tim O'Brien.

To learn more about my campaign and who is supporting me, please visit www.electcasciato.com

Herb Meiberger has earned your vote.

During my 24 continuous years as your Retirement Board commissioner, I:

- helped raised your Fund's performance to one of the best pensions in the country;
- was an SFERS employee for 20 years, learning the nuts, bolts, and nuances of your pension;
- was responsible for stewarding a \$1 billion bond portfolio and achieved superb performance;
- was instrumental to directing your assets to Private Equity's 15.2% average annual return! See <http://www.investmentcouncil.org>;
- passed the three-year *Chartered Financial Analyst* program and am an active member of the CFA Society;
- am currently a finance instructor at San Francisco State University, teaching corporate finance and investments; and
- was the first commissioner to support granting the Supplemental COLA for pre-1996 retirees.



My opponent is a retired police captain. While I respect his public service, it's an unfair monopoly for public safety to exclude 85% of the members (miscellaneous) from the table. The desire of others for a passive commissioner that will "drink the hedge fund Kool-Aid" and act as a non-questioning rubber stamp shouldn't be confused with my zealous defense for the security of your pension.

Thank you. To learn more, please visit my website: www.herbmeiberger.com.

Current SFERS Board Members

Malia Cohen, president, SF Board of Supervisors member

Brian Stansbury, vice president, police officer, elected

Leona Bridges, mayoral appointee,

Joseph Driscoll, firefighter, elected

Victor Makras, mayoral appointee

Herb Meiberger, miscellaneous retiree, elected

Wendy Paskin-Jordan, mayoral appointee
(Frank Jordan's spouse)

RECCSF endorses for the San Francisco Employees' Retirement Board:

- Commissioner *Herb Meiberger*, CFA, incumbent;
- Challenger *Al Casciato*, retired police captain, former SFERS member.

What Price for a Seat at the Table?

Our Retirement Board isn't for sale!

How much does it cost to buy a seat at the table on San Francisco Employees' Retirement System (SFERS) board? Do our pensions depend on who's buying seats?

Retired police captain Al Casciato has claimed that the Police Officers Association is donating \$100,000 to elect him to the SFERS Board. There's other reports that IFTPE Local 21 may contribute another \$85,000 to Casciato's campaign.

Our pensions shouldn't depend on \$185,000 "dark-money" campaign contributions!

An *unsigned* Oct. 20 letter authored by 18 people from 13 labor unions wrongly claims that Herb Meiberger is unable to build strong working relationships with SFERS board members and staff. That's pure nonsense. The letter brazenly demanded Meiberger withdraw from re-election.

As our elected miscellaneous representative, Meiberger's served with distinction for 24 years on the SFERS board. If Casciato wins, four of the seven board seats will be controlled by "Public Safety," stealing miscellaneous members' voices at the table.

Mr. Casciato: How can I trust you'll watch my back? Will you, instead, stand down (withdraw), preserving a seat at the table for the 85% of miscellaneous plan participants?

We're not for sale, Al. We've earned and deserve balanced representation.

Vote for Herb Meiberger in January to protect miscellaneous members' interests in our pensions!

Patrick Monette-Shaw

Herb Meiberger has served with distinction on the Retirement Board, and is far more qualified than his opponent, who is running hard and dirty to secure a majority of the seven-vote board for fire and police (who constitute less than 15% of active and retired employees).

Al Casciato was on the board only once, and used his short tenure to benefit his sector; he now makes a pension of more than \$200,000 a year.

Meiberger works for *all* of us, for the public interest, and for clear and reasonable investment behavior. A true professional in financial services, Meiberger's research, on-site observations, and due diligence are second to none. At meetings he is always prepared, and asks direct—challenging but always courteous—questions.

Meiberger opposed the recent unpopular move toward hedge funds and was attacked by his opponent for not being blindly obedient. He has been joined by Victor Makras, and hopefully more "no" votes will follow. (Note: The hedge funds don't even permit the board to identify its specific investment choices.)

Herb Meiberger is widely respected and deserves our thanks and our votes, in order to be able to continue his accomplishments into the future.

Al Casciato should apologize.

*Richard Hack, Retiree
(Public Guardian, et al.)*



Friends, I respect that Retirement Board members with good records need to be retained, and I do not hold any ill will against the incumbent.

However, it troubles me that the miscellaneous employees are not represented on the Board. They number, by far, the largest single "group" of employees governed by the Board. I agree that each group needs to be represented, but not at the expense of any other group.

I believe that the by-laws—or whatever—need to be revised to protect this "group." This should not be done at the expense of any other group.

Richard Evans

Herb Meiberger has faithfully represented miscellaneous employees on the San Francisco Employees' Retirement System Board for the past 25 years.

As a professor of investments at San Francisco State University, he certainly is qualified.

While his attitudes and views sometime clash with other board members, he provides a check and balance vital to dialogue and decision.

Meiberger's input is crucial for the coming years, due to important decisions that must be made—notably, hedge funds. Balanced thinking is required, because the wrong choices could cost our portfolio and benefits dearly.

Another factor must also be considered. Herb represents miscellaneous employees and his opponent is Al Casciato, a retired police captain. Should Casciato win, this would mean dominant representation by public safety officers—a situation non-existent in other U.S. public retirement systems.

Other board members take violent exception to his statements and dissent; but no member can call him disloyal. His dissenting opinions are driven by concern for our benefits.

Based on his outstanding performance (which I have personally observed by my regular attendance at SFERS meetings), I am voting for Herb Meiberger and encourage other RECCSF members to do the same.

*Herb Weiner
(Department of Human Services)
Retired 2003*

Editor's Note:

We urge more submissions from our members—both letters to the editor and articles—that reflect the varying opinions of *all* our members on issues of interest to all City retirees. Submissions are printed on a space-available basis and subject to being edited for grammar, length, and appropriate language; but *never* rejected for opinion.

Protect Our Benefits

By Skip McKinney

Protect Our Benefits is an independent political action committee which falls under the provisions of the San Francisco Ethics Commission. The opinions are those of the writer.

As you are aware, on Oct. 4, 2016 the court issued a preliminary injunction preventing SFERS from restoring the supplemental COLA payments to the pre-1996 retirees. A preliminary injunction can be issued while a lawsuit is pending.

Prior to a trial, a case management hearing was heard on Nov. 1, 2016. The purpose of the case management hearing was to advise the court of the status of the case, such as: which discovery needs to be completed, identifying the major issues, and determining the trial length. It was determined that CCSF

needed to file their brief by Nov. 10. SFERS would be required to present their opposition brief by Nov. 23, and CCSF needed to file a reply brief by Dec. 2.

Judge Mary Wiss then scheduled a hearing date on Dec. 13, wherein the City will argue for, and SFERS against, the issuance of a permanent injunction. Because of the age of the people impacted by the suit, we had hoped SFERS would have requested instituting a "fast track."

We were apprised by SFERS Attorney Ashely Dunning that she would not be requesting the fast track since it would then place the burden of proof on SFERS. (This would not be in their best interests, since the party that does not carry the burden of proof carries the benefit of assumption; thus the burden of proof would remain with

the City.)

Unfortunately, it may be at least a year before proceedings begin to determine the legality of the SFERS Board's vote to restore the supplemental COLA to the pre-1996 retirees.

An important vote is pending for the termed-out seat on the Retirement Board. This seat is one of the three elected members and is required to be filled by a retired city employee.

Al Casciato is running against incumbent Herb Meiberger. Both have served on the Retirement Board, are members of RECCSF, and have served in some capacities therein.

POB has voted to endorse Casciato. As a member of POB, I will also be supporting Casciato.

I feel that we are in danger of being divided, due to a comment at a recent RECCSF meeting of equal representation of miscellaneous employees: "too much blue (police, fire) on the board." (Casciato is a retired police captain.) "You need a maverick on the board, someone like Meiberger."

I would like to state: "***We are all one, blue or miscellaneous employees.***" We all belong to the same retiree's club. We don't need divisiveness. Vote for whom you feel can best represent your interests, based on their qualifications—not on the color of their uniform.

That being said, POB would like to wish you and yours a very merry Christmas and happy New Year.

Stay up to date by visiting POB's website, www.protectourbenefits.org or our Facebook page. Your contributions are not tax deductible, but most appreciated: please mail them to POB at P.O. Box 32007, San Francisco, CA 94132.

United we stand, divided we fall.

RECCSF General Membership Meeting Date Changes!

Effective 2017, RECCSF General Membership meetings will be held bimonthly.

This is a necessary austerity measure.

The RECCSF Board has decided that meetings will be held every other month, starting February, 2017.

Therefore, the meeting schedule for 2017 will be:

- February (nominate new officers)
- April (vote)
- June (installation luncheon)
- August
- October (health fair)
- December (holiday party)

Bi-monthly meetings will continue to be held at 10 a.m. on the second Wednesday of the month at the United Irish Cultural Center.

News and Views will continue to be published monthly (except in August) and sent electronically.

Email blasts will continue to be sent, when necessary, to update members on critical benefit issues.

Membership and Subscriptions

for retired city employees as of July 31, 2015

Membership application: www.sfretirees.org; email: reccsf@att.net.

- \$48, annual
- \$600, lifetime (payable over four months in four payments of \$150 per month, or annually over four years in increments of \$150 per year)
- Members without computer access should contact the RECCSF office at 1 (415) 681-5949.

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.

Submissions to *News & Views* are solicited and encouraged.

Submit in Word document to: sheilamullen@mac.com, or

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News & Views

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First Vice President
Linda Tabor-Beck,
Second Vice President
Secretary, Bonnie Bompert
George Lau, Treasurer
Leo Martinez, Sergeant-at-Arms

Executive Board Meeting

No meeting in December

Note to members:

Please keep RECCSF updated
with changes in address,
phone number and email.

News & Views

January Deadline:

☛ Friday, December 16, 5:30 p.m.
Please email your submissions to:
sheilamullen@mac.com.

Letters to the Editor of 50 words or less welcome.
All letters subject to further editing.

Visit our Web site:

sfretirees.org

RECCSF office

email address:
reccsf@att.net



**Upcoming
General
Membership
Meeting**

Wednesday, Dec. 14
10 a.m.
**Annual RECCSF
Holiday Party**
Mark your calendar now!

