

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

President Randy Scott began the meeting with statements about the recruitment process for the new director. He took full responsibility for any and all snafus. In the name of RECCSF and all retiree organizations, I have been requesting a meeting exclusively with—and for—retirees. That has not yet happened. The process is going forward and the HSS board had a closed session on Aug. 24 to review all applications they have received. To give input, there is an online survey until Aug. 31 at [www.ralphandersen.com/SFHSS-Comments](http://www.ralphandersen.com/SFHSS-Comments).

- Carol Karimi is the new communications director. There are several other positions that are being drafted, and two analyst positions that are awaiting acceptance.
- High staff praise was given after the budget process struggle and now we are into preparation for open enrollment. The EAP was singled out for its new leadership programs and also for its crisis intervention responses.
- Members are urged to visit [myhss.org](http://myhss.org) and subscribe to the RECCSF newsletter, *News and Views*, in order to be kept up to date in a timely fashion on all benefit changes, costs, etc. Kaiser defined the expanded areas in Hawaii, Oregon and Washington where service will be offered to our retired members. Most of Oregon is covered, and the Puget Sound region of western Washington—plus Spokane—will provide Kaiser services. About 400 early and Medicare retirees will be impacted.
- HSS’s Dashboard analytics reviews all claims and disease management, plus drug utilization across all plans.

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## Retirement Committee Report

By Claire Zvanski and Herb Weiner

The latest hot-button issue before the SFERS Board is divestment from fossil fuels. The item was postponed to “the call of the chair.” However, many people attended to give public testimony. Public commentators included former Supervisor John Avalos, who sponsored the resolution from the board of supervisors in 2015 directing the SFERS Board to completely divest from fossil fuels.

- The fund closed the fiscal year with investment earnings of 13.96% (net of fees). This is sufficiently above the expected return rate of 7.5%, the threshold for the **supplemental COLA**. Executive Director Jay Huish confirmed that there are **sufficient earned funds to pay the entire 1.5% supplemental cola** for FY2016-17 to post-Nov. 6, 1996 retirees. The audit should be completed for official notification by September. Payment is scheduled for the end of February 2018. (All funds are made available on the last day of the month).
- CIO Bill Coaker reported that the fund achieved a new threshold, crossing above \$23 billion at \$23.023 billion.
- Public equities are continuing good earnings up 2.47%, led by international stocks, which gained 2.66%.
- CIO Coaker reported that for the first nine months of the absolute return program (hedge funds), the portfolio returned 6.46% (net of fees), outperforming the Hedge Fund Research Fund of Funds Composite Index (which was up only 3.91%).
- Board President Brian Stansbury

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## September Calendar

### Regular Meeting

No meeting in September

Wednesday, Oct. 11

**Business meeting & program: 10 a.m.**

San Francisco

Scottish Rite Masonic Temple  
2850-19th Ave. at Sloat Blvd.

### News & Views

#### Editorial Committee Meeting

Tuesday, Sept. 19, 9 a.m.

Taraval Police Station

All interested parties welcome.

#### Executive Board Meeting

Tuesday, Sept. 19, 10 a.m.

Taraval Police Station

All interested parties welcome.

### Public Meetings:

#### Retired Firemen &

#### Widows Association

Thursday, Sept. 21, 1 p.m.

Irish Cultural Center,

45th Ave. & Sloat Blvd.

#### Veteran Police Officers

Tuesday, Sept. 12, 11 a.m.

San Francisco Scottish Rite

Masonic Center,

2850 19th Ave. & Sloat Blvd.

#### Retirement System

Wednesday, Sept. 13, 1 p.m.

1145 Market St., 6th Floor

#### Health Service System

Thursday, Sept. 14, 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](mailto:Ddoe@mac.com).

#### SEIU 1021 West Bay

#### Retirees Chapter

Monday, Sept. 18, 12-2 p.m.

Union Hall, 350 Rhode Island St.,

100 South Bldg.

Contact: David Williams

1 (415) 939-5149 or

[iamdhw@comcast.net](mailto:iamdhw@comcast.net).

# Retirement Committee Report

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requested a discussion of operational and organizational risk that generated much board discussion. Issues discussed included: hiring a communications officer; succession planning (there is a number of high ranking positions that recently became vacant); cyber security; outsourcing; and managing risk. This will continue as an ongoing item.

- Executive Director Huish reported that the city installed a new financial system. It's had a bit of a difficult start. The Retirement System transferred funds to member banks in July in its usual timeline. While this new financial system caused a delay, Mr. Huish reminded everyone that—per the charter—funds are to be distributed on the **last day of the month**. When funds are made available prior to that day, it is the bank/credit union that decides to distribute funds early. The July 31 pension payment was timely.
- The SFERS Board response to the Civil Grand Jury report

will be due on Sept. 11 to the board of supervisors. Commissioners Casciato, Makras and Paskin-Jordan will be out of town for the Sept. 13 SFERS board meeting. Since the quorum is four commissioners, it will be important for all other commissioners to be present.

- The Aug. 21 Personnel Committee meeting will address the performance reviews of the executive director and the actuarial services coordinator.
- The Sept. 13 meeting has tentatively scheduled the 2917 Strategic Plan, the supplemental COLA analysis as of July 31, 2017, a review and approval of the 2017 asset allocation (hedge fund) policy, managers under review, annual report and recommendation on tobacco divestiture, and the targeted annual report and recommendation on the targeted divestment in Sudan.

Questions? Comments?

Contact Claire Zvanski at [czvanski@hotmail.com](mailto:czvanski@hotmail.com) or Herb Weiner [h.weiner@sbc.global.net](mailto:h.weiner@sbc.global.net).

## Health Service Committee Report

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It allows the system to review disease management and make changes in benefits as needed to improve the overall health of everyone in HSS.

- Baby boomers are four times more likely as millennials to abuse opioids. Abuse raises the cost of healthcare. Statistics were reviewed for 2014 and 2015 since the 2016-17 plan year wasn't yet complete. 450 days/supply per year is the definition of a pattern of abuse. 12,128 in all plans have opioid prescriptions. Twenty-six recipients in all plans have prescriptions greater than 450 days' supply and medical claims associated with opioid misuse.
- The Blue Shield Trio plan that excludes Sutter facilities was actively discussed. Dr. Follansbee raised many con-

cerns about services from the Dignity (Catholic) group. Another concern was as to who would be automatically enrolled in Trio. Open Enrollment materials, telephone calls, informational meetings, Facebook ads, and the Blue Shield website will be utilized. "Mixed" families (UHC plus Blue Shield) should pay careful attention.

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

### New Members

Paula Avery	DPH
Michael L. Bozzini	HSA
Margaret "Peg" Divine	DPW
Catherine Dodd	HSS
Carol Finucane	PUC
Robert J. Franko	DPW
Denise P. Hale	SFUSD
Ronald Jetke	PUC
Gerald Lyons	POL
Nora Milanese	HSA
Lourdes Noriega	SFUSD
Eileen McCrystle Tellez	FIRE

### Retirement System Pension Payment Schedule

The Retirement System wants to remind us that, per the charter, they release funds to retirees on the **last day of the month**. If you receive your funds *prior* to that date, it is because your bank/credit union decided to release the funds early. The Retirement System has *never* missed a payment, and there is never any need to call them in regard to this issue. **Your pension payment will always be deposited into your account on the last day of each month.**

### Bequests

RECCSF is grateful to any members who remember our organization in their estate planning.

# President's Message

By Claire Zvanski

For the fifth time in nine years, the San Francisco Civil Grand Jury investigated our retirement system. The current report vilifies the system for indiscriminately granting benefit improvements to beneficiaries. The report appears to be full of many inaccuracies, is missing salient information, and may be laying the groundwork for a charter amendment to change our pension system. Our basic pensions are safe but future improvements would be in jeopardy, impacting our ability to sustain quality of life. We await the SFERS board response to the report.

Besides hedge funds, the most con-

tentious topic at the retirement board is fossil fuel divestment. It's a very complex issue with a board of supervisors directive to divest.

But, retirement board members are fiduciaries who *must* consider making the best investments to grow the fund. The issue has been postponed to a "call of the chair," but I believe that it may be calendared in October. We will try to publish perspectives from members in our *News & Views* newsletter.

Many membership organizations provide a membership roster for their members. RECCSF does not, and it's easy to lose touch with colleagues. Would this be something that you would like? Members would have the option to choose to be published in the roster. Let us know your interest.



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

## In Memoriam Larry Francis Doyle

1943–2017

*"A man for all seasons," well regarded by all who worked with and for him—particularly for his sense of humor.*

- Over 40 years of service with the City and County of San Francisco, Department of Public Health and Community Mental Health Services.
- Former RECCSF Board member (who, for many years, regularly audited RECCSF finances).
- Former SF Federal Credit Union Board member.

*Rest in peace, Larry.*

## August 9 Board Meeting Results

- Accepted Treasurer's Report.
- Voted for RECCSF to remain neutral on the issue of fossil fuel divestment.

## Rest In Peace

Sylvia R. Bush	BOE	James Mancuso	FIR
Minnie C. Campos	DPW	Edward J. Nevin, Jr.	POL
Eugene A. Caputo	PUR	Margaret M. Ryan	POL
Ida C. Conlon	GEN	Eugene Spake	DSS
Teresa A. Derrick	BOE	David N. Stanley	WTR
Harold J. Fox	BOE	Adolph M. Vannucchi	REC
Robert M. Jew	DPW	Elaine J. Walsh	GEN
Addie C. Kitchiner	JUV		

## Useful Phone Numbers

### RECCSF Office

Email: [reccsf@att.net](mailto:reccsf@att.net)

Web site: [sfretirees.org](http://sfretirees.org)

Phone Number:

1 (415) 681-5949

### Health Service System

Web site: [myhss.org](http://myhss.org)

Phone Numbers:

1 (415) 554-1750

1 (800) 541-2266

### S.F. Retirement System

Web site: [sfgov.org/sfers](http://sfgov.org/sfers)

Phone Numbers:

1 (415) 487-7000

1 (888) 849-0777

# JULY GENERAL MEMBERSHIP MEETING



Speaker Lizette Martinez, Director, Connections for Healthy Aging, gave a fascinating presentation on the lifesaving free “Vial of Life” Program, that helps share critical information with paramedics and other emergency professionals. Info: 1 (415) 821-1003, ext. 108 or [lizette@sfcommunityliving.org](mailto:lizette@sfcommunityliving.org).



Beautiful Scottish Rite interior room in which first RECCSF general membership meeting was held at new location.



RECCSF board member Carol Cochran and Retirement Board Commissioner Al Casciato.



Right: Gift card raffle volunteer “Skee” Tostanowski presenting award to winner RECCSF President Claire Zvanski.



Signin volunteers Jerry Maxwell and Thomas Dang.



New member Gail Johnson, Board of Supervisors.



Barbara Reilly, Board of Supervisors, returning to a meeting after a long absence.

Marie Jobling, Executive Director, Community Living Campaign, was also on hand to help answer questions about the Vial of Life Program.



**New Bylaws change!**

Active employees within five years of retirement are eligible to join RECCSF.

# RECCSF Needs Your Assistance!

By Board Member  
John "Skee" Tostanoski

*RECCSF urgently needs members to step up and share their time, energy, and talents.*

The board can't succeed alone: we are in desperate need of new committee members to help keep RECCSF effective in fulfilling our goal of continuing vigilance in monitoring the preservation and enhancement of *all* city retirees' benefits.

A major need is for assistance from members with IT skills to help manage

our website and other media options.

Also, we need a program chair (board position) to arrange speakers and programs for our general meetings.

We have other committees that would benefit from your skills. Also, joining a committee is a great way for new members to get involved with RECCSF and meet other members.

If you can help, please contact me at [sfskee@sbcglobal.net](mailto:sfskee@sbcglobal.net), and I will direct you to the appropriate committee chair.

Join us. Remember, they're *your* retirement benefits!

## Membership Renewal Notices

RECCSF is in the process of updating its database, and some of our members may be receiving duplicate membership renewal notices. If you have already sent in your check, please ignore these repeat notices.

Thank you for your patience. We are grateful for your continuing membership and support.

## Our New General Membership Meeting Location

**San Francisco Scottish Rite Masonic Temple**  
**2850 19th Ave., (at Sloat Blvd.), San Francisco**

*Parking available in lower level garage; entrances on 19th Avenue and Sloat Boulevard.*



**Future 2017 meetings at this location**

**Wednesday, October 11**

*RECCSF Annual Health Fair*

**Wednesday, December 13**

*Annual Holiday Party*

# Protect Our Benefits

By Skip McKinney

*Protect Our Benefits is an organization whose goals are to enhance the dignity and quality of life of all San Francisco City and County retirees, and preserve their health and retirement benefits. The opinions are those of the writer.*

The City and County of San Francisco vs. Retirement Board (SFERS) lawsuit is now officially in the appeals process. On April 3, 2017 a notice of appeal was filed by SFERS in response to the judgment of the superior court entered on March 9, 2017. On June 6, 2017 the clerk of the superior court notified both parties of the notice of appeal. On July 6, 2017 both parties were notified that the superior court clerk and reporter's transcripts on appeal have been completed and certified to the court of appeal. Parties now will wait to receive notice of a briefing schedule from the court of appeal. POB will remain vigilant, and provide an update as soon as further action is taken.

On July 1, 2017 the SFERS Retirement Board approved the basic COLA of 2% for qualified tier 2 (safety and miscellaneous). Tier 1 (fire and police) will receive their basic COLAs based on half the salary increase of an active member of their rank when they retired.

As of June 30, 2017 the SFERS fund

earned 13.96% on its investments. Even though this is well above the assumed rate of return of 7.5%, we will have to wait for the completion of the July 1, 2016 annual actuarial valuation report for confirmation as to whether or not there were enough excess earnings necessary to pay for a supplemental COLA. Regretfully, this will only apply to post-1996 retirees. (But we're working on this injustice.)

At the request of Commissioner Makras, the fossil fuel divestment calendar item for the Aug. 9 SFERS Retirement Board meeting was continued to "the call of the chair." Commissioner Makras' request was due to two commissioners having confirmed that they would not be able to attend the Aug. 9 meeting, and the commissioners felt that there should be a greater board representation at this important discussion. The president granted the commissioners' request.

POB believes that any divestment should not have a negative effect on the overall return of our trust fund. The high implementation cost and lower return divestment from fossil fuels that would be entailed would—in our view—be a breach of trustee responsibility to plan participants. SFERS is *not* a resource for social or political change. They are required by the California constitution to manage our fund to minimize risk and maximize gains

for the betterment of their beneficiaries—who depend on our fund for their financial support.

There was a little "hubbub" regarding our July 31 stipend distribution. It was strictly internal; i.e., city hall supposedly installing a new payroll system. But—rest assured—SFERS and the banks worked to overcome this obstacle. Just a reminder: "Payday" is the last day of the month, whether it be 30, 31, 28, or—in leap-year—29. It is up to the banks, credit unions, or banking institutions to deposit early.

As I mentioned previously, POB is undergoing some changes to better serve you, the CCSF retiree. Currently, we are applying for both 501(C) 3 and 501(4) status. Our mission will not change. We continue to promote, preserve, and protect your earned retirement rights and benefits.

October is open enrollment month with the Health Service System. You should be receiving your packets shortly. Look them over and enroll in the plan that is best for you. ***You are your own best advocate.***

Be sure to stay informed at [protectourbenefits.org](http://protectourbenefits.org) or Facebook. Your contributions are not tax deductible, but most appreciated. Please mail them to POB at P.O. Box 320057, San Francisco, CA 94132.

Remember: "United we stand, divided we fall."

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## Membership and Subscriptions

for retired city employees as of July 31, 2015

Membership application: [www.sfretirees.org](http://www.sfretirees.org); email: [reccsf@att.net](mailto:reccsf@att.net).

Active city employees within five years of retirement are eligible to join RECCSF.

- \$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](mailto:sheilamullen@mac.com), or

Sheila Mullen, editor, RECCSF office, 3915 Irving St., San Francisco, CA 94122-1294

Telephone: 1 (415) 681-5949, Fax: 1 (415) 681-5398

# Travel Committee Report

By Beverly Pardini and Marylou Allen

## Wed., Sept. 13

The 2017 annual production from the Santa Cruz Senior Organization features the music from *The Best of Broadway-Then and Now*. Before the show, enjoy lunch at the Crow's Nest overlooking the Santa Cruz harbor, with entree choices made tableside.

## Tue.-Thur., Sept. 19-21

Spend three days and two nights exploring the Danish Capital of America, in Solvang. Included: two nights at the four-diamond Hotel Corque located in the heart of Solvang; a guided tour of Lompoc to view the beautiful murals that adorn businesses and homes; a hosted lunch; and roundtrip deluxe motor coach and baggage handling.

## Sun.-Tue., Oct. 8-10

Spend two nights at the Nugget in Sparks, with time spent at Reno's Great Italian Festival held in downtown Reno. Included: roundtrip deluxe motor coach, with casino time at the Silver Legacy and Boomtown for bonuses.

## Wed., Oct. 25

All aboard Cal-Train for the 1-1/2 hour trip from San Francisco to San Jose. Board our motor coach for the short ride to the Old Spaghetti Factory for lunch before a visit to the Rosicrucian Egyptian Museum. Entree choices: Baked Lasagna, Fettuccine Alfredo, or Chicken Marsala, all served with salad, hot baked bread, coffee, tea or soft drink. **Reservations must be made by October 4. Please select menu choice with your reservation.**

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

# Avoiding Identity Theft: Secure Your Belongings in Public

By your friends at San Francisco Federal Credit Union

**Don't leave belongings unattended.** One of the most important steps in preventing identity theft is perhaps also the simplest: Don't leave belongings unattended that contain sensitive information, such as a laptop, wallet, or smart phone. Few would leave these items alone in a crowded public area, but many do so in familiar places that they feel are safe, such as at work. However, places that seem safe often are not. Even if your co-workers are trustworthy, most businesses have plenty of people coming in and out; clients, delivery people, friends of co-workers, cleaning people, etc. A visitor could swipe your laptop and never be seen again.

While keeping important belongings with you at all times is best, you may not want to take everything with you each time you leave your office. If you are leaving items unattended, try keeping them out of plain sight. If you can lock your office door or have a lockable filing cabinet at your disposal, take advantage of it.

This article is provided by our financial partner, BALANCE. As a benefit of belonging to the San Francisco Federal Credit Union, you have access to personal financial counseling at no charge through BALANCE. Call BALANCE at 1 (888) 456-2227, or visit [www.balancepro.net](http://www.balancepro.net).

San Francisco Federal Credit Union is always here to help. Please visit any of our branches, or call us at 1 (415) 775-5377.

## RECCSF Officers

Claire Zvanski, President  
Mary Anne McGuire-Hickey, First Vice President  
Linda Tabor-Beck, Second Vice President  
Bonnie Bompert, Secretary  
George Lau, Treasurer  
Leo Martinez, Sergeant-at-Arms

## Board Members

Bonnie Bompert	Raymond Mason
Carol Cochran	Jerry Maxwell
Thomas Dang	Mary Anne McGuire-Hickey
Steve Green	Sheila Mullen
Adlai "A.J." Jew	Tim O'Brien
Sharon Johnson	Beverly Pardini
George K. Lau	Linda Tabor-Beck
Stephanie M. Lyons	John "Skee" Tostanoski
John Madden	David Williams
Leo Martinez	



## I want to know!

Join

# RECCSF

Retired Employees of the City and County of San Francisco



## We need member photos and notes!

Since our general membership meetings are now scheduled bi-monthly, our editor will welcome notes from and personal photos of our members—at work or play—to be published in *News & Views* in non-meeting months.

For photos, include captions with member name and activity description, and email to [sheilamullen@mac.com](mailto:sheilamullen@mac.com). For notes, we are especially interested in hearing from members located outside the Bay Area, California, or United States.

*Items suitable for publication will be printed as space allows.*

## 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.

### *News & Views*

September 2017  
Volume 118, Number 8  
Sheila Mullen, Editor  
Office: 1 (415) 681-5949  
Fax: 1 (415) 681-5398  
Office email: [reccsf@att.net](mailto:reccsf@att.net)

### Executive Board Meeting

Tuesday, Sept. 19  
10 a.m.  
Taraval Police Station, 2345-24th Ave.  
*All interested parties welcome.*

### *Note to members:*

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

### *News & Views*

#### October Deadline:

☛ Friday, Sept. 15, 5:30 p.m.

Please email your submissions to:  
[sheilamullen@mac.com](mailto:sheilamullen@mac.com).

Letters to the editor and opinion pieces are welcome.  
All submissions subject to further editing.

### Visit our Web site:

[sfretirees.org](http://sfretirees.org)

RECCSF office  
email address:

[reccsf@att.net](mailto:reccsf@att.net)

## Upcoming General Membership Meetings

Wednesday, October 11, 10 a.m.

### *Annual Health Fair*

Open enrollment information.

*Free flu shots for retirees, spouses/domestic partners/dependants.*

Bring health care card. Please wear short sleeves.

Wednesday, December 13, 10 a.m.

### *Annual RECCSF Holiday Party*

Mark Your calendar now!

### *New meeting location!*

Scottish Rite Masonic Temple, 2850-19th Ave., at Sloat Blvd.

*(Parking available in lower level garage.)*