

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 updated the status of the new executive director search. He acknowledged the special meeting with representatives of retiree organizations, including RECCSF. While the HSS Board will hold initial interviews with some candidates, the application process will remain open until finalists are chosen. A final decision isn't anticipated before November.

- AON Hewitt actuary Anil Kochhar has been the representative at board meetings and is noted for presenting actuarial reports in understandable language! He will be leaving AON Hewitt, so representatives attended to present a new team. Mike Clark will replace Anil to work with HSS staff and appear at board meetings. Former HSS Board Commissioner Scott Heldfond attended as part of the AON Hewitt team.
- Open enrollment preparation is the primary focus of all HSS staff. All are being trained to accurately present the Blue Shield Trio plan and the VSP Premier options.
- Blue Shield staff will be available in the office to help clarify the parameters of this new option. Retirees with split memberships (non-Medicare dependents remaining in Blue Shield) will be impacted and need to pay careful attention to this **Blue Shield Trio** option. Trio is the plan that excludes Sutter facilities and physicians. Some Brown and Toland physicians are also Sutter physicians and will be excluded. Members who already don't use Sutter facilities or physicians will be automatically en-

Retirement Committee Report

By Claire Zvanski and Herb Weiner

This was an unusual Retirement Board meeting. Due to lack of a quorum, the board meeting was delayed several hours. When it began, the order of the agenda was altered, and, in the interest of time, only a few items were heard and the majority of the agenda was postponed to the next meeting.

- The Chief Investment Officer report was not heard, so the latest valuation of the fund was not given.
- Annual reports for divestment from tobacco and divestment from Sudan were presented and renewed for an additional year. An extensive list of restricted companies for tobacco and the specific divestment list for Sudan were submitted. The Sudan list included a significant list of oil companies.
- Actuarial Services Coordinator Janet Brazelton presented the Cheiron report of the supplemental COLA analysis of July 1, 2017. The report demonstrates that there are excess earnings as defined by (charter section) A8.526-3 of three and one-half percent (3.5%), less the basic COLA (2%) to the post '96 retirees. This means that **post '96 retirees will receive the 1.5% supplemental COLA as of July 1, 2017. Actual payment will be received in January or February 2018.** Since the Retirement System is not fully funded, no supplemental COLA can be paid to post Proposition C retirees (November, 2011) nor to members who retired before Nov. 6, 1996, due to the preliminary court injunction which is still in effect.
- The majority of the meeting was

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October Calendar

Regular Meeting

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, Oct. 17, 9 a.m.

Taraval Police Station

All interested parties welcome.

Executive Board Meeting

Tuesday, Oct. 17, 10 a.m.

Taraval Police Station

All interested parties welcome.

Public Meetings:

Retired Firemen &

Widows Association

Thursday, Nov. 16, 10:30 a.m.

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

Veteran Police Officers

Tuesday, Oct. 10, 11 a.m.

San Francisco Scottish Rite
Masonic Center,
2850 19th Ave. & Sloat Blvd.

Retirement System

Wednesday, Oct. 11, 1 p.m.

1145 Market St., 6th Floor

Health Service System

*October 12 HSS meeting cancelled
due to open enrollment*

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, Oct. 16, 12-2 p.m.

Union Hall, 350 Rhode Island St.,
100 South Bldg.
Contact: David Williams
1 (415) 939-5149 or
iamdhw@comcast.net.

Retirement Committee Report

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spent reviewing and discussing the acceptance of the 2017 Asset/Liability Study and approval of the revised Asset Allocation Policy (hedge funds). Staff and board investment advisors NEPC and Cambridge recommended an “adjusted mix” of investment strategies that included increasing the absolute return (hedge funds) goal to 10%. The current policy limits hedge fund investments to 5% (\$1 billion). However, the board preferred an alternate recommendation that **increases hedge fund investments to 15%**. The advisors agreed with the board that the al-

ternate recommendation would probably improve returns over time—and was better than the proposed “adjusted mix”—but presented some higher risks. The vote was three to one (Bridges opposed) in favor of the alternate recommendation. Representatives present from miscellaneous employee unions and retirees spoke against the motion. This vote creates a significant change in investment goals for the future.

Questions? Comments?

Contact Claire Zvanski at czvanski@hotmail.com or Herb Weiner h.weiner@sbc.global.net.

Health Service Committee Report

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rolled in the Trio plan. Please read your open enrollment materials very carefully. Please note that there are some service exclusions from Dignity facilities and physicians (St Mary's, St Francis, etc.)

- The VSP Premier option requires specific enrollment. It will be a private pay benefit so that you will be expected to pay separately. It's an upgrade to provide annual replacement of glasses/contacts.
- If you lose your open enrollment form, you can download a new one from the myhss.org website.
- Plan representatives and HSS staff will be available at the RECCSF Oct. 11 meeting to help explain plan options and take your open enrollment changes.
- Free senior flu shots will be available for members and dependents at the Oct. 11 meeting. Bring your medical plan cards.
- The controller's office will be performing a dependent verification audit of HSS membership. You might be asked to provide documentation verifying your marriage or domestic partnership. Most retirees already have documentation on file with HSS.

- Please let HSS know if you are receiving marketing calls from United Health Care. HSS does not allow solicitation of its membership by any vendor.
- The Oct. 12 meeting of the HSS board has been cancelled because of open enrollment. The November meeting will be a special educational meeting, with issues to be determined.

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

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.*



New Members

Leilani R. Andes	DPH
Laura Thom de Perez	HSA
Gail F. Johnson	BOS
Rosalina C. Pualengco	DPH
Rosana Soriano	HSA

President's Message

By Claire Zvanski

While many of us feel elated to hear there will be another supplemental COLA (to be paid in early 2018), we need to remember that our pre-96 colleagues will not see a supplemental COLA in their remaining lifetimes. The original purpose of RECCSF might have been to provide a social opportunity to stay in touch with former colleagues and coworkers, but the reality of our existence seems to be very different these days.

We couldn't afford to take the lead in the Proposition C lawsuit, but we followed the progress of the lawsuit and a few RECCSF members serve

on the POB board. Should the city attempt to alter our benefits with charter changes in the next few years, please ask yourself how much you are ready to contribute to prevent those changes. We learned that miscellaneous employee retirees rarely contribute to protect their benefits, but police and fire willingly contribute. We also learned that miscellaneous retirees tend to ask—first and often—how much they will receive, and when.

The RECCSF newsletter, *News and Views*, monitors and publishes the regular business of our benefit boards. We need colleagues to attend meetings and write the reports. We need bequests and donations to keep us thriving and publishing. Also, RECCSF closely monitors all proposed Social Security and Medicare changes.

In short, we need *you* to become more active.



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

Free Senior Flu Shots

Wednesday,
October 11,
10 a.m.

Annual Health Fair

Open enrollment
information.

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

Bring health care
and I.D. cards.
Please wear short sleeves.

September 19 Board Meeting Results

- Accepted Treasurer's Report that included approval of 2017/2018 RECCSF budget.

Rest In Peace

Names are currently unavailable, and will be listed in November *News & Views*.

Bequests

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

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

MEMBERS CONNECT



Following are images submitted by members "Skee" and Andrita Tostanoski, who visited Madras, Oregon to view the August 21, 2017 eclipse. Along with about 2500 other people, they parked their car in a cow field outside of Madras. This, their first experience with an eclipse, was an exceptional phenomena consisting of two minutes and four seconds of totality. They were both thrilled with the experience and can't wait to experience the next one!



In Memoriam James T. Elliot 1924 – 2017

Native San Franciscan Jim Elliot (nee Eliopoulos) was an RECCSF board member, Federation of Retired Union Members (FORUM) delegate to the SF Labor Council, member of Protect Our Benefits (POB), and member of the International Association of Machinists Local 1305 and the Peninsula Auto Machinists Local 1414 Retirees. He retired in 1985 after 37 years with the city, including 30 years as foreman at the Golden Gate Park maintenance

shop.

Jim was also known for his groundbreaking interview in the 1984 documentary, *The Times of Harvey Milk*. He was a lifelong Democrat, U.S. Navy veteran, outspoken union leader, and civil rights activist. In the 1940s he was a regular at Winterland and Sutro Baths ice skating rinks. He joined the S.F. Silver Blades and was a champion speed skater and barrel jumper. He was an archery instructor, model railroad enthusiast, bicyclist, golfer, pilot (earned his license at age 63) and photographer. Life was his never-ending adventure.

Jim was married for 37 years and leaves three adult children. He will be greatly missed.

Protect Yourself from “Skimming”

Your friends at S
an Francisco Federal Credit Union

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

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

Before inserting your card, see if the card slot wiggles. If it does, there may be a skimmer on it. Use another terminal, and let your financial institution know.

Try using the same ATM for all of your transactions. You are more likely to notice if the machine has been tampered with if you are using a familiar one.

Cover the keypad when you enter your PIN. If a hidden camera is being used, this prevents the camera from

capturing it.

Always check your account statements for fraudulent activity. If you see any suspicious charges, notify your financial institution immediately.

Looking for more financial advice? San Francisco Federal Credit Union has partnered with BALANCE to provide you with free financial education and counseling. Their certified counselors can answer your questions, review your credit report, and help you create a budget.

For more information, call 1 (888) 456-2227, or visit www.balancepro.net.

See's Candy Gift Certificates

RECCSF is taking orders for See's Candy one-pound gift certificates at the discounted price of \$17 each. Order by mail, or at the Oct. 11 general membership meeting. Certificates will be distributed at the Dec. 13 Holiday Party. If you wish your certificate(s) mailed to you, please check the box below, include 50¢ per certificate in your check, and make sure to write your address on the order form. Do not send an envelope—we can't use them to mail the certificates. Certificates not being mailed will be available at the Dec. 13 Holiday Party.

We do not order actual boxes of candy—only gift certificates.

**All orders must be received by Wednesday, December 6, and accompanied by a check.
No exceptions!**

Questions? Contact Sue Blomberg at suesue22@pacbell.net or 1 (415) 221-9731.

See's Candy Order Form (Please print!)

Name: _____

Phone: _____

Number of one-pound certificates: _____ @ \$17 per certificate = \$ _____

Attached is my check payable to RECCSF, in the amount of \$ _____

Mail order form and check to: Sue Blomberg, 4819 Anza St. San Francisco, CA 94121.

Please mail my certificates to the address below. I have included 50¢ per certificate in my check.

Street address _____

City _____ State _____ Zip Code _____

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.

SFERS v. CCSF update (pre-1996 retirees)

On July 28, 2017, SFERS filed their opening brief with the appellant court. The City and County of San Francisco requested a 60-day extension to file its response, and their brief is now due Oct. 28, or sooner. SFERS will then file a reply brief. The court of appeals can then schedule oral arguments—probably after the first of the year—with a decision to be determined after that.

Core questions: Did the San Francisco voters intend to unequally disadvantage the oldest retired members in passing Proposition C in 2011? If no—or ambiguous—did the SFERS Board have the legal authority to exercise its discretion to treat all SFERS retirees equally?

POB is still moving forward with our incorporation as a nonprofit organization. When our incorporation is completed we will be eligible to apply for a federal income tax exemption. We will keep you updated, as this is a rather lengthy process.

The Health Service System is still in

the selection process for a new HSS Director. It is our understanding that five candidates remain in the running. We are looking at Nov. 17 as a possible selection date. From the beginning, POB and RECCSF have both been involved in the process. We have submitted recommendations, and an outline of the set of skills and values an HSS director should possess that would be beneficial to our retirees.

RECCSF is holding its annual Health Fair on Oct. 11 at the Scottish Rite Temple, 19th Ave. at Sloat Blvd. Attending will be representatives from HSS, Kaiser, United Health Care, Vision Care, and Delta Dental. If you have concerns/questions you should attend; plus they will be giving out free flu shots for you and your dependents. If you would like to reserve a flu shot, please e-mail Claire Zvanski at czzvanski@hotmail.com.

On the SFERS Retirement Board front, the fossil fuel issue regarding divestment may be scheduled for the October SFERS meeting. As it will be at the call of the chair, we will have to wait until the agenda is set to confirm if the issue is listed for discussion or an action item.

POB contends that SFERS is a resource, and not an instrument for social or political change. To protect our pension system, SFERS trustees must be free from political meddling and intimidation. Many of our retirees depend upon their pension benefits for

security in their retirement years. POB believes SFERS trustees will do their due diligence regarding the question of divestment, and abide by their fiduciary responsibility to its beneficiaries in the process.

The battle goes on. POB voted unanimously to file an amicus brief with the court of appeals on behalf of our pre-1996 retirees. It is our position that there is only “all retirees,” not “pre-and-post 1996” retirees. (That language is not in the city charter.)

POB is reorganizing, and funds are holding steady—but we still need your help. Be sure to stay informed at protectourbenefits.org or Facebook. Your contributions are not tax deductible, but most appreciated. Please mail to P.O. 320057, San Francisco, Calif. 94132

Remember: “United we stand, divided we fall.”

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.

Membership and Subscriptions

for retired city employees as of July 31, 2015

Membership application: www.sfretirees.org; email: 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, or

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

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

OPINION

Don't be fooled by the fear-mongering rhetoric about our pensions going down the drain if the SFERS divests its fossil fuel investments. Believe your own eyes and ears, not what is told to you by people relying on some "study" or other funded by the oil, gas, and coal companies.

An analysis by MSCI, an independent company that provides research-driven insights and tools for institutional investors—including those that wish to divest from fossil fuels—has developed world-wide fossil fuel free indexes that earn more than conventional indexes. Simply put, the MSCI index provides a path for SFERS, and other institutions, to have a better rate of return on their investment portfolios without fossil fuels.

SFERS has the fiduciary duty to minimize risk and maximize rate of return. We retirees should demand that the SFERS get a better rate of return by conforming its investments to the MSCI fossil fuel free indexes.

— Rich Waller

I see no upside for the ERS Fund if we walk away from all fossil fuel investments. Electric is clean and desirable, but turbines fire up every day with fossil fuels. If all cars were electric tomorrow, charging stations off the electric grid would still be powered by fossil fuels. Draining the grid would create rolling blackouts and shortages, which would have an adverse financial impact to our industries and a negative effect on our way of life. Right now, this is how we live—dependent on fossil fuels. And climate change is occurring, as it always has throughout history.

The ERS Board exists to research, debate and determine the best financial investments to grow our fund and protect it from radical declines. It should not be a vehicle for social lobby groups to promote the policies of politicians and their proponents. Please keep politics out of the decisions that are financially advantageous for the fund.

— Elmer Carr

Free Senior Flu Shots

Wednesday, October 11, 10 a.m.

Annual Health Fair

Open enrollment information.

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

Bring health care and I.D. cards. Please wear short sleeves.

Abbreviated Financial Statement for RECCSF For the Fiscal Year ended July 31, 2017

Revenue:

Membership Dues	\$30,087.00
Contributions	4,475.36
Others	6,499.11
	<u>\$41,061.47</u>

Expenditures:

News and Views	\$ 4,807.93
Meeting & Office Expenses	40,450.63
Others	2,946.08
	<u>\$48,204.64</u>
Deficit for the year	(\$7,143.17)

Ignore Those Health Insurer Mailers!

At this time of year, a flood of health insurer flyers tend to hit our mailboxes, enticing us to change to various health plans, or to sign up for drug or Medicare-supplement plans. Ignore their pleas, and chuck their materials into your recycle basket.

Respond only to the packet issued by the Health Service System during October.

Open Enrollment for coverage in calendar year 2018—that counts.

New Bylaws change!

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

Travel Committee Report

By Beverly Pardini and Marylou Allen

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.

Wed., Nov. 1

It's that time of year again to visit the colorful foothills of the Sierra Nevadas, and High Hill Ranch just above Placerville known as Apple Hill. Enjoy a lunch of chicken, macaroni salad, bread and butter, apple juice and fresh warm apple pie ala mode. After lunch, there is plenty of time to visit the craft shops here at the ranch. Before returning home we will make a stop at another ranch in the area.

Tue., Dec. 5

The first stop today is Stewart and Jasper Almond Store in Newman featuring the finest collection of natural and in-shell almonds, walnuts, pistachios, dried fruits and preserves, and much more. After, it's the Hilmar

Cheese Factory, one of the largest in the world, for an included lunch. Duarte's Poinsettia Nursery in Hughson, where they grow over 30,000 poinsettias in 30 different colors, is the last stop on this trip. Poinsettias start at \$9; checks or cash only.

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



Holiday Party Donations Needed!

RECCSF is seeking donations for our Dec. 13 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 by Nov. 24 at the office:

reccsf@att.net

or

1 (415) 681-5949.

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

Carol Cochran

Thomas Dang

Steve Green

Adlai "A.J." Jew

Sharon Johnson

George K. Lau

Stephanie M. Lyons

John Madden

Leo Martinez

Raymond Mason

Jerry Maxwell

Mary Anne McGuire-Hickey

Sheila Mullen

Tim O'Brien

Beverly Pardini

Linda Tabor-Beck

John "Skee" Tostanoski

David Williams

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. 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

October 2017

Volume 118, Number 9

Sheila Mullen, Editor

Office: 1 (415) 681-5949

Office email: reccsf@att.net

Executive Board Meeting

Tuesday, Oct. 17
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

November Deadline:

• Friday, Oct. 13, 5:30 p.m.

Please email your submissions to:
sheilamullen@mac.com.

Letters to the editor and opinion pieces are welcome.

All submissions subject to further editing.

Visit our Web site:

sfretirees.org

**RECCSF office
email address:**

reccsf@att.net

Upcoming General Membership Meetings

Wednesday, October 11, 10 a.m.

Annual Health Fair

Open enrollment information.

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

Bring health care and I.D. cards. 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.)