

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

NEWS & VIEWS

A MEMBERSHIP ORGANIZATION WORKING FOR ALL CITY RETIREES

Retirement Committee Report

By Claire Zvanski

While investment rates remain fairly low in many categories, CIO Bill Coaker reports that the SFERS fund has now reached \$27 billion as of Nov. 30, 2019. While the board has been moving many investments from public equity to private equity, it is ironic that public equity investments are making the highest returns in the past few months, and quarter. **Most assets are achieving returns below 1%** at this point, but public equity is returning 6% for the quarter and 3.3% in November. The fund's total return for November was 1.46%. Approximately 55% of assets are in public and private equities. SFERS remains in the top 1% of small public pension plans nationally. Coaker also points out that **trade issues** are impacting investments, especially the potential new tariffs on imports from France, Brazil, and Argentina.

The board is updating and making changes to its **Investment Policy Statement** which provides the framework for the management of the system assets. It addresses the **goals** of the investment program, the **investment beliefs** for managing plan assets, the **policies and procedures** for the management of the investments, the strategic asset allocations, **rebalancing** procedures and asset class definitions, and, finally, the **duties** of responsible parties.

Actuarial Services Coordinator Janet Brazelton presented the **Supplemental COLA Analysis as of July 1, 2019**, by Cheiron. The findings are that there are excess earnings, as defined by Charter A8.526-3, and provides that

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Health Service Committee Report

By Mary Anne McGuire-Hickey

Currently, Kaiser contracts with lay agencies, but is actively seeking a contract with a new agency, with the goal of increasing services. It was agreed that a progress report would be released every three months. (The next report is scheduled to be released by March 2020.)

Kaiser staff reported that clients requiring wheelchairs may use current lay transportation services. The client/patient would be picked up the curb near their address. The driver would assist them into the vehicle, place the wheelchair into the trunk, and then transport the client to the appointment location.

A copy of the performance evaluation of the SFHSS executive director was distributed. (To obtain a copy, please contact me at 1 (415) 467 6862.)

Health Service System board members are expected to complete responses by Jan. 15, 2020. The Governance Committee will prepare a report and present results in closed session to the board.

An open enrollment report was presented by Chief Operating Officer Mitchell Griggs. Enterprise Systems & Analytics (ESA) team members helped members to enroll online. We may wish to investigate how to participate in training sessions for those who prefer to use the computer/smart phone.

Another report given by Kaiser Hospital Assistant Physician in Chief Dawn Ogawa, M.D., updated us on enhancements to improve followup on chronic case management. Electronic health record data is more patient-oriented,

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January Calendar

Regular Meeting
Wednesday, Feb. 12
Business meeting & program:
10 a.m.

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

(See Page 10 of this issue for details.)

News & Views

Editorial Committee Meeting
Tuesday, Jan. 21, 9 a.m.

Taraval Police Station
All interested parties welcome.

Executive Board Meeting
Tuesday, Jan. 21, 10 a.m.

Taraval Police Station
All interested parties welcome.

Public Meetings:

Retired Firefighters & Spouses Association
Thursday, Jan. 16, 10 a.m.
Location to be determined.

Veteran Police Officers
Tuesday, Jan. 21, 11 a.m.
San Francisco
Scottish Rite Masonic Center,
2850-19th Ave. & Sloat Blvd.

Retirement System
Wednesday, Jan. 8, 1 p.m.
1145 Market St., 6 Floor

Health Service System
Thursday, Jan. 9, 1 p.m.
City Hall, Room 416

UESF Retired Division
For time/location, contact:
Rudi Faltus 1 (415) 956-8373
uesfrd01@gmail.com

SEIU 1021 West Bay Retirees Chapter
Monday, Jan. 27, 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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while they are insufficient to provide the maximum increase, they are sufficient to provide an increase of three percent (3.0%) less the Basic COLA (2%) to the post '96 retirees. As the Retirement System is not fully funded, no supplemental COLA can be paid to members who retired before Nov. 6, 1996. That means that **post '96 retirees** will receive the **retroactive 1% from July 1, 2019** in the payment sent at the end of February, and the full 3% COLA (1% supplemental COLA plus 2% Basic COLA) will then be calculated into member stipends going forward.

The board issued its **2020 retirement board meeting calendar**. We noted that it is always ambitious, so it's helpful to double-check the website for possible updated committee meeting notices.

An Investment Committee meeting is scheduled for Jan. 15 that will focus on science, technology and innovations, plus asset allocations

Lastly, there was an announcement of a **board election** several months ago. The seat held by Brian Stansbury was up for election. No other candidate applied, and Brian submitted the proper candidate forms with valid signatures to qualify to run for the position—which runs through Feb. 20, 2025. Per the charter, Brian was automatically re-elected to the seat since there was no opposition. (That saved the system approximately \$75,000 in election costs.)

Congratulations, Commissioner Brian Stansbury.

Questions? Comments?

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

Health Service Committee Report

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and available to the medical team of dietitians, nurses, medical assistants, etc.

All efforts are being made to coordinate high-risk care, and to prepare for discharge planning, with a 24-hour follow-up after discharge.

Another complex issue: Brown & Toland Medical Group, due to changes in primary care providers, transitioned on Dec. 31, 2019 into a new Sutter Medical Group. The 49 members in Trio are not able to access these physicians and will need to choose new primary care providers.

BTP and Sutter are working on notifying clients/patients of changes. Referrals are not expected to be disrupted.

Questions? Comments? Please feel free to contact me at mcguire-hickey831@gmail.com.

Notification of RECCSF Dues increase, as of 1/1/20

By John "Skee" Tostanoski
First Vice President

During the past several years, the notion of implementing an annual dues increase, proposed by RECCSF Treasurer George Lau in order to bolster shrinking RECCSF financial resources, has been discussed at multiple RECCSF board meetings. Your executive board finally passed the motion at its Aug. 20 board meeting to bring this to the membership for a vote. The Board made this decision in accordance with the following constitutional requirements.

RECCSF Constitution:

Article 7, Section 1a: Notice was given in our September, October, November and December publication, *News and Views*, particularly stating, "The motion is to increase annual membership dues by \$20, raising annual dues from \$48 to \$68."

Article 7 section 1B

At the Aug. 20 RECCSF board meeting, the RECCSF Executive Board, in accordance with constitution and bylaw requirements, passed a motion to bring the increase of annual dues to the membership for a vote at its Wednesday, Dec. 11 General Membership Meeting.

Article 3, section 3

Requires a quorum of 50 RECCSF members in order to take a vote.

Article 7 section 1C

At the Dec. 11 General Membership Meeting, the motion was read, seconded and discussed, and a vote was taken that required passage by two thirds of the members present. RECCSF President Mary Anne McGuire-Hickey validated that this quorum requirement was met.

If you have any questions or comments, please feel free to contact me at sfskee@sbcglobal.net.

Thank you!

The San Francisco Firefighters Local 798 Toy Program volunteers and recipients extend a hearty "thank you" to all San Francisco city retirees who donated toys or cash to the program during the 2016 holiday season. The children, firefighters and volunteers wish the donors a very happy and healthy new year.

Useful Phone Numbers

RECCSF Office

Email: reccsf@att.net

Website: sfretirees.org

Phone Number:

1 (415) 681-5949

Health Service System

Website: myhss.org

Phone Numbers:

1 (415) 554-1750

1 (800) 541-2266

S.F. Retirement System

Website: sfgov.org/sfers

Phone Numbers:

1 (415) 487-7000

1 (888) 849-0777

New members

Jesus Barragan HSA

Eleanor M. Holland SFUSD

Sharon Wilensky Library

President's Message

By Mary Anne McGuire-Hickey

On Dec. 11, 2019, RECCSF members gathered together to celebrate our annual holiday party. This year, we met on the lower level of the Scottish Rite Masonic Temple.

The room was beautifully decorated with holiday tablecloths, poinsettias, and holiday napkins, set in place by David Reed, Carol Cochran, and me. Thomas Dang provided tape recorded holiday music that added to the spirit of the event, and Peggy Kang led the group in joyful holiday songs.

An important vote affecting the future of RECCSF was held during the general membership business meeting portion. Since the minimum 50-member present requirement was met, the motion previously approved by the RECCSF Board to increase RECCSF annual dues from \$48 to \$68 was voted on and passed overwhelmingly by the membership, effective Jan. 1, 2020. (Lifetime membership dues were not included in this vote.)

We would also like to thank our generous members for their tremendous response to our request for much-needed donations during 2019.

Looking forward to more successful RECCSF activities in 2020!

Questions? Comments?

Please feel free to contact me at mcguire-hickey831@gmail.com.

RECCSF Board Member Profile: Ed (Rusty) Jepson

As told to Stephanie Lyons and John "Skee" Tostanoski

I was born in Alameda, California. Because of my Dad's work, we lived nine years in Vermont, and another nine years near Cape Canaveral, Florida.

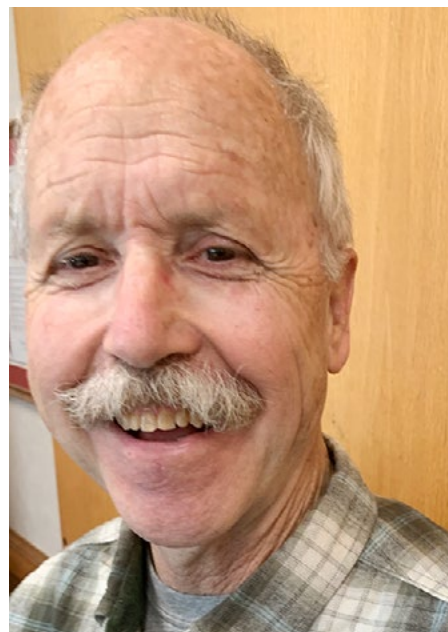
In 1966, I returned to California while connected to the Vandenberg Air Force base near Santa Maria. My pet pig Milly and I loved it there. My first jobs were in the restaurant business, and I soon enrolled at the local junior college.

I moved to San Francisco in 1972, in order to complete my degree at San Francisco State University.

In 1977, I joined the Carpenter's Union, Local 22, and enjoyed my first 17 years working on high rise projects and framing buildings, including Treasure Island and Pac Bell Park (where I autographed the dugout benches). I spent seven years at Parkmerced, and ten years with the San Francisco Department of Public Works. Each working environment taught me something new.

In 1988, I married Patty (a second-grade teacher at Presidio Hill School) and raised three children. Our life in San Francisco was full of busy times, including the remodeling of our Noe Valley home. Now we're enjoying our four grandchildren.

We both retired to Petaluma in 2011. We love our small community, the time



we spend with our grandchildren and wire-haired dachshunds, and traveling and exploring nature in our ancient RV, "Bob."

I was introduced to RECCSF meetings through some friends who had also retired from DPW, and "Skee" Tostanoski asked me if I would be interested in getting involved by joining the RECCSF Executive Board.

I did, and plan to make the most of my RECCSF membership by becoming more able to "keep my finger on the pulse" of our benefits. If you're also interested in helping, please feel free to see me at one of our RECCSF meetings!

RECCSF Officers

Mary Anne McGuire-Hickey, President
John "Skee" Tostanoski, First Vice President
Second Vice President, vacant
Bonnie Bompert, Secretary
George Lau, Treasurer
Leo Martinez, Sergeant at Arms

Board Members

Richard Bridygham	Jerry Maxwell
Carol Cochran	Sheila Mullen
Thomas Dang	Linda Tabor-Beck
Ed "Rusty" Jepson	Tim O'Brien
David Leeds	David Williams
Stephanie M. Lyons	Claire Zvanski
Raymond Mason	

Wear White at Night!

Submitted by Stephanie Lyons

As we make our way through the rather dark winter streets, I would like to ask everyone to consider this slogan: "Wear white at night."

I have heard much grumbling about clueless pedestrians who are walking—and bicyclists who are riding—with their noses into their cell phones, and drivers who think that the traffic laws don't apply to them.

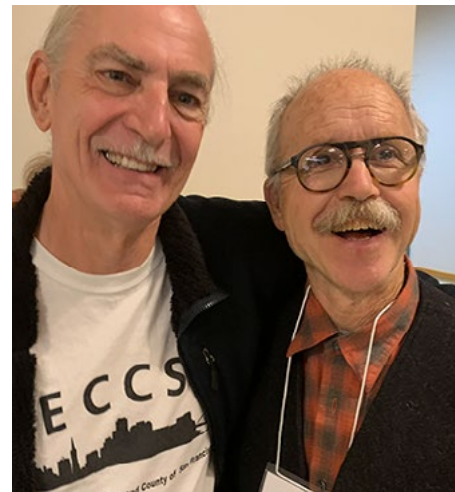
Wearing a white scarf or hat might help. At least it would give everyone a fair chance at getting across the street.

So, if you have such a garment, don't put it into the back of the closet because it's white, and that no one wants to hand wash anything these days.

Wear it! It might save your life.

December 11 Holiday Party









“Thank you” to our 2019 RECCSF Holiday Party Donors

*Special recognition of the San Francisco Federal Credit Union,
for your ongoing support throughout the year*

- Marlene Bergmark
- Carol Cochran
- Sue Gee Collins
- Raymond G. Connors
- Thomas & Elaine Dang
- Frolan (Alan) De Guzman
- Ray & Kate Favetti
- Anthony (Tony) Fazio
- Donald R. Flach
- Stephen & Julie Flaherty
- Thomas V. Griffin
- Charles Hastings
- Marcie Jane Hooper
- Sally Houston
- Ralph & Judith Jacobson
- Gail F. Johnson
- Kathleen Keller
- Madeleine Licavoli
- David Leeds
- Leo & Mary Martinez
- Mary Anne McGuire-Hickey
- James E. McHugh
- Mickay D. Miller
- Tim O'Brien
- Mary Anne O'Leary
- Patricia Pendergast
- Joseph & Susan Pierce
- Merilyn Preston
- Protect Our Benefits (POB)
- Anthony & Jean Ramirez
- Retired Firefighter & Spouses Association
- Willia P. Rodgers
- SEIU 1021 West Bay Retirees
- Elsie R. Talley
- Mr. & Mrs. Tim Tindel
- David Williams
- Dennis G. Young and Mahmoud Eteim
- Claire Zvanski

The Board also wishes to extend a sincere “thank you” to all of our volunteers who make possible RECCSF events throughout the year.

Third North Bay RECCSF Meeting Scheduled!

Who: North Bay members, and other retired city employees who are potential members.

When: Wednesday, Jan. 29, 2020
10 a.m. to 12 noon

Where: IHOP, Vintage Shopping Center
144 Vintage Way, Novato CA 94945

A separate room has been reserved for our meeting.
No-host breakfast. Coffee and Tea provided by RECCSF.

Why: RECCSF plans to conduct meetings that are easier to attend in members' own communities.

For more information, or to reserve your place, please contact John “Skee” Tostanoski at 1 (415) 699-1050, or sfskee@sbcglobal.net.

We are required to submit a head count, so please RSVP by Jan. 27, 2020.

2020 Resolutions that You Should Keep!

From Your Friends at San Francisco Federal Credit Union

Your first resolution for 2020 should be “I will stop wasting money!” Following are some suggestions as to how to achieve that goal.

- **Underused Subscriptions** Review your subscription lists, and cancel those that are outdated or unused.
- **Eating Out** Meal-prepping is a great way to promote healthy eating or follow a specific diet, and the more meals that you prepare at home will significantly trim your food budget.
- **Cable Services** On average, most people spend more than \$100 a month on cable and streaming services. Consider retaining your streaming services—and cutting the cable cord—to reap major savings.

- **Late Fees** Late fees can really sabotage your monthly budget and lower your credit score. Setting up automatic payments online for fixed costs—such as insurance, internet, cable and utilities —will result in avoiding missing and late payments. For expenses that can’t be paid online, set up reminders in your phone or on your calendar to pay them at the same time each month.
- It’s also possible that you’re spending money on items that you don’t really need. By working on eliminating these purchases, more funds can be directed toward your savings, retirement, or investment accounts.

This article is courtesy of San Francisco Federal Credit Union, which offers bill pay options as well as debt consolidation loans, with rates as low

as 3.99%APR. For more information, visit SanFranciscoFCU.com, call 415-775-5377 or stop by one of our branches.



Certificate prepared for, and delivered to, the San Francisco Federal Credit Union, in commemoration of their many years of ongoing support to the Retired Employees of the City and County of San Francisco.

RECCSF 2020 General Membership Meeting Dates

Wednesday, Feb. 12, 2020

Wednesday, April 8, 2020

Wednesday, June 10, 2020

(annual luncheon and installation of officers and board members)

Wednesday, Aug. 12, 2020

Wednesday, Oct. 14, 2020
(annual health fair)

Wednesday, Dec. 9, 2020
(annual holiday party)

Meetings held at the Scottish Rite Masonic Temple, 19th Ave., at Sloat Blvd.

Meetings begin promptly at 10 a.m. and end at 12 noon.

List these important dates on your calendar now!



Upcoming General Membership Meeting

Wednesday, February 12, 10 a.m.

Speaker: Hene Kelly

California Alliance for Retired Americans (CARA)

Ms. Kelly will address the membership on the Schools and Communities First initiative (SCF), that, if passed, will reclaim \$12 billion for schools and local communities by closing corporate loopholes, require commercial and industrial property owners to pay fair market value property taxes, maintain critical exemptions for homeowners, renters, and seniors from increased property taxes, and implement new small business tax relief.

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

(Parking available in lower level garage.)

News & Views

January 2020

Volume 121, Number 1

Sheila Mullen, Editor

Office: 1 (415) 681-5949

Office email: reccsf@att.net

Executive Board Meeting

Tuesday, Jan. 21, 10 a.m.

Taraval Police Station

All interested parties welcome.

Note to members:

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

News & Views

February Deadline:

• Friday, Jan. 17, 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 website:

sfretirees.org

RECCSF office

email:

reccsf@att.net

3915 Irving St.,

San Francisco, CA 94122

Membership and Subscriptions

for retired city employees

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

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

- \$68, 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



I want to know!

Join

RECCSF

Retired Employees of the City and County of San Francisco

