

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

This report is written solely from the materials provided for the March 11, 2020 meeting. It was not televised and only included very limited reports instead of its usual agenda. Many plan representatives are restricted from traveling during the Covid-19 (coronavirus) emergency crisis.

As of Dec. 31, 2019, the fund was valued at \$27.4 billion. It is now about \$26.6 billion. It is important to note that the SFERS portfolio lost -1.94% in February while the S&P 500 lost 8.41%. The board attributes the minimum of losses to its change in investment strategies and also the changes in manager selections. For the eight months in fiscal year 2020-21 the fund has posted a return of 3.01%. Basically, SFERS is outperforming the stock market for the same time period.

Chief Investment Officer Bill Coaker reviewed the impact that the coronavirus pandemic has had on the market, and also compared it to the SARS virus in 2003. He states that in February investors worried that the number of infected and the number of fatalities would continue to soar, and it would significantly impact global economic growth. He also cited a report last year by the World Health Organization and the World Bank that there was “a very real threat of a rapidly moving highly lethal pandemic of a respiratory pathogen killing 50 to 80 million people and wiping out nearly 5% of the world’s economy. In the past two decades we have experienced SARS, the avian flu,

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## Health Service Committee Report

By Mary Anne McGuire-Hickey  
and Claire Zvanski

The meeting was initiated with the acknowledgement of Claire Zvanski being elected as a member of Health Service Board. She will be sworn in prior to taking her seat at the June meeting. She will be initiated after May 15. This is her second appointed term.

President Breslin noted that current attendance was thought to be lower due to many plan members unable to travel, as well as avoiding crowds for prevention of the COVID-19 (corona) virus.

The Kaiser Medicare Transportation Benefit Update was given. Progress is slow, because the program is still in the learning stage: Only 27 requests have been made so far. Letters will be sent by mail and e-mail with instructions on how to access the program. The program requires three-day notification in advance by calling 1 (877) 930-1477 (TTY711). Hopefully soon, for an additional fee, clients requiring wheelchairs and gurneys will be also covered. Kaiser Medicare members have a transportation benefit for 24 one-way trips to the doctor.

The 2020 10-county survey was presented, and the good news is that the 2021 amount increased by 3.30%, to \$729.19. Essentially, this amount impacts monthly retiree premium rates only, since active employees enjoy union contacts. Early retirees are most directly impacted, since their premium rates comprise most of the differences between the 10-county rate and the premium cost. Medicare retirees pay

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## All Regularly calendared April Meetings Cancelled!

The current COVID-19 virus is affecting all of us. Both Governor Gavin Newsom and San Francisco Mayor London Breed have issued directives for everyone—*particularly seniors*—to “shelter in place” as much as possible for the foreseeable future. In that spirit, the following regularly scheduled meetings have been cancelled for the month of April. As the situation develops, regular meeting updates will be communicated to our members through “email blasts” and future editions of *News & Views*. Stay safe!

### RECCSF meetings:

Wednesday, April 8, 10 a.m. General Membership Meeting

Tuesday, April 21, 9 & 10 a.m. Editorial and Executive Board meetings

Wednesday, April 29, 10 a.m. Membership Committee Meeting

### Public Meetings:

Retired Firefighters and Spouses Association

Thursday, May 21, 10 a.m.

Veteran Police Officers  
Tuesday, April 21, 11 a.m.

Retirement System  
Wednesday, April 8, 2 p.m.

Health Service System  
Thursday, April 9, 1 p.m.

UESF Retired Division  
Contact: Rudi Faltus 1 (415) 956-8373  
or [uesfrd01@gmail.com](mailto:uesfrd01@gmail.com)

SEIU 1021 West Bay Retirees Chapter  
Monday, April 27, 12-2 p.m.  
Contact: David Williams  
1 (415) 939-5149 or  
[iamdhw@comcast.net](mailto:iamdhw@comcast.net)

# Retirement Committee Report

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the Ebola virus, and the coronavirus in relatively close succession.” It is important to note that, in the short-term, the market direction is unknowable.

The 2019 SFERS Annual Report is now available as is the Audited Financial Statement, the Independent Auditor’s Report and required communications for years ended June 30, 2019 and June 30, 2018. These should be available online.

Reminder: those eligible for the Supplemental COLA would have received it in the check distributed at the end of February. That would be for fiscal year 2018-19 and retroactive to July 1, 2019. It is a 1% supplemental COLA. The annual 2% COLA based on the Bay Area CPI has been approved for FY 2019-2020 and will be paid as of July 1, 2020. Make sure your beneficiary declarations are current. This can be checked by registering on the SFERS website online.

Questions? Comments?

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

# Health Service Committee Report

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Medicare directly, as their rates are supplemented by Medicare contracts with their health plans.

The VSP vision benefit rates were approved. The basic plan rate is included in your monthly premium, and will not increase for 2020. If you choose the premier plan, then your rate will increase by 4.1%.

The rates for United Health Care will increase in two areas by approving 2% over the current fee and a 3.5 % increase over the 2020 figure.

Kaiser reported that the results of their research study on diabetes will be published in the *International Journal of Chronic Diseases*. Among those involved in the study include current director Abbie Yant and past director Dr. Catherine Dodd.

Lastly AON Hewitt is the actuarial firm that provides the research and rate setting information for the HSS Board. It replaced Towers Perrin. It Seems that AON Hewitt has now merged with Towers Perrin! Everyone enjoyed the irony.

Questions? Comments? Please feel free to contact me at [mcguire.hickey831@gmail.com](mailto:mcguire.hickey831@gmail.com).

# President’s Message

By Mary Anne McGuire-Hickey

Right now, discussion everywhere appears to be firmly focused on how to avoid being exposed to the coronavirus. The medical community recommendation is to observe the following actions:

- Wash your hands frequently. Using soap and water together increases your ability to rid your body of any contamination;
- avoid touching your face;
- avoid crowded areas; and
- distance yourself physically from ill family and friends, but help to ensure that fluids and nutritious foods are continued to be made available for them throughout their illness.

Even though we retirees are considered part of a high-risk group, our risk of exposure may be decreased if the above-listed precautions are followed.

Additionally, San Francisco Mayor London Breed has placed a firm ban for within the foreseeable future on any event comprised of 100 people or more.

My conviction is that these are common sense actions that we should observe *all of the time*, not just during a national emergency. Let us all strive to be extra careful and stay well during this stressful period!

Questions? Comments? Please feel free to contact me at [mcguire.hickey831@gmail.com](mailto:mcguire.hickey831@gmail.com).

## 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      |                  |

## Useful Phone Numbers

**RECCSF Office**  
**Email:** [reccsf@att.net](mailto:reccsf@att.net)  
**Website:** [sfretirees.org](http://sfretirees.org)  
**Phone Number:**  
 1 (415) 681-5949

**Health Service System**  
**Website:** [myhss.org](http://myhss.org)  
**Phone Numbers:**  
 1 (415) 554-1750  
 1 (800) 541-2266

**S.F. Retirement System**  
**Website:** [sfgov.org/sfers](http://sfgov.org/sfers)  
**Phone Numbers:**  
 1 (415) 487-7000  
 1 (888) 849-0777

# The RECCSF Watchbird



## Updated Practical Advice re Coronavirus!

By Dr. Tyler Remund, head of research for Sanford Health in Sioux Falls, South Dakota

The new Coronavirus may not show sign of infection for many days. How can one know if he or she is infected? By the time they have fever and/or cough and go to the hospital, the lung is usually 50% fibrosis, and it's too late. Taiwan experts provide a simple self-check that we can do every morning. Take a deep breath and hold your breath for more than 10 seconds. If you complete it successfully without coughing, without discomfort, stiffness or tightness, etc., it proves there is no fibrosis in the lungs, and basically indicates no infection. In critical time, please self-check every morning in an environment with clean air.

Serious excellent advice by Japanese doctors treating COVID-19 cases: Everyone should ensure that their mouth & throat are moist—never dry. Take a few sips of water every 15 minutes at least. Why? Even if the virus gets into your mouth, drinking water or other liquids will wash them down through your throat and into the stomach. Once there, your stomach acid will kill all the virus. If you don't drink enough water more regularly, the virus can enter your windpipe and into the lungs. That's very dangerous.

### Facts:

- If you have a runny nose and sputum, you have a common cold.
- Coronavirus pneumonia is a dry cough, with no runny nose.
- This new virus is not heat-resistant and will be killed by a temperature of just 26/27 degrees. It hates the sun.
- If someone sneezes with it, it takes about 10 feet before it drops to the ground and is no longer airborne.
- If it drops on a metal surface it will live for at least 12 hours: So, if you come into contact with any metal surface wash your hands as soon as you can with a bacterial soap.
- On fabric it can survive for six to 12 hours: Normal laundry detergent will kill it.
- Drinking warm water is effective for all viruses. (Try not to drink liquids with ice.)
- Wash your hands frequently, as the virus can only live on your hands for five to 10 minutes, but a lot can happen during that time: You can rub your eyes, pick your nose unwittingly, and so on.
- You should also gargle as a prevention. A simple solution of salt in warm water will suffice.
- I can't emphasize it enough: Drink plenty of water!

### Symptoms:

- It will first infect the throat, causing a sore throat lasting three to four days.
- The virus then blends into a nasal fluid that enters the trachea and then the lungs, causing pneumonia. This takes about five to six days further.
- With the pneumonia comes high fever and difficulty in breathing.
- The nasal congestion is not like the normal kind. You feel like you're drowning. It's imperative that you then seek immediate attention.

*Please share this with family and friends. Take care, everyone, and may the world recover soon from this coronavirus.*

## Nominations Committee Report

By John "Skee" Tostanoski, chair

### Members

**We are asking you to volunteer  
to be nominated to the  
RECCSF Executive Board.**

***You are seriously needed!***

If you have a desire to help RECCSF continue to succeed, we need you to bring to the RECCSF Executive Board your ideas, good humor, and willingness to help. You don't need to donate major amounts of time or possess any particular skills to volunteer: The most important qualities needed are volunteers with energy and positive attitudes. Many hands make light work!

You do *not* need to possess past leadership experience. Board member mentors are onboard now, ready and willing to help us share together our knowledge and values.

***Thanks in advance for your dedication in helping RECCSF to grow and prosper!***

# RECCSF Board Member Profile: “Skee” Tostanoski

*As told to Stephanie Lyons*

I am a “native son” of San Francisco, raised in Visitacion Valley. I am a product of our public school system: El Dorado, Visitacion Valley, Burbank, John O’Connell, and, finally, City College of San Francisco.

I met my bride, Andrita, just three days prior to her high school graduation. She possessed all of the strengths that I was looking for in a partner for life. We’ve been married for 50 years, parented five children, and also raised several other youngsters. I’m blessed with eight grandchildren, and one greatgrandchild. Sadly, we’ve lost our parents, two sons-in-law, and an adult grandchild. Through it all, we’re very proud to have our quite tight-knit family.

I worked in the union building and constructing trades for almost 20 years

before taking a test for a city job. At the time, we were expecting our fifth child and I wanted the security of a civil service job. It paid less per hour, but the work was continuous. I was very fortunate to work amongst extremely talented people, and able to learn from all of my coworkers. I had my strengths, but I could also recognize the strengths of others. I was proud to work on many public safety projects that helped keep San Francisco citizens safe. One of my favorite projects was building and installing a copper dome on the Dutch windmill in Golden Gate Park. It was completed beautifully, without anyone getting hurt.

Since retiring seven years ago I have had the opportunity to take several cruises, spend more time with my bride, and enjoy the outdoors. Being able to spend more time with our family has been very important. Unfortunately, also taking care of my broken-down body has consumed much of my energies!

Rich Donovan, a plumber friend of mine, invited me to join RECCSF when I was still working. Although I belong to various organizations, RECCSF is the only one in which I significantly



volunteer. At the first meeting I attended, the only person I knew was (past) President Claire Zvanski, who was asking for help. I volunteered to assist on some small projects, which, eventually, evolved into currently serving as first vice president.

I enjoy inviting other retired city employees to join us, and to help monitor the current status of our benefits—and how to continue to protect these benefits. It is so important!

Thank you for your attention, and please join me in inviting your retired city employee friends to also become RECCSF members.

## The RECCSF Membership Committee is reaching out to our Vallejo and North East Bay Members!

RECCSF would like to schedule another meeting in your area. We are asking local members to help us secure a new meeting site, since the former restaurant site turned out to be uncomfortable for some of our members.

A new meeting site would not necessarily be at a restaurant. It could be held at any cost-free venue suitable for the serving of refreshments.

If you have any suggestions, please contact Linda Tabor-Beck at [cane\\_elder@yahoo.com](mailto:cane_elder@yahoo.com) or leave a message at 1 (415) 622-8093.

Thanks in advance for your help in helping RECCSF to set up Vallejo and North East Bay RECCSF meetings!

## In Memoriam

### Herman P. Scholz, Jr.

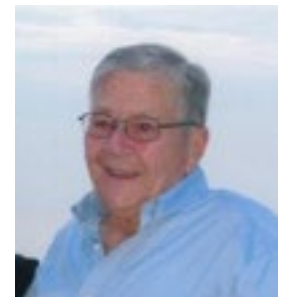
### RECCSF past president

1992 through 1993

Mr. Scholz passed away peacefully on Jan. 23, 2020 at the age of 95. He was the beloved husband of Dolores Scholz, loving father of Gregory Scholz (Sheila), grandfather of Mason Scholz, brother of Edna Brenton, and favorite uncle of many nieces, nephews and cousins.

Mr. Scholz, a native San Franciscan, was employed for 37 years by the Municipal Court of San Francisco as a division chief. During that time period, Mr. Scholz was also a founding father of the San Francisco Federal Credit Union’s board of directors.

He will be missed.



# Financing Your Next Car

*From Your Friends at San Francisco Federal Credit Union*

Financing your car with San Francisco Federal Credit Union means a lower rate for your auto loan, a simpler loan application, and other benefits.

At a car dealership they may try persuading you to push your car budget to the max. Once you've completed a complicated auto loan application, the dealer works with its partner finance companies, and presents you options that benefit them—not you. That's because most lenders pay a larger commission when a car is sold at a higher price and with a higher APR. As a result, your dealer may try to get you to sign up for a loan that is more expensive than what the lender is actually willing to offer you. Even a fantastic offer may be presented as higher than it really is—or may not be presented at all!

At San Francisco Federal Credit Union, you deal with people who truly understand your financial reality. Our application process is simple, quick,

and easy. You can even apply online or by phone.

One of our best advantages is our low rates, which start at 0.99% APR. Because you're working directly with us, the lender, you will receive an actual rate instead of the marked-up rate that a car dealer may present.

Buying a car can be stressful, so another advantage of working with San Francisco Federal Credit Union is the pressure-free setting we provide when determining how much you can afford to pay each month.

In contrast, when you're standing in a dealer's lot surrounded by cars that you wish you could afford, you're more likely to make an on-the-spot decision that you later regret.

*This article is courtesy of San Francisco Federal Credit Union, with seven branches in San Francisco and San Mateo counties. For more information, stop by one of our branches, visit [SanFranciscoFCU.com](http://SanFranciscoFCU.com), or call 1 (415) 775-5377.*

## Abbreviated Financial Statement for RECCSF For the five months ended Dec. 31, 2019

### Revenue:

Membership Dues .....	\$7,618.00
Contributions.....	6,240.00
Others .....	1,670.41
	<u>\$15,528.41</u>

### Expenditures:

News and Views .....	\$2,000.00
Meeting & Office Expenses.....	8,374.83
Others .....	1,777.30
	<u>\$12,152.13</u>
Surplus for the period	<u>\$3,376.28</u>

## Our RECCSF members Our community



**Stay home!  
Stay safe!**

# Upcoming General Membership Meeting

Due to the current COVID-19 (corona) virus emergency, all upcoming RECCSF meetings have been cancelled for the foreseeable future. Please be assured that your RECCSF Board will keep members updated on future developments through our RECCSF *News & Views* newsletter, periodic “email blasts,” and RECCSF website at [sfretirees.org](http://sfretirees.org). Our age group is particularly vulnerable for contracting this infection, and we urge all of our members to stay safe by self-quarantining at home as much as possible.

## News & Views

April 2020  
Volume 121, Number 4  
Sheila Mullen, Editor  
Office: 1 (415) 681-5949  
Office email: [reccsf@att.net](mailto:reccsf@att.net)

## Executive Board Meeting

All meetings cancelled  
until further notice.

### Note to members:

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

### News & Views

#### May Deadline:

Friday, April 17, 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 website:

[sfretirees.org](http://sfretirees.org)  
RECCSF office  
email:  
[reccsf@att.net](mailto:reccsf@att.net)  
3915 Irving St.,  
San Francisco, CA 94122

## Membership and Subscriptions

for retired city employees

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.

- \$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](mailto: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

