

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

The good news is that the fund is recovering well. The end of the fiscal year June 30, 2020 returns are 2.19% with commingled and private market funds still pending. The latest estimate is that the returns will be 2.41%—if not higher—when all information is in. All asset classes posted positive returns in July. CIO Bill Coaker stated that the fund has recaptured about 7% of the losses experienced in March and April. The **fund balance** is estimated at \$27.3 billion as of July 31, 2020.

Absolute Return (hedge funds) was at -5.77% at the end of the fiscal year. Bill Coaker predicts it will post a positive return of 1% or more for July. No report was presented—as promised in August—and the report has now been promised for September.

CIO Bill Coaker spoke extensively about the COVID pandemic and its impact on the financial health of the country. He stated emphatically that this pandemic is unlike any virus pandemic in the past, and that it is expected to continue for some time to come. He indicated that today’s technology, software, and communications have helped make COVID-19 less damaging than at any other time in history since so many millions of jobs have been moved to the digital world.

A revised investment policy statement and the internal processes and procedures for SFERS’ Securities Lending Program with BNY Mellon were adopted. It is clear from the additional language that stronger oversight is being implemented for this program.

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Health Service Committee Report

By Mary Anne McGuire-Hickey and Claire Zvanski

President Stephen Follansbee, M.D., conducted the meeting from the home of Executive Director Abbie Yant, since his home WiFi had failed. The board used a new meeting system so there were a few connection problems. Vice President Chris Canning chaired the meeting until Dr. Follansbee arrived. Both Director Yant and Dr. Follansbee wore masks for the duration of the meeting.

Holly Lopez is the new board executive secretary and executive assistant to Abbie Yant. This was her first meeting, and, once everyone was present, she maneuvered us all through the board meeting, closed session, executive session and back again—without a “hitch!”

Dr. Follansbee emphasized the need to continue to **get routine medical and dental care** during the COVID-19 pandemic and is especially concerned that children receive all necessary **inoculations**. He urged all members to visit the sfgov.org website for information. He also commented on the impact that anxiety is having on testing. Basically, if you do not have symptoms, or you have not had an exposure, there is no urgency to be tested. Our first responders and active employees in the field need the **priority to be tested**.

If you receive an unsolicited call offering a testing kit, just hang up! Under **no** circumstances give out your credit card information or your social security number! Dr. Follansbee emphasized that these are **scams!** **No one** from your health plan or provider will be calling to offer you a test kit—or anything else. Dr. Follansbee also made board committee assignments that

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All Regularly calendared September 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 September. 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:

General Membership Meeting
Editorial and Executive Board meetings

Electronic Zoom meetings as scheduled.

Membership Committee Meeting

Electronic Zoom meetings as scheduled.

Public Meetings:

Retired Fire Fighters and Spouses Association

Veteran Police Officers

Retirement System

Health Service System
Retirement and Health Service System meetings available at sfgov.org and SFGOVTV

UESF Retired Division

Contact: Rudi Faltus 1 (415) 956-8373 or uesfrd01@gmail.com

SEIU 1021 West Bay Retirees Chapter

Contact: David Williams to participate in Zoom meetings at: iamdhw@comcast.net or 1 (415) 939-5149.

Retirement Committee Report

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President Leona Bridges expressed her concern about liquidity, since this program is intended to give SFERS the immediate cash it needs to meet investment calls and pay pensions. It will be tightly reviewed with several layers of authority required to access the funds.

Alatus Capital was retained for active investment management services for European public equity. The recommendation was for an investment of up to \$300 million in Alatus Long-Only European Equity strategy, which consists of 15 to 18 high quality European businesses with strong free cash flows. Managing Director of Public Markets Kurt Braitberg stated that this strategy has “exceptional returns.”

Three RFPs (requests for proposal) were issued for private credit investment consulting services, private equity investment consulting services, and private markets reporting consulting services.

A recent RFP process for real assets consulting services recommended retaining Cambridge Associates as the primary real assets consultant. Cambridge has provided these services to SFERS since 2014 and it also provides advisory services for the SFERS private equity and private credit programs.

At its July 8, 2020 meeting, the SFERS Board approved an investment of up to \$400 million in a multi-sector fixed income portfolio to be managed by Pacific Investment Management Company LLC (“PIMCO”). A statement of objectives, guidelines, and procedures for this portfolio was presented to establish the return and risk objectives, portfolio constraints, and reporting procedures for this mandate. SFERS demographic studies are conducted approximately every five years. Demographic studies are performed to ensure demographic assumptions match up with the actual experience of the plan’s members. Those assumptions include merit salary increases, “old safety”

cost-of-living increases, retirement rates, disability rates, mortality rates, termination rates, refund rates, reciprocity and family composition, and administrative expenses. The demographic study was presented to the board at this meeting. The recommended set of assumptions will be presented at the November 2020 meeting.

The Deferred Compensation Stable Value Fund currently holds over \$1 billion in participant assets as of June 30, 2020 and is managed by Galliard Capital Management. The Coronavirus Aid, Relief and Economic Security (CARES) Act was signed into law on March 27, 2020 to help ease some of the financial pressures facing participants in the wake of COVID-19. As of June 30, the statistics are as follows: 29 loan suspensions, over 40 coronavirus related loans, and 278 coronavirus related distributions. Voya has enhanced its virtual communication features and is maintaining its high level of data protection. The Voya Call Center is adding multiple items to improve the participant phone experience, including a “last called agent” feature that will give the participant the option of being routed to the last call center representative that they spoke with, or the one next available. Lastly, SFDPC’s Callan presented a review of the plan’s investment performance for the first half of 2020. It was extensive, impressive, and extremely detailed.

President Bridges submitted her list of appointments to the SFERS committees.

Lastly, Executive Director Jay Huish presented his report. It included an update on the California State Supreme Court decision in Alameda County Deputy Sheriff’s Assoc et al. v Alameda County Employees’ Retirement Assn, et al (2020). Interested parties are calling it the decision on “the California rule.” It has to do with pension “spiking.” Nossaman is one of the law firms involved, and, from time to time, is also an advisory law firm to SFERS on various issues. The July 31, 2020 Nossaman eAlert gives the details. The opinion is apparently specific to the parties involved and isn’t a broad-based or all-encompassing opinion.

SFERS offices remain closed and retirements are being processed by staff remotely.

Questions? Comments?

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

RECCSF Officers

John “Skee” Tostanoski, President
Jerry Maxwell, First Vice President
David Williams, Second Vice President
Bonnie Bompert, Secretary
George Lau, Treasurer
Leo Martinez, Sergeant at Arms

Board Members

Sue Blomberg	Ray Mason
Richard Bridygham	Mary Anne McGuire-Hickey
Carol Cochran	Sheila Mullen
Thomas Dang	Tim O’Brien
Ed “Rusty” Jepson	Linda Tabor-Beck
A.J. Jew	Jean S. Thomas
David Leeds	Claire Zvanski
Stephanie M. Lyons	

August 18 Electronic Board Meeting Results.

- Approved the proposed budget for 2020-2021, without objection.

New Member

Janice Bonelli

District Attorney’s Office

President's Message

By John "Skee" Tostanoski

Well, now it's September and we have been dealing with Covid-19 since last March. That's six months, and this pandemic has necessarily revised so many of our behaviors. Being seniors with health risks makes us get in touch with limitations that we never considered before and prevents us from enjoying many of our former projects and activities.

It has definitely changed *my* life, since now that we all must: shelter in place; wear face masks; remain six feet apart from others; spray surfaces with alcohol; ensure that everyone within close proximity wears masks; pick the safest times to go food shopping—who would've thought?

While browsing through pictures of one of our trips, my bride reminisced on how we took that leisure time for granted, and how even the small moments—like the sun emerging out of the fog in our "west of Twin Peaks" neighborhood—is an opportunity to enjoy the moments we have, now! We are adapting, we are changing, we are living a new reality. It isn't necessarily pleasant, but it's what we need to do.

We decided that we need to use this time to reclaim our home. We are utilizing contractors and workers to clean and declutter our jampacked garage and level the backyard that we could never utilize because of its lopsided pitch.

We're changing! Of course, it's difficult to avoid "down" moments, so we have also chosen to consciously support each other, and hold each other tight. (I am so blessed to have her.)

RECCSF is also adapting and changing. I miss our meetings: The camaraderie and airing of individual ideas was life-giving and challenging. That reality has changed. Your executive board is conducting meetings by Zoom, along with those of your editorial and membership committees. We are assiduously working toward bringing to our members as much updated information as possible through our new Facebook page, regular *News & Views* newsletters, periodic email blasts, and ongoing webpage updates.

I urge you to keep maintaining your mental and physical health in the forefront in your minds. I am blessed with many friends and family with whom to stay in touch. Whatever your personal situation, remember that we all are entitled to reach out to others in order to receive and give support during this difficult time.

Question? Comments? Please feel free to contact me at my *new* email: sfskee1@gmail.com.



Health Service Committee Report continued from page 1

are also listed on sfhss.org.

Executive Director Abbie Yant reported that the RFP (request for proposals) to competitively bid out medical plans for **active employees and early retirees** (non-Medicare) will be issued in **September**.

The **Office of Racial Equity (ORE)** was created as a division of the San Francisco Human Rights Commission in July 2019. HSS formed an internal advisory committee responsible for designing, coordinating, and organizing racial equity plans and activities that are among those city departments leading the efforts.

New Chief Financial Officer Lawrence Loo was introduced to the board. Director Yant also announced staff retirements and personnel recruitment for five positions. HSS employees are serving disaster service assignments at various locations, including the COVID command center. It was also announced that this pandemic has resulted in a 114% increase in the need for individual counseling.

There is a new agreement with CredibleMind, Inc., an **online mental health and well-being resource service**.

The San Francisco Department of Technology is helping HSS offer more **online services**, including **Open Enrollment** and signing up new hires.

PPO balance billing issues are being resolved and members need to know that balanced billing is **not allowed** in any HMO plan (including dental). Additionally, **Delta and UHC Dental HMO** are announcing that **in-network providers may not charge for the Personal Protective Equipment Plan (PPE)**. While there is **no limit** to the amount that an out-of-network provider may

charge for PPE, Delta reports the average charge is between \$10 and \$25.

There is a recall order on **Extended-Release (ER) Metformin**. It is important to know that one must transition—not abruptly stop—this medication. Consult your physician immediately if this affects you. This does **not impact** Immediate Release (IR) Metformin.

AON representatives Anne Thompson and Mike Clark gave general **updates on COVID 19**. All of the health plans have **waived copays** for Tele-Medicine, Tele-Behavioral Health, testing diagnostics, and treatment. This includes Medicare and non-Medicare retirees. Check with your health plan to be certain as there are **end dates for waiving copays**. Most **testing** requires an appointment and recommendation from your primary care physician. Calling the Help Line or Advice Call Center of your plan is also recommended. **You must be experiencing symptoms**. Also, Dr. Follansbee cautions that **not all masks are equal!** Those *with vents* are **not effective** and may also contribute to the spread of the virus. Continue to wash your hands often and do not touch your face, nose, and eyes, and wear a mask. The progress of a viable vaccine is at this time is highly questionable.

Kaiser reported that it will begin providing **transportation service for wheelchair and gurney users in mid-September**. This is a Medicare Advantage benefit. Contact HSS in mid-September for details on how to access the service with Kaiser. Advance reservations are recommended. (Thanks to Commissioner Karen Breslin for insisting!)

HSS offices remain **closed** during the pandemic.

Questions? Comments? Please feel free to contact Mary Anne at mcguire.hickey831@gmail.com or Claire at czvanski@gmail.com.

RECCSF Board Member Profile: Sue Blomberg

As told to Stephanie Lyons and John “Skee” Tostanoski

Who am I?

I was born in Portland, Oregon, 75 years ago. I attended elementary and high schools in Portland, and two years at Mills College in Oakland.

I worked for Western Airlines for three years, and then moved to Long Island in 1969. I returned to San Francisco in 1973, worked as a travel agent for five years, and, in 1981, joined the workforce of the City and County of San Francisco.

I married in 1980. We were never blessed with children of our own—except for the furry kind—but worked for 10 years with other people’s children; myself as a cubmaster and my husband as a scoutmaster.

I started my city career at the Health Service System, and then moved to the Civil Service Commission (later the Department of Human Resources). While there, I initiated an experiment to determine how much traffic would

be generated if the office opened on Saturday mornings. (The results proved that it wouldn’t have been worth the effort!)

I then helped to effect the moves of the HSS, CSC/DHS, and Worker’s Compensation offices. Later, I transferred to the Office of the Treasurer and Tax Collector, from which I retired in spring, 2005.

My personal life has always included my church. I sing in the choir and have participated in multiple church projects throughout the years. I also love to travel and have visited a variety of destinations in the U.S. and abroad. My favorite travel adventure was participating in an African safari in February 2019.

When I retired in 2005, I joined RECCSF. I was elected to secretary in 2008, then president in 2010 (a capacity in which I served for six years). My favorite part of being president was writing the President’s Message each month for *The Bulletin* (later renamed *News and Views*.)



After taking some time off, I am ready to become involved once again, and have joined the executive board as a past president.

I look forward to working with all of our members in the months to come.

Five Ways to Pay a Large Medical Bill

From Your Friends at San Francisco Federal Credit Union

1. Negotiate for a lower bill. Ask your healthcare provider to lower or waive some fees. You can find the going rate of coverage on sites like *myHealthcare Cost Estimator (myHCE)* to give you a starting point for your negotiations. *According to federal law, all expenses for COVID-19 testing, copayments and deductibles should be covered by your insurance provider.*
2. Set up a payment plan. Everything is more manageable when in bite-sized pieces. If possible, consider setting up a payment plan with your healthcare provider to allow you to make small monthly payments toward your bill until you’ve paid it off.
3. Dip into your emergency fund. If your stash of emergency cash is ro-

bust enough to cover your medical bill, you may want to use this money to pay your bill immediately.

4. Take out a personal loan. Our *Cash Now!* personal loan can provide you with the money you need to cover your bills the same day that you apply! With unbeatable rates starting at 2.99%, you’ll have a manageable monthly payment that won’t strain your budget.
5. If you’re a homeowner and have

very large bills, take out a home equity line of credit (HELOC). With a 4.00% interest rate, you’ll have access to the funds you need with an affordable payback plan.

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

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—whether by mail, telephone calls or TV ads—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 2021—that counts.

The Optimist Creed

Submitted by Harry Lew

Promise yourself:

To be so strong that nothing can disturb your peace of mind.

To talk health, happiness, and prosperity to every person you meet.

To make all your friends feel that there is something good in them.

To look at the sunny side of everything, and make your optimism come true.

To think only of the best, to work only for the best, and to expect only the best.

To be just as enthusiastic about the success of others as you are about your own.

To forget the mistakes of the past and press on to the greater achievements of the future.

To wear a cheerful countenance at all times, and give every living creature you meet a smile.

To give so much in the improvement of yourself that you have no time to criticize others.

To be too large to worry, too noble for anger, too strong for fear, and too happy to permit the presence of trouble.

To appreciate all the wonders in the world, and to thank God for all the blessings you've received.

I had published my autobiography entitled:

An Ocean Apart ...

From Home To Home

By Harry Lew

Anyone interested: Check it out at Amazon or Barnes and Noble.

MEMBERS CONNECT



Since we began sheltering in place, I took out my 30 year old sewing machine, looked on-line for mask making ideas, and began making face masks. My initial thought was to make masks for my immediate family using an old bedsheet. Those masks came out well, so I ordered cotton fabric in various prints, my project took off and I couldn't stop. To date, I've given away over 375 cotton face masks to family, friends, neighbors, and to various medical offices. It has been a great feel-good project.

—Olga Ryerson



Andrea Carney and dog during the pandemic.

The RECCSF Watchbird



Fraud Alert: How to Spot Scammers Posing as Health Department COVID-19 Contact Tracers

Extracted from The Sequoias List (a community forum for Sequoias residents) and submitted by Sue Blomberg

Contract tracing is one of the critical tools state and local health departments are using to help stop the spread of the coronavirus. Unfortunately, it's also given criminals a new way to scam people.

When someone tests positive for COVID-19, health department workers (contact tracers) try to find and alert everyone who had close contact with that person when they may have been infectious to warn them of their potential exposure.

Scammers, pretending to be contact tracers, hope to steal your identity, your money, or both, **according to a fraud alert from the Federal Trade Commission**.

"We've already gotten some complaints, and, as states ramp-up their contact tracing programs, we'll probably see more scammers trying to take advantage of the situation," stated Shameka Walker, an attorney in the FTC's Bureau of Consumer Protection.

FTC Issues Warning About the Scam

Unlike a legitimate text from a health department—which only wants to let you know they'll be calling—scam emails include a link to click. If you click on that link the scammers can either download malware onto your device (giving them access to your personal and financial information) or take you to a phishing site designed to collect your personal information.

Adam Levin, founder of CyberScout, a data security firm, and author of *Swiped: How to Protect Yourself in a World Full of Scammers, Phishers and Identity Thieves*, says the imposters use fear to get what they want. Levin stated, "They hope to scare you into making an emotional response without thinking about the personal information you're giving up; and, unfortunately, all too often they're successful."

What a Real Contact Tracer Will Ask

Legitimate contact tracers call, text, or email (and, in some cases, come to your home) to say that you may have been exposed to the virus, and to explain what precautions to take. They will also want to know whom you've been in contact with and may have unknowingly infected.

In some states, contact tracers send a text message prior to calling, explaining that you should expect a call—from a specific number—about an urgent public health matter. ***There is never a link to click on, and never a number for you to call.***

When they call, real contact tracers ask how you're feeling, where you've been, and who you've been in contact with recently. They will also ask for some basic personal

information, such as:

- Name and address
- Date of birth
- Occupation and work status
- Contact information and contact preferences

Five Questions You Should Not Answer

Here are five ways you can tell the difference between a real contact tracer and a scammer.

- Ask for money or payment of any kind.
- Ask for your bank account or credit card number.
- Ask for your Social Security number.
- Ask for your immigration status.
- Ask you to click on a link in a text or email.

Scammers may also offer fake contact tracing jobs in order to collect both Social Security numbers and bogus fees, warns the U.S. Department of Justice. **The DOJ has compiled a list of COVID-19-related scams**, from free-testing schemes to fraudulent sales of personal protection equipment (PPE). It shows that fraudsters are targeting victims via text, phone, email, and social media.

The Bottom Line

It's important to talk to legitimate contact tracers. The information they have can protect you and people you know. This will help slow the spread of the coronavirus.

Since the process varies from county to county and state to state, it's critically important to verify that you're talking to a contact tracer before you give out any information.

"We know that they will not ask you for financial information, but they do have to make attempts to verify who you are, and a DOB [date of birth] may be one of the ways that some counties are choosing to do so," said Eva Velasquez, president and CEO of the non-profit **Identity Theft Resource Center**.

A legitimate contract tracer will be able to tell you which county/region they work for. If they won't disclose that information, that's a huge red flag.

"Once you have that information, you can visit your county website and/or call the phone number that you independently verify (not the one they give you to call back, or the one that appears on your caller ID) and ask if that individual is, in fact, a contract tracer for that entity," said Velasquez.

If you think you've been scammed by a fake contact tracer, report it to your state health department and report it to the FTC at [FTCcomplaintassistant.gov](https://www.ftccomplaintassistant.gov).

If you provided personal information that could be used to commit identity theft, visit [IdentityTheft.gov](https://www.IdentityTheft.gov) or the **Identity Theft Resource Center** to find out what you need to do to protect yourself.

IN MEMORIAM

Arthur Curtis, Retired Muni Chief Inspector

*By Chief Transportation Officer and
Scheduling Manager Angelo Figone, Retired*

On June 20, 2020, one of our unsung San Francisco civil servants passed away a week after his 80th birthday. “Art,” as he was known by family, friends, and colleagues, had accomplished a great deal in his career at the San Francisco Municipal Railway, and equally in his two decades of retirement. A San Francisco native son, he grew up in the Parkside District, and attended St. Cecilia’s Grammar School and Archbishop Riordan High School. His early enthusiasm for the sea resulted in his enrollment as a sea scout and later in the U.S. Coast Guard (wherein his leadership skill as a commander in the Coast Guard Reserves was legendary).

Of course, those of us who knew Art since our school days knew that his first passion was in all things Muni. Soon after his 21st birthday, he began his transit career as an operator, initially on the old green and cream PCC streetcars and later on trolley coaches and cable cars. He knew a vast number of Muni employees—operators, maintenance and paint shop employees, overhead lines

electricians, and blue-suited inspectors.

The “old heads” at Muni recognized that Art was ambitious, trustworthy, and capable of leadership. In short order he joined the Inspector’s Department and embraced the toughest field assignments. During the tumultuous construction of the Muni Metro subway, Art was the Van Ness area inspector who worked tirelessly to maintain service—and minus the aid of current tech instruments!

Operators knew that Art would always be there to troubleshoot problems, but his overwhelming accomplishment was his dedication to the entire system’s operation as Muni’s chief inspector. He dressed professionally in the “chief’s” uniform. He created service plans and orders for all special events, including the 1987 pope’s visit, Bay-To-Breakers runs, July 4th events, baseball and football events, and many more.

He was an inspiration for younger employees, some of whom became Muni managers decades later. For me, he was both a peer and a friend.

Art Curtis, a lifetime RECCSF member, had truly earned his retirement after 37 years of service to San Francisco, and will be missed by many.

Susan Maher

October 26, 1942—August 8, 2020

Submitted by Sharon Johnson

Susan Maher was a fourth generation San Franciscan proud of her Irish heritage who created a spirit of warmth wherever she went. If you had ever met this intelligent, beautiful, and humanitarian woman, you would have remembered her.

Susan’s city career included service and activism, and she served on the Local 21 contract negotiating team. After retiring as chief accountant from the Office of the Controller, she took a seat on the San Francisco Federal Credit Union Board.

Susan may have retired from the city, but she never tired of being of use. A lifelong member of RECCSF,

she also began a tax business and volunteered at Project Homeless Connect.

Susan was Irish through and through: She supported Irish causes and was a lifetime member of the Irish American Democratic Club. Her fierce union loyalty and the Democratic Party’s principles of workers’ rights and social justice enhanced the lives of city workers and helped make San Francisco a better place. Her loyalty didn’t end there—she was also a devoted San Francisco Giants fan.

She leaves behind her greatest joys; adult children Michelle Maeder and Tony Alexander, and seven grandchildren.

Rest in peace, Susan Maher.

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:

Member services:

1 (628) 652-4700

Employee Assistance:

1 (628) 652-4600 (24/7)

S.F. Retirement System

Website: sfgov.org/sfers

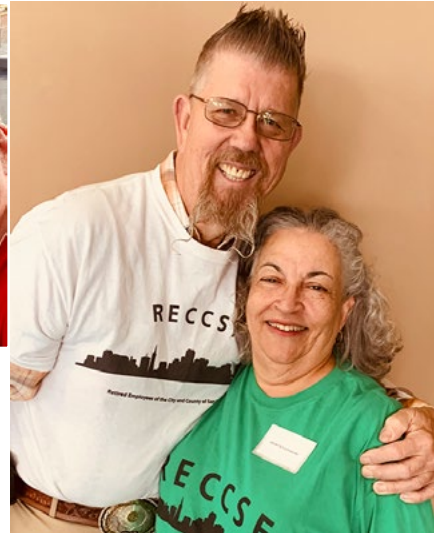
Phone Numbers:

1 (415) 487-7000

1 (888) 849-0777



Our RECCSF members Our community



**Stay home!
Stay safe!**



Upcoming General Membership Meetings

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. 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

September 2020
Volume 121, Number 8
Sheila Mullen, Editor
Office: 1 (415) 681-5949
Office email: reccsf@att.net

Executive Board Meeting

All in-person board meetings cancelled until further notice. Your RECCSF Executive Board is meeting by Zoom for the foreseeable future.

Note to members:

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

News & Views

October Deadline:

☛ Friday, Sept. 11, 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.



I want to know!

Join

RECCSF

Retired Employees of the City and County of San Francisco

