

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

HSS offices remain closed. The Department of Public Health is the lead agency advising HSS on precautions to take during these months of lower COVID-19 cases. **All members are encouraged to get the vaccine**, which is readily available. Certain departments have requirements for employees to be vaccinated. The new health order **requires masking while indoors.** The HSS board will continue to hold remote meetings until further in-person policy guidelines are decided. SFHSS staff is 100% compliant with reporting their vaccine status as required.

Call Member Services with all questions or concerns. A staff member will return your call. There is a good possibility that HSS staff will set up flu shot clinics in the fall, similar to the COVID testing and vaccination clinics. Details will be provided when available.

Supervisor Chan (who replaced Supervisor Haney) sponsored the ordinance approving HSS plans and contribution rates for calendar year 2022 at the Finance and Budget Committee of the board of supervisors. The finance report states that the Employee Benefit Trust Fund is in good shape these days, and our flex-funded and self-insured plans are financially stable (no losses). The general fund administrative budget balances, as well, with no surplus or shortfall.

HSS is meeting weekly with **Delta Dental** to address ongoing issues, including the Smileway Wellness Program and other preventive services utilization. An agreement was reached to settle the

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Retirement Committee Report

By Claire Zvanski

The most exciting news is that immediate past board president **Commissioner Leona Bridges has been appointed by President Biden to the Federal Retirement Thrift Investment Board.** Commissioner Bridges is a long-serving appointed board member who stated that she will also continue her term on the SFERS board.

The other “hot” news is that **Chief Investment Officer William Coaker left SFERS, as of Aug. 3, 2021, to join TAE Technologies**, a clean energy company. He served SFERS for seven years and during that time trust assets have grown from under \$20 billion to \$34.5 billion (as of June 30, 2021) and SFERS is now ranked in the top 5% of its public pension peers (now #1). In 2019, SFERS was named “Small Plan of the Year” by *Institutional Investor* and, in 2021, CIO Coaker was named to the “Power 100” as among the top 100 Global Allocators by **Chief Investment Officer Kurt Braitherg, current managing director for public markets**, who has been appointed interim CIO.

The SFERS offices remain closed. Call SFERS and leave a message if you need information or assistance. A staff member will return your call.

Are you wondering about the **supplemental COLA?** Based on **preliminary projections** by Cheiron, the board’s consulting actuary, it is anticipated that as of July 1, 2021, the trust fund will have had earnings in excess of expected earnings on the actuarial value of the assets and **will be fully funded based on the market value of the assets;** that is, the

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All Regularly Calendared September Meetings

RECCSF

(For the immediate future, RECCSF will be communicating with members through *News & Views* and regular “e-mail blasts.” Stay safe!)

Zoom Electronic meetings

(Members welcome to attend: Contact: sfskee1@gmail.com.)

General Membership Meetings

Wednesday, Sept. 8, 10 a.m.

Program Committee

Monday, Sept. 6, 1 p.m.

Editorial Committee

Monday, Sept. 20, 10 a.m.

Executive Board

Tuesday, Sept. 21, 10 a.m.

Membership Committee

Tuesday, Sept. 28, 11 a.m.

Frugal Few Committee

Friday, Sept. 17, 10 a.m.

Retirement System

Health Service System

sfgov.org and SFGOVTV.

Public

(The following listed entities are individually choosing communication methods with their members.)

Retired Fire Fighters and Spouses Association

Thursay, Sept. 16, 10 a.m.

UESF Retired Division

Contact: Rudi Faltus
1 (415) 956-8373 or
Uesfrd01@gmail.com.

SEIU 1021 West Bay Retirees Chapter

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

Health Service Committee Report

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Sutter Health class action lawsuit. HSS is an eligible member of the class and submitted a claim in May 2021. Outstanding issues are still being resolved, so there is no specific timeline for the settlement. Lastly, Kaiser notified HSS that the department of justice is investigating allegations brought forth from whistle-blower complaints regarding Medicare Advantage risk adjustment documentation and diagnosis coding practices. Kaiser disputes the allegations and is strongly defending against them. We will be kept advised as to progress.

There is great staff news about five employees who were promoted and an intern who was hired into a permanent classification. Only one staff member retired after 22 years with the city. (We hope she joins RECCSF.)

The **new member services manager is Olga Stavinskaya-Velazquez**, who comes to us from the Human Services Agency (HSA). Welcome Olga!

There will be **open enrollment videos** this year to encourage members to learn about the new benefits for Plan Year 2022. There are **no changes for Medicare Advantage** members. There is also a new three-part video series called *Road to Retirement* to help members prepare for and secure their HSS benefits for retirement. (Congratulations to Rin Coleridge for this.)

Continue to check the **well-being webinars and programs**. Staff continues to provide wellness webinars and recommendations. Contact your own health plan for mental health

services and referrals. But, if you are having a crisis and can't find that health plan card, then you can call the EAP, and they will help you to find what you need. (These are trying times.)

The HSS board passed a resolution:

- urging **all eligible SFHSS members**, including retirees and dependents, to receive COVID vaccine;
- urging all HSS health plans to conduct direct outreach and ongoing messaging to **eligible SFHSS members**; and
- for all HSS health plans, in alignment with their providers, to provide to HSS ongoing reporting regarding HSS member vaccination rates, COVID-19 hospitalizations, and deaths.

In preparation for issuing a request for proposal for **Medicare Advantage plans for plan year 2023**, the board and staff will be creating a **request for information** to go to appropriate health plan vendors. The marketplace has changed in the last few years and HSS wants to provide the best Medicare Advantage plans for our members. Quality will not be sacrificed!

Finally, the board received an extensive **fiduciary training**. It is important that the board (and relevant staff) update and renew fiduciary training periodically, especially since some appointed board members don't serve their full five-year terms (such as members of the board of supervisors). This training was very specific to fiduciaries who administer public employee health plans. It was lengthy, comprehensive, and enlightening. (SFGOVTV provides archives of HSS board meetings.)

Questions? Comments? Please feel free to contact Claire Zvanski at czvanski@gmail.com.

Retirement Committee Report

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threshold required to meet the **Proposition C (2011) 100% market rate trust fund requirement** to generate a **full 1.5% supplemental COLA to the pre-1996 retirees** along with the rest of active retirees or their qualified survivors. This still needs to be verified by audit, so we won't see confirmation until the consulting actuary releases its July 1, 2021, **Valuation Report** early next year. Payment to retirees is anticipated in late February/March 2022. Staff and actuary comments indicated that the fund is about 112-114% market-rate funded and is anticipated to continue at or above 100% market rate for the next year if the economy and market remain strong. (This is speculation only!) The discussion included the possibility of reducing the contribution rates of active employees as well as reducing the city's contribution. The last part of the discussion referenced the city's contribution to the Retiree Health Care Trust Fund (RHCTF) that is also impacted by the 100% market rate threshold.

The estimated **SFERS Trust Fund balance as of July 31, 2021, is \$35.4 billion**. The current estimate return for the fiscal year (FY) ending June 30, 2021, is 33.77%.

Deferred Compensation Director Diane Chui Justen also had good news. The Deferred Compensation Plan (DCP) **assets are valued at \$4.8 billion** as of June 30, 2021. The plan has increased nearly \$1.5 billion since the March 30, 2020, market low. Webinars and other communications for active participants are very successful as more employees are restarting

contributions, repaying loans, and increasing contributions.

Al Casciato is now president of the board and the chair of the ad hoc Executive Director Search Committee. The search has begun again with a **new search firm** contracted through Department of Human Resources (DHR) and it includes a proposal to **combine the executive director position with the chief investment officer position**. The last few items of business included consideration of a new job description (combined position) and the required changes to the board's Terms of Reference and Executive Director Terms of Reference. Since the new combined job description is still in the draft stage, it seems premature to change the relevant Terms of Reference (now delayed a month). Board members participated in active discussions regarding these issues. Callers pointed out the **obvious differences in the skills required for each position, the years of experience required for each position** (notably reduced from the original proposals) and other controversial **concerns regarding wages, bonuses, and other benefits**. The new search firm vendor was introduced and questioned regarding **comparable public plans with combined leadership positions**. (*There are few, and most are primarily investment boards that do not manage members and retirement benefits—the executive director side of the position.*) The issue remains unresolved as the board went into closed session to consider the employment of executive director.

Questions? Comments?

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

President's Message

By John "Skee" Tostanoski

I hope that this message finds all of you in great health and enjoying the warm weather.

Currently, it seems as if the entire state is at risk of catching fire, although at this writing smoke hasn't traveled to San Francisco yet. I surely wish all the firefighters and their support personnel safety and some rest.

It seems like the Covid Delta variant is now a major concern. I am going to continue to wear my mask when I am out in public and continue to try to maintain some distance from others.

I have found our monthly Zoom electronic general membership meetings informative and interesting. Our Aug. 11 General Membership Meeting featured an excellent speaker, Executive Director for the San Francisco Health Service System Abbie Yant. If you have not yet attended one of our membership meetings—and would like to—please let me know, and we will add your email address to our regular email notification list.

Also, we are recording the presenters and emailing out links to members on our regular email notification list—which are only available for between 10 and 30 days—to watch the recordings online.

For me, personally, this has been a very hard time dealing with the emotional distress of having two dear friends pass away, one of whom was Jerry Maxwell. He was RECCSF's

first vice president, and I will miss all the conversations and comradery that we shared. He was very concerned about our pensions and benefits and wanted to do all he could to protect them. I am going to miss him terribly.

I am grateful that I have supportive family and friends around me to help me navigate these hard times. If you are having stresses and don't have the support you need, please take advantage of our excellent physical care and emotional support health care options, and call the number on the back of your health care membership card.

I again ask you to invite any retired city workers of your acquaintance to join RECCSF. We still have the \$25 introductory special available for new applicants. We all need to band together to remain strong. If *you* don't live your dream, *someone else* will!

If you have any comments or questions, please feel free to contact me at sfskee1@gmail.com.



Aug. 17 Zoom Electronic Board Meeting Results

- Herbert Weiner was appointed to the RECCSF Board and sworn in as a member at large from 2021 to 2022. He will represent RECCSF at MTA meetings.
- The Treasurer's Report was accepted without objection. The proposed budget for fiscal year 2021-2022 was approved without objection.

We need member photos!

Since our in-person general membership meetings are now temporarily postponed due to the coronavirus pandemic, our editor will welcome personal photos of our members — at work or play — to be published in *News & Views* to help keep us in touch with each other.

Please include captions with member name and activity description, and email to sheilamullen@me.com.

Items suitable for publication will be printed as space allows.

Friends of RECCSF

By Linda Tabor-Beck, *Frugal Few* chair

We thank the following RECCSF members who so generously gave donations this past month. Please note that all current life member contributors' names are denoted with asterisks.

- ☆ Jacklyn Da Walt*
- ☆ Madeline Richie*
- ☆ Judy Teichman*
- ☆ Anonymous*

RECCSF Officers

John "Skee" Tostanoski, President	Bonnie Bompert, Secretary
First Vice President Vacant	George Lau, Treasurer
David Williams, Second Vice President	Leo Martinez, Sergeant-at-arms

Board Members

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

July 14 Zoom Electronic General Membership Meeting



Tomi Kato, San Francisco Fire Department, gave a valuable and detailed presentation on fire protection/education.

Call 9-1-1 and let them know you are trapped, give your location in the house

Let the responding firefighters know where you are trapped

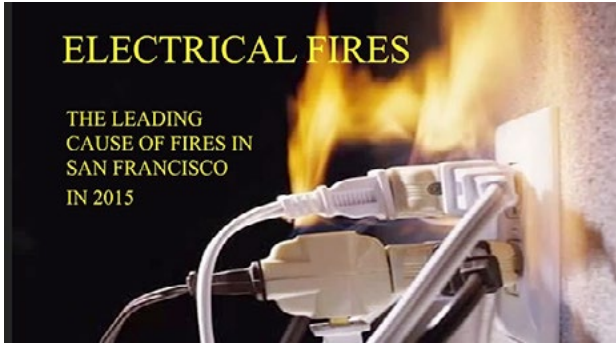
"ordinary" combustibles
Paper, wood, furniture ...

combustible liquids
Oil, Gas, grease, alcohol ...

electrically energized fires
Corded equipment

SYMBOLS

PICTOGRAPHS



First Alert
10-YEAR ALARM LIFE
NO BATTERY REPLACEMENTS
CARBON MONOXIDE

Multifunction Digital Display
CO level and temperature

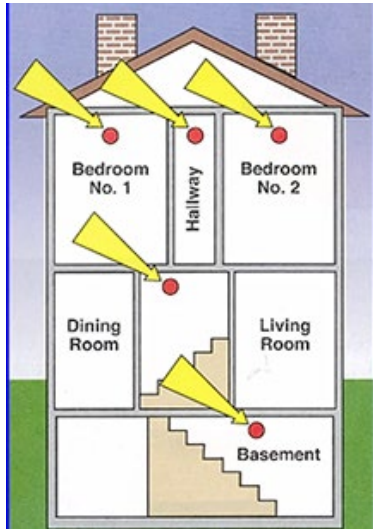
10-YR No Battery Replacements
For life of the alarm

End of Life Warning
Notifies when alarm needs replacement

CARBON MONOXIDE ALARMS

CO gas:
* colorless, odorless, tasteless
* incomplete combustion of fossil fuels

Following is a sampling of RECCSF members in attendance at the RECCSF July 14 Zoom Electronic General Membership meeting.



Install Smoke Alarms

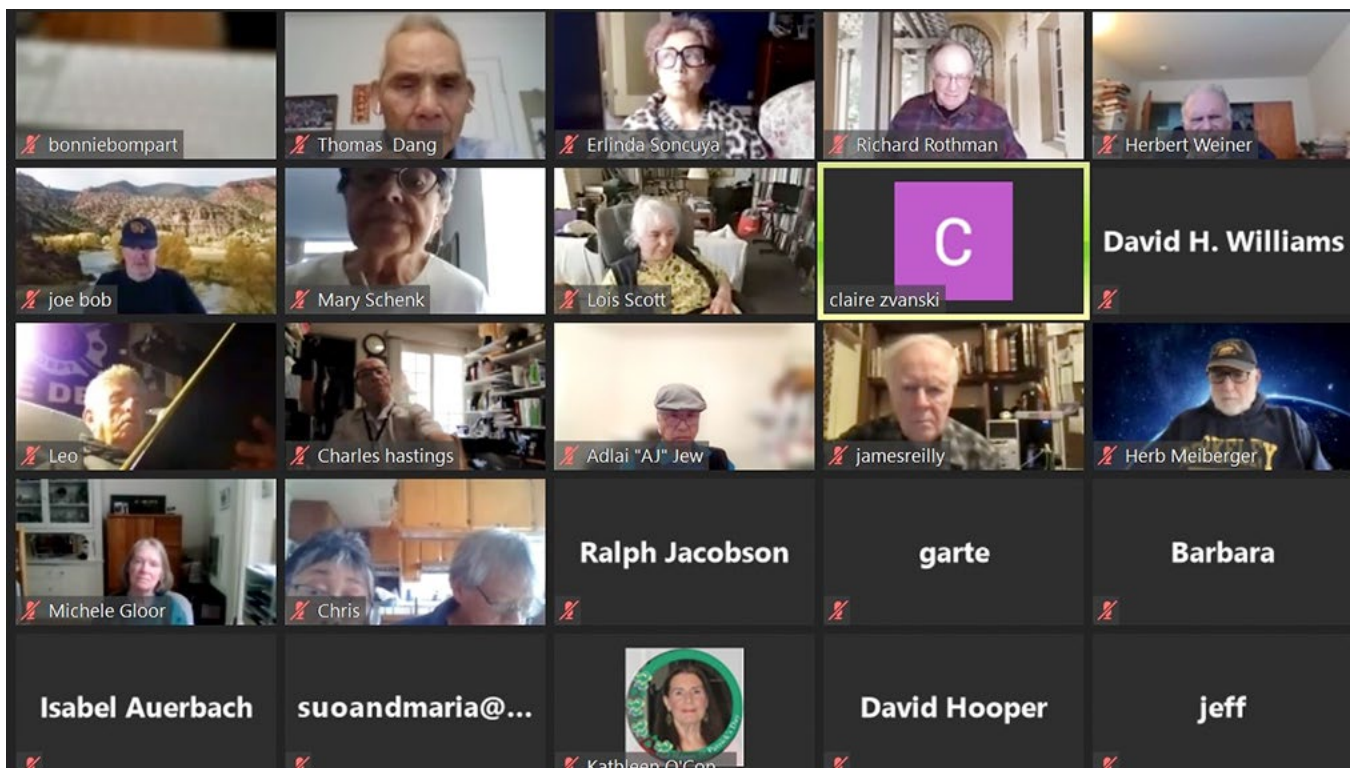
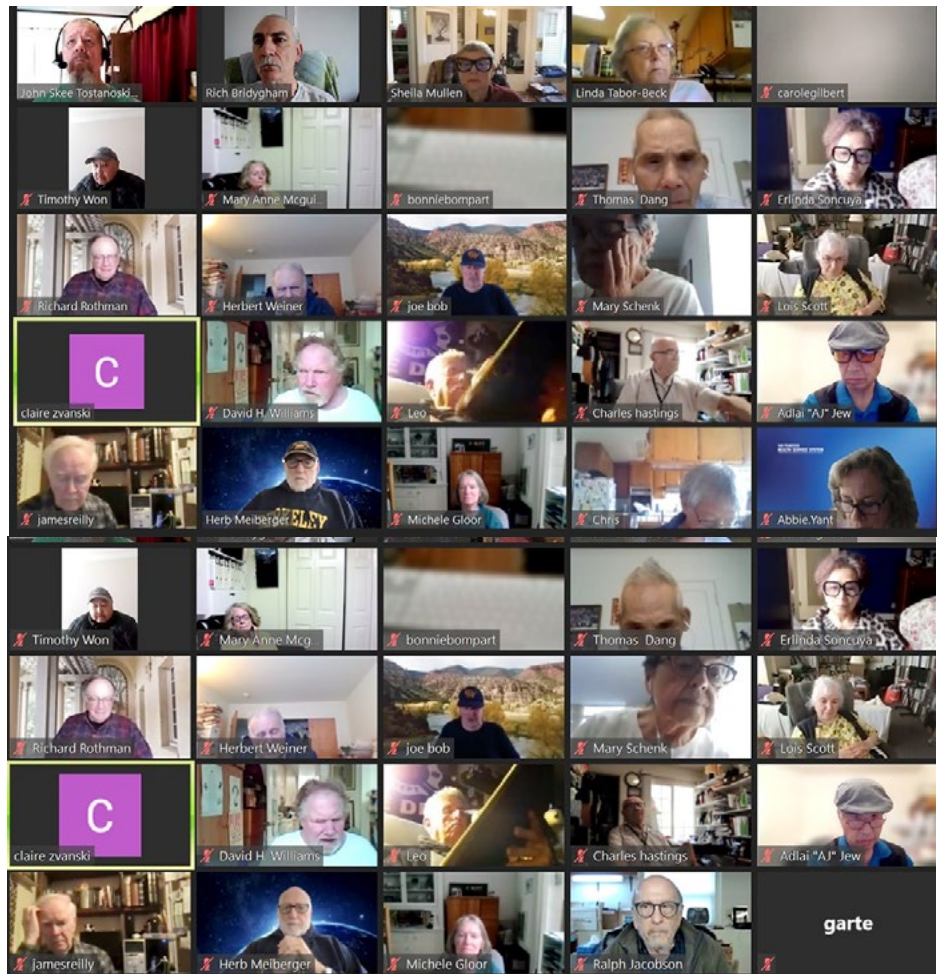
- In all sleeping areas

Aug. 11 Zoom Electronic General Membership Meeting



Executive Director for the San Francisco Health Service System (SFHSS), Abbie Yant, presented a comprehensive and informative discussion on the election and distribution of retiree benefits for fiscal year 2021/22.

Following is a sampling of RECCSF members in attendance at the RECCSF Aug. 11 Zoom Electronic General Membership meeting.



The RECCSF Watchbird



Beware—Social Security Scam!

Submitted by Anonymous
RECCSF member

When I answered the phone recently, the caller addressed me by name and went on to tell me that she was calling to make me aware that my social security number was being used by a known drug cartel, and that a warrant had been issued for my arrest. She asked if I knew how this person had obtained my social security number, and I told her that my pension checks are automatically deposited to my checking account and that another company had been hired to manage retired members' deposits and had just sent out a communication to inform us that the company had been scammed.

She then said that she will transfer this call to Officer *David* Snipe, who can work with you to put a stop to your arrest. A man answered the call and went over the same questions the

original caller had asked me. He then stated that social security had sent me 35 letters about this ID theft and had not heard from me. I told him that the only communications that I had received had been financial requests and my signature to guarantee social security.

At this point I stated, "I think that I will call my attorney. He replied that I already have an attorney on this case in Texas—costing me \$34,000—and that he believed me, and that I could work with him to have a hold placed on my arrest. He said his name was Officer *Daniel* Snipe, Badge # 30371. I replied, "Okay, what do I have to do?" He said, "Go to your bank and withdraw all but \$200 from both your checking and savings accounts in cash." I replied that I could also achieve this through a cashier's check. He said, "No, it must be in cash because tomorrow two men will come to your house and give you a new

social security number. One person will be from social security and the other one will be from the sheriff's office."

He went on to say, "I will call you back in 1-1/2 hours so that you have time to go to the bank to do this. Keep a smile on your face, and, if they question you as to why you are withdrawing the funds, just make up a story about a taking a trip or paying medical expenses. Don't tell anyone about this, not even your family. It must be confidential."

There were so many red flags flying in this call that my next trip was to the neighborhood police station to make a report.

Please be suspicious of any telephone calls that attempt to separate you from your money!

Editor's note: Legitimate federal governmental social security communications are always communicated by official mail through the postal service.

Useful Contact Information

RECCSF Office

Email: reccsf@att.net
Website: sfretirees.org
Phone Number:
1 (415) 681-5949

S.F. Retirement System

Website: sfgov.org/sfers
Phone Numbers:
1 (415) 487-7000
1 (888) 849-0777

Health Service System

Website: sfhss.org
Phone Numbers:
Member services:
1 (628) 652-4700
Employee Assistance:
1 (628) 652-4600 (24/7)
Toll-free: 1 (800) 541-2266
Fax: 1 (628) 652-4701
Benefits: sfhss.org/benefits/retirees

Health Service Quick Links

Blue Shield HMO Plans
<https://sfhss.org/access-hmo-blue-shield-california>

Kaiser Permanente HMO
<https://sfhss.org/kaiser-permanente-hmo>

City Plan & City Plan 20 PPO
<https://sfhss.org/unitedhealthcare-ppo-city-plan>

UHC Medicare Advantage PPO
<https://sfhss.org/uhc-medicare-advantage-ppo>

Dental and Vision:

Delta Dental
<https://sfhss.org/delta-dental-ppo>

UnitedHealthcare Dental
<https://sfhss.org/unitedhealthcare-dental-dhmo>

DeltaCare USA
<https://sfhss.org/deltacare-usa-dhmo>

VSP Vision
<https://sfhss.org/vsp-vision-plans>

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 2022—that counts.

RECCSF 2021 General Membership Meeting Dates at 10 a.m.
Wednesday, Sept. 8
Wednesday, Oct. 13 (*health fair*)
Wednesday, Nov. 10
Wednesday, Dec. 8 (*holiday party*)

Three Ways to Manage Medical Debt

From Your Friends at San Francisco Federal Credit Union

Even if you carry health insurance, hefty medical bills can hang over your head like an ominous rain cloud; but there are methods you can adopt to make paying your medical bills more manageable.

Check the invoices. If you see that you were billed in error, contact the medical provider to remove the charge. If you have health insurance, it is also a good idea to make sure that your insurance company paid for all charges covered in your plan. If an insurance company denies a claim, the medical provider will just bill you, even if the treatment is covered under your plan. Most insurance companies allow you to appeal decisions, and if you submit evidence to support the reason why the

treatment should be covered—such as a letter from your doctor—you may be able to succeed in having the denial overturned.

Ask for a repayment plan. Most medical providers will allow you to make smaller payments until the bill is paid off, and, in many cases, won't even charge interest. Think about what amount you can afford to send each month and advise the medical provider. (Few would refuse payment—regardless of how small of the amount—and falling behind with your mortgage or other important payments to reserve more cash for your medical bills is usually not a good idea.)

Look for assistance. Many hospitals receive government funds and donations to cover the bills for patients who cannot pay them themselves. Talk to your hospital's billing department

about its programs. Remember to research their application procedure and qualifications; often assistance programs are restricted to people who owe above a certain amount, have income below a certain limit, and/or have no medical insurance.

Hospitals are not the only venues in which to receive financial assistance. Many nonprofits provide the same service. Contact your local United Way, or dial 211. You may also be able to get additional information from relevant disease support groups.

Consult with a financial counselor at San Francisco Federal Credit Union about your options, which may include a personal or debt consolidation loan, or a home equity line of credit. For more information, stop by one of our branches, visit sanfranciscofcu.com or call 1 (415) 775-5377.

In Memoriam

Jerry Maxwell

RECCSF Current
First Vice President

*Submitted by RECCSF President
John "Skee" Tostanoski*

Jerry Maxwell, RECCSF current first vice president, passed away on July 18, 2021, at the age of 71, surrounded by his family. Jerry and I worked closely together to keep our members informed on all important health and financial issues that could affect our earned city retirement benefits. I will miss his support and friendship.

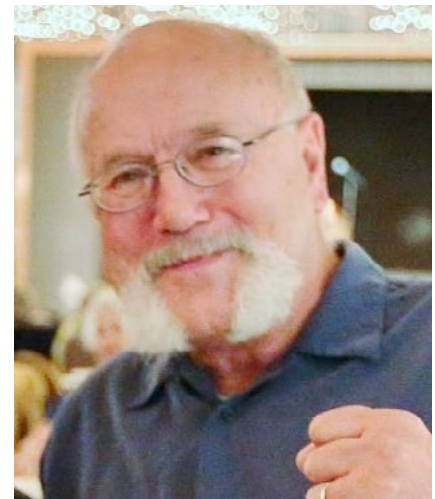
Jerry was born and raised in San Francisco. At a young age he took up boxing at Newman's Gym and attended Mission High School, where he played football and was also on the yearbook committee. He received his AA in Labor Studies from City College of San Francisco, became shop steward and president in Painters, Local 4, and later worked as a painter at Laguna Honda and San Francisco General Hospital.

In his spare time, he mentored

boxing to at-risk youth, and held the office of president of The Northern California Veterans Boxing Association for many years until his death. He was an avid 49ers fan, and enjoyed fishing, camping, and hiking. Travel was one of his great joys, exploring the U.S. as well as Europe with his wife and grandson. He also enjoyed the solace of his garden with his beloved dog, Drake.

He is survived by Michelle, his wife of 48 years; his daughter Cassie Scheper (Sean); stepson Patrick White; grandchildren Angelo De-paoli, Canaan Scheper, and Arianna Carter Monah; sister-in-law Chris White; brothers-in-law Terry White (Judy) and Dennis White (Maria); his best friend Flavia Gallion; and numerous nieces and nephews. He was preceded in death by his mother, Catherine Pekin Maxwell; father, Daryl (Bud) Vlasan; stepfather Samuel Maxwell; brother John (Rocky) Maxwell; niece Catherine Maxwell; and brother-in-law Patrick J. White (Patti).

He had a special place in his heart for two organizations; *Family House*,



that supports families with critically ill children, (540 Mission Bay Blvd. North, San Francisco CA 94158), and *Fire in the Ring*, a boxing gym that encourages at-risk children to become involved in boxing (180 Industrial Way Brisbane, CA 94055). **In lieu of flowers, donations are requested to either of these deserving causes.**

A memorial service attended by Jerry's family and wide circle of friends and colleagues was conducted on Saturday, Aug. 14, 2021.

Are your City Retirement Benefits guaranteed for life?

Many years ago, when I was a young active city employee, I would hear older colleagues state that they were looking forward to retirement because their benefits were vested, and they felt “set for life!” Back in those days, we were required to live in San Francisco if we worked for the city. So, the confidence level of employees and retirees was very high. If charter changes were proposed for our benefits, we held a voting advantage and could either pass or defeat a proposal. Then, as I recall, the situation changed in the mid 70s. The residency requirement was challenged, and the courts declared the residency requirement unconstitutional. Many city employees, with their families, began their “diaspora” to the suburbs. There went that voting advantage!

So, the answer to the question is: **your benefits are as good as the last charter amendment that involved our employee retiree benefits.** Proposition C in 2011 is still with us and continues the adverse impact on those who retired on or before Nov. 6, 1996. But there is a glimmer of hope—read the September Retirement Committee report in this issue.

The other glimmer of hope is that Protect Our Benefits and RECCSF are developing a campaign to put a charter amendment on the June 2022 ballot that will restore that supplemental COLA to our pre-96 colleagues. Without a voting advantage in San Francisco, city employees and retirees will need to convince San Francisco voters that this is an equity issue and needs to be supported. When voters think that we receive too much or get too many benefits—they think we got them free and didn’t pay for them; then, we are challenged at the polls and our benefits can change! We could lose our COLAs; the employer contribution that keeps health plans affordable could disappear; we could lose our elected representatives on our benefits boards; dependent benefits could be lost or not supplemented by the city; and dental and vision coverage could be removed.

The possibilities are endless, depending on the political climate. That’s why you *must* continue to pay attention to issues that develop in San Francisco politics, regardless of where you live. These days we can phone bank or post information on websites, Facebook, Twitter, etc., regardless of where we live. *So, we need to help support campaigns that keep our benefits safe. After all, we paid for them when we worked, and we still pay for them in our retirement.*

That new proposal to combine the executive director and chief investment officer positions at SFERS “stinks to high heaven!” There is something afoot, in my opinion and observation. The new recruitment vendor is recommending combining the positions; stating that it is easier to find one, instead of two, high ranking administrators. He is also recommending other changes to the minimum requirements, such as, reducing the years of experience required for the

chief investment officer. Then there is the wage consideration! When I saw the term “bonus,” red flags immediately went up! We are a public pension plan governed by some very strict wage rules. We do *not* pay bonuses to CIOs. The wages come out of our pension trust fund! There are no general fund dollars used to pay SFERS employees. This is the “tip of this iceberg,” in my view.

Immediate action and involvement is required if you agree with me that these are critical issues. If you are concerned or have questions, then please contact me at czvanski@gmail.com or 1 (415) 341-3085. We also have our elected SFERS board members, who need to hear from us. If you want to discuss this with me first, I am happy to have a dialog.

Our RECCSF membership is rich with experience. I am hoping that we are also rich with concern that some of the changes that are being proposed could have unintended consequences! If those consequences are intended, then we have a bigger problem.

Let’s work together to get involved. Time is of the essence! Thank you for your consideration, thoughts, concerns, support, and involvement.

In solidarity, with wishes for continued good health, safety, and longevity,

Claire Zvanski
(past president, RECCSF; office volunteer)
elected member, Health Service System [ID purpose only]

MEMBERS CONNECT

Herb Meiberger’s best pal, “Bark,” left us in August to go to doggie heaven. The following image portrays Herb and Bark celebrating with their favorite cheerleading squad.



Upcoming Zoom Electronic General Membership Meeting

Wednesday, Sept. 8, 10 a.m.

Speaker and RECCSF member Richard Rothman will present a program that highlights San Francisco's depression-era W.P.A. murals.

News & Views

September 2021
Volume 122, Number 7
Sheila Mullen, Editor
Office: 1 (415) 681-5949
Office email: reccsf@att.net

Zoom Electronic Executive Board Meeting

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

The next Executive Board meeting will be held on Tuesday, Sept. 21, at 10 a.m.

Note to members:

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

News & Views

October Deadline:

Friday, Sept. 17, 5:30 p.m.

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



I want to know!

Join

RECCSF

Retired Employees of the City and County of San Francisco

