

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

All boards and commissions must vote to comply with the most recent direction from the mayor to continue to meet remotely through February 2022. The Retirement Board did so as its first item of business once it exited from closed session.

The great news is that the fund is now at \$37.1 billion and is valued at 100% market rate. The fund generated an estimated return of 6.68% over the first half of the current fiscal year. The calendar year estimated return is 22.30%.

It is the fiscal year returns that generate our COLAs. For those who follow the returns on absolute returns (hedge funds), note that they have continued to trend downward for the last two fiscal years.

Interim Chief Investment Officer Kurt Braitberg reports that 2021 was a remarkable year for asset class returns. In 2021, global equities continued to climb higher, driven by easy monetary policies and supportive fiscal policies. 2021 was not a particularly volatile year in the U.S. equity markets. The largest S&P 500 peak-to-trough drawdown during the year was just 5%—the mild-est in 25 years, except for 2017.

Hiring continues despite closed offices. Rishi Garbharran joined SFERS as a senior portfolio manager for the buyout portion of the Private Equity Program. He has more than 15 years experience and comes from the Contra Costa County Employees' Retirement Association. Active recruitment con-

continued on page 2

Health Service Committee Report

By Claire Zvanski

As we remember our colleague and friend, Nancy Gin, I am reminded that every time I spoke with Nancy she would inquire about the HSS trust fund balance. Since it doesn't work quite like the SFERS trust fund, it is not something that most members watch or worry about—but, in honor of remembering Nancy, I thought I'd mention that our Employee Benefit Trust Fund is stable at \$123.4 million. It fluctuates a bit during each year with our flex funded plans and the active Delta Dental PPO benefit, but remains stable and sustainable.

The mayor's budget instructions are released now, and the good news is there are no mandatory reductions required. "Back to basics" is the theme of this two-year proposal and the city anticipates a \$108.1 million surplus at the end of FY 2023. Also, no increases are also requested; just retaining staff and service levels.

It's been a few years since the board was updated on The Health Information Portability Accountability Act of 1996 (HIPAA). Your personal information is protected by HIPAA. Enterprise System and Analytics Director Rin Coleridge provided a very thorough update.

The Strategic Plan 2020-2022 and 2023-2025 was updated, and primarily focuses on engagement, enhancements, and wellbeing. It includes member focus groups, ongoing surveys, workforce evaluations, demographic surveys, and technology updates, and will be

continued on page 3

All Regularly Calendared February 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 Meeting

Wednesday, Feb. 9, 10 a.m.

Program Committee

Monday, Feb. 7, 1 p.m.

Editorial Committee

Monday, Feb. 14, 10 a.m.

Executive Board

Tuesday, Feb. 15, 10 a.m.

Membership Committee

Tuesday, Feb. 22, 11 a.m.

Frugal Few Committee

Friday, Feb. 18, 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

Thursday, March 17, 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.

Retirement Committee Report

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tinues for associate portfolio manager (APM) positions and Chris Terrazzano has been appointed APM of Real Assets. He joined SFERS in 2019 as an analyst within Real Assets. His previous experience was with Merrill Lynch and AllianceBernstein.

In keeping with SFERS investment strategies, the investment staff is recommending the termination of the DFA Emerging Markets Core Equity, and also Small Cap. SFERS has been

investing in DFA since 2011. The investments peaked two years ago and are now under-performing.

Deferred compensation and the Target Date Funds continue to do very well. The board voted to accept proposed changes to the SFDCP Target Date Funds' glidepath after an analysis of updated participant demographic data and capital market assumptions. This primarily impacts active participants and is mostly about inflation

protection. The entire DCP fund is now \$4.9 billion.

The GASB (Governmental Accounting Standards Board) report as of June 30, 2021 has been accepted by the SFERS board. Information from this report will be used for the employers' required June 30, 2022 GASB disclosures. GASB rates are actuarial and not market rates.

Last, but not least, the report from Executive Director Jay Huish included a charter amendment scheduled for the June ballot. (It is *not* the charter amendment proposed by POB/RECCSF regarding pre-96 retirees. That amendment hit a scheduling snag due to misinformation and is being evaluated for the November ballot.) This amendment is being proposed by Supervisor Peskin and

- urges the SFERS to divest from fossil fuels; and
- amends the charter to require that one of the members of the retirement board currently appointed by the mayor shall instead be appointed by the board of supervisors, and to require that appointee to be experienced with the management of investment portfolios based on environmental, social, and governance factors. This amendment is being submitted to the SFERS board for comments to be included with the legislative file.

Under Good and Welfare, it was noted that survivor annuity deposits for adult disabled children will be deposited into a "special needs trust" rather than directly to the surviving child, to avoid impact on public funding and other benefits of that survivor.

The offices at 1145 Market St. remain closed at this time, per city policy.

Questions? Comments?

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

RECCSF Officers

John "Skee" Tostanoski,
President
First Vice President
Vacant

David Williams,
Second Vice President
Bonnie Bompert,
Secretary

George Lau,
Treasurer
Leo Martinez,
Sergeant-at-arms

Board Members

Sue Blomberg
Richard Bridygham
Carol Cochran
Thomas Dang
Ed "Rusty" Jepson
A.J. Jew

David Leeds
Stephanie M. Lyons
Ray Mason
Mary Anne
McGuire-Hickey
Sheila Mullen

Tim O'Brien
Linda Tabor-Beck
Jean S. Thomas
Herbert Weiner
Claire Zvanski

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>

President's Message

By John "Skee" Tostanoski

The tree in front of our house was a big "hit" again last holiday season. We converted our 25-foot flagpole into a lighted tree that can be seen from Twin Peaks and other areas—just about the only decoration that we could muster this year with all the trauma that happened in our family.

One daughter was in the hospital ICU for 25 days. Another of our daughters attempted—unsuccessfully, thank goodness—to end her life. I know that I write in every President's Message about taking care of our physical and mental health. In the past, it was taboo and shaming to even mention these problems, but alcohol, drug, and mental problems cross all lines and can happen to any of us. I am pleading with you to get help if you need it, since you deserve the best life possible. We have earned our great medical benefits and need to use them when necessary!

Our Jan. 12 Zoom General Membership meeting was well attended. Dr. Sergio Lanata from the UCSF Memory and Aging center spoke on Alzheimer's and brain health, an informative and encouraging presentation. Fred Sanchez from Protect Our Benefits (POB), and chair of

FairnessForSFRetirees.org, updated progress on the December 2022 city ballot initiative that pledges to restore pre-1996 city retirees' supplemental COLAs.

If you would like to be placed on our contact list for Zoom meeting invitations, or if you know of an interesting speaker whom you think may be open to speaking at one of our meetings, please contact me at me at *sfskee1@gmail.com*, and I will follow up.

After the meeting's completion, the raffle was held, with three winners. To purchase future chances, please contact Linda Tabor-Beck at *lindareccsf@gmail.com*.

Our current RECCSF board is comprised of a dedicated group of members who believe that it is important to continuously monitor the status of our pension and health benefits, but we need to recruit new executive board members to help us continue keeping RECCSF viable and interesting to our membership. Please consider joining us.

Happy Valentine's Day to you all!



Health Service Committee Report

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presented to the HSS Board in July 2022. It was also reported that HSS is working with health plan providers to encourage them to enhance mental health services. It is very clear, especially during the pandemic, that more mental health services are required. The EAP is part of HSS, so the need is clearly defined.

Sharen Stanek-Lowe from Delta Dental presented the quarterly report updates from 2021. While she indicated that Delta has gained more dentists than it has lost (1% increase), the quarterly report indicated that San Francisco, Contra Costa, Alameda and San Mateo counties lost 97 practitioners, cumulatively. She focused on the utilization of various services including prevention, cleanings, and the Delta Dental SmileWay Program (which has specific health requirements). She indicated that utilization is up, the network is growing, and Delta is taking member satisfaction surveys.

The Rates & Benefits process is be-

ginning now for FY 2022-23 and the calendar was presented. (This means that the blackout period has started.)

Changes in staff and health plan representatives are as follows: The new Delta Dental representative is Jennifer Becker, since Sharen Stanek-Lowe is moving up to a different division of Delta. Ms. Becker has previously worked for AON.

HSS chief financial officer Larry Loo is leaving to work for the Chinese Health Plan. His replacement, Iftikhar Hussain, has already started. Mr. Hussain comes to us with vast prior experience with Sutter Health, Dignity Health and El Camino Hospital.

Finally, it has been announced that Deputy Director Mitchell Griggs will be retiring at the end of the year.

The meeting was adjourned by commending Larry Loo for his exceptional service.

Questions? Comments?

Please feel free to contact Claire Zvanski at *czvanski@gmail.com*.

Abbreviated Financial Statement for RECCSF

For the Five Months ended
December 31, 2021

Submitted by George Lau,
Treasurer

Revenue:

Membership Dues	\$4,277.00
Contributions	3,520.00
Others	0.43
	<u>\$7,797.43</u>

Expenditures:

News and Views	\$1,350.00
Meeting & Office Expenses	8,219.34
Others	-
	<u>\$9,569.34</u>

Deficit for the period

(\$1,771.91)

MEMBERS CONNECT

The Nov. 20, 2021 Cal Big Game

By Herb Meiberger and “Woof”

Cal Football: Bears Steamroll Stanford in 124th Big Game.

Cal rolls up a Big Game record 636 yards and keeps alive its chase for bowl eligibility.

Cal overpowered Stanford 41-11 in the 124th Big Game, equaling its highest point total against its rival in 17 seasons.

The Bears (4-6, 3-4 Pac-12) compiled a Big Game record 636 yards, including three plays of 75 yards or longer in front of an announced crowd of 49,265 fans at Stanford Stadium.

The “Little Woof” and I visited the Berkeley campus on Monday. We followed the celebratory procession of the band and the cheerleaders with the ceremonial axe.

Since we have many retirees who are UC Berkeley graduates, they should appreciate seeing the “Axe.”



RECCSF Board Member Thomas Dang relaxing at the San Francisco Botanical Gardens.

RECCSF needs you!

We are working with Protect Our Benefits on the **Fairness for SF Retirees** campaign to restore the Supplemental COLA to pre-96 retirees.

Are you a miscellaneous (not police/fire) retiree who retired on or before Nov. 6, 1996?

Is your retirement stipend less than \$22,000 a year?

If so, our campaign needs you! We want to share your story.

Contact our campaign managers:

Cherri Senders
and/or Tony Fazio.

cherri@sendersgroup.com

winningdirections.com

Fairnessforsretirees@gmail.com

(Tony Fazio)

Fairnessforsretirees.org

RECCSF Member Nancy Gin's Ongoing Legacy to City Retirees

By Jean Thomas

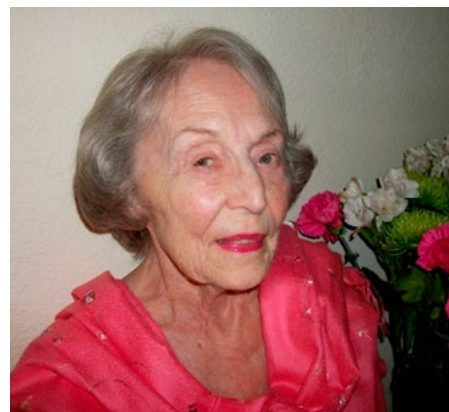
We San Francisco government retirees are indebted to Nancy Gin for many reasons, especially for her skilled contributions in the late 1990s to building the coalition of miscellaneous, uniformed, and teacher retirees that became **Protect Our Benefits**, or **POB**.

POB gave us retirees the ability to fight for our rights at the ballot box. Crucial as that ability was—and still is—Nancy and other POB members wanted to achieve more; to bring all retirees together on a continuing basis to support our common interests.

In that vein, POB members from all city employment backgrounds have historically been our watchdogs over city retiree-related issues, their presence felt at countless departmental

meetings, commission hearings, and public events. POB has welcomed supporters of San Francisco public employees and retirees and has vigorously defended them against political opponents.

Over the years, POB has won many battles, but hasn't yet been able to halt the city's relentless drive against employees who retired before Nov. 2, 1996—the so-called “pre-96ers”. Under the city's current rules, it is much more difficult for pre-96ers to qualify for the Proposition C COLA than for employees retiring later. However, true to its mission to *protect our benefits*, POB is now sponsoring a ballot measure to eliminate the arbitrary pre-96er rules and to establish uniform Proposition C COLA-qualifying standards for *all* retirees.



Nancy Gin PHOTO BY JACK BOSSARD

POB's successes in protecting and enhancing our benefits are testaments to Nancy's vision, organizational skills, and hard work. They are reflected in the *continuing benefits* that we retirees enjoy every day.

Remembering Nancy Winifred Gin

By Lois Scott

Nancy Gin, born Nancy Winifred Muzio in 1933, grew up in Stockton, California and migrated in the 1960s to San Francisco. She was a divorced young mother of two daughters.

For a few years, Nancy cocktail-waitressed at the Rickshaw and briefly married the “Chinese Frank Sinatra.”

In the 1970s, while living in Diamond Heights, Nancy's passions turned to supporting community organizing, civil rights, and anti-war protests. Nancy was also a dedicated feminist Democrat who later helped push forward many local pro-labor and pro-retiree ballot measures.

Together with a new partner, she enrolled at San Francisco State University, graduating cum laude in speech communications.

Shortly thereafter, she joined the city planning department, becoming a role model to a generation of young planners who prized her ability to defend

the legal sanctity of the planning code from blatant political pressure.

She also served as political vice president of IFPTE Local 21 and on the Law and Legislative Committee of the San Francisco Labor Council.

Nancy retired from the city in 1992. Her Civic Center apartment remained a hub of hospitality and union organizing. She found deep relationships and support from local labor leaders who further mentored her fight for employee and retiree benefits.

Nancy served for many years as a RECCSF board member and became a co-founder of Protect Our Benefits (POB)—an organization engaging in direct charter amendment political advocacy.

On Nov. 27, 2021 Nancy Gin died in her sleep and is now rightfully honored by the Nancy Gin 2022 Charter Amendment that pledges to redress the injustice of eliminating the supplemental COLA for pre-1996 San Francisco city retirees.

When a date is set by her family for a celebration of her life, her retiree friends will meet her daughters Geri and Denise, grandchildren Michael, Jenny, and Sara, and great grandchildren Charlie, Christian, Liam, and Landon. Family and friends will share their appreciation for this amazing woman, solid fighter, and unapologetic trailblazer, whose efforts and deeds are indelibly written into the history of San Francisco.

Jan. 18 Zoom Electronic Board Meeting Results

- Treasurer's Report approved. (RECCSF has a yearly deficit of \$1771.91.)
- Future RECCSF General Membership Meetings to feature subgroup breakout discussion rooms.

Dec. 8 Zoom Electronic General Membership Meeting



Our speaker, Debbie Uchida Volunteer Coordinator and Tech Allies Program Coordinator at Little Brothers, an organization serving socially isolated elders, gave a fascinating presentation on how to participate in its many activities, whether as a participant or a volunteer. Debbie can be contacted at duchida@littlebrotherssf.org.



Singer/Songwriter Hali Hammer led the membership in holiday songs.

RECCSF 2022 General Membership Meeting Dates Wednesdays at 10 a.m.

- February 9
- March 9
- April 13
- May 11
- June 8
- July 13
- August 10
- September 14
- October 12
- November 9
- December 14

Things to keep in mind....

- Meet the older adult where they are
- Be mindful of your language when speaking with our older adults
- Reach out to LBFE staff with any questions or concerns by calling the office or emailing Debbie
 - (415) 771-7957
 - duchida@littlebrotherssf.org
- Let us know how the call went by filling out our Volunteer

Log Form



• <https://forms.gle/Nu4za7XQRwLe6Uck7>

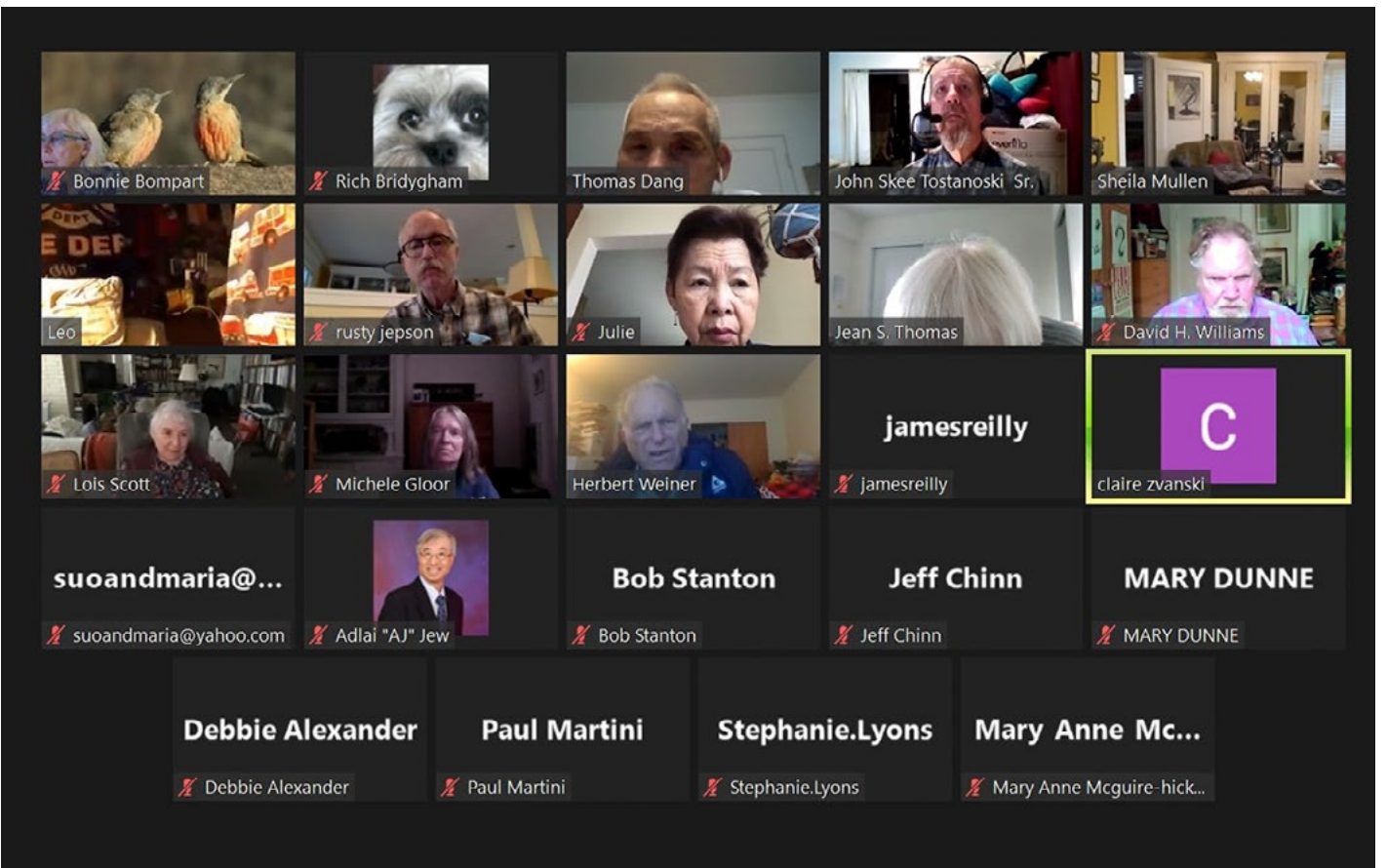
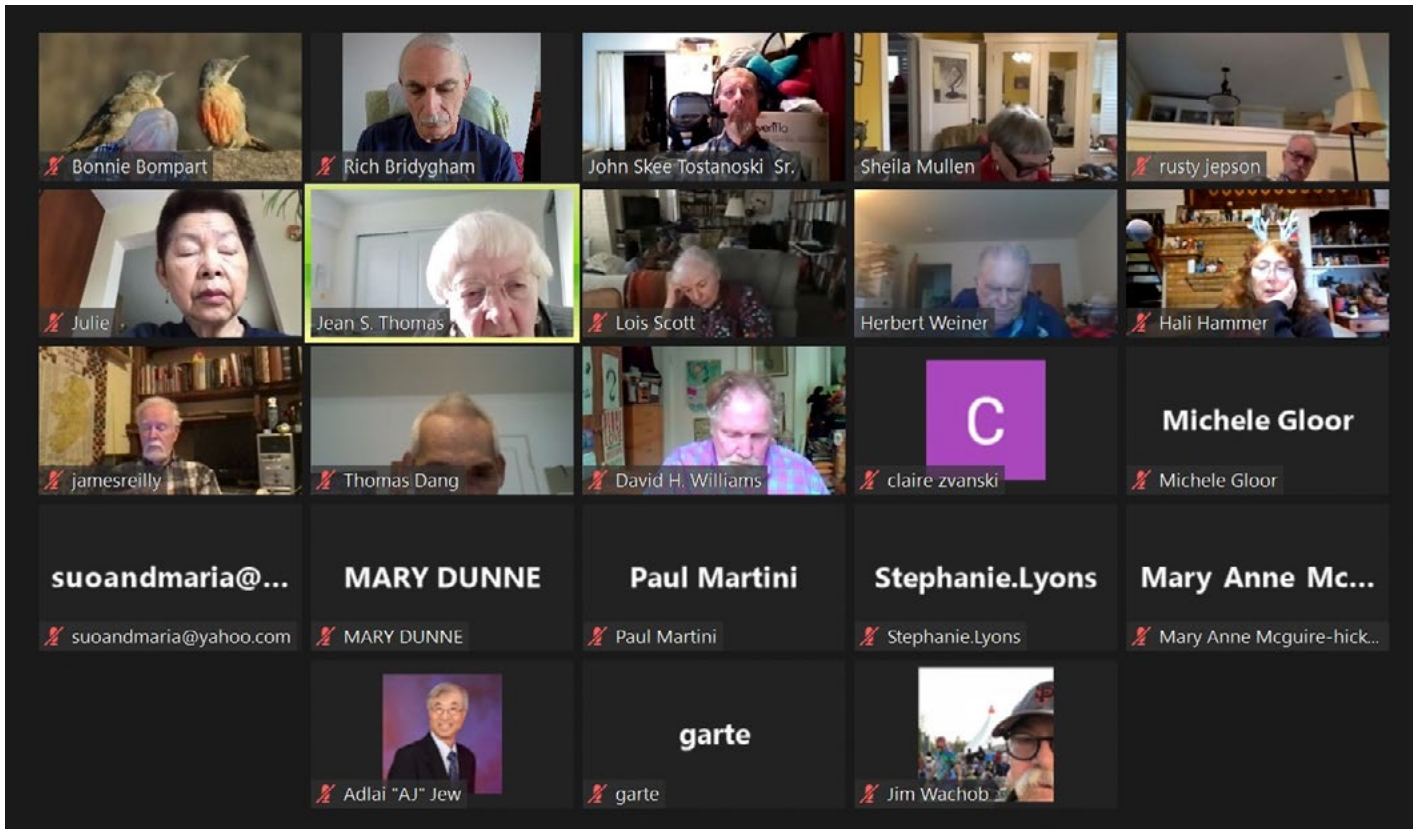
In-home visits

- Take place on a Saturday morning or afternoon once a month and on holidays
- You get to pick which older adult you'd like to visit
 - Note: older adults are chosen on a first come, first served basis via Google Spreadsheet
- We provide a gift bag and a rose at pick up location
- Call before going over to visit the older adult
- Provide feedback/pictures from the visit on volunteer feedback form

Who do we consider an LBFE older adult?

- 65 or older, unless living with a disability affecting mobility
- Receive less than two social visits a month
- Typically live alone
- Programs are no cost to our older adults
- Undergo a loneliness screening during initial assessment
- Referrals: social workers, neighbors, friends, family, self

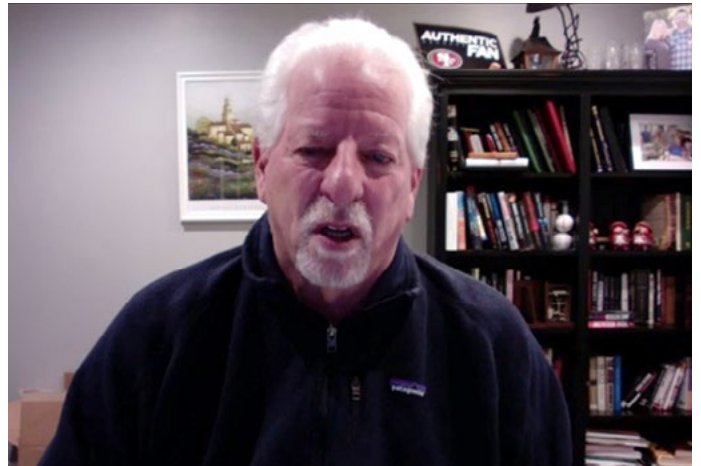
Below is a sampling of RECCSF members in attendance at the RECCSF Dec. 8 Zoom Electronic General Membership meeting.



Jan. 12 Zoom Electronic General Membership Meeting



Dr. Sergio Lanata, Behavioral Neurologist and Director of the Community Outreach Program at the UCSF Memory and Aging Center, gave a stimulating presentation primarily focused on symptoms of Alzheimer's Disease progression.



Fred Sanchez, Protect Our Benefits, (POB), and chair of FairnessForSFRetirees.org, gave an informative presentation on the components of the December 2022 charter amendment that endeavors to restore overdue COLAs to pre-96 San Francisco City and County retirees. (For further information please feel free to contact Cherri Senders at 1 (818) 422- 2787) or cherri@sendersgroup.com.

Progressive accumulation of amyloid protein

Progressive accumulation of tau protein

Alzheimer's disease is characterized by the progressive accumulation of amyloid plaques and tau tangles in the brain, which leads to neurodegeneration.

Friends of RECCSF

By Linda Tabor-Beck,
Frugal Few chair

We thank the following RECCSF members who so generously gave a

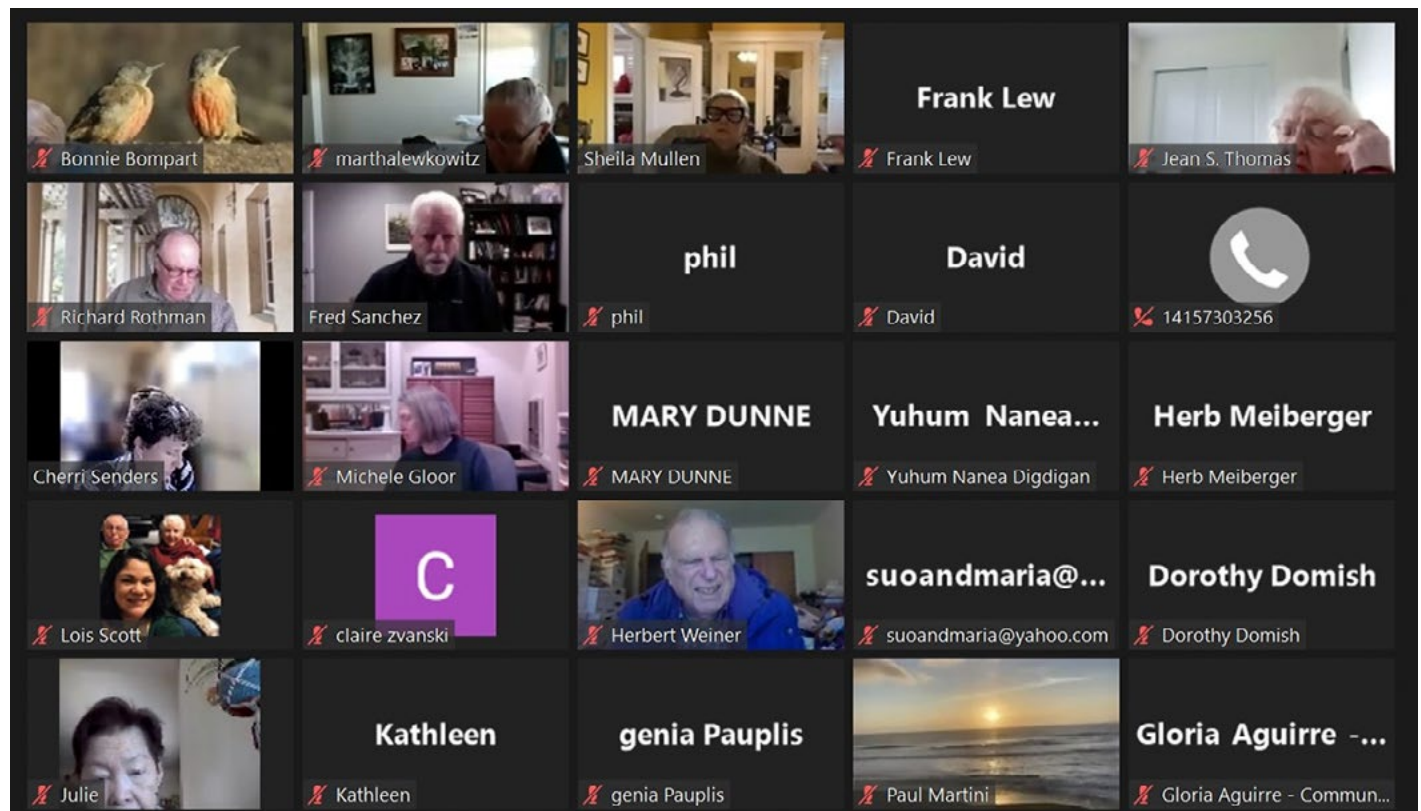
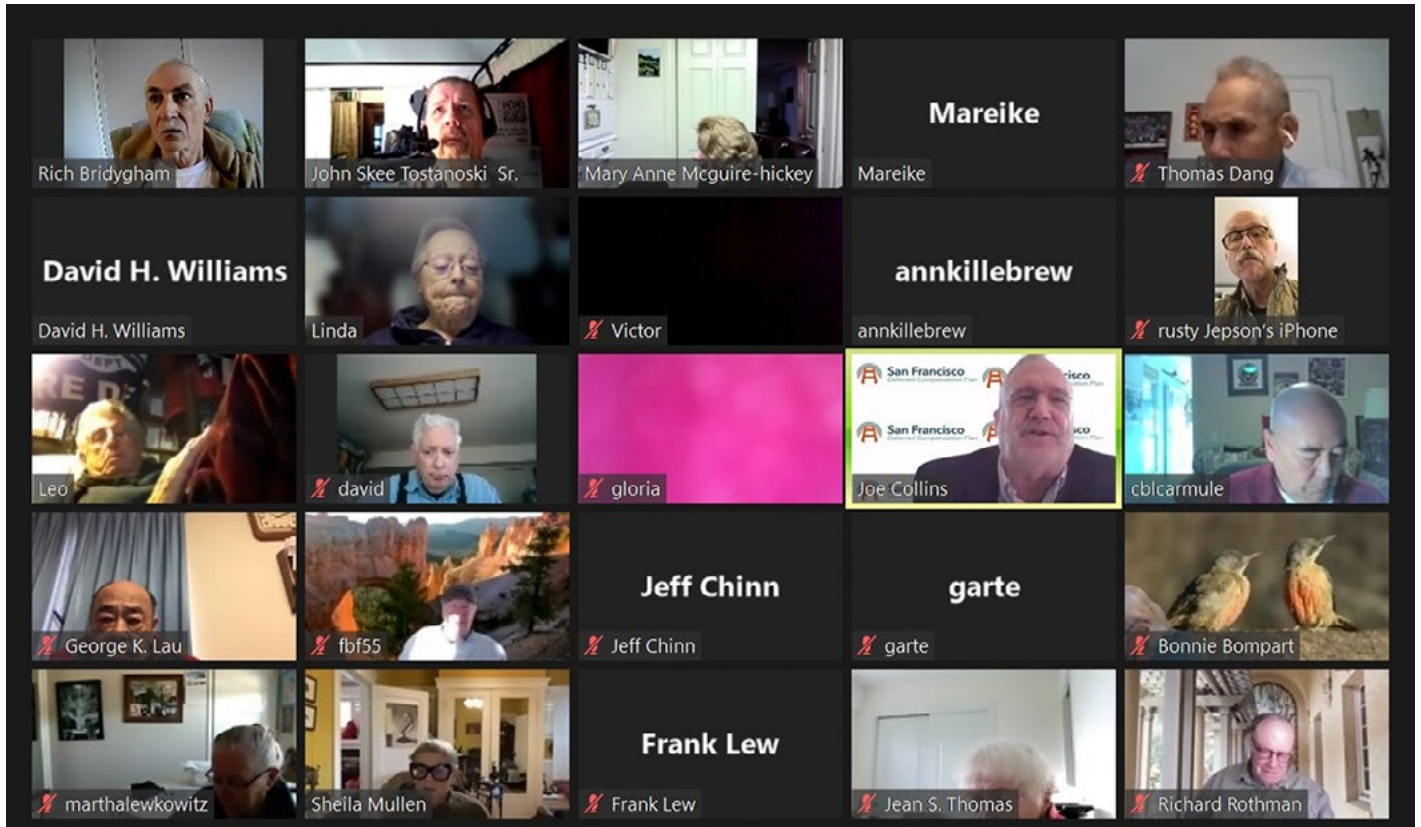
donation these past months.

Please note that all current life member contributors' names are denoted with asterisks.

Thomas Cordes*
Stephen Flaherty*

Ed Jepson
Madeleine Licavoli
Mark Rand
Germaine Wong*
Claire Zvanski*

Below is a sampling of RECCSF members in attendance at the RECCSF Jan. 12 Zoom Electronic General Membership meeting.



Help Managing Your Monthly Budget

From your Friends at San Francisco Federal Credit Union

Due to holiday purchase invoices still arriving, getting a debt consolidation loan to refinance your existing debt can make your monthly budget more manageable. You'll have one monthly payment at one interest rate instead of many smaller invoices due on different days of the month. Will a debt consolidation loan work for you?

Have I fixed the debt problem?

Think about why you're in debt. Is it due to an unexpected medical bill, or did you accumulate debt by overspending on credit cards? It's important to create a budget that you can maintain, as well as becoming responsible in your use of credit. Getting a debt consolidation loan without first taking these steps is a temporary solution that can result in making matters worse.

Can I commit to a repayment plan?

Before you speak to a loan officer, determine how much you can afford to designate toward getting out of debt. Your loan officer can work backward from there to figure out terms, interest rate, and total amount borrowed. You can still make extra principal payments on a debt consolidation loan *but can't* figure them into your monthly payment calculation.

Is my interest rate the problem?

If you're dealing with credit card debt, the interest rate could be part of the problem. Credit card debt interest regularly runs in the 20% range on some credit cards—more than twice the average rate of personal loans. Refinancing with a debt consolidation loan can result in significant savings over minimum credit card payments. (*You may also want to*

consider applying for a credit card with the San Francisco Federal Credit Union—we offer the lowest rates in the country!)

Debt consolidation doesn't work for everyone, but it can eliminate high-interest debt and simplify monthly expenses, resulting in your being more comfortable with managing your monthly budget.

This article is courtesy of San Francisco Federal Credit Union, where you can find low-interest debt consolidation loans and low-rate VISA credit cards. For more information, visit SanFranciscoFCU.com, call 1 (415) 775-5377, or stop by one of our branches.

RECCSF Raffle Reminder

By Linda Tabor-Beck

First of all, RECCSF extends many thanks to those members who have been supporting our raffle; but "the more the merrier!" We have been able to give out three gift cards at our last general membership meeting. Wouldn't it be great to be able to give out four? (FYI, the number of "tickets" purchased determines the number of cards given.)

As a reminder, following are listed the basics:

- mail check (\$5 minimum for six numbers) to the RECCSF office at 3915 Irving St., San Francisco, CA 94122, or contact me directly via Zelle at either lindareccsf@gmail.com or 1 (415) 622-8093; *then please*
- email me your mailing address, choice of card (Safeway, Lucky's, Trader Joe's, BevMo, or See's). If you have mailed more than \$5, advise how you want it used. (For example, many members have mailed \$100 and requested 12 numbers for 10 meetings.) Please do remember the second step; otherwise, I can't get your card to you if you're a winner. FYI, if you've participated before, and your choice of card remains the same, you can skip this second step.

I love giving away prizes after our meetings, so "thank you" for your support of RECCSF.

OPINION

SFMTA: Who Benefits?

By Herbert J. Weiner

The San Francisco Municipal Transit Agency seems bullheaded and determined to push its agenda that adversely impacts upon seniors, the disabled and motorists. Nowhere in its legislative proposals are included benefits to motorists, seniors, and the disabled. Instead, there are permanent deletions of parking spaces and driving lanes that will create more congestion.

The crowding of passengers on the bus, especially during the pandemic, could be offset by adding more buses and coaches. The safety of passengers on the sidewalk from bicycles and scooters has been conveniently ignored, and community outreach has been "a dog and pony show." After going through the ritual of listening to concerned individuals, MUNI pretty much sticks to its original plan. The expectation of individuals sometimes needing to walk up to a quarter of a mile to the bus results in seniors and the disabled being adversely impacted.

Presently, the restoration of the 3 Jackson and 47 Van Ness lines have been "off the table."

Too many MUNI lines have been reduced in service, and, at the least, we

should have these lines restored to the pre-pandemic level of service. There can be long waits at bus stops, as well as some missing runs. In the "dead of night," I have waited up to fifty minutes. Seniors, the disabled, bus passengers, and motorists are severely impacted.

The *San Francisco Examiner* has done excellent reporting on SFMTA meetings. What can we do? I attend the SFMTA meetings and attempt to report what is occurring from my perspective.

You, as a RECCSF member, may have other perceptions, and it is in your interest to view these meetings—which can run quite long. Because of this, I recommend that you view, with possible testimony, items that are in your interest.

The MTA meetings are usually held on the first and third Tuesdays of the month on SFGOV.TV. You can mute the speaker on the screen and listen solely by calling the telephone number indicated on the computer screen.

As retirees, we have the time to view and testify about decisions that permanently alter and damage transportation in our city.

Let's serve the public and ourselves by actively protesting these destructive changes!

RECCSF Zoom Electronic General Membership Meeting

Wednesday, Feb. 9, 10 a.m.

Executive Director of the San Francisco Employees' Retirement System
Jay Huish will report on Retirement System current status.

News & Views

February 2022
Volume 123, Number 1
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, Feb. 15, at 10 a.m.

Note to members:

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

News & Views

March 2022 Deadline:

☛ Friday, Feb. 18, 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

