

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 remains 100% funded. While the amount is now at \$33.5 billion, the investment earnings have kept the fund at number one among its peers with minimal losses. The change to private equity investments has served it very positively as well as the fact that it remains a well-diversified fund. Fiscal year to date earnings: -1.7%. (This would be much lower if private equity didn't return 13.83%, and real assets returned 27.6% with private credit bringing 8.89%.) Kurt Braitberg will no longer be the interim chief investment officer since the new CEO/CIO starts service now; so this would be his last report. He was lauded for his acumen, advice, and leadership of the investment team.

The investment team recommends changes to the real assets' portfolio benchmark effective July 1 that better reflects long-term strategic plans: 70% real estate, 20% infrastructure, and 10% natural resources.

Allan Martin of NEPC (SFERS' investment manager) provided an extensive report on the status of the investments and the fund. Over the past five years, the fund returned 11.90% per annum, ranking in the first percentile of the investment Metrics Public Funds investing over \$1 billion net of fees. For the year ending March 31, 2022, the fund experienced a net investment gain of \$4.09 billion, which includes a net investment loss of \$1.24 billion during the quarter. It was noted that the fund distributes more than it takes in (about

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## Health Service Committee Report

By Claire Zvanski

The Rates and Benefits process is finally completed, with all the rates set for the next fiscal year. The good news is that there are no benefit changes. There is better news in that some of the rates have been lowered a bit with only a few rates being increased a bit. (Reviewing the numbers tells me that most of us won't notice those changes.) The few "mixed" families where there are Medicare retirees plus early retirees or actives will no longer be split in Blue Shield. UnitedHealthcare will be taking over the administration: There are not too many who fit into this category, but it has been a challenge to administer for both HSS staff and Blue Shield. The good news is that there should be no provider interruptions or changes. It was also pointed out that our benefits are in good shape and that our plans provide comprehensive services.

The big news involves staff retirements. **Senior Benefits Analyst Kathy Frierson** is retiring after 22 years of service. She was one of the most knowledgeable staff members in our Member Services Unit. She conducted pre-retirement seminars and trained both benefits analysts and technicians, and since 2019 was the lead benefits analyst for San Francisco Unified School District employees. Ms. Frierson's mother is now aged 100 years, so she will be spending more time with her mother and grandson.

**Don Jue** spent more than ten years as one of our **benefits analysts**, but he started his city career in the police

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## All Regularly Calendared July/August 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](mailto:sfskee1@gmail.com).)

### **General Membership Meeting**

Wednesday, July 13, 1 p.m.  
Wednesday, Aug. 10, 1 p.m.

### **Program Committee**

Monday, July 4, 1 p.m.  
Monday, Aug. 1, 1 p.m.

### **Editorial Committee**

*No Editorial Committee meeting in July*  
Monday, Aug. 15, 10 a.m.

### **Executive Board**

*No Executive Board meeting in July*  
Tuesday, Aug. 16, 10 a.m.

### **Membership Committee**

Tuesday, July 26, 11 a.m.  
Tuesday, Aug. 23, 11 a.m.

### **Frugal Few Committee**

Friday, July 15, 11 a.m.  
Friday, Aug. 19, 11 a.m.

### **Retirement System**

### **Health Service System**

*No HSS meeting in July*  
[sfgov.org](mailto:sfgov.org) and [SFGOVTV](mailto:SFGOVTV).

### Public

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

### **Retired Fire Fighters and Spouses Association**

Thursday, Sept. 1, (*time to be announced*)

### **UESF Retired Division**

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

### **SEIU 1021 West Bay Retirees Chapter**

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

# Health Service Committee Report

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department. Prior working for the city, Don served in the U.S. Air Force, the National Guard, and the 129th Aerospace Rescue & Recovery unit based at Moffett Field. He has an impressive record in public service spanning over 30 years, including active service in Operation Desert Storm. Both these staff members will be greatly missed—and we did strongly suggest that they join RECCSF sooner rather than later!

Finally, a very major staff change that impacts the HSS board is the departure of our Deputy City Attorney

Erik Rappaport. He served our board for over 25 years, attended all our board meetings, and provided advice and guidance to keep us on track. The good news is that he has been hired by the retirement system to work in the office of the chief operations officer.

Executive Director Abbie Yant provided gorgeous leis to these three employees, and a wonderful statement about good wishes going forward (which brought a tear to some of us).

Most HSS staff have now returned to work full time in the office, but the

office remains closed to the public at this time.

Our finances are in good shape, and so is our office budget. We are anticipating a good year going forward, and the opportunity to enhance staff to provide even better service in the coming year—including enhancing the EAP staff. The focus remains on improving and increasing **mental health services** in-house, and in the medical plans.

Licensed therapists remain in short supply. HSS is also working with the safety services (police, fire, sheriff) and their specialized mental health units.

The primary focus of this meeting was to provide updates in the field of geriatric medicine. The presenters were: Regional Medical Director, Geriatrics, Continuing Care and Complex Needs **Michael D. Mason, M.D.**, Kaiser Permanente Medical Group, and **Kevin Grumbach, M.D.**, Center for Excellence in Primary Care, Department of Family and Community Medicine, University of California, San Francisco. Basically, we are living longer and better so there will continue to be more of us as time moves on. Most of our medical appointments are for primary care services. It was pointed out that the vast majority of seniors prefer to age in place, which means that we want to stay in our homes and neighborhoods and not move into assisted living or other types of facilities—unless we don't have a choice. The underlying message to our communities is to provide better community services as we will continue to age in place. The presentations were very well received along with specific statistics.

The board voted to cancel the July meeting as the majority of board work has been completed—which means that staff will be working hard to get the materials prepared for the next year). There is some consideration for possible health fairs that will include flu shots in the fall. Stay tuned for details if any of those plans include retirees.

Questions? Comments?

Please feel free to contact Claire Zvanski at [czvanski@gmail.com](mailto:czvanski@gmail.com).

## RECCSF Officers

Adlai "A.J." Jew  
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  
Ann Killebrew

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

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

## Useful Contact Information

### RECCSF Office

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

### S.F. Retirement System

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

### Health Service System

Website: [sfhss.org](http://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](http://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 Adlai "A.J." Jew

I am extremely honored to serve as your new president for the 2022/2044 term. I was reluctant to take the position at first since I believed that the "heir apparent" to the presidency should be one of the vice presidents, and I was only one of the committee chairs. Now that I have set the precedent, hopefully current and future committee chairs should also be ready to step up to lead the entire organization.

I accepted the position mainly because John "Skee" Tostanoski and many of the previous presidents have established an effective system of running meetings and activities, with key members performing various tasks. (Still, I don't know if I can fill Skee's shoes, since my shoe size is only 6-1/2!)

However, I feel confident in taking on the job since many of you are already doing your jobs "playing the music" well, and I just need to be a good conductor of this fine "orchestra" to lead all the players to a great performance.

Skee has led us through a new world of virtual meetings through Zoom, and we may be now transitioning to another new era of "hybrid" meetings combining in-person and virtual meetings, each with their own unique set of challenges.

I am confident that with members' help we could overcome these challenges. I ask

all members to encourage more city retirees to join RECCSF in order to protect our well-earned benefits.

In addition to providing information that could affect your current city retirement benefits, we also provide presentations on many topics that help us enjoy happy retirements.

Please participate regularly in order to gain full value from your membership.

You will then develop the passion to invite your retired co-workers and other city retirees to join RECCSF.



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## Retirement Committee Report

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3%), but the investment returns (often over 11%) more than sustain the fund. Diversification seems to be the strength of this fund.

The Deferred Compensation Program (DCP) is issuing a request for proposal (RFP) for its Target Date Funds (TDF) investment manager. These contracts are usually for five years.

The SFERS Board president and vice president were re-elected. Supervisor Ahsha Safai continues as president and Scott Heldfond continues as vice president. The board vote was unanimous.

There were many accolades for Jay Huish, who was attending his last meeting as CEO. He enjoyed his tenure, and Commissioner Driscoll pointed out that Mr. Huish never missed a board or committee meeting during his entire tenure. Jay reported that the SFERS budget passed without controversy through the mayor's office, and also the board of supervisors' processes (including the requests for additional staff). He thanked President Safai for his leadership of that process. Jay also reported

that plans to open the office three days a week have been postponed until Sept. 5, given the new health protocols. The office remains open two days a week, by appointment only.

Mr. Huish was very happy to announce the appointment of former Deputy City Attorney Erik Rappaport (formerly HSS) to the position of deputy director of retirement services.

He also reported that a letter will be going out to the quite unique set of retirees who were hired *post* July 7, 2021—who might now be retired—about their supplemental COLA which ends June 30, 2022. No earnings qualified a supplemental COLA.

President Safai announced that there are two charter amendments currently at the board of supervisors directly involving SFERS. One is the charter amendment proposed by President Safai along with POB and RECCSF regarding the restoration of the supplemental COLA to the pre-Nov. 6, 1996 retirees. It also includes charter language giving the SFERS board the authority to negotiate and hire a CEO/CIO or CEO (within civil service guidelines). This is similar to

the authority enjoyed by the SFPUC and the SFMTA. This position is hired directly by the SFERS board, and not by the mayor. The other charter amendment (from Supervisor Peskin) impacts forfeiture of the city pension after a criminal conviction for moral turpitude by adding a civil administrative process for determining a breach of moral turpitude that would cause a forfeiture of pension. Much discussion ensued and it is requested that more information come from the city attorney's office. This discussion will continue with intense interest of all commissioners.

Lastly, it was announced that Commissioner Leona Bridges has been appointed by the United States Senate to the Federal Retirement Risk Investment Board. She will continue her service on the SFERS board and it was pointed out that the senate was also very impressed with her extensive service on the SFERS board. Congratulations, Commissioner Bridges!

Questions? Comments? Contact Claire Zvanski at [czvanski@gmail.com](mailto:czvanski@gmail.com), or Herb Weiner at [h.weiner@sbcglobal.net](mailto:h.weiner@sbcglobal.net).



# June 8 Zoom Electronic General Membership Meeting

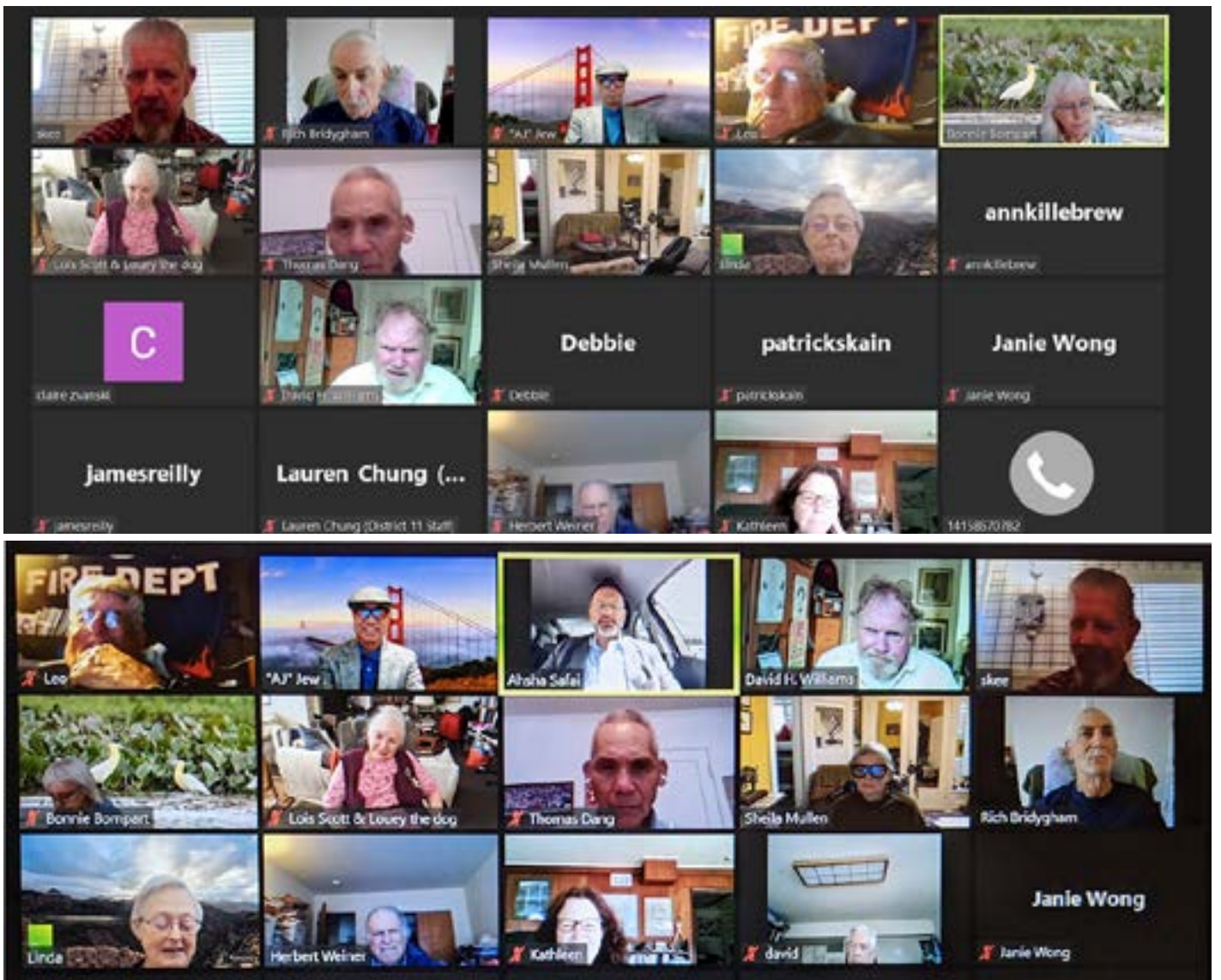


San Francisco Board of Supervisors President Ahsha Safai conducted the installation ceremony for incoming RECCSF President Adlai "A.J." Jew, and Second Vice President David Williams.

Outgoing RECCSF President John "Skee" Tostanoski conducted the installation of board members Richard Brydgham, Linda Tabor-Beck, Ed "Rusty" Jepson, Herbert Weiner, Ann Killebrew, and Carol Cochran (appointed.)



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



# RECCSF Board Member Profile: Herbert J. Weiner

as told to John "Skee" Tostanoski

I am a native San Franciscan, born on Jan. 27, 1939. (Because I was born in 1939, I consider myself a World War II baby.) I also consider that date important because it was the date that the Paris Peace Accords were signed in 1973—a step toward ending the tragic war in Vietnam.

I attended Cabrillo and Winfield Scott elementary schools, a private school named the Laurel Village School, Marina Junior High School, George Washington High School, City College, San Francisco State University, and the San Francisco School of Psychology. (While I do not have a practice as a psychotherapist, I consider myself unlicensed and uninhibited.)

My father was a physician with a spotless, stellar record and my deceased

uncle was a physicist. My brother lives a pleasant life in Chico, away from the turmoil of the San Francisco Bay Area.

I worked as a messenger, ward clerk and, ultimately, with seniors and the disabled as a social worker in the city Adult Services Program. I was a member of the Social Service Employees Union, an independent union without paid officials. As an activist, I enabled coworkers to be promoted to Senior Social Worker.

International Women's Day is my favorite holiday. I am an avid reader, sometime poet, student of martial arts, and activist with Protect Our Benefits (POB), Save MUNI, and other organizations.

Presently, old San Francisco and its neighborhoods are under siege from corporations and hustlers who strive



to make huge profits and then abandon the city, destroying its rich history and culture. (I strongly oppose this deadly tendency.)

RECCSF is also an activist organization, protecting and enriching the life of its members. *Retirees should never be invisible or ignored; but in order to achieve this goal we must be active.*

## Resources for Seniors in a Financial Crunch

*From Your Friends at San Francisco Federal Credit Union*

Many seniors avoid seeking help for their money problems, but not wanting to bother people, not knowing whom to trust, and feeling ashamed; yet, there are resources wherein you can receive valuable assistance.

### Family & friends

They are often more willing to help than you might think; try not to let your pride get in the way. Everybody needs a hand at some point in their life—this may be your time. Before debt spirals out of control, or you are living so sparingly that your basic needs are not being met, discuss the situation with a loved one. Catching a financial problem in its early stages is best for everyone.

Before you approach someone, know which kind of help you plan to request. If you are considering a personal loan, be clear about the terms. Propose a repayment time frame, payment amounts, and, if appropriate, interest. On the other hand, if you know that you will not be able to pay the money back, be clear about that, too.

### Credit counseling

For some seniors, a debt management plan (DMP) is an ideal way to deal with such financial obligations as credit card debt, unsecured loans, and medical bills. A DMP involves your working closely with a nonprofit credit counseling agency to decrease or eliminate your debts, such as San Francisco Federal Credit Union's partner—Balance—that has helped thousands of people pay off their debts and save money.

A reputable credit-counseling agency provides comprehensive, educational, and goal-oriented services at little or no cost, and their counselors are experienced with helping a wide spectrum of people—including older Americans. They offer budget and debt counseling to assist with money management, and debt management plans for help with resolving outstanding

### June 21 Zoom Electronic Board Meeting Results

- The Treasurer's Report was accepted, with a 2021-2022 accumulated deficit of \$584.

bills. The agency will perform much of the communication with creditors, and your interest rates and penalty fees may be reduced, or even eliminated.

There is no reason why you should have to deal with debt problems alone. Help does exist! Reach out and get the assistance you deserve from trustworthy persons and organizations.

*For more information on debt management and credit counseling, visit [bit.ly/financialcrunch.com](http://bit.ly/financialcrunch.com). For more information on our products and services, including debt consolidation loans, visit [www.sanfranciscofcu.com](http://www.sanfranciscofcu.com), call 1 (415) 775-5377, or stop by one of our branches.*

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

- July 13
- August 10
- September 14
- October 12
- November 9
- December 14

# RECCSF Zoom Electronic General Membership Meetings

July 13, 10 a.m.

Shireen McSpadden, Executive Director of the San Francisco  
Department of Homelessness and Supportive Housing

Aug. 10, 10 a.m.

Speaker to be announced

## News & Views

July-August 2022  
Volume 123, Number 6  
Sheila Mullen, Editor  
Office: 1 (415) 681-5949  
Office email: [reccsf@att.net](mailto: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, Aug. 16, at 10 a.m.

### Note to members:

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

### News & Views

#### September 2022 Deadline:

Friday, Aug. 12, 5:30 p.m.  
Please email your submissions to:  
[sheilamullen@me.com](mailto:sheilamullen@me.com).

Letters to the editor and opinion pieces are welcome.  
All submissions subject to further editing.

### Visit our website:

[sfretirees.org](http://sfretirees.org)

RECCSF office  
email:

[reccsf@att.net](mailto:reccsf@att.net)

3915 Irving St.,  
San Francisco, CA 94122

## Membership and Subscriptions

for retired city employees

Membership application: [www.sfretirees.org](http://www.sfretirees.org); email: [reccsf@att.net](mailto:reccsf@att.net).

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

- \$68, annual
- \$600, lifetime (payable over four months in four payments of \$150 per month, or annually over four years in increments of \$150 per year)
- Members without computer access should contact the RECCSF office at 1 (415) 681-5949.

*News & Views* is the publication of the Retired Employees of the City & County of San Francisco, Inc., a nonprofit organization. *News & Views* is published to express the policies, ideals and accomplishments of the organization. Nothing shall be published herein that is racist, sexist or ageist, or that is derogatory toward religious beliefs and other personal issues; nor shall be published anything in violation of Article VII, Section 1 of the RECCSF constitution. Editorial contributions from individuals, organizations and groups other than RECCSF and its members may be included in *News & Views* only upon the approval of the Editorial Committee.

Submissions to *News & Views* are solicited and encouraged.

Submit in Word document to: [sheilamullen@me.com](mailto:sheilamullen@me.com).



## I want to know!

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# RECCSF

Retired Employees of the City and County of San Francisco

