Official Publication of the Retired Employees of the City and County of San Francisco

NEWS & VIEWS

A MEMBERSHIP ORGANIZATION WORKING FOR ALL CITY RETIREES

December 13 Zoom Electronic General Membership Meeting



Colette Adelle Moyer, **Business Development Representative** San Francisco Federal Credit Union cmoyer@sanfranciscofcu.com (415) 359-2913

- 13 years in finance industry

- 5 years in business development

- 3 years working in San Francisco

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Colette Meyer, Business Development Representative, San Francisco Federal Credit Union, addressed the membership on achieving financial health, as well as outlining the unique benefits offered by the San Francisco Federal Credit Union as opposed to those offered by a bank.



Ioin Today! - San Francisco Federal Credit Union (sanfranciscolcu.com)

- Apply through our website at:

- at one of our 7 branches

- Feel free to reach out to me if you have any questions at all.

Below is a sampling of RECCSF members in attendance at the RECCSF December 13 Zoom Electronic General Membership meeting.



January 10 Zoom Electronic General Membership Meeting



RECCSF President Adlai "A.J." Jew gave a comprehensive presentation on parliamentary procedures entitled *How to Have Effective, Efficient, and Enjoyable Meetings*. He is a member of the National Association of Parliamentarians and the Virtual Parliamentarian Toastmasters Club. He is also parliamentarian for the Chinese American Democratic Club, and the Chinese Badminton Club. Opposite are listed excerpts from his presentation.

Examples of correct "Points of Order"

... point of order..... Mr. Chairperson.... the speaker is not speaking to the motion.

... point of order, the speaker is repeating the same points he has already made.

- ... point of order, the motion contravenes our by-laws.
- ... point of order, the speaker's time limit has expired.
- ... point of order, the language the speaker is using is offensive.
- ... point of order, the meeting no longer has a quorum.

Examples which are not valid points of order

- ... point of order, that's not true.
- ... point of order, I disagree with that.
- ... point of order, I want to explain why I said that.
- ... point of order, the speaker shouldn't be allowed to say that.
- ... point of order, how long do we have to listen to this?

... point of order, I can't hear what the speaker is saying (excuse me....)

Many groups have a Nancy or Johnny Know-It-All –The rules are helpful, and even the picky points have their place. But the fundamentals are what's important in running a meeting fairly.

Robert's Rules states that making points of order "on minor irregularities of a purely technical character" is "undesirable" if there's no real harm to members' rights or the transaction of business.

Below is a sampling of RECCSF members in attendance at the RECCSF January 10 Zoom Electronic General Membership meeting.



February 2024

President's Message

By Adlai "A.J." Jew

Happy New Year, 2024, and Lunar New Year of the Dragon! This is the time to set our new year resolutions and reflect on the past year.

In 2023, RECCSF hosted speakers who provided interesting and informative presentations at each of our general membership meetings. Our Program Committee, whose mission is to provide speakers with interesting topics to our members at monthly general membership meetings, enthusiastically welcomes any suggestions

All Regularly Scheduled 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: *ricksf1723@ gmail.com.*)

General Membership Meeting Wednesday, February 14, 10 a.m.

Program Committee Monday, February 5, 1 p.m.

Editorial Committee Monday, February 19, 10 a.m.

Executive Board Tuesday, February 20, 10 a.m. **Membership Committee**

Wednesday, February 21, 11 a.m.

Frugal Few Committee Future committee meetings postponed until further notice.

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 To be announced. UESF Retired Division Contact: Rudi Faltus 1 (415) 956 8373 or

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.

from our members.

Our *News & Views* newsletters also provided valuable information. I hope that our members found them useful and informative, and again want to thank editor Sheila Mullen for managing its regular editing and production.

In 2023, we introduced regular "coffee klatches," which are informal member social gatherings at various local venues for coffee, breakfast, or lunch. Those who attended enjoyed the in-person social contacts not possible in virtual meetings. In 2024, we plan to continue and build attendance at these gatherings on a regular basis.

Our Membership Committee has been planning to increase RECCSF membership by actively disseminating information on our organization. However, I still believe that the best way is to receive a personal invitation from a member. Remember how you joined. Many members—including myself have shared that they were invited by a coworker or friend. Therefore, I am asking each member to actively consider inviting current and former co-workers to join RECCSF. I propose that we continue to encourage members to recruit



two new members per year by the end of 2024. Again, we can present incentive awards for members who help to achieve this goal. *Remember, there is strength in numbers*.

One last note: We wish to honor the passing in 2023 of our beloved member George Lau. He shall be remembered for his many years of service as RECCSF Treasurer. May he rest in peace. (Former RECCSF President John "Skee" Tostanoski has assumed the role of treasurer. Thank you, "Skee.")

In closing, I am hopeful for a successful year for RECCSF and wish all our members the best in 2024.

MEMBERS CONNECT



RECCSF President Adlai "A.J." Jew at December RECCSF Board meeting holiday luncheon at the Boulevard Cafe in Daly City.

Neon One is Coming to RECCSF!

By Richard Bridygham, Frugal Few Committee

RECCSF is moving to update the handling of our data and processing of accounts with the Neon One platform, a more current system. (The previous system was becoming cumbersome and outdated.)

The new Neon One system is more user friendly and comes in at a significantly lower cost. We expect it to significantly streamline our membership application and accounting processes. It will allow real-time updating of member information—such

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* as email address or phone number changes. It should allow members to elect to receive the RECCSF *News and Views* newsletter and to opt in or out of the Zoom invitation list for the general membership meetings held on the second Wednesday of each month.

At this time, the new Neon One platform is in its early stages of implementation. We are currently in the design phase and full implementation should occur in approximately June or July of 2024.

As the program is implemented, we will keep you regularly updated on developments.

Health Service Quick Links Blue Shield HMO Plans

https://sfhss.org/access-hmo-blue-shieldcalifornia

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

City Plan & City Plan 20 PPO https://sfhss.org/unitedhealthcare-ppocity-plan

UHC Medicare Advantage PPO https://sfhss.org/uhc-medicare-advantageppo

Dental and Vision: Delta Dental https://sfhss.org/delta-dental-ppo

UnitedHealthcare Dental https://sfhss.org/unitedhealthcare-dentaldhmo

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

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

RECCSF Officers

Adlai "A.J." Jew President First Vice President Vacant

Sue Blomberg Richard Bridygham Carol Cochran Thomas Dang Ed "Rusty" Jepson Ann Killebrew David Williams Second Vice President Bonnie Bompart Secretary

Board Members

David Leeds Stephanie M. Lyons Ray Mason Mary Anne McGuire-Hickey Sheila Mullen Tim O'Brien John "Skee" Tostanoski Treasurer Leo Martinez Sergeant-at-arms

Linda Tabor-Beck Assistant Treasurer Jean S. Thomas Herbert Weiner Claire Zvanski

January 16 Zoom Electronic Board Meeting Results

- A motion that RECCSF write a letter in support of the full reopening of Laguna Honda Hospital passed by voice vote.
- A motion that John "Skee" Tostanoski be reimbursed for the postage of letters written to members failed by voice vote. "Skee" indicated that he will not ask for any reimbursement.

RECCSF 2024 General Membership Meetings Wednesday at 10 a.m.

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

New RECCSF In-person Get-togethers continue!

Everyone is invited to join in a "coffee klatch" meeting—yes, in person—on Friday, February 16, at 10:30 a.m. at the Westlake Coffee Shop, 1901 Junipero Serra Blvd,

Suite D, in Daly City—good parking and very close to the BART station. Hope to see you there!

Friends of RECCSF

By Linda Tabor-Beck Chair, Frugal Few Committee

We thank the following RECC-SF members who so generously donated this past month. Please note that the asterisk denotes a life member.

- Madeleine Licavoli
- Judith Teichman
- Claire Zvanski*
- Stephen Flaherty*

Tips to Rehome Your Treasures!

By John "Skee" Tostanoski

Now that 2024 has begun, I'm cleaning up and cleaning out some items for which I need to find new homes, and would like to share again three of the locations that I support, by donating my surplus treasures.

For medical items: ReCARES is a remarkable nonprofit that accepts donations of medical equipment and supplies, and then donates them to persons in need. If you should need a wheelchair, walker, crutches, or bathroom items, etc., you can probably find them at ReCARES; when you no longer need the item, you can donate it back to ReCARES. (Talk about a win-win!)

• San Francisco: 63 Dorland St., San Francisco, CA 94110 (alleyway of Dorland), Thursdays, 10 a.m.-3 p.m.

- Marin: 3100 Kerner Blvd., San Rafael, CA 94901, Wednesdays, 11a.m.-2 p.m.
- Oakland: 2619 Broadway, Oakland, CA 94612 (in the parking lot behind 2619 Broadway). Fridays, 12 p.m.– 4 p.m., and second & fourth Saturdays of each month, 9 a.m.–12 p.m. (*no redistribution; just donations*).

For construction/building materials/housing materials/landscaping, Building Resources: 701 Amador St., San Francisco, CA 94124. Every day, 9 a.m.-4:30 p.m., 1 (415) 285-7814. They will accept your items and offer them to others at very reasonable prices. You can find anything from tumbled glass to antique fireplace frames, hundreds of doors and locks, electrical items, sheet metal, windows, glass, stoves, tiles, claw foot bathtubs, barrels, hardware piles of tools, and all kinds of other "odds and ends." Most of these items are located outdoors; however, there is also an inside art gallery containing other items. (I've seen Wolf stoves for sale there.)

For office supplies/general items, SCRAP: 2150 Newcomb Ave., San Francisco, CA 94124. Tuesday-Saturday, 10 a.m.-6 p.m. 1 (415) 647-1746. SCRAP is a creative reuse center and arts education nonprofit founded in 1976. "We breathe new life into old arts and crafts." This is a huge warehouse where they sell surplus items they receive for a small fee. You can buy a wide range of items that include office materials, leather pieces, jars, unused "all occasion" cards, file folders, vases, art supplies, buttons, rope, old newspapers-anything artsy. Best of all, they support teachers and give them special treatment!

Effective Planning for Unexpected Financial Emergencies

From your friends at San Francisco Federal Credit Union

Wouldn't it be nice to adapt easily to unexpected life changes that can have a significant impact on your finances? You can if you have a plan in place. Whether you have a year or just a week to prepare for events like marriage, divorce, a growing family, or military deployment, careful planning can help you navigate these financial challenges successfully.

Prepare: Start by gathering your financial documents into one place, including recent bank and credit card statements, loan papers, pay stubs, and your checkbook register. Being organized is essential for dealing with future changes effectively.

Learn: Understand how the upcoming event will change your income, expenses, assets, and liabilities. Be aware of any additional or increased expenses that may arise, such as a



longer commute or childcare costs. Research is key; tap into free or affordable resources like websites, books, magazines, and advice from friends and family who have experienced similar situations. If you're in the military, explore programs tailored to your needs during deployment.

Act: Implement your plan by adjusting your budget based on the information gathered in the previous steps. If you find yourself over or under budget, be prepared to modify your spending habits, cut expenses, or sell assets to meet the new financial demands.

Network: Connect with individuals who have faced similar financial challenges. Seek advice and support from your social and familial circles, reach out to employee assistance programs, and participate in online forums. Many people are willing to share their experiences and offer guidance. Remember that change is

inevitable, and preparation is key to handling financial upheavals with confidence. Embrace these opportunities for growth and self-sufficiency, knowing that a well thought out plan can help you navigate even the most daunting financial conditions.

This article is courtesy of San Francisco Federal Credit Union, with branches in San Francisco and San Mateo counties. For more information on our products and services, call 1 (415)775-5377, stop by one of our branches, or visit www.SanFranciscoFCU.com.

RECCSF Zoom Electronic General Membership Meeting Wednesday, February 14, 10 a.m.

To be Announced

News & Views

February 2024 Volume 125, 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, February 20, at 10 a.m.

Note to members:

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

News & Views March 2024 Deadline:

 Friday, February 16, 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.

- Promotional introductory rate for new members only: one-year membership for \$25.
- \$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.

