

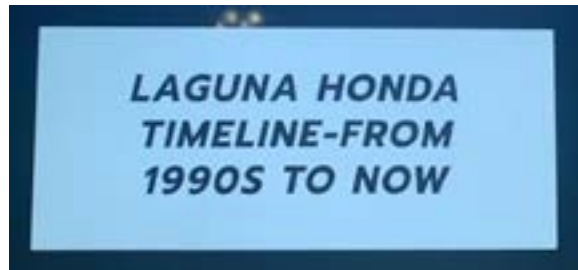
Official Publication of the Retired Employees of the City and County of San Francisco

# NEWS & VIEWS

A MEMBERSHIP ORGANIZATION WORKING FOR ALL CITY RETIREES

## February 14 Zoom Electronic General Membership Meeting

Dr. Teresa Palmer, M.D., a geriatric medicine specialist, gave a riveting presentation on the current crisis situation at Laguna Honda Hospital in San Francisco. For more information, please access the following websites.



SF Gray Panthers Laguna Honda Call to Action: <https://panther-gray.web.app/child/laguna-honda-hospital-call-to-action->

Laguna Honda Timeline from 1990 to now: <https://panther-gray.web.app/child/laguna-honda-timeline-from-1990s-to-now>



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



## Friends of RECCSF

By Linda Tabor Beck  
Chair Frugal Few Committee

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

- Agnes Davis\*
- Steven A. Flaherty\*
- Anonymous\*

## Commencing in May, 2024 New RECCSF Executive Board and General Membership Meeting Date Changes!

Per a February 20 RECCSF Executive Board decision, commencing in May the Zoom electronic General Membership Meetings will be moving from the second Wednesday of the month to the third Wednesday of the month, at 10 a.m.

The Zoom electronic Executive Board Meetings will be moving from the third Tuesday of the month to the second Tuesday of the month, at 10 a.m.

The reason for these moves is enable RECCSF to provide to our members more up-to-date reports on current city retirement and health board meeting results. The corresponding ZOOM links will be emailed out about three to five days before the meetings.

*Please be sure to mark these important date changes on your calendars!*

## All Regularly Scheduled March 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](mailto:ricksf1723@gmail.com).)

#### **General Membership Meeting**

Wednesday, March 13, 10 a.m.

#### **Program Committee**

Monday, March 4, 1 p.m.

#### **Editorial Committee**

Monday, March 18, 10 a.m.

#### **Executive Board**

Tuesday, March 19, 10 a.m.

#### **Membership Committee**

Wednesday, March 27, 11 a.m.

#### **Frugal Few Committee**

Future committee meetings postponed until further notice.

#### **Retirement System**

#### **Health Service System**

[sfgov.org](http://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

[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.

## 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>

## RECCSF Officers

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

David Williams  
Second Vice President  
Bonnie Bompert  
Secretary

John "Skee" Tostanoski  
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  
Assistant Treasurer  
Jean S. Thomas  
Herbert Weiner  
Claire Zvanski

## New RECCSF In-person Get-togethers continue!

Everyone is invited to join in a “coffee klatch” meeting—yes, *in person*—on Friday, March 15, 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!



## NEW MEMBER

Rudi Faltus

SFUSD

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

- March 13
- April 10
- May 15
- June 12
- July 17
- August 21
- September 18
- October 16
- November 20
- December 18

## Buying versus Renting: Understanding Which Works Best for You

*From your friends at San Francisco  
Federal Credit Union*

Choosing between buying and renting a home requires careful consideration of the significant benefits and drawbacks associated with each option. Homeownership offers a sense of security and freedom, allowing homeowners to make changes to their property without seeking permission. Additionally, owning a home can be financially advantageous, with properties typically appreciating in value over time. Moreover, mortgage payments contribute to building equity, and homeowners may benefit from tax deductions on mortgage interest payments. This can enhance their creditworthiness, making it easier to obtain future loans.

However, homeownership comes with its share of challenges. It demands substantial upfront costs for down payments, closing fees, and other expenses, which can be daunting for many individuals. Moreover, fluctuations in the housing market can affect the value of the property, potentially leaving homeowners in financial distress. There's also the risk of foreclosure if mortgage payments become unmanageable, resulting in the loss of both the property and the invested money.

On the other hand, renting offers flexibility and lower initial financial commitments. Tenants have the freedom to move easily once their lease term ends, without the burden of selling a property. Additionally, landlords are typically responsible for property



maintenance and repairs, reducing the financial burden on renters. However, renting has its drawbacks as well. It does not allow for equity accumulation, as monthly payments only contribute to the landlord's wealth. Renters are also subject to lease agreements that may include restrictions on activities such as owning pets or hosting gatherings.

Ultimately, the decision between buying and renting depends on individual financial circumstances and lifestyle preferences. While homeownership may provide long term financial benefits, renting offers flexibility and lower upfront costs. It's essential for individuals to evaluate their priorities and carefully weigh the pros and cons of each option before making a decision. This ensures that they choose the housing arrangement that best aligns with their needs and goals.

*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](http://www.SanFranciscoFCU.com).*

## 2024/26 RECCSF New Executive Board Member Election!

RECCSF is currently soliciting members to run for the RECCSF Executive Board, either as board members or officers. Terms are for two-year periods.

For newcomers, in particular, it's a great way to get to know your fellow members, and to have your ideas heard!

Nominations will be open for the following positions: president, first vice president, second vice president, and five board members at large. We encourage members to consider enriching their RECCSF experience by serving in one of these capacities.

For more information, contact John “Skee” Tostanoski at [sfskee1@gmail.com](mailto:sfskee1@gmail.com).

### February 20 Zoom Electronic Board Meeting Results

- A motion that, commencing in April, the RECCSF “Coffee Klatch” get-together will occur on the fourth Friday of each month at the Westlake Coffee Shop, at 10:30 a.m., passed by voice vote.
- A motion that, commencing in May, the RECCSF Executive Board Meeting be conducted on the second Tuesday of the month was adopted by voice vote.
- A motion that, commencing in May, the RECCSF General Membership meeting be held on the third Wednesday of the month was adopted by voice vote.
- A motion to investigate holding an in-person meeting at the Scottish Rite Temple in October, provided that the price is reasonable, was adopted by voice vote.



## Health Service Committee Report

By Claire Zvanski

The issue with UCSF health coverage has been resolved.

Since Karen Breslin is not running for reelection, a vacancy exists on the board. Election is in May if a candidate is found. If no candidate is identified an appointment may be made by the board.

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

## Health Service System Board Meeting Monitor Needed Now!

**Volunteer needed to  
fill vital area within  
RECCSF that affects *all*  
city retiree health care.**

RECCSF is in dire need of a volunteer to help monitor monthly Health Service System Board Meetings that, as part of our mission statement, we have monitored since our inception.

Claire Zvanski, our long-term “watch person” who attends HSS meetings and writes the subsequent reports, now needs to have a fellow member work in conjunction with her to ensure that monthly HSS written reports are completed in time to meet our monthly RECCSF *News & Views* newsletter deadlines.

The ability to produce these vital and interesting reports ensures that RECCSF can continue to keep our members updated in a timely manner on current city retiree health care status.

If you can offer to help to continue this critical function that affects *all* retired city employees, please contact John “Skee” Tostanoski at [sfskee1@gmail.com](mailto:sfskee1@gmail.com).

Thank you in advance for your consideration!

## Retirement Committee Report

By Claire Zvanski

Retirement investments are stable and have not suffered economically,

as have some other retirement funds. Questions? Comments? Please feel free to contact Claire Zvanski at [czvanski@gmail.com](mailto:czvanski@gmail.com).

## Members Connect ...over the years



Updated: 2/26/24

### Whom to Contact in Case of Death of a Retired City Employee

**S. F. Department of Public Health** 1 (415) 554-2500  
(for San Francisco residents, only; otherwise notify local DPH.)  
101 Grove St., San Francisco, CA 94102  
(Notify DPH as to where death occurred, and obtain five copies of death certificate.)

**Retirement System** 1 (415) 487-7000  
1145 Market St., 5th Floor, San Francisco, CA 94103

**Health Service System** 1 (628) 652-4700  
1145 Market St., 3rd Floor, San Francisco, CA 94103

**Deferred Compensation** 1 (415) 487-7500  
1145 Market St., 5th Floor, San Francisco, CA 94103

**Social Security** 1 (800) 772-1213

**U.S. Veteran's Administration** 1 (844) 872-4681

**Dept. of Motor Vehicles Gift of Life** 1 (866) 797-2366  
(for organ donations)

**Investment companies, credit unions, banks, insurance companies, etc.  
Unions, fraternal organizations, etc.**

*Please distribute copies of this advisory to friends and family.*

*Compliments of the Retired Employees of the City and County of San Francisco.*

# RECCSF Zoom Electronic General Membership Meeting

Wednesday, March 13, 10 a.m.

**Carol Hafer**

Member Education Specialist 11  
Kaiser Permanente Medical Center  
will conduct a presentation on chair exercises for adults.

## *News & Views*

March 2024  
Volume 125, Number 2  
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, March 19, at 10 a.m.

## *Note to members:*

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

## *News & Views* *April 2024 Deadline:*

☛ Friday, March 15, 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.

- **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](mailto:sheilamullen@me.com).



I want to know!  
Join

# RECCSF

Retired Employees of the City and County of San Francisco

