

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

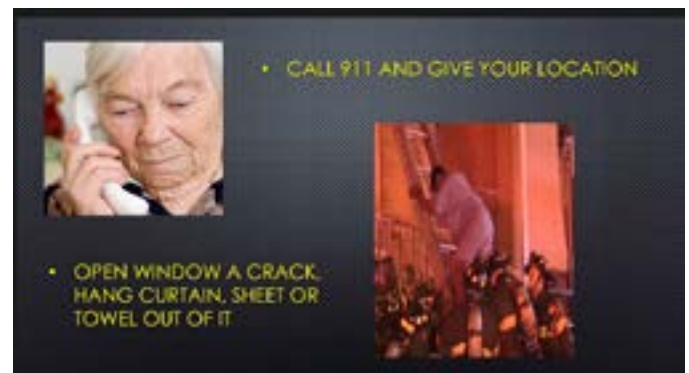
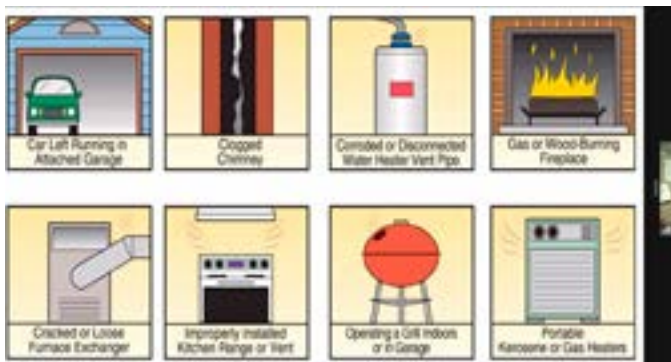
NEWS & VIEWS

A MEMBERSHIP ORGANIZATION WORKING FOR ALL CITY RETIREES

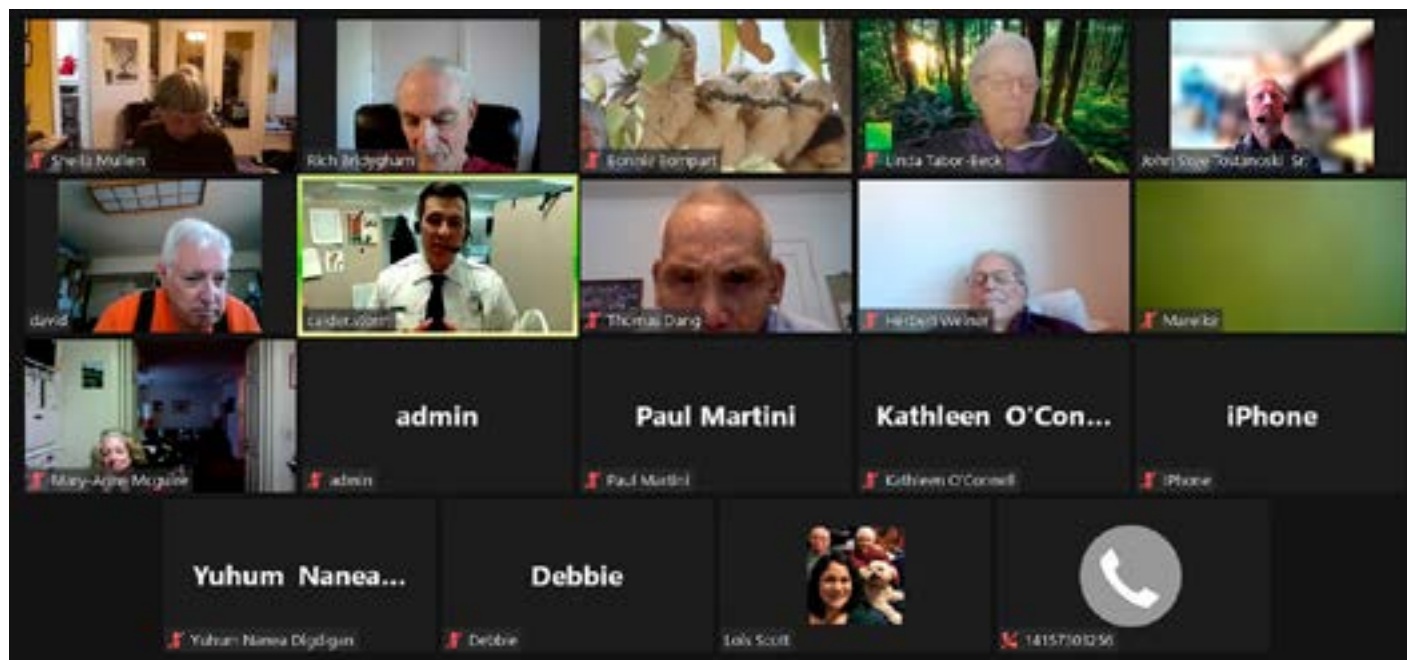
November 8 Zoom Electronic General Membership Meeting



Inspector Calder Storm, Fire Prevention/Community Outreach Education Program, San Francisco Fire Department, gave an in-depth presentation on preparing for fire safety in the holiday season.



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



MEMBERS CONNECT



Colorado RECCSF member Mary Schenk photographed an image of an icicle hanging from a balcony, and labeled it “prehistoric icicle.” This item was submitted by board member Linda Tabor-Beck, to whom it resembles a dinosaur.

Many thanks to Mary for taking the photograph, and to Linda for sharing it with us.



San Francisco Firefighters Annual Toy Program

needs your donations
this holiday season!
(Especially needed
are dolls and sports
items.)

Please mail checks
payable to

SF Firefighters Local 798 Toy Program
1139 Mission St., San Francisco, CA 94103

Please mail gift cards for older children—
such as Amazon or Target— to
325 Newhall Street,
San Francisco, CA 94124,
and toys can be dropped off at any
San Francisco firehouse.

The children thank you! Sally Casazza,
chairperson, 1 (415) 777-0440

President's Message

By Adlai "A.J." Jew

RECCSF is ending 2023 and beginning 2024. I am grateful that I was able to fulfill the RECCSF president's duties for a year and six months, and would like to thank those members who have continuously attended our general membership, executive board, and standing/special committee meetings.

All Regularly Scheduled December/January 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, December 13, 10 a.m.
Wednesday, January 10, 10 a.m.

Program Committee

Monday, December 4, 1 p.m.
Monday, January 8, 1 p.m.

Editorial Committee

Monday, January 15, 10 a.m.

Executive Board

Tuesday, December 19, 10 a.m.
Tuesday, January 16, 10 a.m.

Membership Committee

Wednesday, December 27, 11 a.m.
Wednesday, January 24, 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
Uesfrd01@gmail.com.

SEIU 1021 West Bay Retirees Chapter

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

We conducted our first "coffee klatch" at the Stonestown Galleria Food Court in October, and our second at the Westlake Coffee Shop in November. (A "coffee klatch" is a social gathering for informal conversation at which coffee is served.) Those who attended enjoyed good food, pleasant conversation, and coffee. We will continue these gatherings in 2024; I hope that more members will be able to attend in the future. (By the way, the Westlake Coffee Shop also serves breakfast, lunch, and dinner.)

The executive board is also celebrating the holiday season by planning a member lunch in December at the Boulevard Café in Daly City.

I am thankful for all the generous monetary contributions from our donors, and hope that more members will continue to contribute however they can.

I am glad that "Skee" Tostanoski has stepped up to assume the role of treasurer, and that more members will consider taking on leadership roles.



(The role of first vice president still remains vacant.)

Personally, I am very grateful for remaining constant in my duties throughout 2023 and looking forward to completing the balance of my term in June, 2024.

I hope that next year will be filled with many moments of joy and happiness for all our members.

Happy holidays and enjoy a wonderful new year!

Welcome to our new RECCSF members and an explanation and a question.

By Linda Tabor-Beck

I have been delayed in responding, due to my attempting to bring our RECCSF database up to date, so please note that the folks listed here are new—or relatively new—members. The names are not listed in any alphabetical or chronological order.

If you know any member listed here, please extend to them a personal greeting; the greater our numbers, the greater our strength as advocates for us retirees!

If you are responsible for any of these folks joining, please contact me directly at lindareccsf@gmail.com. As a "thank you," you'll receive six chances at our next general membership meeting raffle. If you are handing out membership applications, please write your name on the form so that I'll know to include you—together with many thanks on

your efforts to recruit new members.

We extend a hearty welcome to all new members listed below, as well as my personal apologies to those who have waited for this welcome. Please be assured that you are all most welcomed!

Allen K. Wong
Joan Brosnan
Cynthia Servetnick
Fred Sanchez
Marlo Thomas
Ron Parsons
Mario Santacruz
Albert K. Wong
David Banbury
Lucille Sanchez
Gerald Skeels
Maxine Anderson
John Ippolito
Kevin Waight
Norm Rooker
Linda S. Witcop

Retirement Withdrawal Rate: What's a Safe Number?

From your friends at San Francisco
Federal Credit Union

For quite a while, the standard advice has been to take 4% out of your retirement savings every year to afford a comfortable lifestyle. While it is fine to start with a 4% withdrawal rate, be aware that you may need to alter that plan depending on inflation and how your investments perform. Here's our advice.

Adjust as you go. Begin by withdrawing at 4% per year. After the first year, see if your investments have done well enough for you to increase your withdrawal to cover inflation. If your investments have lost value, look for ways to cut back on what you withdraw or create other sources of income. A retirement withdrawal calculator can help determine a safe withdrawal amount.



Start lower. You may find that you want to ease your way into retirement, both from a work perspective and a withdrawal standpoint. If you can take 2-3% out for a few years while generating some income with a part-time job, you can get yourself on more solid footing for the rest of your retirement.

Consider annuities. Annuities can be a safer bet than bonds since they offer a guaranteed source of income. When balanced with investments in stocks, annuities can reduce your risk since the set return can offset fluctuations in other investments. However, make sure to discuss annuities with a certified financial planner as there are some aspects that might not be ideal in certain circumstances.

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.

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>

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
John "Skee" Tostanoski
Herbert Weiner
Claire Zvanski

November 21 Zoom Electronic Board Meeting Results.

- No actions were voted on.

RECCSF 2023 General Membership Meeting Wednesday at 10 a.m.

- December 13

RECCSF Zoom Electronic General Membership Meetings

Wednesday, December 13, 10 a.m.

Colette Moyer

Business Development Representative, San Francisco Federal Credit Union

Ms. Moyer will address 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.

Wednesday, January 10, 10 a.m.

To be announced

News & Views

December 2023/January 2024

Volume 124, Number 10

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, January 16, at 10 a.m.

Note to members:

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

News & Views

February 2024 Deadline:

☛ Friday, January 19, 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

