



THE BULLETIN

Retired Employees of the City & County of San Francisco, Inc.

President's Message

By Sue Blomberg, President

It's pruning time, again. Actually, it's that time of year when I start thinking about cleaning up the backyard by pruning, weeding, fertilizing, planting—all those things you know need doing, while not looking forward to actually getting down on your knees and putting your hands into the dirt. And, I must admit that several plants in my garden do very well with benign neglect!

"Pruning" in other parts of my life isn't restricted to one time of year. Do I really need to keep the postcard I received 15 years ago? How about the book I read, but know that I will never read again? And why do I still keep a sweater that I haven't worn in three years?

Pruning also happens with my time. I'm great at helping other people work through time management, and terrible about taking my own advice. But, I'm better now at learning to say "no." I understand more clearly that if I don't say "yes" it won't necessarily ruin the project. And many of the world's problems will solve themselves without my input. And that my self-esteem doesn't depend on



other people's opinion of me as much as my own feelings of self-worth. And that the sun will *still* come up tomorrow without my help. It's very liberating to let go. I hope I can continue to learn how to accomplish it.

On another note, we have several committees in RECCSF that are handled by one person alone. This is the old "Mack Truck" situation—who will take over your responsibilities if you get hit by a Mack Truck? No one is indispensable; but, rather than waiting until a lone member experiences total burn-out and we

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March 2012 Calendar

Regular Meeting

Wednesday, March 14

Socializing and refreshments:
11:10 – 11:50 a.m.

Program: 11:30 a.m.

Business meeting: noon

Bingo: 12:45 p.m.

Irish Cultural Center,
45th Ave. & Sloat Blvd.

The Bulletin

Editorial Committee Meeting

Tuesday, March 20, 9 a.m.

Taraval Police Station

All interested parties welcome.

Executive Board Meeting

Tuesday, March 20, 10 a.m.

Taraval Police Station

All interested parties welcome.

Public Meetings:

**Retired Firemen &
Widows Association**

Sunday, March 11, 2 p.m.

St. Gabriel Caf., 40th Ave. & Ulloa

Veteran Police Officers

Tuesday, March 13, 11 a.m.

Pacific Rod & Gun Club,
520 John Muir Dr., at Lake Merced

Retirement System

Wednesday, March 14, 10 a.m.

30 Van Ness, Suite 3000

Health Service System

Thursday, March 8, 1 p.m.

City Hall, Room 416

UESF Retired Division

For time/location, contact

Gerry Meister at (415) 956-8373 or

gerrymeister1@earthlink.net

Useful Phone Numbers

S.F. Retirement System

Website: www.sfgov.org/sfers

Phone Numbers:

(415) 487-7000 • (888) 849-0777

Health Service System

Website: www.myhss.org

Phone Numbers:

(415) 554-1750 • (800) 541-2266

Phone Hours for both:

8:00 a.m. to 5 p.m.

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New Members

Robert D. Burns	DPW
Michael A. Castillo	POL
William Flanagan	DPW
Lawrence Gray, Jr.	POL
Laurence Lofberg	REC
Dan-Ching Young	DPH

President's Message

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scramble to find a replacement, how much more sensible it is to have a group of people in place to carry out tasks delegated by a committee chair.

The word "volunteer" is the key—no one in our organization is paid for their contributions of time and efforts; but the socialization and satisfaction is great, and I encourage each of you to think of volunteering on a committee of your choice.

Universal Truths

- "Do not machine wash or tumble dry" means I will never wash this — ever.
- I hate leaving my house confident and looking good and then not seeing anyone of importance the entire day. What a waste.
- I keep some people's phone numbers in my phone just so I know not to answer when they call.
- I disagree with Kay Jewelers. I would bet on any given Friday or Saturday night more kisses begin with Miller Lite than Kay.
- The only time I look forward to a red light is when I'm trying to finish a text message.

Membership and Subscriptions

Retired City Employees: annual membership is \$36 per year or \$400 for a lifetime (may be payable over four months or over four years in increments of \$100 per year).

- Subscription only is \$36 per year.
- Please download membership application form from our website, www.reccsf.org.

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

Subscriptions to *The Bulletin* are available for \$36. Submission of articles to *The Bulletin* are solicited and encouraged. **Articles only** should be submitted to:

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and reccsf@yahoo.com

Information regarding *The Bulletin's* preferred style for typewritten and/or word-processed copy is available at the RECCSF office.

Al Casciato, Editor

RECCSF OFFICERS:

Sue Blomberg, President

Mary Anne McGuire-Hickey, 1st Vice President

Claire Dunn, 2nd Vice President

Claire Zvanski, Secretary

Richard Young, Treasurer

Leo Martinez, Sergeant-at-Arms

Rest In Peace

The following members have recently passed away.

Elizabeth A. Boland	BOE	Nora M. Manick	DPH
Richard J. Carrillo	POL	Jack F. Murphy	REC
William Eastman	GEN	Robert B. Richert	DPW
Alvin Fisher	DPT	Adeline M. Sheehan	SHF
Audre M. Flaherty	GEN	Anthony M. Sorich	REC
Pasquale C. Iorio	DPW	Randall L. Stauffer	PUC
Lois Johnson	BOE	Alfredo Tomagan	DPH
Marie L. Keller	CSC	Mary E. Winfrey	DPH
Francis J. Mahoney	POL	Betty Yee	WAR

Health Service Committee Report

By Gerry Meister

HSS Prepares For Six-Month Healthcare Package Open Enrollment

The Board of Supervisors has unanimously approved the six-month Rates & Benefits package for July through December 2012. At the February HSS Board meeting, HSS Director Catherine Dodd reported that Supervisor Carmen Chu, chair of the Supervisors Budget Committee and HSS Board member, had explained the advantages of having a six-month healthcare package as a transition to calendar year operations. Chu acknowledged that preparing for open enrollment twice in one year, as well as dealing with many other changes, would require extra work for all HSS staff. Dodd pointed out that there won't be time available to plan for and staff the traditional HSS fair. But, she noted that the HSS wellness coordinator is exploring other ways to at least offer flu shots and some health screenings in other locations.

Preparations for the April open enrollment period are in full swing. But the City's choice of a mail house in West Sacramento with a different mail processing system has made it difficult to ensure that all address changes will be processed before open enrollment materials must be mailed to all HSS members. Although the City chose this mail house because its bid was lowest, the final cost to the City may turn out to be considerably higher than last year, in part because of increased costs for returned open enrollment packets that are misaddressed, and then, by law, must be re-mailed.

In addition to preparing for two open enrollment periods,

the HSS is now helping workers who were laid off and are now being moved to other jobs. That includes the entire redevelopment department. HSS will also be working with those who are retiring from the City, the school district, the community college district and the court system.

The first report in a series by actuary Aon-Hewitt reviewing inpatient (in-hospital) and outpatient use of healthcare services and cost trends was presented at the February meeting. The review covered 36,000 Kaiser active and early retiree

members and dependents—28% under 20 and only 2% over 65. Although the costs for both kinds of care have risen during the past four years, the cost per day for in-hospital care has risen by nearly 70%. The results of the Blue Shield review of that same population during the same time is expected in March. Later reviews will cover Medicare retirees.

Questions? Comments? Please contact Health Service Committee Chair Ray Mason at (650) 344-1506.

Travel Committee Report

By Beverly Pardini and Marylou Allen

Mon.-Fri., April 16-20

Four-night stay at the Spa in downtown Palm Springs includes: complimentary use of spa pools & fitness center; seven meals; the Palm Springs Follies; Palm Springs Air Museum visit; motorcoach tour by celebrity homes; windmill farm tour; and Coachella Valley covered wagon tour.

Tue., May 1

Scenic drive to Monterey where we board a small coach equipped with video screens, individual headphones and tour guide, and visit movie location areas. Lunch included in the Tap Room at the Del Monte Lodge on the 17-Mile Drive. After lunch, back to downtown Monterey to board motorcoach to return to San Francisco.

Wed.-Fri., May 16-18

Two-night stay at the Chukchansi Gold Resort in Coarsegold, one hour from Yosemite's southern gate; includes lunch at the historic Ahwahnee Hotel and a narrated Yosemite Valley Floor Tour.

Wed.-Fri., July 18-20

Two-night stay at Blue Lake includes visits to two Native American villages near Eureka, the Hoopa Reservation and the ancient village "Sumeg" of the Yurok. Learn about legendary "Big Foot" sightings at the China Flat Museum at Willow Creek; also includes lunch at the BenBow Inn, motorcoach ride along the Avenue of the Giants, and services of a local college professor.

Info: Marylou at
1 (800) 334-3465 or
mrylallen@yahoo.com.

FEBRUARY

MEMBERSHIP

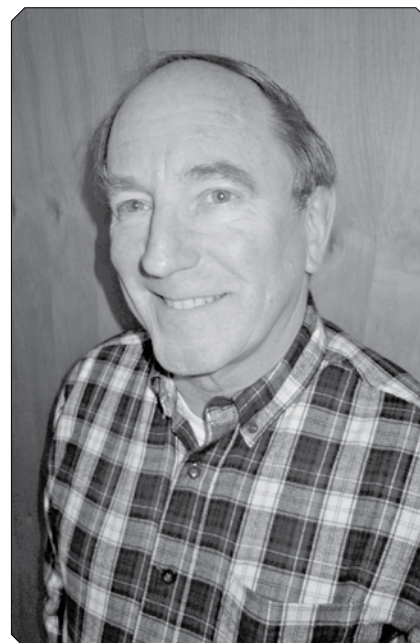
MEETING



Our Speaker: Executive Director of the Health Service System Catherine Dodd



Director Dodd gave a comprehensive update on the current and future state of retiree health benefits.



New member Robert Carpaneto, Muni.



A large and engaged crowd gathered to hear Director Dodd's remarks.

Retirement Committee Report

By Jean S. Thomas,
Herb Meiberger, CFA,
and Stephen Herold

January 30, 2012—A big day!

Firstly, the Department of Elections ballot count, finished by noon that day, clearly shows that Herb Meiberger, CFA, handily won his bid for another five-year term as SFERS Board commissioner! Approximately 11,550 votes were cast; proportional results by candidate are:

Herb Meiberger, CFA	59%
Deborah Landis	35%
Velma Wiggins-mccray	6%
Total:	100%

Recently-appointed *Interim SFERS Executive Director* Jay Huish, (see next paragraph), states that about 2,000 ballots more than the historical average were returned. (Between 56,000 and 57,000 members are eligible to vote for SFERS commissioner, but, disappointingly, many clearly don't exercise their rights.) Also, Huish estimates that about 6,000 ballots were cast by retirees. So, we retirees made our voices heard! And our RECCSF-endorsed candidate, Herb Meiberger, won! Kudos all around!

Secondly, at a specially-called meeting, the full SFERS Board accepted Gary Amelio's resignation, effective mid-February, and appointed Jay Huish as interim SFERS executive director. Huish, former deputy director of administration, is a 13-year SFERS employee who shows his depth of knowledge at SFERS Board meetings, Board of Supervisors hearings, and other governmental functions. When asked at a recent meeting of SFERS management and retiree organization representatives, Huish indicated that he is interested in the permanent appointment to the executive director position. We don't yet know if the SFERS

Board will conduct a national search for the executive director replacement.

Saga Continues— Actuaries' Findings and Recommendations for FY 2012/13

(1) City's Contribution Rate: Proposition C Effects

At the 2/8/2012 SFERS Board meeting, SFERS' outside actuarial consultants, Cheiron, recommended an employer (City) contribution rate for FY 2012/13 of 20.71%.

However, the SFERS Board deferred acceptance of this recommendation until its March meeting because staff's recommendation request did not include a summary of actuarial supporting documentation. Also, it did not state that the City's out-of-pocket contribution will be less than 20.71% because of Prop C requirements. Prop C, passed in 11/2011 and effective 7/1/2012, has a sliding scale of *additional* employee retirement contributions that vary with City contribution rates and that reduce the City's costs. For example, with a 20.71% City contribution rate, miscellaneous employees earning between \$50,000 and \$99,999 a year will pay an additional 2.5% retirement contribution, and miscellaneous employees earning \$100,000 or more a year will pay an additional 3%.

(2) City Contribution Rate and SFERS Funding Ratios— Changes

City contribution rates show a continuous upward trend in recent years, escalating from 13.56% in FY 2010/11, to 18.09% in FY 2011/12, to 20.71% in FY 2012/13. Several complex factors explain the upward spiral, but carryforward of FY2008/09 recession losses are major culprits. Funding ratios, or the measure

at specific dates of how Plan assets exceed (or don't exceed) Plan liabilities, have decreased for the same reasons. The latest funding calculation at 7/1/2011 is 87.7%, down from 91.1% at 7/1/2010, down from 97.0% at 7/1/2009.

(3) Projections: What happens next?

As they did last year, Cheiron again "stress tested," or calculated future "theoretical scenarios" of City contribution rates and funding levels using selected market rates of return. Cheiron's projections range from moderate to scary. We emphasize that they are *estimates* or *best guesses*, not crystal balls. Space limitations prevent extensive coverage, but we have the data if you want to see it.

Other Items of Interest

- Preliminary Plan FY 2011/12 performance figures, seven months ended 1/31/2011, are: Plan value, \$15.0B; to-date earnings, minus 1%. These results, while not stellar, nevertheless show a big improvement over last month.
- The Deferred Compensation Division (SFDCP) will ask for additional staff in FY 2012/13 to cover its ever-increasing workload. SFDCP guidelines for *Target Date Funds* are being finalized. Bids for a new SFDCP carrier/contractor have been processed and three finalists will be interviewed in late March. *Stable Value* asset value as of 1/31/2012 is \$912M, year-to-date performance is 0.23%.
- Preliminary draft of SFERS 2012/13 budget has a minimal increase of 0.19% over the 2011/12 budget.

Questions? Comments? Contact Herb at herb.sf@gmail.com; Jean at jeansthomas@yahoo.com or (415) 665-4149; Stephen at stephenhome@att.net or (415) 664-1201.

Protect Our Benefits Report

By Gerry Meister,
Communications Chair

Protect Our Benefits is an independent political action committee which falls under the provisions of the San Francisco Ethics Commission and is not part of RECCSF. The opinions presented are those of the author.

The Assaults On Our Benefits Continue

It's clear that 2012 will be yet another year of continuing assaults on public employee retirement and health benefits—another year when we can't afford to sit back and hope the growing threats will just go away. It's also a presidential election year, and much more. Six supervisorial and four school board positions are open; and, of course, there'll be another crop of state and local propositions, the nature of which is yet to be determined. And we'll see California's new open primary system in operation, and the effects of supervisorial redistricting. Also, we'll be facing

the expansion of the role of the Super PACs that are already reshaping elections for national and state offices across the country.

Going To Court – And More

While all this goes on, some may think the effects of 2011's Proposition C are yesterday's news. But, unless we want our Feb. 29 supplemental COLA to be the last city retirees ever see, we must take legal action now to invalidate the section of Prop C that would eliminate future supplemental COLAs for retirees and actives. We also must be prepared to challenge the changes Prop C made in the Health Service Board, which will go into effect in May 2013.

Ever since voters passed POB-sponsored Proposition C in 2004, city power brokers have been looking for a chance to undo the democratic representation of HSS members on the HSS Board. In 2011, Mayor Lee and Supervisor Elsbernd's charter amendment finally gave them that opportunity, along with a chance to eliminate our

supplemental COLA.

Now is not only the time to take legal action, but also let the politicians know that retiree pension and health benefits can no longer be used to make up for the losses resulting from their bad budgeting and spending practices. Otherwise, they will continue to focus only on lowering the amount the City pays, while increasing the costs for both retirees and employees. And, some say, they hope to reduce or even eliminate retiree healthcare and pension benefits in the future.

Support us as we continue the crucial work of protecting our benefits; now in the courtroom, as well as at the ballot box. Please mail a check to Protect Our Benefits (POB), P.O. Box 320057, San Francisco, CA 94132. (But remember: Your donation is not tax deductible under state and federal law.)

Questions? Comments? Contact Gerry at gerrymeister1@earthlink.net, or POB, P.O. Box 320057, San Francisco CA 94132.

I'm Fine

By Cardinal Cushing
(Submitted by RECCSF member Con O'Leary)

There's nothing the matter with me.
I'm just as healthy as can be.
I have arthritis in both knees,
And when I talk, I talk with a wheeze.
My pulse is weak, my blood is thin
But I'm awfully well for the shape I'm in.

All my teeth have had to come out,
And my diet I hate to think about.
I'm overweight and I can't get thin,
But I'm awfully well for the shape I'm in.

And arch supports I need for my feet,
Or I wouldn't be able to go out in the street.
Sleep is denied me night after night,
But every morning I find I'm all right.
My memory's failing, my head's in a spin,
But I'm awfully well for the shape I'm in.

Old age is golden I've heard it said,
But sometimes I wonder, as I go to bed,
With my ears in a drawer, my teeth in a cup,
And my glasses on a shelf, until I get up.
And when sleep dims my eyes, I say to myself,
Is there anything else I should lay on the shelf?

The reason I know my Youth has been spent,
Is my get-up-and-go has got-up-and-went!
But really I don't mind, when I think with a grin,
Of all the places my get-up has been.

I get up each morning and dust off my wits,
Pick up the paper and read the obits.
If my name is missing, I'm therefore not dead,
So I eat a good breakfast and jump back into bed.

The moral of this as the tale unfolds,
Is that for you and me, who are growing old,
It is better to say "I'm fine with a grin,
Than to let people know the shape we're in.

Managing Your Checking Account

By Heather Coppes, San Francisco Federal Credit Union

When you use your debit card or write a check, do you know if you have enough money in your checking account to cover the transaction? Not knowing can cost you. If you write a check for more than your account balance, and do not have overdraft privileges, the check will be returned and you can be charged a nonsufficient funds fee. If you can overdraw, but do not have overdraft protection, you can be charged an overdraft fee for every transaction you make while you are “in the red.” Following a few simple steps can help you avoid these expensive fees.

Check your account balance. If you know your account balance, you will know if you have enough money for a particular transaction. Don’t forget to subtract from the balance the amount of any automatically paid bills that will be deducted before your next deposit and outstanding checks.

Maintain a balanced budget. If you regularly find yourself short of cash and need to overdraw to pay for essentials, look for ways to reduce your spending and/or increase your income. Overdrawing can provide immediate relief, but will probably only create more difficulties next month, when you are facing the same cash flow shortfall, plus having to pay back the amount

you overdrew.

Use overdraft protection. It is best to avoid overdrawing or having checks returned completely, but if you feel that may be difficult, consider overdraft protection. It approves payment (up to a certain limit) of amounts you may overdraw from a checking account, credit card, or line of credit linked to your account.

Looking for financial advice? As a benefit of being a member at San Francisco Federal Credit Union, you can have access to BALANCE, a complimentary financial education and counseling service. Call (415) 775-5377, option 4, or visit www.SanFranciscoFCU.com for more information about membership and BALANCE.

LETTERS TO THE EDITOR

February 10, 2012

Dear Editor:

I want to thank the Executive Board and the members of the Retired Employees of the City & County of San Francisco (RECCSF) for endorsing me as their candidate for re-election to the San Francisco Retirement Board.

RECCSF’s endorsement meant a lot to me, and contributed to my success in earning the trust of 59% of the eligible votes. You participated in this landslide victory, proclaiming that retirees want to have a voice on the Retirement Board and a role in their pensions.

In the campaign, I met many of the customers. This process is critical in meeting, listening, and learning what is important to you. All of you are concerned about your pensions and want the assets managed professionally and diligently. You appreciate

your defined benefit pensions knowing that you will not outlive your money. I will continue to manage the pension assets for your exclusive benefit, and will redouble my efforts to continue to make yours the best-funded pension plan in California.

*All the best,
Herb Meiberger, CFA
Retirement Board Commissioner*

February 10, 2012

Dear Editor:

Despite a deliberate and targeted campaign against him, **Herb Meiberger won re-election to the Retirement Board** with 59% of votes cast. This is testimony to Herb’s experience, expertise and respect by a majority of Retirement System members—especially retirees. **Congratulations, Commissioner Meiberger!**

The next few years are going to be very challenging while we fight

to protect our benefits, including healthcare. The good news is that retiree healthcare is now a vested benefit. However, what we pay for our benefits is *not* vested or protected. So, great challenges lie ahead as the City continues to shift more costs to members.

Pay special attention to your health care open enrollment packets this year. There will be two open enrollment periods; the usual April for the *six-month* benefit year, July 1 to Dec. 31, 2012, and another in October as HSS shifts to a calendar benefit year starting January 2013.

RECCSF members are clearly committed to protecting our retirement benefits and keeping health benefits affordable. Retirees have a voice and representation through the RECCSF. Now is the time to ask more of our retired colleagues to join RECCSF, in order to strengthen our numbers and our efforts.

*In solidarity,
Claire Zvanski*

The Bulletin

March 2012

Volume 113, Number 3

Al Casciato, Editor

Sheila Mullen, Managing Editor

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Regular Meeting

Wednesday, March 14

United Irish Cultural Center,
45th Ave. & Sloat

Executive Board Meeting

Tuesday, March 20

Taraval Police Station



LOOK NOW AT YOUR MAILING LABEL.

The month posted on the label
is the date your dues expire.



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Note to members

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

*Letters to the Editor Welcome at
alfrmsf@aol.com*

The Bulletin April Deadline:

☛ Friday, March 16
5:30 p.m.

Please email your articles to:
alfrmsf@aol.com,
sheilamullen@mac.com, and
reccsf@yahoo.com.

Visit our Website:

www.reccsf.org

**RECCSF's office
email address:**

reccsf@att.net

Welcome, New Retirees

Upcoming General Membership Meeting Programs

March 14

*Member Paul Rosenberg will present a program
on "political wit." Paul worked for many years at
the Department of Social Services (now H.S.A.)
but is known to many of us as the absolute
resource on San Francisco political history.*

April 11

*Open Enrollment Health Fair
Remember that this open enrollment will
cover only the period July 1 – Dec. 31.*

Regular Meetings

Second Wednesday of each month

Refreshments available: 11:10 – 11:50 a.m. • Program: 11:30 a.m. • Business meeting: noon • Bingo: 12:45 p.m.
United Irish Cultural Center, 45th Ave. & Sloat Blvd.