



THE BULLETIN

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

President's Message

By Sue Blomberg, President

Six months ago I assumed that this column would be my last, since my second term would expire with the June luncheon. I was a bit sad that I would no longer be writing this column, which is one of my favorite things about being president. By the time you read this *Bulletin*, you'll know that I have been re-elected to a third term. I'm not sure if I should be receiving congratulations or sympathy; or, as one board member succinctly put it, "Oh dear, she's still here!"

In any event, there are now 22 more *Bulletins* for which I am privileged to write these columns, and I am grateful to have the additional time to put forth more ideas that I have for the organization. I ran for a second term because I felt I had not achieved enough of my goals within my first term. And I have run for my third term for the same reason—more ideas, more goals.

However, new ideas should not come from the executive board, alone; after all, it's a guide, not a dictator. All RECCSF members



have the right—and should be open—to freely express their concerns.

The extended lead-time between writing my column and publication can be both a blessing and a problem. I am not usually bound by events that would make a column "old hat" by the time it's read, but the gap does preclude commenting on events current at the time *The Bulletin* is published.

Since this is not likely to

continued on Page 7

June 2012 Calendar

Annual June Installation Luncheon
Wednesday, June 6
No-host bar: 11:15 a.m.
Luncheon: 12:15 p.m.
Business meeting: noon
Irish Cultural Center,
45th Ave. & Sloat Blvd.

The Bulletin
Editorial Committee Meeting
Tuesday, June 19, 9 a.m.
Taraval Police Station
All interested parties welcome.

Executive Board Meeting
Tuesday, June 19, 10 a.m.
Taraval Police Station
All interested parties welcome.

Public Meetings:
Retired Firemen & Widows Association
Sunday, Sept. 9, 2 p.m.
St. Gabriel Caf., 40th Ave. & Ulloa
Veteran Police Officers
Tuesday, June 12, 11 a.m.
Pacific Rod & Gun Club,
520 John Muir Dr., at Lake Merced

Retirement System
Wednesday, June 13, 10 a.m.
30 Van Ness, Suite 3000

Health Service System
Thursday, June 14, 1 p.m.
City Hall, Room 416

UESF Retired Division
For time/location, contact
Gerry Meister at (415) 956-8373 or
gerrymeister1@earthlink.net

In This Issue

Health Service Report	p. 3	RECCSF Election Results	p. 5
Travel Report	p. 3	POB Report	p. 6
May Meeting Photos	p. 4	Retirement Report	p. 7

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.

New Members

Susan Andrus	CON
Wendy Carmody	USD
Victoria Jones	DPH
Marty McGuinn	FIR
Steven Vaccarezza	MTA

50 New Words

Each year, a handful of words and expressions become bona fide entries in the world's top English dictionaries. And because we cool hunters at the *AARP Bulletin* really heart words, we've chosen 50 favorites that are now official. Here's a sampling:

- **Bargainous:** Costing less than expected.
- **Bromance:** close platonic male friendship.
- **Catastrophize:** to present a situation as worse than it is.
- **Chillax:** to calm down and relax.
- **Frenemy:** friend with whom one has frequent conflict.
- **Home-shoring:** moving jobs to employees' homes (from offshoring).
- **Hypermiling:** altering a car to maximize its fuel economy.
- **Locavore:** One who primarily eats locally grown food.
- **Matchy-matchy:** Excessively color-coordinated.
- **Sheeple:** unquestioning followers (from sheep and people).
- **Truthiness:** Quality of seeming true.
- **Zombie bank:** insolvent bank that survives through government support.

— Reprinted from the
AARP Bulletin

Sources: *Oxford Dictionary of English*;
New American Oxford Dictionary;
Oxford English Dictionary;
Merriam-Webster's Collegiate Dictionary, *New Words 2009*

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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**alfirmsf@aol.com, sheilamullen@mac.com
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.

Sarah L. Brown	DPH	Helen M. Robatto	REC
George D. Camper	AIR	Peggy Rudder	DPW
Joseph C. Chan	PUC	Frank J. Scheifler	DPT
Anna M. Greggains	FIR	Stephen L. Simon	DAT
Edwin B. Lolax	DSS	Verda Smith	DSS
Lorene N. Partida	FIR		

Health Service Committee Report

By Gerry Meister

Rates & Benefits – Moving Toward Calendar Year 2013

The May 10 meeting was, again, a combination of the HSS Rates and Benefits Committee (chaired by Karen Breslin) and the regular HSS Board meeting (chaired by Claire Zvanski). The committee meeting dealt with a series of items, some that were resolved and others that were held over until the special Rates and Benefits meeting to be held on Friday, June 1, at 1 p.m. in Room 416, City Hall.

One item that was resolved was the rates for retiree dental plans, which will be guaranteed at least through the end of the 2013 plan year—DeltaCare HMO until Dec. 31, 2013, and Delta PPO and Pacific Union HMO through June 30, 2014. Another was the rates for the VSP vision plan, also guaranteed through June 30, 2014.

The Committee also approved a new prescription drug plan for Medicare retirees in City Plan, administered by United Health-Care, that would be based directly on the Medicare formulary and would result in an estimated savings of \$2,325,000 a year. While there would be some disruption for members, 95% of current prescriptions would be covered at the same, or lower, rates. The committee voted unanimously to accept this plan.

There was extensive discussion of possible ways of decreasing the impact of the short plan year on City Plan member deductibles: now \$250 for the short year; the same for the 2013 calendar year; and on the out-of-pocket cost cap of \$3750 for each of the plan years. This item was held over to June 1 for more information. Discussion of Kaiser and Blue

Shield rates are also on the June 1 agenda. Final Board approval of the rates and benefits package for 2013 is expected at its Thursday, June 14, regular meeting, with the second 2012 Open Enrollment scheduled for October.

Regular HSS Board Topics

As usual, HSS Director Catherine Dodd reported on several aspects of HSS activity, with a focus this time on the results of the recently completed April Open Enrollment. Nearly 6000

applications were received; 36% had been processed by April 30, and all must be completed by May 12. More than 300 people had signed up for the May 15 Technology and Aging Conference, co-sponsored by HSS. You can check the HSS Web site, www.myhss.org, for more specific HSS information.

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

Travel Committee Report

By Beverly Pardini and Marylou Allen

Wed. Fri., June 20-22

Two-night stay at John Ascuaga's Nugget in Sparks, Nevada, featuring indoor pool and spa area; also includes other casino visit gaming packages.

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.

Sat. Aug. 11

A celebration of the disappearing Gravenstein Apple has taken place in Sebastopol for many years in a rustic outdoor setting. We will attend in the cool morning hours before hav-

ing lunch in Petaluma at the Riverfront Bistro (choice of three entrees).

Wed. – Fri., Aug. 29 – 31

Sparks, Nevada is the setting for the annual "Best in the West Rib Cook-off," featuring rib cookers from all over the U.S., and some international. Two-night accommodations are at the Silver Legacy, along with an optional dinner and show package, "Jersey Nights," the music of Frankie Valle at the El Dorado.

Sat. Sept. 15

"Return to one of America's hottest nightclubs and experience the legend COPACABANA FINALE," is the theme of this year's Santa Cruz Follies. Spend the afternoon with the music of the Rat Pack, Motown, Jazz and Pop/Rock. Prior to show, lunch included at Johnny's Harborside Restaurant.

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

MAY MEMBERSHIP MEETING



Member Richard Rothman urged a "Yes on B" vote, in order to ensure that a portion of the income from Coit Tower is dedicated to preserving its historic murals.



Froilan De Guzman just made the final installment on his lifetime membership.



Pacifico Paculba also just made the final installment on his lifetime membership.



Member Susan Maher joined the RECCSF June Luncheon Committee this year.



RECCSF Secretary Claire Zvanski gave an informative presentation on June primary election procedures.

Retirement Celebration honoring **CAPTAIN AL CASCIATO**

Friday, June 22, 6-9 p.m.

Academy of Art University, Classic Car Museum
1849 Washington St. (at Van Ness Ave.)
San Francisco

\$65 per person

Fundraiser—checks payable to: Guardians of the City Museum
(Tax ID 27-0251279)

To purchase tickets, contact:

Alexis Casciato/Airport
(415) 699-4281

Raymond Padmore/Chief's Office
(415) 553-1551

Jordon Hom/Solos
(650) 580-2201

Manny Barretta/Commission
(415) 553-1667

Successful election held at May 9 General Membership Meeting

➤ Sue Blomberg	President	➤ Eugene Barron	Board Member
➤ Al Casciato	1st Vice President	➤ Brian Cunningham	Board Member
➤ John Madden	2nd Vice President	➤ Gerald DeRyan	Board Member
➤ Secretary (ratified) Claire Zvanski		➤ Nancy Gin	Board Member
		➤ Beverly Pardini	Board Member

***All candidates will be sworn in at the June 6
Annual Luncheon and Installation.***

It Does Affect You!

By Herb Weiner

The old saying, "It doesn't affect me (you, us)," was heard about Proposition C, which endangers our pension and health benefits. Some retirees felt that active employees would bear the brunt of this measure, little realizing that the extra 1% of profit sharing from our well performing retirement fund would be more difficult to receive and that the Health Service System Board would be restructured to our detriment.

The actives thought that retirees—excluded from the crucial meetings that crafted this measure—would pay their share, and that increased contributions and lowered pensions were preferable to Jeff Adachi's rival Proposition D measure.

Few actives or retirees united against Prop C. As a result, everyone faces decreased pension benefits and the prospect of soaring premiums and copayments with decreased medical and drug coverage. Because we did not hang together in unity,

we can hang separately.

The business community, labor officials and the Board of Supervisors united against retirees. We are invisible in their eyes, except when we provide electoral support—such as, defeating the 2010 Adachi initiative by managing phone banks—or bear the blame for the bad economy or potential fiscal ruin of the City.

What must be done? When Jeff Adachi bombarded the city with panic articles about our pensions, we should have responded immediately, thus preventing deception by hysteria and untruths. We should counterstrike immediately in the future. Dialogue with business—especially small businesses—is essential. After all, our pensions pay their rent and buy their goods and services. And we must reach out and engage active employees, especially those retiring in the near future.

Proposition C was driven by fear and the desire to avoid worse concessions. But Mayor (One Percent) Ed Lee wants

further concessions from city workers. Prop C opened the door.

The economy is slowly recovering and the stock market and CEOs in private and public sectors enjoy handsome incomes, as we make concessions. When the economy booms again, we will be damaged by Prop C. That is why the phalanx of business, labor officials and the Board of Supervisors must be resisted.

We owe it to our parents and grandparents who fought for what is now being threatened. They also wanted these benefits for our children and grandchildren. This should unite actives and retirees.

Together with others, I am pleased to be part of retaking the high ground.

Please note:

***There is no
general membership
meeting
in August.***

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.

POB Lawsuit—An Overview

Since several of you have asked for more information about the issues in the POB supplemental COLA lawsuit, here is my short version of the main points in the lengthy and complex legal documents.

POB's attorneys have asked the state attorney general to allow them to use a specific legal process, "quo warranto," to show that **one** charter provision contained in last November's Proposition C is illegal and/or unconstitutional.

POB's attorneys are asking the attorney general to allow them to use the "quo warranto" process to sue to invalidate the charter section that changes the supplemental COLA provision for current retirees (Charter Section A8.326-3, Subsection (d)). Subsection (d) was included in Proposition C.

Some Specifics

For more than 50 years, pensions for SFERS retirees have been adjusted to reflect changes in the cost of living. Since 1996, there has been a supplemental COLA, based on "excess earnings" by SFERS that were greater than the earnings anticipated by SFERS actuaries for that year. When there were excess earnings, retirees received the supplemental COLA. If there were no excess earnings, retirees did not receive the supplemental COLA.

From 1996 to 2011 there was no mention anywhere in the

charter of "full funding" as a criteria for granting a supplemental COLA. Its first appearance, in Proposition C, was simply a convenient invention intended to take away vested benefits from current retirees.

In addition, the state requires an actuarial analysis of the SFERS pension system—or any other municipal retirement system—**before** changes in the system can be made. But no such actuarial analysis was provided to, or considered by, the Board of Supervisors before the Board voted unanimously to submit Proposition C to the voters last November.

Under the state constitution's contract clause, if a public employer wants to take away an existing benefit from current retirees, the employer must of-

fer an equivalent benefit that is agreed to by the current retirees. This did not happen here.

More Support Needed

Although hundreds of retirees have already sent checks to help cover the costs of the lawsuit, POB will definitely need continued financial support. Please make your check payable to Protect Our Benefits, **and mail it to: Protect Our Benefits (POB), P.O. Box 320057, San Francisco, CA 94132.** Your donation is not tax deductible under federal or state law.

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

Don't Get Hooked by Phishers

By Heather Coppes, San
Francisco Federal Credit Union

The Federal Trade Commission recommends the following tips to help you avoid getting hooked by phishers:

- If you get a pop-up or e-mail message requesting personal or financial information, don't reply or click on the link in the message. Legitimate companies won't ask for this information;
- Be cautious about opening attachments or downloading files from e-mail messages;
- Never send confidential information via e-mail. Look for a closed padlock at the bottom of your browser window, or a URL that begins with "https"—the "s" stands for secure. However, some phishers are able to forge these security icons;

- Review financial statements for accuracy as you receive them. If your financial statements are late, call the company to confirm billing address and balance;
- Use antivirus software and keep it up to date. Run a firewall, particularly if you have a broadband connection. Take advantage of free software "patches";
- Report suspicious activity to the FTC at www.ftc.gov, and forward suspicious messages to spam@uce.gov;
- If you've been scammed, contact the Federal Trade Commission at www.ftc.gov.

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.

Retirement Committee Report

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

Current and Prospective Staff and Board Personnel Changes

About the Staff: At a special meeting on April 25, the San Francisco Employees' Retirement System (SFERS) Board unanimously selected our new SFERS Executive Director, *Jay Huish*, a long-time SFERS management employee and former deputy director of administration. The SFERS executive director serves at the pleasure of, and reports directly to, the SFERS Board. *We congratulate Jay and wish him all the best in meeting the challenges of this top management position.*

Selection of the new deputy director of investments (DDI), a position vacant since last November, is the next priority. We are told that several worthy candidates have applied. And, of course, the deputy director of administration, Jay Huish's former position, needs to be filled soon, too. Stay tuned for further developments.

At the May 9, 2012 Board meeting, Acting DDI *Robert Shaw, CFA*, announced the promotion of current staffer, *Tanya Temp, CFA*, to senior portfolio manager in Alternative Investments. *Congratulations to Tanya, also!*

About the Board: It is anticipated that elected member and current President of the Board, *Al Casciato*, will retire from the CCSF Police Department in the latter part of June, 2012. If so, an election to fill the vacancy for the remainder of his term—which expires Feb. 21, 2015—will be held; we don't know when, but will keep you informed. (FYI: In this election, only active employees will be al-

lowed to run for SFERS Board commissioner. The reason: the charter permits only one retiree on the Board. Currently, *Herb Meiberger, CFA*, whose term expires Feb. 20, 2017, fills the retiree seat.)

Another Board change: Supervisor *Sean Elsbernd* is "termed out" in January 2013, so the president of the Board of Supervisors will need to appoint a new SFERS Board representative.

Investment Returns and Opportunities:

Preliminary figures for the 10 months ended April 30, 2012 show overall fiscal-year-to-date figures haven't changed much since last month: FYTD returns of plus 3.00%; Fund value of \$15.6B. On a happier note, at its May 9 meeting, the Board approved three exciting and potentially profitable alternative investments, together totaling \$70M. Two of the opportunities were over-subscribed, so SFERS acted smartly and quickly to secure them!

Other Points of Interest

- At the May 9 SFERS Board meeting, Jay Huish presented RECCSF President *Sue Blomberg's* letter, which asked that the Board change its regular monthly meeting from the second Wednesday to another day/time (except Thursday afternoon, when the HSS Board meets). Reason for the request is that SFERS Board and RECCSF General Membership Meeting times conflict. We'll watch to see when the decision is calendared.
- Also at the May 9 meeting, a representative of UNITE HERE Local 2 alleged during public comment that one of SFERS' real estate portfolio investments, Hotel Frank (an investment managed by AEW)

is unfair to its workers and is also a bad financial risk. Local 2 asked the Board to do a survey of the situation. A representative of SEIU Local 1021, the largest union of CCSF miscellaneous employees, expressed solidarity with Local 2. The Board did not discuss nor indicate if they would take action on the issue.

- At SFERS' May 3 quarterly retiree organization meeting, Jay Huish reported the following: SFERS is preparing a retiree informational handbook, aimed for completion by June 30; improvements to the SFERS Web site slated for next February include online, password-protected, 2012 1099Rs. Lots of forms, including Change of Beneficiary, are online. Check them out!

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

President's Message

continued from Page 1

change within the next two years, I strongly encourage each member who can to sign up to receive *The Bulletin* by e-mail, since *Bulletins* are e-mailed on the same day that hard copies are taken to the Post Office—a three or four day head start on the news! (And that's not even mentioning the savings for RECCSF in postage.) Sign up at reccsf@att.net.

Hopefully, receiving more timely news may prompt you to ask questions, pose ideas, and get more involved when you do get to the monthly meeting.

Members, please wish me luck in my third term. (I'll need it!) And thank you again for giving me another opportunity to guide us forward throughout the next two years.

The Bulletin

June 2012

Volume 113, Number 6

Al Casciato, Editor

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Annual June Installation Luncheon

Wednesday, June 6

United Irish Cultural Center,
45th Ave. & Sloat

Executive Board Meeting

Tuesday, June 19

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 e-mail.**

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

The Bulletin July/August Deadline:

☛ Friday, June 15
5:30 p.m.

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

**Visit our Web site:
www.reccsf.org**

**RECCSF's office
e-mail address:
reccsf@att.net**

Welcome, New Retirees

Annual June Installation Luncheon

Wednesday, June 6

11:15 a.m. No-host bar 12:15 p.m. Luncheon

Speaker

Patrick Currier

United States Marine Corps, Retired

Reservations closing on May 25.

July 11 – Regular meeting

No meeting in August

Sept. 12 – Regular meeting

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.