



THE BULLETIN

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

President's Message

By Sue Blomberg, President

I have been re-reading previous messages I have written, hoping for some inspiration. Not all the people who get writer's block are great authors! The following struck me as being especially relevant for this issue—it's time for the Olympics again, this time in London. The great thing about the change in scheduling of the Winter Olympics means that we get an Olympics every two years, rather than every four. And, as I said at the time, I'm an Olympics junkie. So here is a replay of that message—updated to reflect the Summer Olympics. I hope you enjoy revisiting it.

I think what attracts me to the Olympics is that so many people have made it there because they have a passion for their sport. There are things that I have liked to do at various times in my life, but I have never had a passion for any one thing. I am, at best, what's termed a "generalist."

Because I don't have a passion for any particular thing, I support and applaud people who do have an over-riding passion



for their particular field—ballet, opera, symphony, swimming, rowing, doing incredibly difficult routines on the balance beam.

There need to be those of us who can appreciate the passions of others, or the passions go unfulfilled. A diver practicing over and over and over to do a perfect dive needs to know that there are people cheering for him, regardless of how high he places. The single-scul rowing has braved the dark and cold and

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July/August 2012 Calendar

Regular Meeting
Wednesday, July 11
 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
July Editorial Committee meeting cancelled; next meeting to be held on Tuesday, Aug. 21, 9 a.m.
 Taraval Police Station
 All interested parties welcome.

Executive Board Meeting
July Executive Board Meeting cancelled; next meeting to be held on Tuesday, Aug. 21, 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, July 10, 11 a.m.
 Pacific Rod & Gun Club,
 520 John Muir Dr., at Lake Merced
Retirement System
Wednesday, July 11, 10 a.m.
 30 Van Ness, Suite 3000
Health Service System
Tuesday, July 3, 10 a.m.
 City Hall, Room 416
UESF Retired Division
 For time/location, contact
 Gerry Meister at (415) 956-8373 or
gerrymeister1@earthlink.net

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Useful Phone Numbers

S.F. Retirement System
 Web site: www.sfgov.org/sfers
 Phone Numbers:
 (415) 487-7000 • (888) 849-0777
Health Service System
 Web site: 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

Daniel J. Johnson	WTR
John Tostanoski	DPW
Samuel A. Avila, Jr.	MTA
Carol M. Sorgen	DPH
Virgil Dennis	MTA
Robert R. Tinker	DSS
Patrick A. Larson	AIR
Joseph Newland	WTR
Luanna L. Rodgers	DPH

President's Message

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aloneness knowing that friends, family, and countrymen are behind her in her attempt to win a medal. The athlete who carries his country's flag in the opening ceremonies because he's the only athlete there representing his country is there because he has every hope of winning, and every hope of fulfilling the hopes of his supporters.

If you have a passion for something, I applaud you and ask, "How can I support you to become the best you can be?" If you are like me, without a passion for any one particular thing, welcome aboard the train of people who supply the applause, the cheers, the standing ovations, and, yes, the tears when necessary. We *do* have a place in the performance, a reason for being. Not all of us can be the best at something, but we can be the best supporters of those others who seek the gold medal.

S.O.S. from RECCSF President

RECCSF is in dire need of a new Treasurer. Any member in good standing with a financial background is encouraged to apply to Sue Blomberg at suesue22@pacbell.net or (415) 221-9731.

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 Web site, 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. Submissions to *The Bulletin* are solicited and encouraged and should be submitted to:

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alfrmsf@aol.com and sheilamullen@mac.com

Al Casciato, Editor

RECCSF OFFICERS:

Sue Blomberg, President

Al Casciato, 1st Vice President

John Madden, 2nd Vice President

Claire Zvanski, Secretary

Richard Young, Treasurer

Leo Martinez, Sergeant-at-Arms

Rest In Peace

The following members have recently passed away.

Laverne Clayton	FIR	Samuel J. Mc Kay	DPT
Vivien R. Frantz	LIB	C. J. "Mel" Pulizzano	POL
George Guglielmoni	POL	Elsie K. Schlumpp	CRT
John I. Hannon	CRT	Arthur O. Smith	PUC
Gladys R. Kanary	BOE	Lula B. Sweeten	GEN
William E. Koenig	POL	James F. Trevisani	DPW
Marie V. Marchand	BOE		

Health Service Committee Report

By Gerry Meister

2013 Rates & Benefits Almost Ready To Go

The June 14 HSS Rates and Benefits Committee meeting (chaired by Karen Breslin) again preceded the regular HSS Board meeting (chaired by Claire Zvanski). Many of the items for 2013 rates and benefits had already been approved at prior meetings and others were approved at what originally was expected to be the final meeting before the package was sent to the Board of Supervisors for final approval. However, one item remained for a special meeting in late June or early July.

Items resolved at previous meetings included retiree dental plans, with rates 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). Rates for the VSP vision plan are also guaranteed through June 30, 2014. And the Board unanimously approved a new prescription drug plan for Medicare retirees in City Plan, that would result in estimated savings of \$2,325,000 a year. More than 95% of current prescriptions would be covered at the same, or lower, rates.

Items approved at this meeting included a slightly revised 10-county survey that better fits the new calendar plan year, plus final City Plan rates for active and retired HSS members. City Plan increases for early retirees are from roughly 1.5 to 2.5% and for Medicare retirees rates will be the same or lower. For the approved Kaiser plan, early retirees rates will increase 1.2% and Medicare retiree rates 0%.

The one unresolved part of the 2013 HSS health plan package involved Blue Shield, whose

rates and funding must be approved at another special rates and benefits meeting before the package can be sent to the Board of Supervisors. As it has in the past, Blue Shield came in with an unacceptably steep proposed rate increase and several—probably unacceptable—ideas for changing the plan structure.

Regular HSS Board Topics

HSS Director Catherine Dodd reported on several aspects of HSS activity, including the effects of the probable launch of the new eMerge technology program before the end of June. The July HSS meeting was cancelled, in part to allow HSS staff more time to prepare for Open Enrollment, which is in October this year. Also, this summer is a good time to get acquainted with the HSS Web site, www.myhss.org.

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

Entitlement or Benefit

I found this in the December 2011 edition of the American Association of Retired Persons (AARP) magazine. You might find it interesting. In a section of the magazine called ASK LEE (the AARP President) the question was raised:

Q: What does it mean to call Social Security and Medicare “entitlement” programs?

A: “The truth is, Social Security and Medicare should be called “earned benefits” not “entitlement” programs. You don’t get these benefits as a birth-right. They are based upon a lifetime of payroll contributions from your work (as well as, for Medicare, your ongoing premium payments).

The word “entitlement” makes these benefits sound like something that you did not earn and don’t deserve. Maybe that is why lawmakers who demand cuts in Medicare and Social Security use the term so often.

We must never forget the beneficial impact these benefits have had on the quality of life for older Americans and people with disabilities. They (Medicare and Social Security) have reduced poverty, enabled better health, and played a vital role in protecting the health and economic security not only of the most vulnerable but also America’s middle class.

— Submitted By Ray Favetti

Claire Dunn – In Memoriam

We have lost a friend. Claire Dunn passed away in May. Only a few knew that, for nearly three years, she was engaged in a struggle with cancer, a battle that she lost in May, only two months after her husband’s death.

Claire was Second Vice President for many years; she chose to remain in that position rather than rising up the RECCSF ladder, dedicating her efforts to chairing the Health Service Committee. Also, she was a representative on the Kaiser Senior Advisory Board, and an active member and officer of POB.

Claire’s passion was ensuring that each of us continue to receive the healthcare we all deserve. She worked hard for the passage of Proposition C in 2004, which resulted in an independent HSS, and a director hired by a board that consisted of a majority of HSS members. She was very disappointed that her health wouldn’t allow her to fight just as hard against 2011’s Proposition C. Until her illness made it impossible, Claire attended every meeting of the HSS.

All of us who have benefitted so much from her years of dedication will certainly miss her. The June 6 RECCSF membership meeting was adjourned in her memory, with the members standing and observing a moment of silence in her honor and memory.

June 2012 Annual Luncheon



**Please note:
There is no general membership meeting in August.**

Retirement Committee Report

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

June 13 SFERS Official Announcement— Retirement Board Commissioner Election

As mandated by CCSF Charter and Administrative Code, a special election will take place to fill the vacancy of incumbent (active, SFPD) Commissioner *Al Casciato*, whose retirement is effective June 30, 2012. Following are special features and timetable of the election:

- **Term of Office:** From Sept. 20, 2012 (certification date), to Feb. 20, 2015.
- **Eligibles:** Only active CCSF employees may run because Charter 12.100 requires that only one retiree may serve on the Board at one time, and *Herb Meiberger, CFA*, now fills the retiree seat. However, *all active and retired SFERS members may vote!*
- **Nominations:** Monday, June 25 through Friday, July 27, 5 p.m. SFERS will verify nominations and send them to the Department of Elections no later than July 30. (Do you know a viable candidate? Tell them to contact SFERS' Norm Nickens immediately at 30 Van Ness Ave., Suite #3000, SF CA 94102, (415) 487-7025.)
- **Election: Ballots mailed.** The Department of Elections will mail ballots no later than Aug. 23, 2012. Watch your mailbox! Contact the Department of Elections, City Hall, 1 Dr. Carlton B. Goodlett Place, Room 48, SF CA 94102, (415) 554-4375, if you don't receive your ballot in a timely manner or if you have any other ballot-related questions.

Ballot features: Follow the ballot's instructions carefully. Please be sure to sign the out-

side of the return envelope; if not, your ballot won't be counted!

Ballot period: Sept. 4 through Sept. 18, 2012, 5 p.m. *Ballots must be received at the Dept of Elections by the Sept. 18 deadline.*

Ballot count: Wednesday, Sept. 19, 2012, starting at 8 a.m., at Department of Elections.

- **Winner/Commencement of Term:** No later than Thursday, Sept. 20, 2012, the Dept of Elections will certify the winner, who will then be seated on the SFERS Board.

It's unfortunate that there isn't a separate August *Bulletin* because we haven't yet been able to identify the candidates. Also, no general membership meeting in August means no RECCSF official endorsement. Anyway, there will be candidate campaign materials in August. Above all, be sure to get your ballot in by the Sept. 18 deadline.

Other Points of Interest:

At its June 13 meeting, the SFERS Board elected *Wendy Paskin-Jordan*, mayoral appointee, as president, and *Joe Driscoll* (active, SFFD) employee representative, as vice president, for the coming year. Commissioner Meiberger noted that miscellaneous representatives have not been elected to officers' posts in the past twelve years.

Preliminary reported results for the FY 2011/12, 11 months ended May 31, 2012, show Plan value of \$14.9B, down from \$15.7B as of April 30, 2012, and FYTD (fiscal year to-date) earnings of minus 0.90%. As expected, the biggest "hits" this last month were international and US equities. More analysis to come in our September report!

The search for the new deputy director of investments is coming to an end; we should know the successful candidate in July.

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.

Travel Committee Report

By Beverly Pardini and
Marylou Allen

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 Ben-Bow Inn, motorcoach ride along the Avenue of the Giants, and comments by 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 having 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 cooks 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.

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

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—Correcting Two Of The SF Weekly's Errors

A column in the June 13 issue of the *SF Weekly* badly mischaracterized the nature and purpose of the POB lawsuit that has been brought on behalf of city employees who retired from a wide range of city positions. Although the writer did speak with POB Chair Larry Barsetti and included some accurate quotes about the purpose of the POB lawsuit, his column also included several obvious inaccuracies.

For example, the writer wrongly described the POB lawsuit about Proposition C's elimination of our supplemental COLA as a fight between "old cops" and "new cops," rather than a lawsuit brought by POB on behalf all city retirees. The writer also said the city controller stated in the voters' handbook that eliminating the supplemental COLA would save the city \$300 million. In fact, the controller said it was not possible to determine how much would be saved by the proposed change.

San Jose, San Diego – And Maybe Los Angeles?

As you know, on June 6 voters in San Jose and San Diego approved the idea of cutting pensions—and reducing health care—for new hires and making some changes for current employees. But the two cities' methods are different. In San Jose, the defined benefit plan

would continue, but current employees' payments would remain at 25% of pension costs, while new hires would pay 50%. And retirement age for new civilian employees would be raised from 60 to 65.

In San Diego, new employees would be placed in a 401(k)-style plan, a defined *contribution* plan, rather than the current defined *benefit* plan. In both cities, employee unions have already gone to court to block the changes.

In Los Angeles, Mayor Antonio Villaraigosa has said he's preparing to take public pension reform directly to voters next year if the LA city council doesn't pass it.

So far, pension reform efforts around the state are not focused on current retirees.

POB Lawsuit—Updates And Continued Support

Remember to check the POB Web site, www.ProtectOurBenefits.org, over the summer for information about the lawsuit. POB definitely needs your 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.

LETTER TO THE EDITOR

Why Voting for Our Elected Retirement Board Commissioners is Important!

By Jean S. Thomas

Some of us might think, "The charter says that the city must pay my pension every month, and, if inflation permits, my "basic" cost of living (COLA) too. So, why should I care whether or not we have elected commissioners on the Retirement Board?"

The most important reason: Employee-elected pension Board representatives ensure that the fund does what it's supposed to do: see that our money is invested prudently for the exclusive benefit of the plan beneficiaries. *That's what we have at SFERS*. But, consider what might happen if *only* political appointees were Board members. The door would be open to special interests, such as aggressive hedge fund managers, real estate barons, short-sighted business gurus—in a word, folks who

love our money and don't care about us.

In fact, one recent example of the above comes to mind: a southern state public pension plan with only one elected board member, all others being special interest reps. The plan's returns ballooned shortly before the 2008 recession. Since then: big market reverses and the plan is in serious financial trouble. (FYI: The investment manager who engineered the state's high-flying portfolio is no longer with the pension plan. He's now employed by a hedge fund. He drives a Lamborghini.)

Please read the SFERS Board commissioner candidates' campaign materials, watch for your ballot around or shortly after Aug. 23, and mail your ballot in well before the Sept. 18 deadline!

The Bulletin
July/August 2012
Volume 113, Number 7

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➔ **LOOK NOW AT YOUR MAILING LABEL.**
The month posted on the label
is the date your dues expire.



Regular Meeting
Wednesday, July 11
United Irish Cultural Center,
45th Ave. & Sloat
Executive Board Meeting
Tuesday, August 21
Taraval Police Station



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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
September Deadline:

➔ Friday, August 17
5:30 p.m.

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

Visit our Web site:
sfiretires.org

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

Welcome, New Retirees

Upcoming General Membership Meeting Programs

Wednesday, July 11
It's a Surprise!

Wednesday, Sept. 12
Health Fair

No Meeting in August

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.