



# THE BULLETIN

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

## President's Message

By Sue Blomberg, President

January has always been targeted as a starting date for new projects in our lives: dieting, stopping smoking, purging possessions, returning to school, planning a budget, etc.

In October of 2011, my doctor determined that I have Type 2 Diabetes. Needless to say, that news dictated a new way of thinking about food—specifically carbohydrates, although sugar counts, too.

A friend was also diagnosed in 2011, and has taken to heart the advice given her about carbohydrate consumption; 60 grams at each meal, 30 grams at each snack (and no, they can't be banked for future meals). Since we share meals frequently, I too have been studying nutrition facts on labels, and am striving to follow the guidelines in earnest.

So, why am I considering something I started in October to be a "new beginning" for me? The culprit is willpower. (I don't have a whole lot when it comes to food!) Pasta, pancakes, hot buttered toast, mashed potatoes—the list goes on and on. So what's a person to do around the holiday season when there are so many goodies out there



tempting us to have "just one?"

There's another aspect of trying to control blood sugar levels without resorting to insulin injections. Exercise is at least as important as controlling the carb intake, and, frankly, it seems easier to regularly exercise than to continuously watch what I eat. But, fortunately, there are several ways of making progress on both fronts at the same time.

As I shop, I see more and more "sugar-free" foods on the shelves at the supermarket; carbs are usually less than in regular products. Syrup, ice cream, cereals, cookies, pudding cups,

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## January 2012 Calendar

### Regular Meeting

**Wednesday, Jan. 11**

Refreshments available:

11:10 – 11:50 a.m.

Business meeting: 11:30 a.m.

Speaker: noon

Bingo: 12:45 p.m.

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

### The Bulletin

#### Editorial Committee Meeting

**Tuesday, Jan. 17, 9 a.m.**

Taraval Police Station

All interested parties welcome.

#### Executive Board Meeting

**Tuesday, Jan. 17, 10 a.m.**

Taraval Police Station

All interested parties welcome.

### Public Meetings:

#### Retired Firemen &

#### Widows Association

**Sunday, Jan. 8, 2 p.m.**

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

#### Veteran Police Officers

**Tuesday, Jan. 10, 11 a.m.**

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

#### Retirement System

**Wednesday, Jan. 11, 10 a.m.**

30 Van Ness, Suite 3000

#### Health Service System

**Thursday, Jan. 12, 1 p.m.**

City Hall, Room 416

#### UESF Retired Division

For time/location, contact

Gerry Meister at (415) 956-8373 or

[gerrymeister1@earthlink.net](mailto:gerrymeister1@earthlink.net)

## Useful Phone Numbers

### S.F. Retirement System

Website: [www.sfgov.org/sfers](http://www.sfgov.org/sfers)

Phone Numbers:

(415) 487-7000 • (888) 849-0777

### Health Service System

Website: [www.myhss.org](http://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

Zandra Hertzmann      HSA  
Rebecca P. Ibay      MTA

## Travel Committee Report

By Beverly Pardini and  
Marylou Allen

### Mon.-Wed., Jan 23-25

Two nights at the Silver Legacy, with optional show ("Benise, Nights of Fire" music & dance) & dinner package at El Dorado Hotel. Includes roundtrip motor-coach, baggage handling, casino visits & food credits.

### Thur., Feb. 2

Tour hosted by Craig Smith visits historic Pardee House in Oakland. Lunch included at Lake Chalet before visiting the New Champions of Humanity sculpture at Henry J. Kaiser Sculpture Park.

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

## President's Message

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bread—it's another list that goes on and on. And many gluten-free products are lower in carbs than those made from wheat, etc. Also, regular exercise can be practiced in many ways; walking and swimming are excellent, but any aerobic muscle activity qualifies.

So yes, I am viewing January as a real start to my new regime. Most of the temptations will have disappeared (Christmas cookies!), my foot will have recovered enough so I can go back to exercising in earnest, and just maybe by February it will seem "old hat" to pass up the potatoes, eat less of the pasta, ignore the desserts, and feel not only better—but also quite virtuous—about doing it!

## 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](http://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:

**Editor c/o RECCSF Office**

**3915 Irving Street, S.F., Ca. 94122-1294**

**Telephone: (415) 681-5949 Fax: (415) 681-5398**

**[alfrmsf@aol.com](mailto:alfrmsf@aol.com), [sheilamullen@mac.com](mailto:sheilamullen@mac.com)  
and [reccsf@yahoo.com](mailto: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.**

Gladys Rita Clary	DPH	Clifford D. Nilan	DPT
Ivan E. Coyle	GEN	Frances Nye	GEN
Hsing T. Dang	BOE	Louise Park	BOS
Jane L. Daniels	DPH	Edeltraut E. Raith	LIB
Layton M. Duffy	POL	Richard G. Shouse	LIB
Agnes I. Hughes	BOE	Charles A. Soini	DPT
Edward L. Jackson	BOE	Lois G. Swanson	DPH
Mary Mohr	POL	George S. Tway, Jr.	DPW
Thomas W. Nabonne	DPT		

# Health Service Committee Report

By Gerry Meister

## HSS Update - 2012-13 Rates & Benefits And More

The Dec. 8 combined Rates and Benefits Committee/HSS Board held an exceptionally long meeting covering several subjects affecting HSS members. The Rates and Benefits part of the meeting began with a lengthy analysis by the HSS actuary, AONHewitt, of why there is a continuing exodus of Blue Shield members into Kaiser (especially younger families) and how that is likely to affect current and future Blue Shield premiums. The drop seems to be largely because of rising premium and other costs for HSS members with dependents.

The Board also talked about changing the City Plan open network to UnitedHealthcare Choice Plus Network, a slightly narrower facility network which apparently includes nearly all of the doctors City Plan members now can choose.

Preliminary 2012-13 rates for City Plan, Blue Shield and Kaiser for both six-month and 12-month contracts were presented by AON.

However, AON did not have a final figures for the 10-county survey, which determines employer health plan contributions for retirees and employees, because two counties have not yet responded.

The Board approved changing the HSS plan year from a fiscal to a calendar year, beginning in January 2013. This will require six-month contracts for the three health plans, effective July 1 to Dec. 31, 2012, and full calendar year contracts for 2013. This means HSS staff will have to plan and implement two open enrollment periods in a single year. HSS members should expect full explanation of this one-time transition well before it happens.

Discussion of the proposed health plan rates and benefits will continue at a special combined meeting on Dec. 22 to deal with unfinished business from the Dec. 8 meeting. This should clear the way for final approval of six-month contract provisions for the three health plans on Jan. 12. The full HSS package will then be sent to the Board of Supervisors

in early February.

## Other HSS News

Jean Fraser, the new mayoral appointee to the Board, attended her first meeting on Dec. 8. She takes the place of long-time Commissioner Scott Heldfond. Fraser served as the city attorney's appointee on the Board before that position was abolished in 2004. She was CEO of the San Francisco Health Plan for eight years, and since 2009 has headed the San Mateo County Health System.

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

## Proposition C Beginning to Impact Health Benefits

By Claire Zvanski

Every day there is some reference to public employee benefits being too high to be sustainable. We all know that is not true. It's an issue of priorities. Elected officials prefer to spend general fund dollars on "election issues" instead of employees who deliver the services.

We all suffered wage freezes and cuts when we worked. The assurance of decent retirement benefits soothed the pain. Many say retiree health benefits are too expensive. We pay more every year and worry one day we won't be able to afford them. **We pay for our benefits!**

Prop C changed the voting majority on the HSS Board, creating a serious challenge to sustaining your health benefits. In 2012, higher co-pays are proposed to offset premium increases.

**Listen to your elected benefit Board representatives! We work for you! We fight for you! We tell you the truth!**

**Claire Zvanski (Health Service Board, 24 yrs.);  
Vice President, SEIU 1021  
West Bay Retirees**

## Membership Committee Report

By Mary Anne McGuire-Hickey,  
Chair

Special thanks to the RECCSF members who managed the RECCSF table at the October 2011 Health Fair: Gene Barron, Sue Blomberg, Carol Cochran, Jim Elliot, Peggy Kang, John Madden, Sharon Martenson and Pedro Ruiz. The response was great! We actually ran out of *Bulletin* copies and membership applications.

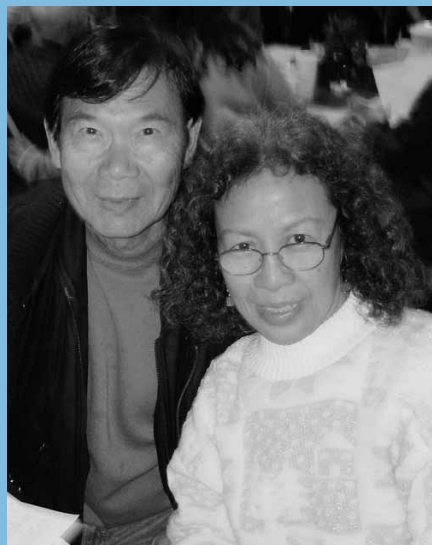
Some other issues have surfaced lately requiring clarification, the first being eligibility for emeritus status. If you are an annual member—and your birth date is in our database—when you reach 85 years of age you will be eligible for emeritus status and will not

have to submit annual dues. Your birthday information is, of course, for our records only.

Secondly, there appears to be some confusion concerning life membership payments. We definitely encourage life membership; but if you are transitioning from being an annual member, your past dues do not count toward partial payment of the \$400 life membership fee, although we deeply appreciate your past support of the organization. (And we are currently attempting to improve our database, so that reminders about life membership payments may be initiated by our Membership Committee and office manager.)

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**December Holiday Party**



## Members Approve Executive Board Recommendation

At the Dec. 14 RECCSF General Membership Meeting, members voted to approve the recommendation of the Executive Board to endorse Herb Meiberger—candidate for a seat on the Retirement Board.

# Retirement Committee Report

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

## 1.5% Supplemental COLA The Good News: The SFERS Board Approves Supplemental COLA on 12/14/2011

*It's official: All SFERS retirees will receive the maximum earnings-based Supplemental COLA in fiscal year (FY) 2011-2012. Charter Section A8.526.3 says that we are entitled to a maximum 3.5% compound interest COLA increase to our pension benefit in a given fiscal year, less any other COLAs already paid in that year, if SFERS has sufficient prior fiscal year "excess earnings" to pay us. "Excess earnings" occur if actual earnings exceed expected earnings. Briefly stated, Cheiron, SFERS' outside actuarial consultants, calculate FY 2010/11 Excess Earnings @ \$1.658B, or actual earnings of \$2.887B less expected earnings of \$1.229B.*

Retirees have already received the following COLAs in FY 2011/12: Miscellaneous and New Safety (Police and Fire hired on or after 11/2/1976), a 2% inflation-based increase; Old Safety (Police and Fire hired before 11/2/1976), various increases dependent upon their active counterparts' salary/benefits and other factors. Accordingly, Miscellaneous and New Safety will receive a 1.5% increase effective 7/1/2011; and Old Safety will receive the difference between 3.5% and the COLA benefit already received.

SFERS hasn't given official

word of *when* we'll receive our Supplemental COLA checks. Our Feb. 29, 2012 checks will include a retroactive adjustment increase for the seven months, July 2011 through January 2012, for the difference between the full 3.5% and whatever COLAs we've already received; and the February 2012 benefit amount will include the full 3.5% increase.

## The Not-So-Good News

SFERS' fiscal year 2010/11 earnings were banner level at 22%+. Compare this to fiscal year 2011/12 performance so far, with preliminary estimated earnings for the five months ended 11/30/2011 at minus 4.8% and, more importantly, glum market expectations. Also, another roadblock ahead: Proposition C, passed on 11/8/2011, requires—effective 7/1/2012—that Supplemental COLAs be paid *only* when SFERS' prior fiscal year is 100% funded on a *market* basis. (Market basis=what you actually pay for something.) On an actuarial basis, where gains and losses are "smoothed" over five years, SFERS is currently about 91% funded. On a market basis, SFERS's funding level is somewhat less. Conclusion: Prop C and persistent poor market conditions have combined to take away our Supplemental COLA for a while!

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

## Letters To The Editor

Re-Elect Commissioner Herb  
Meiberger, CFA—  
A Man for all Seasons

The pensions we fought so hard to craft and protect continue to be under attack by the press and by all levels of top management. During the worst of the economic downturn Commissioner Meiberger, with his years of experience and expertise in investing, was directly responsible for being able to ward off damage to your retirement system. As you know, our SF Retirement System remains the best in California. In addition, Herb, the only retiree on the Board, directly represents you, and co-authors monthly articles for the RECCSF Bulletin to keep you informed.

Most people realize that Proposition C diminished the supplemental COLA, and did so without allowing current retirees to be part of the discussions. Prop C also included negative changes affecting active employees, such as higher contributions to their pensions and smaller pensions for miscellaneous members. Those who support reductions in benefits want you to vote for their candidate, a candidate who has no formal investment experience. Investment expertise and experience are vital during these very unpredictable times.

Why would those who seek to diminish our benefits—many who endorsed Herb previously, suddenly want to bring in a novice? We need to *retain* one of our most valuable representatives during this continual financial crisis.

Herb Meiberger received your overwhelming support in winning RECCSF's endorsement on Dec. 14. Please *re-elect* Commissioner Herb Meiberger to your SF Retirement Board.

Kay Walker

## Editor:

I am supporting Deborah Landis for Retirement Board Commissioner. It would be nice to have a woman to represent us women!

Regards,  
Josiane Kniese

## Letters To The Editor

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**Editor:**

**We need active employees on the Retirement Board!** Active employees are bearing the brunt of cost-saving measures, such as: additional furlough days; greater out-of-pocket contributions to the Retirement System; and a longer wait until they are eligible for retirement benefits. On the other hand, we retirees are protected from any cuts in our pensions, the basic COLA is still in place, and the formula that provides for our health benefits remains unchanged.

The problems facing the Retirement System are many and complex. Maintaining better-than-average investment returns and returning to full-funded status are important, but understanding city budget constraints and using a collaborative approach to deal with difficult issues are *also* important.

The current elected members have long years of service and experience, but the problems the System faces don't affect them as directly as they do current—and future—employees. Their knowledge of past performance is important; but it's time to turn to the younger active employees to craft a strategy to meet the new challenges facing the System, since active employees are most directly affected by current problems.

Deborah Landis has won endorsements from many of the active City labor groups. (These are the same groups who protected most of our benefits in the recent charter reform.) Ms. Landis would be a strong advocate toward continuing the excellent fiscal performance of the Retirement System without adversely affecting any of our current benefits, and would be working to solve the challenges facing current active employees on the verge of retirement. Let's give Ms. Landis a vote of confidence to keep our Retirement System strong, viable and well funded, to ensure that active employees continue to receive their outstanding benefits.

Deborah Landis doesn't have

a long history with the City; but she *does* have a long road ahead to retirement. Shouldn't we give the folks most directly affected by the recent and coming changes the opportunity to deal with them?

**John W. Madden**

**Editor:**

At its November meeting, the Retired Firemen and Widows Association voted to support Deborah Landis in her bid to become a commissioner on our Retirement Board.

Jim Olson, long time member of the Board of Directors of the San Francisco Fire Credit Union, spoke. He outlined the beneficial results of having new and young talent bring a fresh perspective to the other board members.

We believe Ms. Landis will be an asset on our Retirement Board, and have so voted "Yes, on Deborah Landis."

We urge all retirees to do the same.

**Tim O'Brien**

**Editor:**

I have decided to support Deborah Landis for the Retirement Board because miscellaneous employees need a voice, and a schism is developing between the actives and retirees. Witness what happened this past November regarding Proposition C when retirees were not allowed to participate in the negotiations. As retirees, we are well represented on the Retirement Board. I will retire June 29 and have been elected several times as president—as has Joe Driscoll, who is also a Tier 1 member.

Having a miscellaneous active board member who is supported by three of the current board members and respected retirees Retirement Executive Director Clare Murphy and Director of Investments David Kushner (who put us in the top tier of all plans-22.8% return in his last year, 2011) is critical to how retirees are going to be impacted this upcoming year.

Mayor Ed Lee announced that

he had ordered all City departments to reduce their budgets by 5% in year one and 2.5% for year two (we now have two-year budget cycles). He went on to say that his staff would be looking to find substantial savings in the 27 labor contracts that expire prior to July 1, 2012. The 27 contracts are all miscellaneous and it is imperative that a miscellaneous member be on the retirement board to be a voice for miscellaneous employees.

Deborah has the endorsement of the vast majority of the miscellaneous and safety employee unions SEIU 1021, Laborers, MEA, Electricians, Police, Fire and police and fire retirees. As of this writing additional endorsements are pending.

Please join me in voting for Deborah Landis.

**Respectfully,  
Al Casciato**

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## Membership Committee Report

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Lastly, the phone calls and postcards reminding annual members of expired dues appear to have had some impact. To assist the Membership Committee chair (who makes phone calls at 30 days past due) and Office Manager Reyna Kuk (who sends out notices at 60 and 90 days past due), members who receive *The Bulletin* by mail should mark their calendar with the expiration date that appears on the last page. Members who receive their *Bulletins* by email do not currently have that reminder with each issue, but the Membership Committee is working on ideas for future implementation.

And we would welcome any new Membership Committee recruitment ideas; please feel free to contact me at [mcguire-hickey@sbcglobal.net](mailto:mcguire-hickey@sbcglobal.net) or (415) 467-6862.

**The Bulletin**  
**January 2012**  
**Volume 113, Number 1**

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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, Jan. 11**  
United Irish Cultural Center,  
45th Ave. & Sloat  
**Executive Board Meeting**  
**Tuesday, Jan. 17**  
Taraval Police Station



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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](mailto:alfrmsf@aol.com)*

### **The Bulletin February Deadline:**

➡ Friday, Jan. 13  
5:30 p.m.

Please email your articles to:  
[alfrmsf@aol.com](mailto:alfrmsf@aol.com),  
[sheilamullen@mac.com](mailto:sheilamullen@mac.com), and  
[reccsf@yahoo.com](mailto:reccsf@yahoo.com).

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**[www.reccsf.org](http://www.reccsf.org)**

**RECCSF's office  
email address:**

**[reccsf@att.net](mailto:reccsf@att.net)**

## **Welcome, New Retirees**

### **Upcoming General Membership Meeting Programs**

#### **Jan. 11**

*Executive Director of SFERS Gary Amelio has been invited to report on the changes to the Retirement System. Due to the scheduled Retirement Board meeting that morning, the format of the RECCSF meeting will change and he will speak at the end of the meeting agenda. If for some reason he is not able to speak, a representative will make a presentation in his stead.*

#### **Feb. 8**

*Executive Director of the Health Service System Catherine Dodd has been invited to make her annual presentation on Rates and Benefits for 2012. Since February is the time during which the Board of Supervisors schedules budget hearings, Ms. Dodd may be called to City Hall. In that case, she, too, will send a representative to present to us. We appreciate these two department heads making every effort to accommodate us, and we hope that the contingency plans won't be needed.*

### **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.