



# THE BULLETIN

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

## President's Message

By Sue Blomberg, President

The end of the year! The most hectic time of the year! And, this year is even more so because I'm going to San Antonio for a wedding being held on New Year's Eve evening!

I don't really *do* anything about Christmas until after Thanksgiving, and that doesn't leave a lot of time. And, when I decorate for the holidays, I really get into it!

One of my main tasks during December is making donations to my favorite charities. Mostly, they are local or national, but I also include three or four worthy international organizations. I choose to donate a small amount to many causes, rather than a large amount to a few. When attempting to get donations through grants or pleas to major donors, the *number* of donors is often more important than the *amount* donated—something to keep in mind when considering how to share your good fortune with others.

But making monetary donations isn't the only way you can make a difference. Donating *time* is a huge gift to most charities. They all need volunteers to answer phones, stuff envelopes,



put up posters, visit home-bound clients, deliver meals, work at the Food Bank, or help serve meals at Glide Memorial, St. Anthony's, or other locations.

The third segment of the triumvirate (time, treasure) is talent. Can you play the piano for a sing-along at the nearby nursing home? Can you help someone learn to demystify e-mail? Can you volunteer to go shopping for someone, or drive them yourself? Can you help children in an after-school program learn to paint, crochet or

*continued on Page 2*

## December 2013 Calendar

**Annual Holiday Party, 11:15 a.m.  
Wednesday, Dec. 11**

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

**Editorial Committee Meeting**  
*No meeting scheduled for  
December.*

**Executive Board Meeting**  
*No meeting scheduled for  
December.*

### Public Meetings:

**Retired Firemen &  
Widows Association**  
Thursday, Jan. 23, 1 p.m.  
Irish Cultural Center,  
45th Ave. & Sloat Blvd.

**Veteran Police Officers**  
Tuesday, Dec. 10 11 a.m.  
Pacific Rod & Gun Club,  
520 John Muir Dr., at Lake Merced

**Retirement System**  
Wednesday, Dec. 11, 2 p.m.  
30 Van Ness, Suite 3000

**Health Service System**  
Thursday, Dec. 12, 1 p.m.  
City Hall, Room 416

**UESF Retired Division**  
For time/location, contact  
Diane Doe at (415) 822-2099  
[Ddoe@mac.com](mailto:Ddoe@mac.com)

**SEIU 1021 West Bay  
Retirees Chapter**

**Holiday Luncheon**  
Monday, Dec. 16, Noon-2 p.m.  
Melanio's Bistro  
1314 Ocean Ave., S.F.  
RSVP Claire Zvanski at  
(415) 341-3085 or  
[czvanski@hotmail.com](mailto:czvanski@hotmail.com)

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## RECCSF Bulletin Renaming Contest

***We have a winner!***

Commencing with our January 2014 issue, the new name for the RECCSF newsletter is *News & Views*.

The winning submission was entered by Ben Beckman, retired from DPT. He will be presented with a \$100 cash prize at the Dec. 11 annual Holiday Party.

## President's Message

*continued from Page 1*

sing? Again, there is a variety of ways you can help enrich various programs.

Some opportunities closer to home at the RECCSF Holiday party: a donation to the RECCSF St. Anthony's Fare Box; bringing a toy for the Fire-fighter's Toy Drive; or making a prize donation for the raffle.

Time, talent, treasure: It's not only about donations, but also how to share with others. I wish each of you a very happy holiday season, a healthy new year, and an abundance of blessings in your life. I look forward to whatever the new year will bring!

### Useful Phone Numbers

**S.F. Retirement System**  
Web site: [www.sfgov.org/sfers](http://www.sfgov.org/sfers)

Phone Numbers:  
(415) 487-7000 • (888) 849-0777

**Health Service System**

Web site: [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.

## New Members

Kevin Costello

PUC Frank Leykamm

DPH

## 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.sfiretires.org](http://www.sfiretires.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 RECCSF 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 per year.

Submissions to *The Bulletin* are solicited and encouraged and should be submitted to:

**RECCSF Office, Attn: Sheila Mullen**  
**3915 Irving Street, S.F., Ca. 94122-1294**  
**Telephone: (415) 681-5949 Fax: (415) 681-5398**  
**[sheilamullen@mac.com](mailto:sheilamullen@mac.com)**

**Sheila Mullen, Editor**  
**RECCSF OFFICERS:**  
**Sue Blomberg, President**  
**Al Casciato, 1st Vice President**  
**John Madden, 2nd Vice President**  
**Claire Zvanski, Secretary**  
**George Lau, Treasurer**  
**Leo Martinez, Sergeant-at-Arms**

## Rest In Peace

The following members have recently passed away.

Karoon V. Balian	CRT	Shoji Horikoshi	POL
Anselmo Caballero	FIR	James F. Jaeckle	GEN
Delphine Ford	GEN	James Jenson	TIS
Gladys A. French	POL	Richard J. Jepson	PPT
Max Girard	POL	Raymond A. Protti	PUC
Narcisa E. Gonzales	DPH	Mary I. Quigley	ASR
Albert F. Gori	FIR	Jerome J. Senkir	POL

# Health Service Committee Report

By Claire Zvanski

All retirees should receive a confirmation letter from HSS, even if they didn't make changes. Over 6,500 change requests were processed, and it's retirees' final opportunity to confirm 2014 plan year benefits. PeopleSoft remains the major obstacle to efficiency, as this program is "down" at least one or two days a week, requiring staff to work overtime to meet benefit change deadlines.

**Retiree dental** remains a hot topic, after many requests for benefit improvements. Every effort is being made to find options to improve benefits without prohibitive cost raises. The December HSS meeting will focus on this issue.

**Transparency** is the other hot topic, especially with the Nov. 6 Board of Supervisors hearing called by Supervisor Mark Farrell, who is working with Supervisor Eric Mar on developing local legislation. It will be especially important since the governor vetoed legislation sponsored by state Senator Mark Leno (who served on the HSS Board as a local supervisor). Requiring vendors to be

transparent with their rate-setting methodologies should mean lower healthcare rates. Regular meetings with Kaiser continue with little improvement or progress. The next meetings will involve clinicians, and should result in getting a clearer perspective on direct services.

The annual KPMG audit was concluded with positive results and no material weaknesses. KPMG audits "in accordance with the auditing standards generally accepted and standards applicable to financial audits contained in *Government Auditing Standards*" and compliance with new GASB No. 62 and No. 63 standards. The trust appears to be substantial and healthy, with a high percentage of trust dollars encumbered to meet the obligations of the flexible-funding arrangement with Blue Shield.

The AON report on the **City Plan** was most worrisome. The plan remains successful for

Medicare retirees but is unsustainable for actives and early retirees. With increased migration to HMOs over the last five years, membership has diminished significantly, especially among the actives. Also, recent contribution models for actives as a result of collective bargaining have impacted membership. The HSS Board is asking AON to propose several options for its consideration, such as: mixing early retirees with Medicare retirees; closing the plan to actives except for those outside HMO service areas; or suggesting changes to the plan that will attract active membership and make the plan affordable again.

Health Service System Director Catherine Dodd attended the meeting and reported that her treatment is going well.

Questions? Comments? Contact Health Service Committee Chair Ray Mason at (650) 344-1506, or Claire Zvanski at (415) 341-3085 or [cvanski@gmail.com](mailto:cvanski@gmail.com).

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## Ad Hoc Committee Report

By Linda Tabor-Beck, Chair

As the "season of giving" rapidly approaches, I want to wish everyone a happy holiday season. I also want to repeat my gratitude to all of you who have so generously supported our general membership meeting raffle ticket sales. To date, we've consistently sold enough tickets to be able to give out three grocery gift cards; so, give yourselves a collective "pat on the back!"

We have instituted a new Bingo policy in an effort to reduce the continual drain on our resources. The committee didn't make the decision in time to inform the membership prior

to the Nov. 13 general membership meeting; effective Nov. 13, the first card remains free, and successive cards may be purchased at three for \$5 (resulting in a maximum of four cards allowed). Also, in order to be able to conduct Bingo at all, *at least one board member must be present*—and that is not always possible.

In conclusion, I'd like to remind members that donations of any amount to Friends of RECCSF are always welcomed; although not tax deductible, be assured that they are gratefully received.

Happy holidays to all, and thanks again for your continuing support of RECCSF.

*Q. If you were to spell out numbers, how far would you have to go until you would find the letter "A"?*

A. One thousand

*Q. Half of all Americans live within 50 miles of what?*

A. Their birthplace

*Q. Most boat owners name their boats. What is the most popular boat name requested?*

A. Obsession



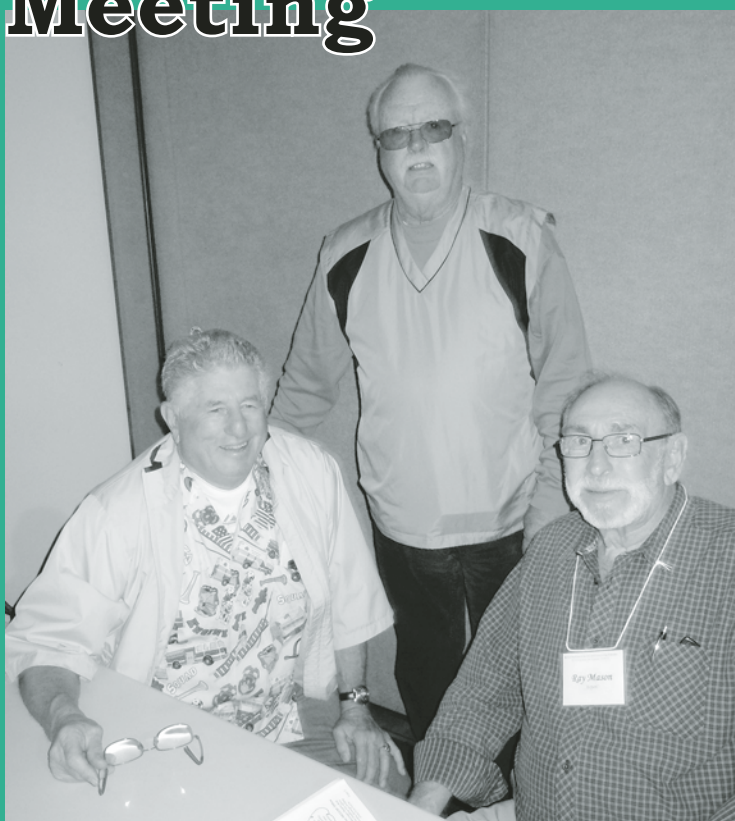


*(from left) Member Barbara Stavr is welcomed back after long absence by sign-in volunteers Ning Aguirre and Eugene Barron.*



*Speaker Gary Holloway gave a fascinating presentation on early California history, and promised to return in 2014 with additional presentations on the California Gold Rush and the 1906 San Francisco earthquake and fire.*

## November Membership Meeting



*(from left) Volunteers Leo Martinez and Ray Mason; (standing) member Jim McCoy.*



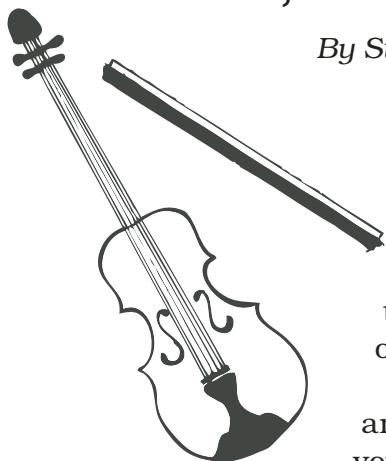
*Member Myra Forsythe (Hetch Hetchy) receives See's Candy order form from RECCSF Office Manager Reyna Kuk.*



*Refreshment volunteers Emma Pennebaker and Herman Scholz.*

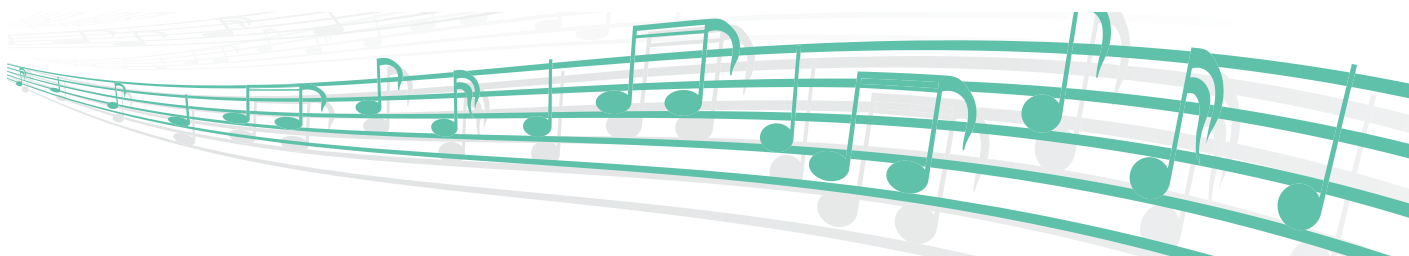
# This Year, Annual Holiday Party Features Entertainment!

*By Stephanie Lyons, Program Chair*



I have had several opportunities over the past few weeks to hear members of the Lighthouse String Band (and friends) playing acoustic Irish music, and it is amazing to listen to the sheer number of tunes they know by heart. One person starts the music, and the others pick it up with harmonies, and soon the whole group is involved. Sometimes, the group will include a fiddle, flute, guitar, bodhran, mandolin or whistle; other times, it's whoever shows up and the instrument count is random.

Flautist Deanne Donnellan is organizing a group to play at our Dec. 11 annual Holiday Party. We will set aside space on the dance floor, so bring your dancing shoes, because it's hard to sit still when they're playing!



RECCSF is seeking donations for our Dec. 11 annual holiday party raffle.

***"Cash is king," and donated items are also welcome.***

If you can help, please leave a message for Sue Blomberg at the office: [reccsf@att.net](mailto:reccsf@att.net) or (415) 681-5949.



## Annual Firefighter Toy Program

*If you can, please bring unwrapped toys to the Dec. 11 meeting, to help disadvantaged kids have a happy holiday. (Checks payable to SFFD Toy Program are also gratefully accepted.)*



# Retirement Committee Report

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

## Plan Performance— up, up, and away!

As of 10/31/2013—with one third of fiscal year 2012/13 gone—Plan value is \$18.2B, another all-time high. Fiscal year to-date (FYTD) earnings are about 8%. Equities, with market value of \$9.9B and FYTD earnings of about 12.7%, are the drivers behind this performance. Other investment classes' FYTD earnings are positive except—no surprise—currency overlay's negative FYTD \$14.2M.

Recall that currency overlay's losses have become progressively worse within the last fiscal year, and that the program has lost over \$60M in its eight-year history with SFERS. *Commissioner Herb Meiberger says that staff must change course to*

*strongly recommend that SFERS gets out of currency overlay!* Adding fuel to the fire: staff's May 2013 recommendation to reallocate funds from *Barclay's Global* (an underperforming manager) to *FX Concepts* (one of currency overlay's managers) was ill-advised. FX Concepts had only one remaining client—SFERS—even then, so FX Concept's October 2013 bankruptcy filing was clearly foreseeable. (Meiberger, not staff, told the board about the bankruptcy filing.) The latest development: at the 11/13/2013 board meeting, Meiberger said that his calculations show that FX Concepts may have exceeded its contractual limitations. If so, SFERS could recover some of its losses through the bankruptcy proceedings if action is taken quickly. Noting Meiberger's urging that time is of the essence, the board referred the issue to staff and consultant for review.

## Other Points of Interest

- Most current information on SFERS' move to 1145 Market St.: May 2014, at the earliest. Being in the same building with the Health Service System and having lots more user-friendly space will be terrific!
- According to Executive Director Jay Huish's 11/13/2013 report to the SFERS Board, SFERS cannot agree to invest the Retiree Health Care Trust's (RHCTF) assets alongside SFERS', primarily because RHCTF can be accessed by the City under certain conditions. SFERS' assets cannot be accessed by the City or used for anything other than providing retirement benefits to its beneficiaries. Other problems exist, too. Whether SFERS can legally provide different services to RHCTF, such as investment custodial services, isn't now clear. Stay tuned.
- Pending successful contract negotiations, Callan Associates is SFERS' new "real assets" money manager. Real assets encompass not only classic real estate, formerly managed for SFERS by Townsend, but also energy, timber, agriculture and infrastructure.
- New investment: "up to" \$50M in ECPIII, LP, an energy sector money manager, principally dedicated to existing and new power plants and facilities in North America, with only about 5%-10% targeted for "green" energy development. SFERS investment staff says ECPIII does not include drilling or exploration.

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; or Stephen at [Stephen.home@att.net](mailto:Stephen.home@att.net), or (415) 664-1201.

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## Travel Committee Report

By Beverly Pardini and  
Marylou Allen

### Mon.–Wed., Dec. 16-18

*Ice Fantasy—where Cirque meets Ice holiday presentation in the El Dorado's Showroom in Reno, Nevada. Included: roundtrip motor coach transportation, two nights at the Silver Legacy, casino visits.*

### Sat., Jan. 18

The friendly folks at the 7-11 Lion's International Club in Petaluma will serve all-you-can-eat, Dungeness Crab, fresh from Bodega Bay; includes garlic bread, pasta and ice cream.

### Wed.–Fri. Feb. 19-21

*Johnny Cash: The Musical*, presented in the El Dorado's

Showroom in Reno, Nevada, paints a musical portrait of "the man in black." Included: two nights at the El Dorado, motor coach transportation, dinner & show, and other casino visits.

### Tue.–Fri., March 4-7

The world-famous Palm Springs Follies presents their 23rd—and last—year of performances. Enjoy three-night stay at the Spa Hotel/Resort in downtown Palm Springs, and an evening performance of the Follies' *Last Hurrah*. Included: daily breakfasts, one dinner, roundtrip motor coach transportation & baggage handling.

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

# Protect Our Benefits

By Sharon Johnson

*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 are those of the author.*

## Proposition A

On Nov. 5, 2013, Proposition A passed with over 60% approval by San Francisco voters. Proposition A protects the health care trust fund for all retirees, guaranteeing that promised health care will continue without cost from the City general fund and that the designated trust fund cannot be touched, except for the purpose of retirees' health care.

## Writ of Mandate: POB filed an appeal of the Superior Court decision on Oct. 31, 2013.

The record includes all of the pleadings filed in the case. We are required to file and serve an "Opening Brief" by Jan. 7, 2014. POB is optimistic that the appellate court will rule in our favor (based in large measure on previous decisions on identical facts in prior cases). Under the legal doctrine of "*stare decisis*," courts are required to follow precedential decisions and "*not to unsettle things which are established law.*" **The basic facts in the case are not disputed.** The appellate court is required

to follow prior decisions dealing with diminishing pensions for retired employees.

## It's time to speed up the progress!

Ensuring the promise of economic security in our retirement and healthcare benefits requires collaboration and strategy. Fueled by the recent Proposition A victory, POB invites you to lend your voice and spread the word that it is prudent to continue learning from other organizations' ideas and plans, in order to safeguard our earned benefits. As the federal government continues its consideration of changing the Social Security CPI, and reducing Medicare and Medicaid, we must advocate for our earned benefits. It

is important to continuously bring equability to retired city and county employees by advocating for sound public policy. As employees, we understood the importance of fairness and equity. As retirees, we bring the same values to this part of our lives.

*Protect Our Benefits is one of the most active political action committees defending San Francisco retirees' pension and healthcare benefits. With your support, POB remains crucial in its participation in impacting our future earned benefits. For latest updates, visit <http://protectourbenefits.org>.*

**Please mail a donation to POB at P.O. Box 320057, San Francisco, CA 94132. We cannot succeed without you!**

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## Phishing: Don't Take the Bait

By Casey Mysliwy, San Francisco  
Federal Credit Union

By using e-mail spam or pop-up messages, "phishers" work hard to trick consumers into disclosing credit card numbers, account information, social security numbers, and other details best kept private. Posing as a financial institution, government agency, or Internet service provider, the message will typically read that your account or information needs updating or validation. If you take the bait, phishers will have what they need to use your credit cards, open new accounts, or even commit crimes in your name. To avoid getting scammed:

- Know that legitimate companies will not ask you for confidential information via e-mail or pop-up messages;
- Do not reply or click on the links in e-mail or pop-up messages that ask for personal or financial information;

- Never use e-mail to transmit personal and financial information;
- Install high quality anti-virus software;
- Avoid filling out forms included in e-mail or pop-up messages;
- Give personal and financial information only when you've initiated the contact;
- Make sure there is a "lock" icon on the browser's status bar and the URL reads "https"—not "http"—before providing confidential information online.

Want more important consumer and personal finance tips? Contact the financial professionals at BALANCE. Counselors are ready, at no charge to you, to answer questions and help you develop a personal finance strategy. Visit [www.balancepro.net](http://www.balancepro.net) for more about their services, or call toll-free: (888) 456-2227: Monday-Thursday, 5 a.m.-8 p.m.; Friday, 5 a.m.-5 p.m.; and Saturday, 8 a.m.-5 p.m. (PST).

The first couple to be shown in bed together on prime time TV were Fred and Wilma Flintstone.

Every day more money is printed for Monopoly than the U.S. Treasury.

## *The Bulletin*

December 2013

Volume 115, Number 11

Sheila Mullen, Editor

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



### **Annual Holiday Party**

**Wednesday, Dec. 11**

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

### **Executive Board Meeting**

**No meeting scheduled  
for December**

Taraval Police Station

2345-24th Ave.

San Francisco

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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  
[sheilamullen@mac.com](mailto:sheilamullen@mac.com)

### **News & Views**

#### **January Deadline:**

➔ Friday, Dec. 13  
5:30 p.m.

Please e-mail your articles to:  
[sheilamullen@mac.com](mailto:sheilamullen@mac.com)

### **Visit our Web site:**

**[sfretirees.org](http://sfretirees.org)**

**RECCSF office**

**e-mail address:**

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



## **Welcome, New Retirees**

### **Upcoming General Membership Meetings**

**Wednesday, Dec. 11, 11:15 a.m.**

***Lighthouse String Band And Friends Perform At Annual Holiday Party.***

Enjoy Irish tunes and holiday carols at the RECCSF annual Holiday Party. Members of the Lighthouse String Band and friends will play some reels and jigs and polkas and other fun tunes, so wear your dancing shoes! We will set aside room on the dance floor for those whose toes get to tappin'.

**Wednesday, Jan. 8**

***Jay Huish, Executive Director of the Retirement System, Will Be Our Guest Speaker.***

*On another note, Elvis Presley was born on Jan. 8, 1935. He would have been 79 in January 2014.*

*Elvis impersonators or tribute rockers are welcome to strut their stuff at our January meeting!*

### **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.