



# BULLETIN

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

## President's Report

By Stephanie Lyons,  
RECCSF President



A sincere "thank you" goes out to member **John Stenson** for organizing and leading a tour of the Muni Cable Car Carpentry Shop on Feb. 9, as well as to foreman Bob and MUNI itself for keeping alive this most San Franciscan of traditions. Nearly a dozen RECCSF members observed the detailed workmanship that goes into new or restored cable cars. There was much trading of historical tidbits, such as recollections of Friedell Klussman, who "saved" the cable cars, and Maurice Klebolt, who brought the antique trolleys to San Francisco. Those of us who had ridden the old PCC streetcars to school recalled the "car tickets" and upholstered seats. (See photos on page 3.)

Thanks also to Health Service System director **Bart Duncan** for being our featured speak-

er on Feb. 14. For a while it seemed that he might have to cancel (due to his required presence at a Board of Supervisors Finance Committee meeting which luckily got continued).

Also, please keep former *Bulletin* managing editor **Tom Flippin** in your thoughts and prayers

as he continues his struggle with cancer; he lives in the Gold Country and enjoys visits from his fellow officers.

Finally, it is my sad duty to report the passing of former RECCSF President **Peter Economou**. Peter loyally attended every meeting he could, despite several residence moves. He will be missed.

**Little Brothers, Friends of the Elderly**, an organization through which volunteers visit homebound persons, has appealed to us for volunteers. If you have the time and abil-

*see President's Report, p. 8*

### Health Service System

Phone Numbers:

(415) 554-1750

(800) 541-2266

Office Hours:

8:30 A.M. to 11:00 A.M. and

1:30 P.M. to 4:00 P.M.

Web Site: [www.myhss.org](http://www.myhss.org)

### Retirement System

Phone Numbers:

(415) 487-7000

(888) 849-0777

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

## MARCH CALENDAR

### REGULAR MEETING

Wed., March 14<sup>th</sup>

Bingo: 11:30 A.M.

Refreshments: 12:30 P.M.

Meeting: 1:00 P.M.

Irish Center, 45<sup>th</sup> Ave. & Sloat

### EXECUTIVE BOARD MEETING

Tue., March 20<sup>th</sup>, 10:00 A.M.

Taraval Police Station

### PUBLIC MEETINGS:

#### HEALTH SERVICE SYSTEM

Thu., March 8<sup>th</sup>, 1:00 P.M.

City Hall Rm. 416

#### RETIREMENT SYSTEM

Tue., March 20<sup>th</sup>, 8:30 A.M.

30 Van Ness, Suite 3000

#### VETERAN POLICE OFFICERS

Tue., March 13<sup>th</sup>, 11:00 A.M.

ICA Hall, 3255 Folsom

#### RETIRED FIREMEN &

#### WIDOWS ASSOCIATION

Sun., March 11<sup>th</sup>, 2:00 P.M.

St. Gabriel Caf., 40<sup>th</sup> & Ulloa

#### U.E.S.F. RETIRED DIVISION

Phone Gerry Meister at (415)

956-8373 for time/location

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## Seven New RECCSF Members Joined in January

|                      |     |
|----------------------|-----|
| Maggie Lee Stephens  | DPW |
| Edna Caldwell        | POL |
| Cheryl Bragstad      | BOE |
| Huey Hampton         | DPT |
| Mindy Pengel         | POL |
| Robert J. Lazzaretto | POL |
| Anthony L. Bailey    | DPH |

## Star Tours

### Overnight Trips:

**Mar. 11-16:** Palm Springs  
Getaway

**June 7-13:** South Dakota 7  
days w/air

### Cruises:

Alaska from San Francisco  
– Dawn Princess

**May 11, 2007, 11 days**

For further information call  
1-800-334-3465

## Membership and Subscriptions

If you are a retiree from the City and County of San Francisco (CCSF), you are eligible for membership in the RECCSF. We urge you to join. Dues are \$36 a year or \$400 for lifetime and should be sent to the RECCSF Office, 3915 Irving St., San Francisco, CA 94122. Lifetime membership dues may be paid over a period of four months. Current City and County Employees who are within five (5) years of retirement may apply for Associate Membership at the rate of \$36.00 per year or \$400.00 for life membership. Membership privileges include receiving the *Monthly Bulletin*. If you are not a CCSF retiree, you are welcome to subscribe to the *Monthly Bulletin* for \$36 a year.

## Rest In Peace

The following members have recently passed away

|                     |     |                      |     |
|---------------------|-----|----------------------|-----|
| Assunta Berti       | GEN | Josephine Masino     | DPT |
| Irene E. Breen      | ASR | Alice M. May         | FIR |
| Eugene Caldwell     | POL | Francis W. Mayer     | DAT |
| Doris K. Callaghan  | BOE | Thomas G. Miller     | ASR |
| Violetta C. Deas    | FIR | Louis W. Nolan       | REC |
| Alvina R. Dickson   | DPH | Anna Paradiso        | WTR |
| Robert J. Dolan     | BOS | Dick G. Quock        | DPW |
| Eileen A. Donohue   | CRT | Caroline G. Rathbone | DPH |
| Peter Economou      | DPT | Pete A. Rich         | FIR |
| Raymond F. Erickson | PUR | George E. Voitoff    | DSS |
| Peggy V. Kopmann    | LIB | Irene E. Warmke      | ADD |
| Darwin L. Lennox    | RET | Perle A. Woods       | DPT |
| Mary P. Magee       | PDR |                      |     |

The *Monthly Bulletin* is the monthly publication of the Retired Employees of the City & County of San Francisco, Inc., a non-profit organization. The *Monthly 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 7, Section 1 of the Constitution. Editorial contributions from individuals, organizations and groups other than RECCSF and its members may be included in *The Monthly Bulletin* only upon the approval of the Editorial Committee.

Subscriptions to the *Monthly Bulletin* are available for \$36.00. Submission of articles to the *Monthly Bulletin* is solicited and encouraged. Articles 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  
retempccsf@aol.com

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

**Croce "Al" Casciato, Editor**

**RECCSF OFFICERS:**

**Stephanie M. Lyons, President**

**1st Vice President, open**

**Claire Dunn, 2nd Vice President**

**Mary Anne McGuire-Hickey, Secretary**

**Harold Guetersloh, Treasurer**

**Croce "Al" Casciato, Sergeant-at-Arms**

# Protect Our Benefits

By Nancy W. Gin, Chair

*POB is a political and legislative committee comprised of CCSF retirees dedicated to the protection, enhancement and preservation of our retirement and health benefits. The opinions expressed are not necessarily those of the RECCCSF.*

## **Herb Meiberger Wins Re-election To Retirement Board**

An impressive return of ballots by CCSF retirees contributed to this successful campaign. Retirees cast 56% of all ballots to ensure that our retirement funds are safe and in the hands of professional experienced trustees. Congratulations to Herb and those who worked so hard!

## **HSS Rates And Benefits Package At Board Of Supervisors Committee**

The Rates and Benefits Package will be heard on February 21 at Budget and Finance Committee. The delay is the result of political maneuvering and du-

bious requests for information by members of the Board (Sean Elsbernd in particular) and the Mayor's office. We are meeting with members of the Board of Supervisors, particularly Supervisors Daly (Committee Chair), Dufty and Ammiano.

"Thank you" to all who answered the call to testify at the HSS Board meeting. Once again, the City's fathers and mothers witnessed our commitment to this issue. Stay tuned in April.

## **The Roles of POB and RECCSF**

Both POB and RECCSF have the same goals and objectives — to act in the best interests of the city's deserving retirees. Each group has its own structure and organization, but we collaborate on common goals. RECCSF is a membership organization governed by parliamentary procedures, having the ability to collect dues. RECCSF members elect the officers to govern and vote on issues contained in the constitution and by-laws of the organization. RECCSF enjoys nonprofit tax-exempt status from the Internal Revenue Service.

POB is a political action committee registered with the San Francisco Ethics Commission. POB is an ad-hoc committee with a governing structure that is voluntary and participatory. This committee acts similarly to RECCSF as we adhere to the democratic process and act when consensus is achieved. Membership consists of retirees able to commit time and energy to any given project. The committee meets at least twice a month — more often if in the midst of a political campaign or raids on our trust fund. POB solicits voluntary contributions from RECCSF members and other individuals to further our mission.

Retirees are best served by the collaborative and cohesiveness of the two groups. RECCSF has a social, recreational and educational emphasis, while POB has a political and legislative emphasis; but they are unified in the goal of protecting retirees' benefits and quality of life.

Happy Saint Patrick's Day! I can be reached at (415) 441-3063.



*Below: John Stenson and Bob, the foreman of the carpenter shop chat about cable car construction.*

Attending the tour of the cable car carpenter shop on February 19 were Tour Leader John Stenson, Bob and Dorothy Scholten, Ralph Pico, Mary Jane D'Orazi, Richard Walsh, Dianne and Guy Wright, Clark and Barbara Jonas, Franz von Uckerman, and RECCSF president Stephanie Lyons.



# SF Museum and Historical Society

## A Natural History of San Francisco

With Greg Gaar

Tuesday, March 13, 2007,  
7:30 PM

St. John's Presbyterian Church,  
25 Lake St. at Arguello Blvd.

Programs are free to current SFMHS members. A \$5 donation is requested from non-members, which may be applied toward membership.

We often associate the earliest history of San Francisco with Native Americans, the Spanish period, the Mexican period, and the Gold Rush. But there's another part of our early history that's equally fascinating. Greg Gaar, native San Franciscan, naturalist, and historian will present A Natural History of San Francisco. Supported by more than 100 historic photos, Greg will showcase the evolution of the San Francisco landscape through the development of the original dunes, wildflower fields,

oak woodlands, lakes, creeks, and tidal marshes that now comprise a densely populated and built city. Greg will also discuss efforts to preserve the remnants of San Francisco's natural heritage and how citizens can get involved.

Please join us for a reception in the Fireside Room at 7:00 PM.

## Historical and Architectural Walking Tours

SFMHS Walking Tours are free and open to the public unless otherwise noted. Tours last an average of two hours and may involve some hills. Please be considerate of your fellow guests and leave pets and younger children at home.

## Barbary Coast Trail Walking Tour

Saturday, March 10, 10 AM  
Meet at the intersection of Kearny Street and The

Embarcadero, on the bay side of The Embarcadero. Barbary Coast Trail Walks are held rain or shine.

## Waterfront Wars, Fishing Feluccas and Windjammers

In the past, San Francisco was above all a port city. This tour, led by Daniel Bacon, explores the waterfront from the days of sail to the era of the husky longshoremen.

## Nob Hill Walking Tour

Saturday, March 24, 10 AM  
Meet in front of the Flood Mansion, 1000 California Street at the corner of Mason Street.

## Silver Kings, Railroad Barons and Grand Hotels

This tour, led by Jeanne Beaudet, begins at the Flood Mansion, the last remaining mansion of what once was California's most wealthy and ostentatious neighborhood. You will also visit the grandest hotel lobby in the West.

## San Francisco Federal Credit Union

### Smart Banking for You and Your Family

San Francisco Federal Credit Union is your credit union. Bank with us! If you are already a member, refer your family, friends or neighbors. They, too, can enjoy the many credit union privileges you already receive. Anyone who lives, works, worships or attends school in San Francisco, or is an immediate family member of a current member is eligible to apply for membership. For more information or to join San Francisco Federal Credit Union, please call 415-775-5377, option 4 or visit [www.SanFranciscoFCU.com](http://www.SanFranciscoFCU.com).

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- Checking, Savings & IRAs: Discover our **dividend-earning** checking account
- Lower Loan Rates: Ask about our **1% rate discount** on an auto loan\*\*
- Visa® Credit Cards: Earn **cash rewards** with our Platinum Cash Rewards card
- Auto, Home & Personal Loans: Ask about our new **Prime Home Equity Line of Credit**
- Free Financial Counseling Session: **\$125 value**
- Over 25,000 nationwide ATMs: **Surcharge-free\*\*\***
- Free Online Banking: Access your accounts **24/7, 365 days a year**



\*APY=annual percentage yield. Rate accurate as of 2/14/07 and subject to change without notice. Variable rate account. \$20,000 min. to open and maintain.

\*\*When purchased from Enterprise Car Sales. Other restrictions apply. Offer valid as of 1/01/07; subject to future cancellation.

\*\*\* CO-OP® Network ATMs



# Editor's Tidbits

By Al Casciato, Editor

## ...In Memoriam:

We mourn the death of our past president, **Peter Economou**, who passed away in early February. Peter was a great participant in life. He was very active in every organization he belonged to and brought joy to many. I especially remember how much I enjoyed the years he played Santa Claus for RECCSF and how the ladies loved to pull his beard. He grew that beard with pride and looked forward to every Christmas. I recently had the opportunity to drive him home after a meeting and our conversation centered on who we could get to be an ongoing Santa. Peter, Godspeed, we will miss you greatly...

## ...Great Pride:

Former Supervisor and now San Mateo County Superior Court Judge **Quentin Kopp** called me the other evening beaming with pride that the San Francisco Retirement System had been written up in the LA Times as being one of the best run systems in the nation. I thanked Quentin for the call and told him that I had just returned from the National Association of Police Organizations meeting where our system was cited as an example of a well run system by both sides of the aisle (right and left) think tanks. As President of the Retirement Board I was bursting with pride to hear the accolades and immediately thanked the system's staff which is led by Executive Director **Clare Murphy**. I really believe that the reason defined benefit plans will survive and continue to serve the public sector will be the fact that SFERS success is the best example that a well run system is less expensive for

a government entity than a defined contribution system...

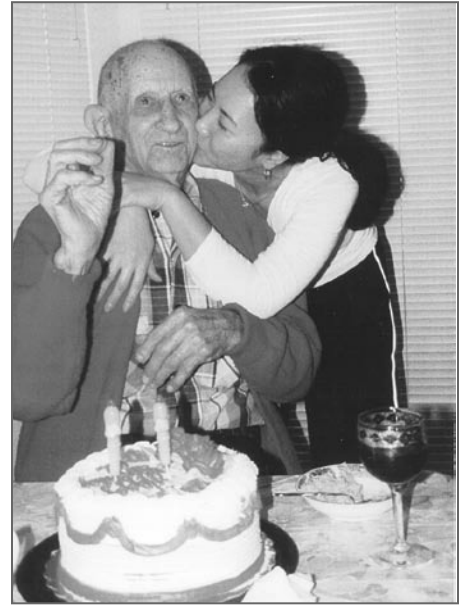
## ...Disappointment:

I'm crushed to report that all the pictures I took at last month's membership meeting were lost because the digital disk became corrupted. But here is a list of the pictures that should have been:

1. Harry Platek shown selling the name tag badges. (Don't forget to order yours.)
2. Ellen Shanahan, Laura Montano and Marge Talbot. (Enjoying the refreshments.)
3. Gladys Shannon, Hellmund Wong, Edythe Ansel, Geri Gill, Marguerite Homrig and Alice M Canifillo. (Enjoying bingo.)
4. Maggie Stephens and Audrey Williams. (The DPW Crew.)
5. Linda Tabor-Beck, Jill Selchau, Nancy Inferrera, Loretta Chin, Charlotte Nurre and Beverly Nelson. (The Superior Court Crew.)
6. Mary Poole, Patricia Hall, Joseph Raymond, Paul Raymond, Elaine Protti and Ray Protti. (Celebrating the Protti's first visit to a meeting after 25 years of retirement.)
7. Bart Duncan Executive Director of the Health Service System addressing the membership.
8. Herb Meiberger thanking those who helped him get re-elected.

## ...Happy Birthday:

We received a note from **Tom Rose** that his father **Aneble (Al) Rose** turned 99 years of age in January. Al is still very active building birdhouses which are a big hit in his neighborhood in Granite Bay, California. He also maintains a vegetable and flower



Al Rose is pictured with his daughter-in-law Oksana Rose. Al and his wife **Alvina** are looking forward to a big celebration next year when the big 100 comes around. Al worked for the City from 1939-1970 and sends a big hello to all his friends and former co-workers...

## ...What does it really mean?

Several members have asked that we explain all the terms used in the various reports that are printed in the *Bulletin*. I am sending a notice out to all our contributors to dedicate one of the summer editions to explaining exactly what the system they are reporting on does and what are the definitions of the various terms that are used. For example what the term "vesting" or an acronym such as MTA mean or signify. As time passes the City changes and new terms evolve and if you did not work with those terms they are hard to understand. Hope this helps...

I don't feel old. I don't feel anything until noon. Then it's time for my nap.

— Bob Hope

# Health Service Report

By Claire Dunn

The next step to final approval of the HSS budget for 2007-08 was expected at the Feb. 14 Board of Supervisors Budget and Finance Committee but was delayed until Feb. 21. After the Committee approves the proposal, it will go to the full Board of Supervisors, where it needs 9 of 11 votes to pass.

An unexpected announcement was made at the Feb. 8 HSS board meeting: Christopher Clarke, who has done such an outstanding job of improving HSS communications, is leaving the HSS for a job in the private sector. We certainly appreciate all that he's accomplished in less than a year: his clear presentations at board meetings, the reader-friendly pamphlets he's created, the new HSS Web site and the spectacular Health Fair. He also prepared *Bulletin* articles to help us better understand our benefits.

Clarke has set the benchmark for HSS member communications for the future, and, before he left, arranged for all the materials necessary for a successful Open Enrollment this spring. He's even offered to come back in

April to help ensure that all goes well. We'll all miss him, and we certainly wish him well!

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*Since Health Net will not be part of HSS...those now enrolled in Health Net will need to select another HSS plan during Open Enrollment.*

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Since Health Net will *not* be part of HSS beginning July 1, 2007, those now enrolled in Health Net will need to select another HSS plan during Open Enrollment. The HSS is sending Health Net members a special bulletin explaining exactly what's happening, so they should be well prepared to make a choice even before Open Enrollment begins.

The HSS actuary, Mercer, has predicted that there still might be a very small number of Health Net members who have not made a choice when Open Enrollment ends. Therefore, in accord with past practice, the HSS Board voted that such members will

automatically be enrolled in City Plan I, effective July 1.

After discussing your concerns about the proposed Kaiser 30-day limit on prescription drug supplies with HSS director Bart Duncan, I presented those concerns to the board as well. Some examples: "I take nine prescriptions with different renewal dates; how can I get them into sync?" "Glaucoma medications come in tiny bottles that typically hold enough for more than 30 days; how can this be handled?" "Can I pay three co-pays and get a 100-day supply?" "What if I'm traveling?" Duncan has assured me that he is consulting with Kaiser to ensure an easy transition.

Duncan also announced another step forward for HSS customer service. Phone hours have been expanded again; you can now call from 8:30 to 11:30 a.m., and 1:30 to 4:15 p.m.

Finally, at the end of the meeting, Commissioner Scott Heldfond reminded the HSS board members, the HSS staff and the rest of us how far the HSS has come in the last year or so because of our vision, enthusiasm and teamwork.

Questions? Comments? Contact me at (415) 759-5712.

## April 2007 Health Fair

HSS director Bart Duncan notes that, while representatives from the health, dental and vision plans will be at the April 2007 RECCSF meeting and Health Fair to answer questions, members will NOT be able to make changes to their plans at that time.

They will need to go downtown to register changes, or mail them to the HSS.

## Stress Management

A lecturer, when explaining stress management to an audience, raised a glass of water and asked, "How heavy is this glass of water?"

Answers that were called out ranged from 20g to 500g.

The lecturer replied, "The absolute weight doesn't matter. It depends on how long you try to hold it. "If I hold it for a minute, that's not a problem. If I hold it for an hour, I'll have an ache in my right arm. If I hold it for a day, you'll have to call an ambulance."

"In each case, it's the same weight, but the longer I hold

it, the heavier it becomes. " He continued, "And that's the way it is with stress management. If we carry our burdens all the time, sooner or later, as the burden becomes increasingly heavy, we won't be able to carry on."

"As with the glass of water, you have to put it down for a while and rest before holding it again. When we're refreshed, we can carry on with the burden. "

"Whatever burdens you're carrying now, let them down for a moment if you can. Relax, pick them up later after you've rested. Life is short. Enjoy it!"

# Retirement Report

By Jean Thomas

## Herb Meiberger Re-elected to SFERS' Board!

And it was a hard-won race! Five candidates ran for this employee-elected commissioner post, a five-year term beginning Feb. 20, 2007. The Department of Elections' ballot manager, Cuong Quach, says that about 50,000 ballots were mailed to active and retired employees' home addresses. Of that, 12,089 valid voted ballots were returned. (A 25% return seems very low, but Quach says that that's about standard for HSS and Retirement Board elections.) Here are the stats:

- **Final count and percentage of total:** Herb Meiberger: 5,854 (49%); Tom Harrison: 5,183 (43%); Ricardo Lopez: 844 (7%); Jim Gilday and Blesilda Ocampo, combined: 208 (about 1%).
- **Number and percentage of total voting:** Actives, 5,376 (44%); Retirees, 6,713 (56%).

In the "where do we go from here?" department, Herb says he will continue working hard to keep our system vital — SFERS is 109% funded, the highest funded public pension plan in California. At the same time, Herb points out, "miscellaneous" have somewhat low retirement benefits when compared to other California jurisdictions. CALPERS, for example, has 3% at 60 for most employees. At the many places where Herb campaigned — which included most CCSF work sites, large and small, in and outside SF city limits — Herb heard "miscellaneous" actives clamoring for 3% at 60. (Will this translate into a charter amendment and, if so, will retirees ask that 3% compound

COLA guaranteed be included? *These are sheer speculations right now, but we're staying alert.*)

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*Herb says he will continue working hard to keep our system vital — SFERS is 109% funded, the highest funded public pension plan in California.*

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At the Feb. 14 RECCSF general membership meeting, Herb thanked his campaign committee (Nancy Gin, Linda Jang, myself) and particularly **all us retirees** for our support. As you can see from the stats above, retirees seem to have a much higher interest in the retirement system than the actives. Herb, being an investment/finance teacher, wants to follow up with more educational sessions among the actives, many of whom were amazed at Herb's description of retirement benefit options they *do* have. Finally, those of us who observed the ballot count commend Department of Elections' Cuong Quach and staff for their careful and efficient ballot collection and count program, and for being professional and pleasant throughout the process.

### Other Points of Interest

- As of Jan. 31, 2007, reported Plan value is \$15.8 billion.
- The big concern among public pension plans right now, according to SFERS commissioners who regularly attend public pension conferences,

is the impending disclosure rules for retiree health benefits under Governmental Accounting Standards Board #45 (GASB 45); rules regarding pre-funding retiree health benefits akin to the funding method used for our retirement benefits. Claire Dunn and Nancy Gin have written about and will certainly continue to closely monitor GASB 45 and its implications. Unlike CCSF, most other public jurisdictions have health and retirement benefits combined into a single entity. Anyway, at the moment GASB 45 discussions appear to trump defined benefit/defined contribution concerns. (Incidentally, no new activity on state "in-the-hopper" defined benefit/defined contribution legislation has been reported at recent SFERS board meetings.)

- In response to inquiries I've received regarding SFERS' precautions to target identify theft, SFERS Deputy Director Jay Huish points to the following recent changes in our benefit remittance advices: only the four last digits of our Social Security numbers are shown; our personal financial institutions' account ID numbers are no longer visible through the envelope name/address window, and the check copy included in the remittance advice can't be photocopied.
- Thinking of attending the March 2007 SFERS Board meeting? It will be held one week later than usual — March 20.

Questions? Comments? Call me at (415) 665-4149 or e-mail: [jeansthomas@yahoo.com](mailto:jeansthomas@yahoo.com).

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**VOLUME 108 NUMBER 3**

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Editor

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**Regular Meeting**  
**Second Wednesday, March 14<sup>th</sup>**  
Irish Center, 45<sup>th</sup> Ave. & Sloat  
**Executive Board Meeting**  
**Third Tuesday, March 20<sup>th</sup>**  
Taraval Police Station

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**HAPPY ST. PATRICK'S DAY**



**PRESIDENT'S REPORT**

*continued from page 1*

ity to help out, please consider contacting them at (415) 771-7957.

Just to make sure you always read my entire column, I have saved the best news for last! **As of Feb. 1, the RECCSF office on Irving Street is open during**

**the following hours: Tuesdays through Fridays, from 10 a.m. to 1 p.m.** Office manager Sara Johnson will be present to answer your calls and personally assist you; but, since she occasionally needs to leave the office on RECCSF business, **please**

**RECCSF Guest Speakers Schedule:**

**March 14** – District Four Supervisor Ed Jew  
**April 11** – Annual Health Fair (see page 6)  
**June 13** – Installation Luncheon

**Annual Dues**

Effective  
September 1, **2006**,  
the RECCSF annual dues  
are **\$36**.

Lifetime membership is  
**\$400**.

**Note to  
members:**

- Please keep the RECCSF updated with changes in address, phone number and email
- Remember to include a self-addressed stamped envelope with your dues renewal. Sara will mail your membership card.