



BULLETIN

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

President's Report

By Stephanie Lyons
RECCSF President



A sincere "thanks" to everyone who made the April health fair possible: **Bart Duncan**, who arranged for all the representatives to attend; the representatives who spent their day working with our members, answering questions, hearing complaints and handing out useful items (like toothbrushes and back massagers); and especially to our Hospitality Committee, led by **Sue Blomberg** and **Bev Pardini**.

RECCSF and UESF-Retired have been trying to help the Health Service System locate about 500 retirees whose open enrollment packages were returned to HSS. *It's critical that you notify HSS and the Retirement System, in writing, of any change of address. This year is especially important, due to the loss of Health Net as an HMO.*

Also at the April meeting, the names of those standing for

positions as officers and executive board members were placed into nomination. Under the revised constitution and by laws, half of the seats are up for election in 2007 and the other half in 2008. Check inside this issue for the list of nominees for offices and five (of the ten) seats on the executive board. The election will take place at the May 9 general meeting, and those elected will be installed at the June 13 luncheon meeting.

Don't forget to send in your reservation for our June luncheon! Remember, no tickets are sold at the door; see inside for details. Amazingly, the price has not gone up from last year.

Be sure to let us know about members who may be ill, having a celebration or who should otherwise hear from us. **Carol Cochran**, our Sunshine Committee chair, is ready and waiting to send greetings on our

see President's Report, p. 8

Health Service System

Phone Numbers:
(415) 554-1750
(800) 541-2266
Office Hours:
8:30 A.M. to 11:30 A.M. and
1:30 P.M. to 4:15 P.M.
Web Site: www.myhss.org

Retirement System

Phone Numbers:
(415) 487-7000
(888) 849-0777
Web Site: www.sfgov.org/sfers

MAY CALENDAR

REGULAR MEETING

Wed., May 9th
Bingo: 11:30 A.M.
Refreshments: 12:30 P.M.
Meeting: 1:00 P.M.
Irish Center, 45th Ave. & Sloat

EXECUTIVE BOARD MEETING

Tue., May 15th, 10:00 A.M.
Taraval Police Station

PUBLIC MEETINGS:

HEALTH SERVICE SYSTEM

Thu., May 10th, 1:00 P.M.
City Hall Rm. 416

RETIREMENT SYSTEM

Tue., May 8th, 8:30 A.M.
30 Van Ness, Suite 3000

VETERAN POLICE OFFICERS

Tue., May 8th, 11:00 A.M.
ICA Hall, 3255 Folsom

RETIRED FIREMEN & WIDOWS ASSOCIATION

Sun., May 20th, 2:00 P.M.
St. Gabriel Caf., 40th & Ulloa

U.E.S.F. RETIRED DIVISION

Phone Gerry Meister at (415) 956-8373 for time/location

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RECCSF Welcomes 21 New Members

Kenny Lukas	BOE
Betty Jane Eckmann	DPW
Ken Hoppe	REC
Bob Geary	POL
Thomas Duggan	AIR
Tac-Sio Ly	GEN
Jeff Brown	CRT
Miriam Chase	APS
Maggie A. Davis	MAY
Elaine Cartwright	DPT
Robert Lopez	FIR
Kirk A. Brelsford	AIR
Pam Dawson	BOE
Susan Gee-Collins	TIS
Florentino Risano	REC
Priscilla Dwyer	DPH
Sharon Ling	BOE
Raymond A. Capella	FIR
Lorna G. de Ruyter	BOE
Shirley S. Murakami	BOE
Suresh Patel	PUC

Rest In Peace

The following members have recently passed away

Elna M. Broo	RET	Wanda Hendrickson	POL
Emmet D. Condon	FIR	Don D. Ketcham	DPT
Robert T. Desmond	FIR	Elnore S. Maunder	BOS
Dorothy J. Disney	WTR	Marian Mozian	GEN
Robert Fogarty	POL	Robert E. Rames	POL
Winifred Gogan	ASR	James H. Skillin	GEN
Barbara L. Gould	GEN	Diana B. Whiteman	WTR
Thomas Hegarty	TTX	James H. Williams	DPH

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.

Star Tours

Day Trips

- Wed. June 20:** Lavender Fields & Cache Creek
Fri. July 13: Painted Ladies of S.F. with lunch
Sat. Aug. 11: Gravenstein Apple Fair with lunch

Overnight Trips:

- June 6-8:** The Lettermen in Reno
Sept. 23-26: Star Studded Mystery Trip
Oct. 9-12: Southern Oregon and Crater Lake
Oct. 20-25: Harvest Festival in Tennessee

Cruises:

- Feb. 15:** Holland America Mexico & Sea of Cortez

For further information call
1-800-334-3465

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

Small World

My wife Katie and I love to go on cruises. Recently we took a cruise on the Regal Princess to the Orient, visiting Nagasaki, Vladivostok, Korea, Dailand, Shanghai, and Beijing. We flew to Nagasaki to board the ship for the 12 days cruise. The final destination was Beijing where we disembarked and rode a bus to stay over night at the Trader Hotel.

While standing in line to check in, my wife saw a familiar face coming toward her. It was our

brother-in-law Tom Cochran. When Tom saw Katie, he yelled out loudly to his wife Helen: "Katie is here", very surprised then, he said to my wife, "What are you doing here?" When I joined them, I told them that we just completed a cruise and will stay over-night at this hotel, and will fly back to the US next day.

And they said that they stayed in this hotel one night and will get on the Regal Princess today for the Oriental cruise. WOW! They are getting on the same

ship that my wife and I had just got off. They are to take the reverse Itinerary of the cruise that we had just completed. INCREDIBLE!!!

Several thousands miles away from home, we get to meet them at the same hotel in a foreign country, and sailed on the same ship. UNBELIEVABLE!!! What a coincidence!! What a small world!!.

Harry Lew

San Francisco Federal Credit Union

Compare & See the Difference

With lower loan rates, lower fees and higher savings rates, San Francisco Federal Credit Union is the best kept secret in San Francisco.

San Francisco Federal Credit Union is a local, full-service financial institution that exclusively serves the SF community. Unlike banks, we are a member-owned financial cooperative with no stockholders to pay. Our income is returned to our member-owners by offering higher yields on savings accounts, lower fees overall, lower rates and free services.

In addition, we also offer FREE Online Banking, Bill Payer, e-Statements, PERSONAL AUTO SHOPPER* and over 25,000 surcharge-free ATM locations nationwide.

See how we compare with two traditional banks.

Account Type	Wells Fargo	Bank of America	San Francisco FCU
Money Market Accounts	· Balance: \$2,500 · 0.75% APY	· Balance: \$2,500 · 0.35% APY	· Balance: \$2,500 · 2.17 % APY
Certificates	· 6-Month Term · Balance: \$10,000 · 3.25% APY	· 6-Month Term · Balance: \$10,000 · 2.65% APY	· 6-Month Term · Balance: \$10,000 · 5.01% APY
Auto Loans	· New Car Rates as low as 5.99% APR · Used Car rates as low as 7.29% APR	· New Car Rates as low as 6.30% APR · Used Car rates as low as 7.10% APR	· New Car Rates as low as 5.64% APR · Used Car rates as low as 6.14% APR

Join Today! Call (415) 775-5377, option 4, visit www.SanFranciscoFCU.com or stop by one of our branches: Main Branch, 770 Golden Gate Ave. (at Gough St.), Lakeside Branch, 2645 Ocean Ave. (at 19th Ave.), or Geary Branch, 4375 Geary Blvd (at 8th Ave.).

We are open to the entire San Francisco community! Individuals who live, work, worship or attend school in San Francisco can apply to join San Francisco FCU.

APY = annual percentage yield. Balances quoted are minimums required to earn stated APYs. Comparison rates retrieved from Bank of America and Wells Fargo Bank web sites and accurate as of 4/5/07. San Francisco FCU rates accurate as of 4/5/07. Checking and money market APYs are variable after account is opened. Early withdrawal penalties apply to certificates. Fees may reduce earnings on checking and money market accounts. All loans require credit approval.

*An auto buying service offered through Members Advantage Plus

Election News

By Stephanie Lyons

Many organizations have trouble finding enough people to run for office; RECCSF is privileged this year to have eight members running for the five open seats on the Executive Board.

The nominating committee has published the list of those running for offices and board seats. The candidates for the contested seats have submitted very brief statements for your consideration.

The executive board voted to hold the election at the May General Membership meeting. **Ballots will be available to those whose dues are paid up, beginning at 11 am and ending at the adjournment of the business meeting.** The results will be published in the June *Bulletin* and those elected will be installed at the luncheon on June 13. **Please bring your membership card** to show that your dues are paid; if you cannot find it, we will have a laptop computer with the membership database in order to look up your status or a printout of the membership list. However, your current membership card or life membership gold card is the fastest way to get your ballot.

2007 Candidates

Nominees for officers:

First Vice President

Mary Anne McGuire-Hickey

Secretary Susan Blomberg

Treasurer

Harold J. Guetersloh

Sergeant-at-Arms

Croce (Al) Casciato

Nominees for elected Board Members.

8 persons are running.

5 positions are open:

- Eugene Barron
- Larry Doyle
- James Elliot
- Sharon Johnson
- John Madden
- Leo Martinez
- Herb Meiberger
- Sheila Mullen

All positions are for two year terms expiring June 30, 2009 with the exception of First Vice President, which is a one-year term expiring June 30, 2008.

Statement of Herb Meiberger:

My qualifications:

- Retirement Board commissioner for 15 years
- Extensive experience with boards
- Broad exposure to retirement and health issues
- Strong network of public commissioners
- Strong academic background -- MBA, UC Berkeley
- Instructor, SF State
- Ability to educate members

Statement Of Eugene Barron:

The most important task of RECCSF is to maintain and increase membership, especially among recent and prospective retirees. We should take an active position and presence in the City's presentation to imminent retirees. We should support P.O.B. economically and politically. We should maximize our investment income, so we don't have to increase dues.

Statement Of Lawrence F. Doyle:

I've got a great personality. Vote for me!

Statement Of John Madden:

I have served as an active Executive Board member since 1999. I would be happy to continue my active participation in RECCSF.

Statement of Leo Martinez:

My name is Leo Martinez, I live in San Francisco (64 years). I have placed my name for Board of Directors.

I have sat on the Board for five years, three as Presidents choice and 2 years as a Board member, I have served on various committees and feel I can work and contribute as I have in the past. R.E.C.C.S.F. Members

Thank you for your support.

Statement Of Sheila Mullen:

I am currently an appointed member of the executive board, seeking reelection because I am contributing to the *Bulletin* as copy editor and proofreader, and would like to continue in that role. Following City retirement in 2000, I edited the *At The San Francisco Public Library* newsletter for six years.

Editor's Tidbits

By Al Casciato

Are U on the mailing list?

We recently had an election for the retirement board and I am told that 3000 campaign pieces came back because the address was not valid. If you don't recall receiving a campaign piece be sure to update your address with the retirement system and check with active members to remind them to update their addresses. Even though your check is on direct deposit you may be missing important mailers if your mailing address is incorrect...

June Luncheon:

The annual luncheon is right around the corner please make your reservation and mark your calendar. We look forward to your company. I'm also going to make a special trip to bring

Gerry Gallagher to the festivities. So be sure to come and give him a big hello...

Lots of Rumors:

There are a lot of rumors floating around about possible changes to the retirement system. Whatever change should not impact current retirees unless it is something that benefits retirement specifically. For example an enhancement of the COLA otherwise only the actives will be impacted on a going forward basis. The City fathers and mothers are wrestling with the issue of how to increase benefits without causing a large number of workers to retire immediately or earlier than expected. In any case should any charter amendment be placed on the ballot Retirement System Executive Director, **Clare Murphy**, will advise us of the impact (if any) on retirees...

Monthly Meetings:

Does anyone have any ideas on how to improve attendance at the monthly general membership meeting? If you do please e-mail your suggestion to reccsf@yahoo.com.

The Bulletin needs photos:

Putting out a monthly publication has its challenges, one being pictures. We always need good photos and it is very difficult to get some variety if only pictures from the meetings are available. So clean out those drawers and send in some pictures of our retirees in action. If sent by e-mail all the better. Prints are acceptable as long as you enclose a self addressed envelope so we can return the original to you after scanning...

**Protect Our Benefits
by Nancy Gin
will return next month.**

The Retired Employees of the City and County of San Francisco welcome members and their guests to

The Annual Installation Luncheon for Officers and Board Members, 2007/2008 Wednesday, June 13, 2007

United Irish Cultural Center, 45th Avenue & Sloat Boulevard

11:15 to 12:15 P.M. No Host Cocktails ♦ 12:15 P.M. Luncheon ♦ Price \$27.00

Tickets Will Not Be Available At The Door

Mail your check to RECCSF, 3915 Irving St., SF CA 94122-1294.

Please mark the outside of your envelope "LUNCHEON."

Tickets available at May General Membership Meeting

Deadline: June 4, 2007

Cut off the section below and mail it **TODAY** to reserve the best seats.

Luncheon Reservation Form, please print *(attach list of the people with whom you want to sit)*

Name _____

Address _____

City/State/Zip _____ Area Code/Phone _____

of people @ \$27.00 _____ Total enclosed _____

ENTREE CHOICE: _____ Vegetarian Pasta _____ Filet Of Sole _____ Chicken Piccata

Health Service Report

By Claire Dunn

“We are so lucky!” HSS Director Bart Duncan told the more than 100 RECCSF members attending the annual Health Fair on April 11; and, indeed, we **are** lucky to have a local, hands-on, expert, ever-improving health team serving our members.

Brown and Toland, the physicians’ group, was a good last-minute addition to the HSS providers invited to the Fair at the Irish Cultural Center. It gave Health Net members an additional opportunity to ensure that their doctors were also available through their new HSS provider choices.

Providers focused on the “extras,” this time around. For example, “the new kid on the block,” PacifiCare, offers the Silver Sneakers fitness program as part of its Secure Horizons plan. Blue Shield offers mon-

etary rewards for switching to a healthier lifestyle. Kaiser and United Healthcare (City Plan 1) also offer healthier life choices for you and your family. Check out their materials. Visit their Web sites. Keep your Open Enrollment packet for reference.

This year, I was impressed by the Benefits Guide’s clear charts of dental plan options and county-by-county availability; and also with the VSP vision plan benefits chart and explanation of how to locate a VSP provider quickly—but improvements are certainly still possible. In fact, the Health Committee of the UESF-Retired Division (SFUSD teachers) has already met and collected suggestions for making the Open Enrollment packet even better next year.

I like the idea that we are all moving toward a cooperative HSS team—the Board, the providers, the HSS workers, and you and me—to bring the

best, most affordable health care to active and retired HSS members.

We can become even better team members by helping our doctors make quicker, more accurate diagnoses. How? Keep a brief dated diary of symptoms. Keep a list of prescriptions, over-the-counter drugs and herbal products that you’re consuming. Be specific—and be honest. Do you fear you have a certain health problem? Do you smoke, drink a bit too much or spend too much time as a “couch potato?” Knowing your health habits could help your doctor solve the mystery of your symptoms.

Finally, make sure that you and your doctor agree on a plan of action; and, if you and your doctor are not a good match, contact your provider about how to choose a new doctor.

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

Snopes.com

Warning!

A well known telephone scam is now being used on cellular telephones.

There is a fraudulent company that is using a device to gain access to the Subscriber Identity Module (SIM) Card, which contains all subscriber related data (this is the brains in the phone) in your cellular telephone.

A scam artist places a call to an unsuspecting person and the caller says he or she is testing mobile (cellular) telephone circuits or equipment. The called party is asked to press #90 or #09. If this happens END THE CALL IMMEDIATELY without pressing the numbers. Once you press #90 or #09 the company

can access your SIM Card and makes calls at your expense.

If you receive a text message on your mobile from the number 15477 Indicating that you have won a 2 night stay in the Druid’s Marriott in Wicklow, saying that they you must reply with the text “#90” or “#09”. You should delete this text immediately and not reply. This is a fraud company using a device, that once you press #90 or #09 and reply text, they can Access your “SIM” card and make calls at your expense.

Please note the following if you are using the mobile.

If you receive a phone call on your mobile from any person, saying that, he or she is a company engineer, or telling that they’re checking your mobile line, and you have to press # 90

or #09 or any other number, end this call immediately without pressing any numbers. There is a fraud company using a device that once you press #90 or #09 they can access your “SIM” card and make calls at your expense. Forward this message to as many friends as you can, to stop it.

Origins:

Is a scam like the one described in the above examples possible? Technically, yes, but the e-mailed warnings are overblown in that very few phone systems are vulnerable to it any more. This scam does not affect residential or cell phone customers — it only applies to businesses, hospitals, government agencies, and other organizations that still use telephone private branch exchanges (PBXs) rather than Centrex lines to handle their calls.

Retirement Report

By Jean Thomas and
Herb Meiberger

2% "flat" COLA in the bag for 2007/08

At its March 20 meeting, the ASFRS board passed the 2% "flat" cost of living allowance, aka the "basic COLA," for all miscellaneous and new safety (police & fire hired on or after Nov. 2, 1976) retirees, effective July 1, for fiscal year 2007/08. This COLA is 2% of our *initial* monthly benefit. We will receive it because the U.S. Bureau of Labor Statistics' consumer price index (CPI) for San Francisco/Oakland/San Jose for a previous year (1/1/06-12/31/06) was at least 2%. (In fact, it was 3.44%!) *Don't confuse the "basic COLA" with the Prop "C" supplemental 1% COLA we talk so much about; the latter hinges on SFERS' earnings, not consumer price changes.*

SFRS' Earnings – Top!

The most recent *preliminary* figures, as of March 31, are: Plan assets at market value,

slightly over \$16 billion; fiscal year-to-date earnings, 13+%. At the March board meeting (which took place during China's stock market downturn and the U.S. sub-prime housing lending problems), SFERS deputy director of investments David Kushner said that neither of these events negatively affected SFERS' earnings. In fact, March 31 preliminary returns show SFERS' real estate portfolio at \$1.6 billion market value and fiscal year-to-date returns of 17.8%. It's the star performer of the entire portfolio!

So, given that SFERS' total earnings have already exceeded the 8% Prop "C" hurdle for excess earnings, will we get our Prop "C" COLA next fiscal year? Stay tuned!

Sudan Divestment

On April 10, the board voted for a partial divestment of companies doing business in Sudan. Staff recommended divestment of four stocks and prohibited future investment in others. The board amended the recommendation to pro-

hibit future investment (*but not divestment*) in additional companies, including Schlumberger. Knowledgeable sources, such as the Sudan Task Force, say that Schlumberger provides significant oil field services to some of the worst human rights-abusing oil companies in Sudan. These companies' revenues flow through to the Sudanese military, which, in turn, continues genocide in Darfur.

CCSF Labor Wakes Up

A subcommittee of the San Francisco Labor Council continues to study and evaluate pension improvements, both for actives & retirees. They're also getting up to speed on GASB 45. Stay tuned for developments!

Questions? Comments? Contact Jean at (415) 665-4149 or jeansthomas@yahoo.com; or Herb at (415) 812-2649 or herb@meiberger.com.

A Bit of Humor

submitted by
Barbara & John Grizzel

Two elderly women were out driving in a large car — both could barely see over the dashboard. As they were cruising along they came to an intersection. The stoplight was red but they just went on through. The woman in the passenger seat thought to herself, "I must be losing it, I could have sworn we just went through a red light." After a few more minutes they came to another intersection and the light was red again and again they went right through.

This time the woman in the passenger seat was almost sure that the light had been red but was really concerned that she was losing it. She was getting nervous and decided to pay very close attention to the road and the next intersection to see what was going on. At the next intersection, sure enough, the light was definitely red and they went right through and she turned to the other woman and said, "Mildred! Did you know we just ran through three red lights in a row! You could have killed us!" Mildred turned to her and said "Oh, am I driving?"

General Membership Meeting Change

At the April meeting, the members voted to change the time at which events take place at the meeting. Members have been arriving earlier and earlier, so we will now begin the meeting earlier, as follows:

Bingo: 11 am

Refreshments:

11:45 am

Business meeting:

12:30 pm

*This change will take
effect at the
July 11 meeting.*

MONTHLY BULLETIN

MAY 2007

VOLUME 108 NUMBER 5

Croce "Al" Casciato,
Editor

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US PERIODICAL
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Regular Meeting

Second Wednesday, May 9th

Irish Cultural Center, 45th Ave. & Sloat

Executive Board Meeting

Third Tuesday, May 15th

Taraval Police Station

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San Francisco Museum and Historical Society

Civic Center's Grand Design

Saturday, May 26, 2-4:30 PM

with Monika Trobits

Long more than just a center for government-oriented business, San Francisco's Civic Center area also offers an array of architectural styles and was once host to a number of movie palaces. Meet Monika in front of the Orpheum Theatre at 1182 Market Street for a 2.5-hour journey through the Civic Center to discuss the "City Beautiful" movement and the architects who applied it to the Civic Center, the remnants of the movie theatres that formerly lined Market Street, and how many city halls San Francisco has had. The tour ends at Fox Plaza.

RECCSF Guest Speakers Schedule:

- May 9:** Jack Donnellan
- June 13:** Installation Luncheon
Nancy Alfaro,
Deputy Director, 311 Call Center

PRESIDENT'S REPORT

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behalf.

Lastly, we are always looking out for ways to improve our general membership meetings. We want to hear **your** good ideas for programs, speakers, and other ways to make the meetings something to look forward to each month; we are particularly interested in hearing from our more recent retirees as to what they are looking for in RECCSF.

**The RECCSF website
is up and running.
visit www.reccsf.org**

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

Lifetime membership is
\$400.