



BULLETIN

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

Why You Should Join RECCSF:

A Message To Actives And New Retirees

By Stephanie Lyons
RECCSF President



In 1991, I realized that I had been working for the City and County of San Francisco for ten years. It suddenly occurred to me that after 20 years, I would become eligible to retire from the City. Since conducting Civil Service exams wasn't what I wrote in school essays entitled "What I Want To Do When I Grow Up" it was a rather scary thought. On the other hand, I began to read the annual statement kindly sent me by the Retirement System that told me how much the deficit was in my pension account. When the pre-tax buyback option became available, I became the poster child for buybacks. A few years later, I discovered that there was a retirees' association. I promptly sent in some money for a subscription, so I could find out who was representing retirees.

There are several organizations for retired City employees:

the police and fire each have fine organizations; the teachers are very strongly organized; but what about us "miscellaneous" employees? RECCSF welcomes everyone — whether you currently belong to one of the other retiree organizations or have not joined any group. We work

together on the issues that affect us. **If you are within five years of retiring but are still an active employee, you can become an Associate Member, receive *The Monthly Bulletin* and plan ahead for how you will stay involved in the issues that affect retirees most.**

I urge you to join today; if you live outside of San Francisco, we will help you stay in touch; if you live locally, we put on informative and, I hope, enjoyable meetings and festive occasions at the United Irish Cultural Center.

RECCSF members fall across the spectrum of political opinion, but we are united in believing

see Why You Should Join, p. 5

Useful Phone Numbers

Retirement System

Web Site: www.sfgov.org/sfers

Phone Numbers:

(415) 487-7000 • (888) 849-0777

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

SEPTEMBER 2007 CALENDAR

REGULAR MEETING

Wed., September 12th

Bingo: 11:00 a.m.

Refreshments: 11:45 a.m.

Speaker: 12:00 noon

Business Meeting: 12:30 p.m.

Irish Center, 45th Ave. & Sloat

EXECUTIVE BOARD MEETING

Tue., September 18th, 10:00 a.m.

Taraval Police Station

PUBLIC MEETINGS:

HEALTH SERVICE SYSTEM

Thu., September 13th, 1:00 p.m.

City Hall Rm. 416

RETIREMENT SYSTEM

Tue., September 11th, 8:30 a.m.

30 Van Ness, Suite 3000

VETERAN POLICE OFFICERS

Tue., September 11th, 11:00 a.m.

ICA Hall, 3255 Folsom

RETIRED FIREMEN &

WIDOWS ASSOCIATION

Sun., September 9th, 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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28 New Members Joined In June & July

Benita Lee	CRT
Daniel P. Prather	PUC
Susana M. Benson	DPH
Gloria L. Young	SUP
Ernest Tressitte	PUC
Edison C. Cayabyab	AIR
Maureen Shea-Costello	REC
Laura Chase-Daquioag	BOE
Peter Kritikakos	FIR
Dean Hovey	PUC
Jim Connors	FIR
Linnie Carrington	LIB
Dorice Murphy	BOE
Faith Franck	TIS
Robert L. Olson	DPT
Mary J. Chimienti	FIR
Kathy Mallegni	POR
Daniel Patrick Daly	TAX
John Singleton	BLG
William Richards	BOE
Pete Llerena	DPT
Ron Beasley	PUC
Charles L. Figone	DPT
Patrick R. Uriarte	REC
Jeanne D. Miller	LIB
John G. Marquez	DPW
Susan M. Maher	CON
Mike Verlatti	WTR

Health Service System

Fall Health Fair

October 30 & 31

Whitcomb Hotel,
Market @ 8th Street

Free Flu Shots!

Kaiser will provide free flu shots to those attending.

Members will also have an opportunity to speak with representatives of the health/dental/vision care providers.

Rest In Peace

The following members have recently passed away

Lotte Adelson	DPW	Benedetta Krueger	DPT
Carl S. Anderson	GEN	Gloria J. Neiman	LIB
Frank H. Beck	DPW	Charlotte M. Nichols	DPW
Helen J. Champion	GEN	George Rosenberger	PUR
William Clifford	POL	John E. Ruppert	REC
Salvador Cuellar	DPH	Patricia A. Sturtevant	BOE
Edmund De Martini	POL	Daniel R. Sullivan	WAR
Thomas G. Flippin	POL	Emmet Sullivan	TTX
Donald E. Graven	DPT	Sherrill Tolley	DPT
Frances S. Guyer	BOE	Theresa Wiegner	GEN
Dorothy Hult	LIB	Jean Williams	GEN
Maxima L. Jocson	DPH		

Membership and Subscriptions

- **Retired City Employees:** full membership is \$36 per year or \$400 for a lifetime (may be payable over 4 months)
- **Active employees within 5 years of eligibility for retirement:** Associate Membership is \$36 per year or \$400 lifetime (convertible to full membership upon retirement)
- **Subscription only** is \$36 per year
- **Please use membership application** form found on page 8 or download from our website, www.reccsf.org.

The Monthly Bulletin is the monthly publication of the Retired Employees of the City & County of San Francisco, Inc., a nonprofit 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

Mary Anne McGuire-Hickey, 1st Vice President

Claire Dunn, 2nd Vice President

Susan Blomberg, Secretary

Harold Guetersloh, Treasurer

Croce "Al" Casciato, Sergeant-at-Arms

Editor's Tidbits

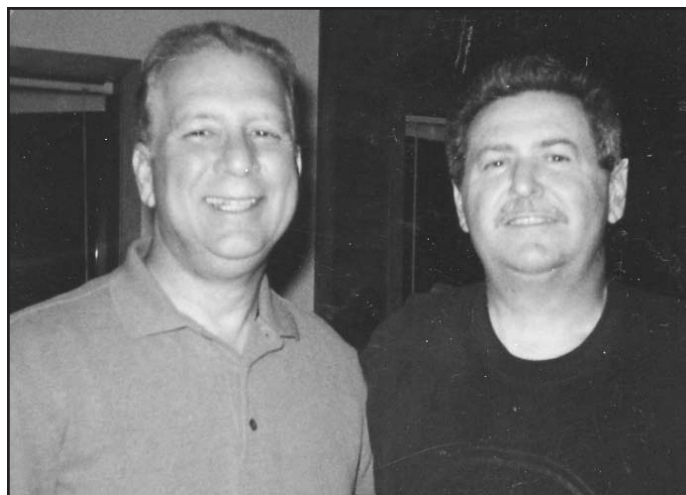
By Al Casciato

...Loss of a Friend:

On July 9, our managing editor **Tom Flippin**, 60, passed away after a valiant battle with a job incurred cancer. As I talked to his family that evening I told them that his passing was very sad. They responded that he was now at peace after being ravaged by the disease and that his passing was not sad. My response was that I was not sad for Tom but rather sad for us. We all lost a friend who believed strongly in helping his fellow man. Tom, you have left a great void as you journey to where the angels soar and we are greeted by every friend and pet we have ever loved...

...Thank You:

Our office manager **Sara Johnson** thanks all those who have contributed to the fund to replace the musical instruments that her son Daniel lost in a house fire last month. Contributions can be made via the *The Monthly Bulletin* office. Make checks payable to Sara Johnson...



Al Casciato and Tom Flippin

...Volunteers Needed:

Our organization needs volunteers for the various jobs that are necessary to keep us in business. Get in touch with any e-board member to offer your services. Remember we are an all volunteer organization...

Special September Program!

September's meeting will be a special

Back to School Faire

We have invited educational programs throughout the City, and some from San Mateo County, to send representatives to our membership meeting.

Did you know that City College of San Francisco has a **Study Abroad Program?**

Have you ever wanted to make a stained glass window

or learn to play the piano?

Would you like to read or re-read the great books you never appreciated in high school or college?

This is your big chance to find out about a number of educational opportunities available at little or no cost.

Be sure to attend our September general membership meeting on Wednesday, September 12, beginning at 11 a.m.

October Meeting: Candidates And Issues

The October membership meeting will feature candidates and ballot measures for the November election. While some candidates have no opposition, a long list of people

have signed up to run against Mayor Gavin Newsom, notably former Supervisor Tony Hall. Various ballot measures are up for discussion.

Long Term Care Ombudsman Programs

Many thanks to Tippi Irwin, Executive Director of the San Mateo County Long Term Care Ombudsman's Office for her informative and heartening presentation at our general membership meeting. It is so important to know that there are volunteers in every county in this nation watching out for residents of assisted living and long term care facilities.

As promised, here are the phone numbers to call if you wish to contact the ombudsman in San Francisco or San Mateo counties. Check your phone book's business white pages under Ombudsman for other counties.

San Francisco County:

6221 Geary Blvd.
(415) 751-9788

San Mateo County:

(650) 349-7008

Retirement Planning for Healthcare

By Rosemary Passantino

Retirement brings visions of beach strolls and putting greens, but making the transition from active employee to retiree takes serious planning; and staying informed helps you to make the best decisions.

One advantage of city employment is the continuation of Health Service System medical/dental coverage after retirement; to enroll in a medical/dental plan, retirees must visit HSS no later than 30 calendar days after their effective retirement date. *If you don't elect a retiree medical or dental plan within 30 days, you can lose your HSS healthcare coverage, and not be able to obtain it again until the next annual open enrollment period.* HSS, located at 1145 Market Street, San Francisco, is open Mondays through Fridays, between 8 a.m. & 4:45 p.m.; no appointment necessary. (Be sure to bring all of your retirement system documents.) Also,

benefit analysts are available for consultation at (415) 554-1750, 8:30 to 11:30 a.m., and 1:30 to 4:15 p.m.

Retiree medical premiums vary by plan, number of dependents covered and whether or not you are enrolled in Medicare (the federal healthcare program for people aged 65 or older). When selecting an HSS plan, note monthly premium costs—they may be higher than what you paid as an active member (particularly if covering dependents). Visit myhss.org to determine retiree plan contribution rates; click “retirees & surviving dependents” in the lower right corner.

Prescription coverage may also differ after retirement, so check with your provider; also, retirees continuing HSS dental coverage pay 100% of the monthly premium.

Medicare eligible retirees should start the Medicare enrollment process three months before their 65th birthday.

Medicare Part A is hospital insurance; Medicare Part B covers physician and provider costs; and Medicare Part D provides prescription drug benefits. All retired HSS members (and covered dependents) must enroll in Medicare Parts A and B on attaining age 65. *If you do not complete the enrollment process for Medicare Parts A and B, the result will be decreased benefits and possible termination of your medical coverage. Do not enroll in Medicare Part D; HSS prescription drug coverage is far more comprehensive.* For more information, download *Understanding Medicare* from myhss.org.

In conclusion, please note that the San Francisco Employees Retirement System conducts several preretirement seminars per year; they are great opportunities to learn more about your retiree health benefit options; for more information, visit www.sfgov.org/sfers and click “seminar.”

Star Tours

Star Tours has been the official travel committee for the RECCSF since 1993. We have had a change this past June as Charlie, who has been attending the meetings since 2002 and one of the business partners, has retired and joined the “leisure set.” Marylou Allen will now be the committee person under a new name of “Star Travelers.” Our tours are presented with retirees in mind, from one day trips to extended tours and cruises. All tours utilize new comfortable motorcoaches, have escorts on board and strive for exceptional service. We try to plan interesting places to see, activities with you in mind, and the best accommodations in the areas we visit. Most tours, except for gaming, include lunch or dinner. For new retirees, we offer a one year free subscription to “Star Treks,” our travel brochure. Join us for a tour and check us out. I look forward to meeting you.

Day Trips:

Wed. Sept. 12 – South Lake Tahoe

Sat. Sept. 22 – Santa Cruz Follies with lunch

Wed. Oct. 17: Bay Meadows with lunch

Thurs. Nov. 22 – Thanksgiving Dinner at Negri's in Occidental

Overnight Trips

Sept. 16-18 – Hearst Castle & Solvang

Sept. 25-26 – One night Reno at the Nugget

Oct. 9-12 – Southern Oregon & Crater Lake

Oct. 20-25 – Harvest Festival in Tennessee

Cruises

Feb. 15 – Holland America Mexico & Sea of Cortez

STAR TRAVELERS

1-800-334-3465

Retirement Report

By Jean S. Thomas and
Herb Meiberger, CFA

What Is The Monthly Retirement Report?

It's a short analysis, directed to CCSF retirees/beneficiaries, about our San Francisco Employees' Retirement System (SFERS). Emphasis is on the status of our finances, such as: are there enough earnings to pay our supplemental COLAs? Related subjects include: how investment professionals work together to diversify the portfolio and maximize earnings; how SFERS stacks up against other public funds; how the general market affects SFERS's performance; who the principal players at SFERS are (board members, administration, investment staff), and what they do — the list goes on. Also discussed are events outside of San Francisco that could affect our pensions (for example, statewide attacks on defined benefit plans such as SFERS's by former assemblyman Keith Richman

and his taxpayer group). The writers are: Jean S. Thomas, retired auditor/accountant and CPA, who has monitored SFERS for the *Bulletin* since the mid-1990s; and Herb Meiberger, CFA, investment professional and employee elected SFERS board member, who is now in his fourth five-year term. **Why you should read it...because it's about *your* money.**

Examples...

What We Talk About

SFERS' Performance Compared to Other Public Funds: SFERS is the best in the U.S.! **Fund Value and Earnings:** Preliminary figures show SFERS' total plan value as of June 30, 2007 at about \$16.5 billion; 2006/07 fiscal year earnings at almost 19% (new highs). **COLAs:** Even though it's not official until after the 2006/07 books are audited, there's little doubt that we will receive our 1% supplemental COLA in our Feb. 2008 checks, retroactive to July 1, 2007. There are more than

enough excess earnings (anything over 8% return) in fiscal year 2006/07 to pay it. **Investment Strategy:** This includes discussion of new investment opportunities and how they are expected to increase fund value. **Social Concerns:** Divestment of companies that aid the current Darfur government is ongoing at SFERS; the program engages companies to stop aiding the military and, if they refuse, sells their stocks.

Coming Attractions

Will SFERS continue to out-fox the market, in the face of increasing market volatility and even global swoons? Can SFERS still earn these superior returns within a tolerable degree of risk? **Get the answers...join RECCSF and read all about it in these Retirement Reports.**

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

Why You Should Join

continued from page 1

that we must join together to ensure that our futures are secure and that our hard-earned retirement benefits and health plans are on a sound footing. RECCSF watches out for our future.

Oh, and by the way, if there is a dream you have deferred while working, and it involves taking classes, please join us at our **September 12** meeting, where we will have a "back to school faire" featuring educational organizations and programs around the City. Maybe you can find that gardening class you've promised yourself, or the piano lessons, or the life drawing class...y'all come now, y'hear?

SFERS Says: *EFT is the Way to Go!*

As part of its mission to provide monthly retirement benefits in a timely and safe manner, SFERS sponsors an electronic funds transfer (EFT) program. Under the program, monthly benefits are automatically transferred to retirees' and beneficiaries' savings or checking accounts, and usually posted on the payment authorization date. Nearly 78% of all recipients enjoy the benefits of EFT; but recipients still being mailed monthly paper checks may risk delays or loss.

Occasionally, recipients fail to cash their paper checks in a timely manner, resulting in further delays while waiting for SFERS replacement checks. Recently, some of these recipients have been contacted by commercial "services" that offer to assist them for a percentage of the check. This is a scam; if contacted by such a "service," report them to SFERS immediately.

SFERS strongly urges all recipients still receiving paper checks to sign up for EFT at 1 (888) 849-0777 or (415) 487-7000; or click on the "forms" icon at www.sfgov.org/sfers.

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 RECCSF.

What's Going On...

Well, quite a bit, but at this writing nothing is "set in stone." We have a series of meetings scheduled with members of the San Francisco Board of Supervisors. Our short-term goal is to convince at least six Supervisors to vote to place our proposed "13th check" charter amendment on the ballot for the Feb. '08 election.

What Is The "13th Check?"

Basically, it will distribute excess earnings of the retirement system trust fund to retirement system members—*that's us!* Think of it as a dividend, bonus or interest payment on your retirement contributions

over your working years. It is a straightforward and honest approach to sharing the returns of the well-managed and smart investment strategies of our retirement board commissioners.

Who are "We?"

We're a coalition of retired San Francisco city employees who conduct surveys, monitor our trust fund board meetings, and lobby members of the Board of Supervisors and the Mayor's office. We seek advice from attorneys, tax professionals and others who can guide us in our efforts to present retirees' issues in the best possible light; and we are all volunteers! We are registered with the SF Ethics Commission as a recipient committee (a political action committee). As such, we maintain separate financial records from RECCSF.

Committee members are: Karen Breslin, elected employee member of the Health Service System Board (415) 333-0988; Barney Crotty, past president RECCSF (415) 661-1334; Jerry

DeRyan (415) 664-1816; Claire Dunn, HSS reporter (415) 759-5712; Jim Elliot (415) 731-3119; Linda Jang (415) 752-1651; Sharon Johnson, elected employee member of HSS (415) 846-3859; John Lehane (415) 664-5108; Herb Meiberger, elected employee member of the Retirement System Board (415) 812-2649; Gerry Meister, president of Retired Teachers (415) 956-8373; John Murray (510) 436-0307; Ed Rothman (415) 334-2173; Dave Sutter (415) 285-8482; Judy Terracina (415) 665-2081; Jean Thomas, retirement system reporter (415) 665-4149; Herb Weiner (415) 386-1463; and Kay Wong (415) 665-7865.

We need your contributions for this very important and beneficial campaign. We love what we do and we want to stay in business. Please send checks and money orders to: Protect Our Benefits, P.O. Box 320057, San Francisco, CA 94132. Contributions to Protect Our Benefits are *not* tax deductible for federal income tax purposes.



October, 1972 — Members of Mayor Joseph L. Alioto's staff pose with singer Tony Bennett in the Mayor's office. Left to right: Joanne Aurbach, Zelda Faber, Deanna Paoli, Diana Ferrari, Tony Bennett, Frances Park-Li, Mayor Alioto, Elizabeth Mort and Anita Riordan.

A Good Tip

*submitted by
Frances Park-Li Rothman*

Beautiful condo rental at Kona Makai, on the Big Island of Hawaii. 1.5 miles from Kona-Kailua. Ocean-front, ground floor, tennis courts, pool.

See photos at
www.konarentals.net

Questions call
1/866/456-4252

Mention that you are a member of the Retired Employees of the City and County of San Francisco.

Health Service Report

By Claire Dunn

The scene was a large drug-store in a suburb of San Francisco. A restless crowd — mostly older folks — jammed the aisles. “What’s going on?” I asked. “Flu shots in half an hour. We’ve given out over 200 tickets. Last year we didn’t give out tickets, and it was a zoo!” “That’s terrible!” I exclaimed, and the clerk sighed, “What’s really terrible is that the nurses are only bringing 150 shots.”

But this is San Francisco, and at the HSS Health Fair (Oct. 30 & 31, Hotel Whitcomb, Market St. at 8th) flu shots definitely will be available for all HSS members.

Independent HSS Second Anniversary

At the August HSS Board meeting, Director Bart Duncan focused on the key accomplish-

ments of the new independent HSS — especially in improving customer service. Of course, RECCSF members worked together to decisively pass Proposition C, the charter amendment proposed by POB that made the “new HSS” possible. As you know, numbers count when our representatives talk to the “movers and shakers.” Our membership of over 4,000 gives us political clout we would not have as individuals.

It was the “new HSS” that caught the attention of Mayor Gavin Newsom, who, with Supervisor/HSS Commissioner Sean Elsbernd, recommended that \$500,000 in seed money for a Retiree Health Benefits Fund be included in the City’s 2007/08 budget. This could be the first step in establishing a fund — like that of the Retirement System—that could be invested and eventually used

to pre-fund the HSS. After all, the preliminary GASB 30-year projection of retiree health benefit costs for the City predicted that pre-funding could reduce costs from \$4.9 to \$3 billion. At the state level, a new Cal PERS retiree health benefits trust fund is attracting money from cities, school districts and other public agencies to set up pre-funding for retiree health benefits throughout the state.

Drug Formulary Questions

Some members who changed providers have reported that the new provider’s drug formulary is slightly different (both for the drugs themselves and the co-pay tiers). If this is a problem for you, ask your pharmacist to find out why, then consult with your doctor about your options—including your provider’s appeal process.

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

San Francisco Federal Credit Union

BIG RED TAG SAVINGS EVENT!

Enjoy a 6% APY on our 5-Month Certificate with a deposit of \$500-\$5,000

Our Red Tag Savings event is available to new members, and also current members who refer their friends and family. The more referrals you bring in, the more 5-Month Certificates you can open!

You Can Even Get Extra Savings — One time only!

Each new member can get an additional 1% APY on their 5-Month Certificate by obtaining one of the following from San Francisco FCU:

- Auto Loan
- Checking Account with \$500 opening balance
- Regular or Premium Money Market Account

That means new members can get up to 7% return on 5-Month Certificates!

Serving all of San Francisco — even on Saturdays!

We’ve been serving the San Francisco community since 1954. If you live, work, worship or attend school in San Francisco, we can serve you.

Hurry, offer ends 9/30/07! Join and open your certificate today!

Call us at (415) 775-5377, option 4, visit www.SanFranciscoFCU.com, or stop by one of our three offices —

- 770 Golden Gate Ave. at Gough St.
- 2645 Ocean Ave. at 19th Ave
- 4375 Geary Blvd. at 8th Ave.

This offer valid 9/1/07 through 9/30/07 only. Any qualified person who lives, works, worships, or goes to school in San Francisco, or is an immediate relative of a current San Francisco FCU member, may join by paying a \$5 membership fee and depositing \$5 to a Regular Share Savings Account. APY=Annual Percentage Yield. 7% APY offer valid on 5-Month Certificates opened by new members with one additional qualifying service. Auto

loan requires credit approval. Limit one 7% APY Certificate per new member. Current members can open one 6% APY 5-Month Certificate per referred person who joins San Francisco FCU. Offer not valid on IRA certificates—other restrictions apply. Early withdrawal penalty applies.



MONTHLY BULLETIN

SEPTEMBER 2007

VOLUME 108, NUMBER 8

Croce "Al" Casciato,
Editor

Office: (415) 681-5949

Fax: (415) 681-5398

retempccsf@aol.com



US PERIODICAL
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SF CALIF



Regular Meeting

Second Wednesday, Sept. 12th

Irish Cultural Center, 45th Ave. & Sloat

Executive Board Meeting

Third Tuesday, Sept. 18th

Taraval Police Station

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The Monthly Bulletin

October 2007 Deadline:

Friday, September 14, 5 p.m.

Please email your articles to:

alfrmsf@aol.com

sheilamullen@mac.com, and

reccsf@yahoo.com

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.

*The RECCSF
website*

is up and running.

visit www.reccsf.org

Application for Membership

RETIRED EMPLOYEES OF THE CITY & COUNTY OF SAN FRANCISCO

Name _____ Former Dept: _____

Address _____ City, State, Zip Code _____

Telephone _____ Spouse/Partner _____

E-mail _____ Date of Birth _____

Date _____

THE ORGANIZATION THAT WORKS FOR YOU!

Please mail the completed application with a check made payable to RECCSF

Mail your dues (\$36 per year or \$400 for a lifetime) to:

RECCSF, Attn: Membership

3915 Irving Street, San Francisco, CA 94122