

A NEW Section for Retired Club Members



The Best Years

LACERS Fund Reaches \$8.8 Billion, An All-Time High

By Phil Skarin, Publicity Chair, RLACEI

Legislative Update

Ken Spiker, our elected LACERS commissioner, reports that the LACERS Fund has reached an all-time high of \$8.840 billion.

Ken also reports that LACERS provides health insurance for 15,148 retirees and their dependents. The LACERS Administration & Benefits Committee, which Ken chairs, has unanimously approved and sent to the Commission their recommendations for 2006. The Committee is recommending that LACERS administer the new Medicare Prescription Part D program. Thus, retirees will receive all the benefits provided by part D without going through the Federal paperwork. Our premiums may also be lower with LACERS as the contractor.

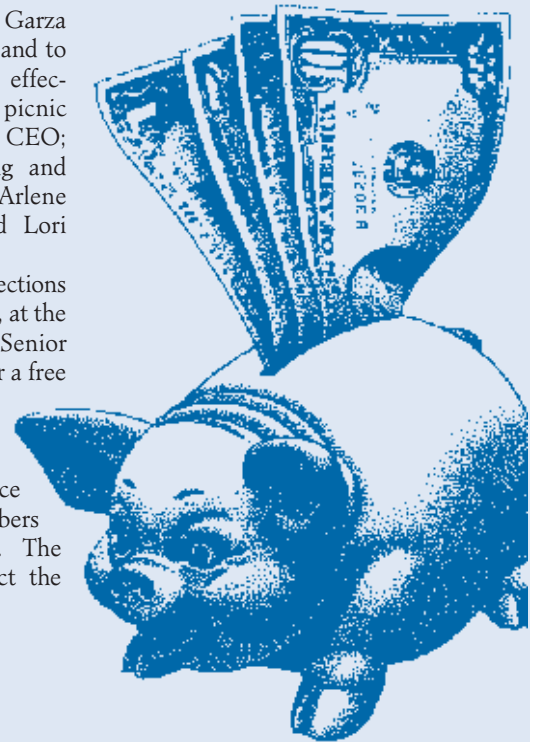
Ken reports all present health care providers are recommended to continue for 2006. No new coverages, but none of our present coverages lost.

Ed Harding, RLACEI President reports:

"Our annual Picnic Aug. 11 at the Grace E. Simons Lodge was the best one ever. About 200 retirees and friends enjoyed a great meal catered by Chris & Pitts. Our thanks go to Americo Garza for making all the arrangements and to Phil Skarin for publicizing it so effectively. Special guests at the picnic included John Hawkins, Club CEO; Robert Larios, Club Marketing and Communications Director; Arlene Herrero, Club Counselor; and Lori Kozlowski, Editor of El Pueblo.

Our Annual Meeting and Elections will be at 1 p.m. Thursday, Oct. 6, at the Van Nuys/Sherman Oaks Senior Center. You can come at noon for a free lunch, but only if you have made a reservation by calling one of the officers on the Retirees Help-Lines a week ahead. In accordance with our revised bylaws, the members will elect only six directors. The Executive Board will then select the

first vice president. The president, Ed Harding, and the second vice president, Ken Spiker, each have one more year on their two-year terms. The Secretary, Hal Danowitz, and the Treasurer, Jerry Bardwell, are appointed by the Board.



INSIDE:

- Upcoming Events Listing
- Coverage of RLACEI Picnic
- Members News
- Legislative Update
- Smart Money Column
- Adventures With Hal Danowitz
- Ken Spiker Re-elected
- Crossword Puzzle Contest!
- Important Phone Numbers
- Question of the Month Feature
- Thought for the Day Feature
- Poetry Contest

HAVE NEWS?

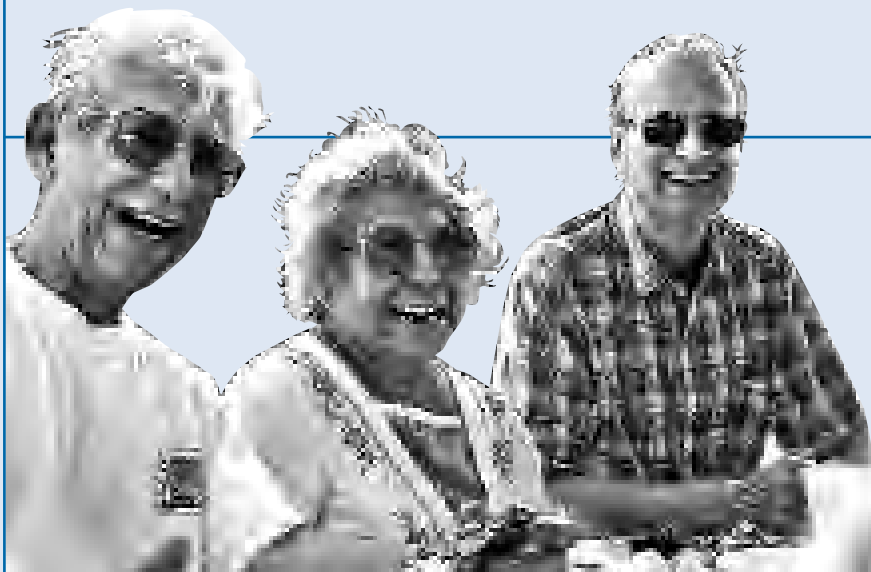
If you have news about retirement activities that you'd like to share, call **Phil Skarin**

at (818) 784-0130, or write to
5301 Norwich Ave., Van Nuys, CA
91411 or fax (818) 906-3722.



Ed Harding is the President of Retired Los Angeles City Employees, Inc. (RLACEI), one of three major retirees associations for the City of Los Angeles. Contact him: (805) 584-9417.

Ed Harding, RLACEI President



Great Fun and Good Times at the RLACEI Picnic

— SEE PAGES 36-37

The Best Years

Financial Advice



Planning and Managing Your Retirement

The Smart Money



Eric Garcia, Smith Barney

Retiree Hotlines

Who to call? Following is a list of contacts for RLACEI and for the DWP:

City Employees Retirement System: (213) 473-7200

RLACEI Retirement Counselors:

• Edward Harding	(805) 584-9417
• Phil Skarin	(818) 784-0130
• Robert Wilkinson	(818) 886-1000
• Jerry Bardwell	(818) 782-5568
• Harold Danowitz	(310) 472-0224
• Jack Mathews	(310) 762-1942
• Helen Salgado (membership)	(323) 728-4930
• Americo Garza	(562) 928-2051
• Neil Ricci	(310) 394-1971

DWP Retirement Plan Office: (213) 367-1722

RLACEI

Officers for 2005

Edward Harding, President
Robert Wilkinson, First Vice President
Kenneth Spiker, Second Vice President
Hal Danowitz, Secretary
Jerry Bardwell, Treasurer

Committee Chairpersons for 2005

Bob Wilkinson, Audit
Jerry Bardwell, Budget
David Wilkins, Bylaws
Ken Spiker, Legal and Legislative
Helen Salgado, Membership
Phil Skarin, Publicity
Tom Stemnock and Phil Skarin, Golf
Americo Garza, Picnic
Americo Garza, Holiday Party and Installation
Jack Mathews, Senior Citizens
Neil Ricci, Health
David Wilkins, Nominating
Neil Ricci, Special Needs for Retirees
Hal Danowitz, Parliamentarian

Directors

Thomas Stemnock
Americo Garza
Helen Salgado
Phil Skarin
Dave Wilkins
Jack Mathews
Neil Ricci



Planning for the Future Is Important to City Family

By Eric Garcia, Financial Planner, Smith Barney, Club Partner

Editor's note:

Please welcome our new columnist Eric Garcia, who will be providing helpful financial tips every month for all Club Members, but especially retirees and those who are planning for it. Tell us what you think: talkback@cityemployeesclub.com

■ Hello, Club Members. It's good to be writing for Alive!

Since this is the first installment of a new financial column, please allow me to start by introducing myself. My name is Eric Garcia, and I am a Financial Planning Specialist with Smith Barney. I have been with Smith Barney since January 2001 and have been in the financial services industry since 1997. As a Financial Planning Specialist, my primary responsibility is helping clients plan for the future, whether it be for retirement, college for the kids, or passing assets to the next generation by way of estate planning.

Having been on several on-site visits with the Club's Member Services Counselors like Arlene, Angel, Bev and Liz, I realize that The Club is really first class. The friendliness and commitment to serve that I've witnessed by the Counselors, the support staff and management team has left me with the distinct impression that the

Club truly cares about its members. In keeping with the Club's high standards I am committed to being a financial education resource to the Club's members and doing so with the same first-class service that the Club is known for.

I have been reading *Alive!* every month for quite some time now and have really enjoyed getting to know the people that keep this great City going. It is really neat to learn about the people from different departments, the promotions, graduations, weddings, births, and other events related to the members of the City Employees Club of Los Angeles. I really feel that my column here is a natural fit: The Club is all about life events, and so am I.

Through this column, I want to provide you with helpful advice on financial-related topics that are important to you. To do this, your questions are not only welcomed but much appreciated. I am truly excited to be given an opportunity to write for and perhaps provide some insight to the "City Family." So, please don't hesitate to send in your questions to the address at the bottom, and I'll be glad to answer.

While out on a site visit with Member Services Counselor Arlene Herrero, a Club Member asked me the following question, so it will be a great place to start my first column:

What's the difference between a Section 529 College Savings Plan and the Coverdell Education Savings Account – ESA (formerly Education IRA)?

The two plans are actually quite similar. They both offer the benefit of tax-deferred growth and are both tax-free upon withdrawal as long as the money is used for a qualified educational expense such as tuition, room and board, books and supplies. Both plans also allow you to change the beneficiary so that if one child doesn't want to go to college or receives a scholarship you can change the beneficiary to another family member. Both plans are also not limited to just a college or university; trade and vocational schools are also an option.

The two plans differ mainly in two ways: One being that for the 529 plan, a "qualified educational expense" is limited to post-secondary school, whereas with an ESA you can pull the money out of the account to pay for private elementary school, middle and/or high school. The other difference is the amount that you can contribute to the accounts in any one year. The ESA is limited to \$2,000 per year. The 529 plan has a much higher contribution limit, \$11,000 if you're single, \$22,000 for married couples. The 529 also allows for a special contribution of up to \$55,000 for a single person, \$110,000 for a married couple (certain rules apply).

It's pretty amazing what the government will allow you to put away for college, isn't it? Now if we only had that \$110,000 sitting in a bank account or under our mattresses, wouldn't that be great!

In closing, I want to thank the Club for giving me the opportunity to be part of the City Family. I look forward to our next time together. And don't forget to send me those questions!

Send Eric your questions at talkback@cityemployeesclub.com. Use "Smart Money" in the subject line.

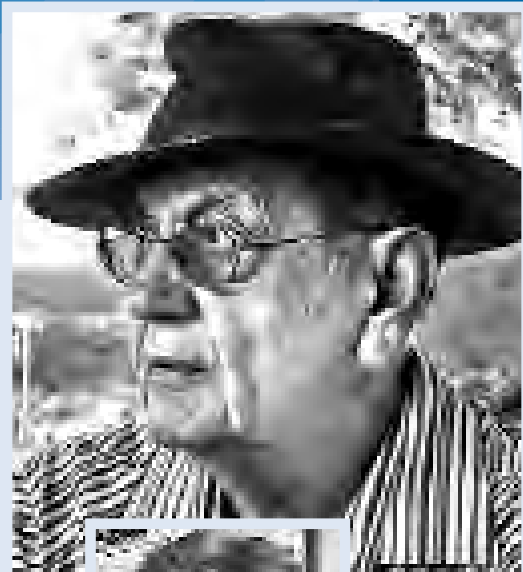
Eric Garcia is a Financial Planning Specialist at Smith Barney. Eric has been with the firm since January, 2001 and has been in the financial services industry since 1997. He holds Series 7, Series 63, Series 65, and Series 31 licenses. Eric serves on the Board of Directors for the San Gabriel Valley Chapter of LeTip International, is a Finance Committee Member for St. Philip School, and volunteers as a coach for various youth sports leagues. He was educated at Pasadena City College and San Diego State University.

Retiree Question of the Month

Alive! asked retirees...

Who is the greatest singer who ever lived?

The Best Years



Dean Martin is my first choice, and **Patsy Cline** my second.

— Harvey Ledesma, Retired from Building and Safety in 1997.



Bobby Darrin.

— Martha Harl, Retired from Personnel in 1998 after 29 years.



Bing Crosby.

— Fred Hoepfner, Retired from Public Works in 1996.



Frank Sinatra.

— Barbara L. Smith, Retired from Personnel in 1996 after 13 years.



Mario Lanza.

— Milton S. Cohen, Contract Administration Inspector. Retired in 1993.



Frank Sinatra.

— Joan Wolsiffer, Retired from Public Works.



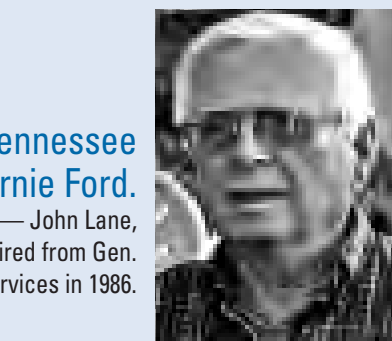
Doris Day.

— Laura Ramirez, wife of Bill Ramirez, Retired from the LAFD in 1998.



Frank Sinatra!

— Rose and Frederick Hand. Frederick retired from City Planning in 1982 after 17 years.



Tennessee Ernie Ford.

— John Lane, Retired from Gen. Services in 1986.



Frankie!

— Hynda Rudd, Retired City Archivist and *Alive!* columnist.

RLACEI Upcoming Events:

Make plans to attend the annual **RLACEI Annual Meeting** Oct. 6. You can enjoy the annual meeting just like these retirees did last year.



At last year's Annual Meeting, from left: James H. Smith, Retired Survey Division; Icle Davis, Retired Public Works Management Employee Services; Dora Smith, James' wife; Olivia Galvin, Retired City Clerk; and Helen Salgado, RLACEI Membership Chair Person.

— **Thursday, Oct. 6 at 1 p.m.**

(lunch at noon with a pre-reservation).

Annual Corporation Meeting & Elections

at the Van Nuys/Sherman Oaks Senior Center, 5026 Van Nuys Blvd., Sherman Oaks.

— **Thursday, Dec. 8, noon to 3 p.m.**

Christmas Party and Installation of Officers at the Grace E. Simons Lodge

— **Tuesday, June 6, 2006**

28th Annual Retirees Golf Tournament at the Alhambra Golf Course.

Spiker Re-elected

■ **Ken Spiker re-elected to LACERS Board.**



LACERS — In the June 24 runoff election, incumbent Ken Spiker, who contributes to Phil Skarin's monthly column for retirees in *Alive!*, was re-elected to the Retired Member seat of the Los Angeles City Employees' Retirement System (LACERS) Board of Administration.

Spiker, a retired Chief Legislative Analyst for the City, has held the seat since July 1, 1995.

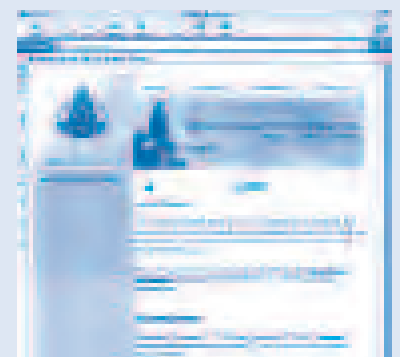
Each Board Member serves a five-year term. In addition to meeting twice a month, each Board Member serves on at least one committee. Spiker currently serves as the chairperson of LACERS' Benefits Administration Committee.

For the 2004 calendar year, the total annual premium base of LACERS health programs was \$66.1 million, and the total annual retirement gross payroll was \$396.7 million.

Spiker received 2,973 votes, which comprised 78 percent of the total ballots counted. Gary Mattingly received 692 (18 percent) votes. Thomas Meyer was third with 48 votes (1.27 percent). Dwight Coffelt was fourth with 41 votes (1.08 percent). And Zbyslaw J. Petryka was fifth with 10 votes (.26 percent).

Spiker was sworn in at the LACERS Board Meeting July 26.

LACERS looks forward to continue working with Mr. Spiker during his new term, and the Club congratulates Ken on his election.



RLACEI Website

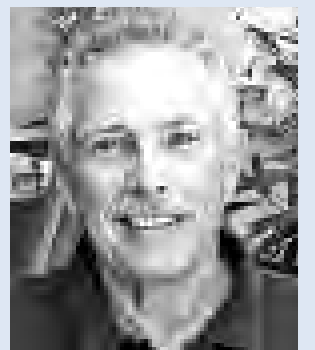
Hal Danowitz asks you to visit our Website at: www.rlacei.com to find out the latest retiree news.

The Best Years

ADVENTURES
with HAL!

Hal shows off one of his catches at the King Pacific Lodge in British Columbia.

By Hal Danowitz,
Secretary, RLACEI



Salmon Fishing in Canada Got Him Hook, Line, Sinker

RLACEI MEMBER NEWS:

John and Marguerite Shadle celebrated their 59th wedding anniversary by taking a cruise up the Inland Passage to Alaska

Albert and Rose Jue celebrated their 50th wedding anniversary Aug. 14

Ken Soble is a magician member of the Magic Castle in Hollywood. He has offered to send a free pass to any retiree who sends a self-addressed, stamped envelope to him at 17071 Escalon Dr., Encino, CA 91436-4042. Call him at (818) 995-6865 for more information. Ken also has a 1934 Dodge that was restored by prisoners at a penitentiary in Nevada

Ady Y. Mendoza, 75, keeps active by helping her church in food distribution, and helps making lap quilts for needy patients in Nursing homes. She would like to hear from her co-workers in the office of Contract Compliance. Call her at (818) 951-7142 or write her at 7852 Owens St., Sunland, CA 91040-2528

Patsy and Rose Matrese celebrated their 61st wedding anniversary July 4. Their secret is to always listen attentively to what ever the other is saying

Grady Mullen celebrated his 79th birthday with about 30 friends at his home in Palmdale. He shares his house with a couple and their son from El Salvador. The mother had been Grady's late wife's caregiver; now she helps Grady a lot

Daryl Covalt and his wife, **Halimah**, welcomed an addition to their family as Marley arrived Jan. 15. "I enjoy reading your column," he says. Call him at (310) 792-4972

Robert J. Williams celebrated his 89th birthday with a family reunion at his home in San Luis Obispo

Clarence and Alma Haessig stay close to their home in Malibu, but they do travel to Las Vegas twice a year. Their real dividends are 35 grand and great-grandchildren and three great-great grandchildren. Their phone is always busy. They are frequent visitors to their local Hallmark Card shop

Jane Hanson writes, "Thank you for such good work as you do, it is deeply appreciated." I appreciate hearing that, Jane.

Any member news about a retiree that you would like to share should be sent to: Phil Skarin at 5301 Norwich Ave., Van Nuys, CA 91411-3910, or phone (818) 784-0130.

Editor's note: Please help us welcome new Alive! columnist Hal Danowitz! Hal loves to travel, and we look forward to bringing you his adventures every month, in our expanded The Best Years section, created by and for retirees. Tell us what you think at talkback@cityemployeesclub.com

Each year I try to make a trip with my 83-year-old friend, Erwin, to fish for salmon. The past two years have not been very successful; you know, more "fishing" than "catching." We caught only a few fish in Alaska and even fewer at Campbell River on Vancouver Island.

So this year we decided to go back to the one place we knew we would catch our limit, the King Pacific Lodge ([888] 592-5464 or www.kingpacificlodge.com). The lodge is affiliated with the Rosewood Resorts and is on Princess Royal Island, British Columbia. The four-day packages (Friday to Monday) start at \$3250 and include: round-trip floatplane flights between Bella Bella and the lodge; all meals, including an open bar; daily guided ocean fishing (trolling, mooching or fly fishing); processing of the fish; and fishing license and all the gear. We also had to pay for our flight from Los Angeles to Vancouver and from Vancouver to Bella Bella.

We flew from LAX early Friday morning July 22 and arrived in Vancouver at about 10:30 a.m. After clearing Canadian immigration and customs, we stopped in the food court to have lunch. The Vancouver International Airport is very modern and easy to navigate. After lunch we found our way to the Fairmont Hotel, which is part of the airport complex and met the representatives of King Pacific. They took our bags, which were limited in weight to 30 pounds, and we made ourselves comfortable while we waited for the rest of the 30 people who would be traveling to the lodge.

We took a shuttle to the South Terminal where the lodge had chartered three planes to take us to Bella Bella. The flight to Bella Bella took about an hour and a half. The weather was clear and we got a great view of the snow-capped Canadian Rockies. At Bella Bella we boarded six-passenger deHavilland Beaver floatplanes for the 50-minute flight to King Pacific. This was a new experience for most of the guests. The plane flew at about 3000 feet and was very noisy, but the view was worth the noise.

The lodge is located at the end of Bernard Bay and sits on a large barge. Since we had been here last they have build a new 17-room lodge; the old lodge was now being used by the staff. We were the last plane to arrive and the staff was lined up to greet us as we disembarked.

We all gathered inside where the staff was introduced and we had Champaign and snacks. We were given a brief orientation and then shown to our accommodations.

The room was very large, with two twin beds and a large seating area, which looked out over the wooded island. The bathroom was large with a shower and a Jacuzzi tub. We unpacked quickly and returned to the lounge area. The bar was open and there was most

anything you wanted to drink from beer and soft drinks to wine and liquor. You could either get it yourself or they would bring it to you. The lodge has a staff of 40 to take care of our group of 30; needless to say the service was very good.

Before dinner was served we got a chance to meet most of the guests. The group was very diverse, coming from all over the world. There were a number of children, and the biggest fish (30-pound King) was caught by a 10-year-old girl from Germany.

After a 7 a.m. breakfast, we met our guide, Justin, and boarded the 22-foot Bayliner. The lodge provides all the fishing gear, and we each had a floatation suit and boots that we wore on the boat. The weather for the entire trip was wonderful: calm waters, clear skies and temperatures in the mid-70s.

We caught our first fish as soon as we stopped, but it was a pink salmon and we tossed it back. We did that with all the pinks, because we were limited to eight fish total (each) and we were looking for Coho and King, which are both better fighters and much better eating. We were trolling at between 30 and 40 feet, using both live bait and various lures with bardless hooks.

By the time we returned to the lodge for lunch we had each caught a Coho. We went out again at 2 p.m. and fished to 6 p.m. and then returned for dinner. We were catching a lot of fish; we threw most back while waiting for the big one.

The next day we fished from 7 a.m. and took lunch with us and did not return to the lodge until dinnertime. In the early afternoon I finally hooked a big fish; the line went "zing" and the fish started to run. I fought it for about five minutes, but it got off the hook. I guess that is why they call it "fishing" and not "catching." By the end of the day I had caught six fish and Erwin had seven. Our last day of fishing started at 7 a.m., and I caught my last fish one minute before we had to return to the lodge. We both had caught our limit.

We left about 4 p.m. for the flight back to Vancouver. This time I got to sit in the co-pilot seat in the deHavilland. By 8 p.m. we were in Vancouver and spent the night at the Fairmont. The next day we flew home with some of our fish (I sent half to be smoked) and arrived safely.

The King Pacific Lodge is not just for fishing; it offers hiking, whale watching, kayaking and other actives, which makes it a place for the whole family. There is a helicopter and a floatplane, available for a fee, to take you into the interior for river fly fishing, hiking and other activities.

Everything about this lodge is first-class, the food and service were excellent. It is the first trip I can remember when I did not have anything to complain about.

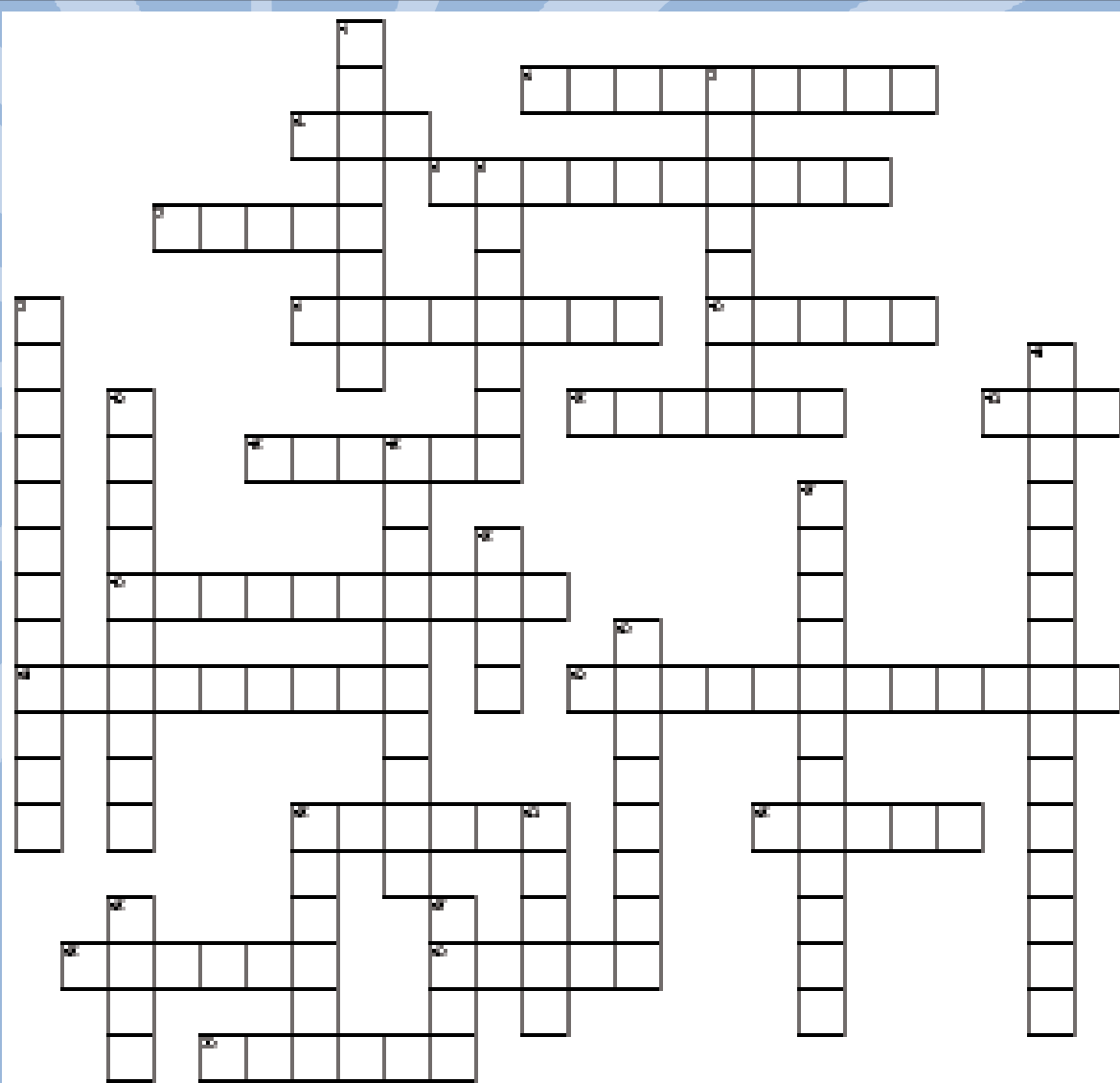
I'm saving up to go again next year.

Hal welcomes your questions and comments at
hdanowitz@earthlink.net

The Alive! Crossword Puzzle

For Retired Members, Compiled by Club Events Guru Michelle Moreno

The Best Years



Here's a new fun feature for Alive's retired readers...
and a new contest!

Introducing the *Alive!* Crossword...

a monthly puzzle with a theme relating to the City of Los Angeles and the Club.
We'll print the answers the following month.

And here's the contest:

The first retired Club Members to complete the puzzle and send in the correct results will win a Ralphs grocery gift certificate for \$25.

But: You also have to tell us what the theme is.
The theme could relate to:

- The City
- The Club
- A topic of interest to retirees, from the past (or the present)

So grab your pencil, and let the fun begin!

ACROSS

2. (2 words) Died on way to a drag race
4. "A hip person"
5. (3 words) Everly Brothers hit
7. "Leave"
9. Greaser hairstyle
10. "Sloppy"
13. "Boring person"
14. A Place in the ____
15. Type of woman's hairstyle
19. (2 words) Best Actor in 1956
21. (3 words) TV series that starred a loveable redhead
22. (4 words) Drive-thru that first opened in San Diego in 1951
23. "The Commerce Comet"
25. "Show off"
28. High Noon star
29. Lewis Carroll protagonist
30. Famous Marlon Brando line

DOWN

1. General fired by Truman
3. "Catcher in the Rye"
6. Milton Bradley "Yacht" game
8. (2 words) Published "The Invisible Man"
11. (2 words) "I am big, it's the pictures that got small"
12. (2 words) Life cut short by plane crash
16. Opened in Anaheim in 1955
17. (2 words) Western starting Jeff Morrow
18. "Police"
20. (2 words) Love Letters In The Sand
23. Married Arthur Miller
24. The King
26. "Great"
27. Established in 1958 to begin space exploration

This month's theme:

Crossword puzzle contest rules:

1. Mail your completed puzzle (and your guess at the theme) to the Club Headquarters, 350 S. Figueroa, Suite 700, Los Angeles 90071
2. Deadline: The 10th of the month.
3. Anyone can enter, but only Club members with valid Club registration numbers can win.
4. This puzzle is for retired Club Members.
5. It's all in good fun: The Club is not responsible for delays in delivery of *Alive!* or the transmission of entries.



THOUGHT FOR THE DAY:

Second Chances

A runner, if he "jumps the gun,"

Is given a second chance to start again.

In life, we don't always get a second chance

To correct mistakes, or undo wrongs.

Why not take the time now

To examine our lives to see if there is

Still time for a second chance to

Keep some unfulfilled promises

Resolve old grudges

Seek forgiveness for wrongdoings, or

Show more love to your neighbor.

Then, after cleaning up any of the leftovers,

You can begin a new chapter in your life

With a clean slate, and a happier future.

-Phil Skarin



Poetry Contest!

Our tenth annual Retirees Poetry Contest deadline is Oct. 1. Poems can be of any style, subject or length. There are separate categories for retirees and spouses. Every entry will win something.

Send typed entries to:

Phil Skarin

5301 Norwich Ave.,

Van Nuys, CA 91411-3910.

And remember that *Alive!* will publish all winning poetry submissions, where possible, in an upcoming issue.



Retiree Summer Fun!



From left: Ashley Brennan with grandparents Emmi and George Ohara.



The RLACEI picnic always presents a great opportunity for people to renew acquaintances.



Harvey Ledesma, Retired from Building and Safety in 1997.

■ RLACEI hosts annual picnic Aug. 11.

RLACEI — The Retired Los Angeles City Employees, Inc. (RLACEI) group held its annual picnic Aug. 11 at Grace E. Simons Lodge near Dodger Stadium.

The picnic always serves as a fun afternoon of good friends, good food, memories and plans for the future.

Among those in attendance were Club CEO John Hawkins, Club Communications and Marketing Director Robert Larios and Club Counselor Arlene Herrero, who thank Ed Harding for the invitation.

Singing at the event was the lovely and talented Sandy Mack who works for the Office of Finance Collections Investigation.



From left: Gilbert Agaram, Public Works, Engineering, Drafting Technician, 33 years of service; Gil Garnas, Public Works, Sanitation, Principal Sanitary Engineer, 30 years of service; and Wayne Kubo, Public Works, Engineering, Sanitary Engineer, 30 years of service.



Going around the table, from left: Josephine Salgado, 95 (Helen Salgado's mom); Rene O'Malley (Wilma Rebbe's daughter); Wilma Rebbe, Retired from the LAPD in 1970; Helen Zbydniowski, Retired from Public works in 1985; Lorraine Kalajakis (Helen Zbydniowski's friend); and Helen Salgado, Retired from Housing in 1995.



The RLACEI picnic always presents a great opportunity for people to renew acquaintances.

From left: Bill and Laura Ramirez (Bill retired in 1998 after 44 years with the LAFD) and Fred Hoeptner, who retired from Public Works, Engineering, in 1996.



Neil Ricci, RLACEI Chairperson for the Health Committee.



John Peebles, 90, Retired from Rec and Parks, where he was the Supervisor of Camping. When he was asked how he looks so fit and young, he said that he attributes it to his awesome wife!



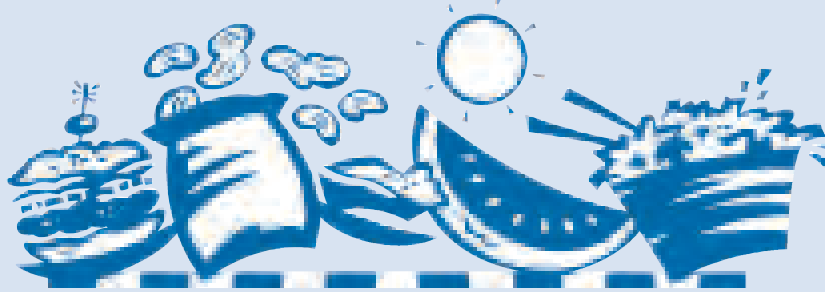
Milton S. Cohen, Retired from Contract Administration Inspector in 1993.



Pam and Dave Wall. Dave retired from Public Works, Engineering, in 1996.



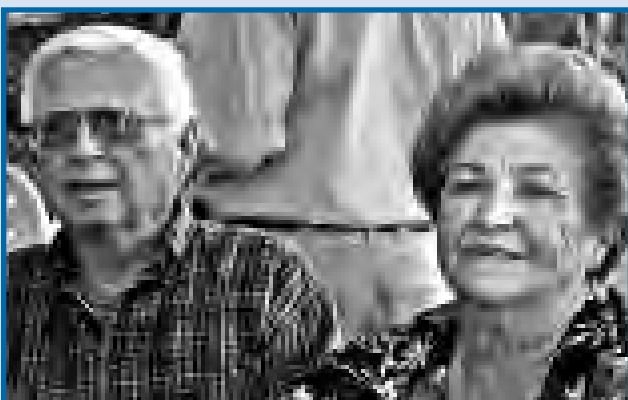
From left: Manuel A. Gabaldon, Retired, LAPD Property Division, 31 years; and Steve Horne, Retired LAPD Property Division, 33 years.



RLACEI Annual Picnic



Mary S. Castro.



Eva Lopez (far right) and her husband, George, Retired from City Planning in 1985.



From left: Rose and Frederick Hand (Frederick retired from City Planning in 1982 after 17 years), with Shig Arima, who spent 20 years with City Planning, retiring in 1985.



John and Joan Wolsiffer. John retired from Rec and Parks in 1992, and Joan retired from Public Works. (She also worked for Building and Safety.)



From left: Reginald Foster (retired from City Planning after 40 years), Barbara L. Smith (retired from Personnel in 1996 after 13 years) and Martha Harl (retired from Personnel in 1998 after 29 years).