

For Retired Club Members



The Best Years

City Retiree Associations:

DWP Retirees Association



Dolores Foley, President
Phone: (626) 445-7376
E-mail: vinmar@altrionet.com

Dolores Foley, *President*

Los Angeles Retired Fire and Police Association



James Chastain, President
Phone: (323) 283-4441
Fax: (626) 285-1461
E-mail: larfpa@pacbell.net or 9521 Las Tunas Dr. #4, Temple City, CA 91780

James Chastain, *President*

Retired Los Angeles City Employees, Inc. (RLACEI)



Ed Harding, President
www.rlacei.com
Contact him: (805) 584-9417 or via E-mail: postmaster@rlacei.com

Ed Harding, *RLACEI President*

Change of Address?

If you change your address, notify Helen Salgado, Membership Chair, at 323-728-4930, or write to her at 5423 Dewar St., Los Angeles, CA 90022. Also notify LACERS.

Have News About Yourself?

Contact Phil Skarin, 5301 Norwich Ave., Van Nuys, CA 91411-3910, or call (818) 784-0130.

RLACEI Membership Meeting April 13

By Phil Skarin, *Publicity Chair, RLACEI*



Legislative Update:

■ Ken Spiker, our elected commissioner to the LACERS Board of Directors, wants to reassure those retirees who have been following the news media reports of failing retirement systems, both Government and private funds, they should not worry. The LACERS fund is in very good condition. Though not fully funded, it has reached an all time high of \$9.4 billion. Your retirement check is secure.

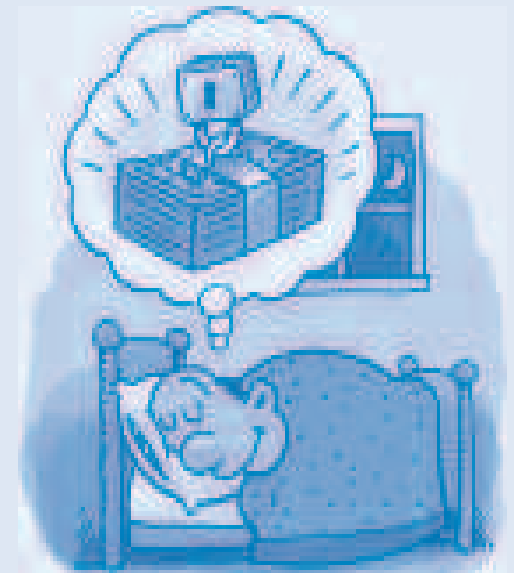
■ At the time of this writing the Annual Cost of Living (CPIINDEX) has not been presented to the Board. However, the Regional CPI estimate is at 4.5 percent, the national average for all cities is 4.1 percent. Thus, it appears we can expect our July 2006 check to be increased by three percent (3 percent). Any increase of the CPI over 3 percent can be added to your CPI accumulated banked benefits account. Your banked account can be used in any year the CPI is below 3 percent.

■ The Los Angeles Federal Credit Union will be hosting the checkpoint #1 at the WalkAmerica in Griffith Park Saturday, April 29 at 8 a.m. They will be collecting monetary donations at LAFUCU branches through April 21. This Walk is the biggest fundraiser for the March of Dimes. This year's theme is 'Walk for Someone They Love.'

RLACEI President Ed Harding reports:

■ "I want to invite all retirees and their wives or husbands to our Membership Meeting Thursday, April 13, at the Van Nuys / Sherman Oaks Senior Center, 5056 Van Nuys Blvd., Sherman Oaks. The meeting is at 1 p.m., but you can come for a free lunch at noon if you call one of the officers on the Retirees' Helplines as soon as you get this paper. There will be an informative speaker, plus about 20 valuable door prizes."

■ "The next big event in the schedule is our 28th Annual Retirees' Invitational Golf Tournament Tuesday, June 6, at the Alhambra Municipal Gold Course. A shotgun start at 7:30 a.m. will be followed by an awards luncheon in the adjacent Almansor Court. If you would like to be a prize sponsor, contact Co-chairmen Phil Skarin at (818) 784-0130 or Tom Stemnock at (818) 487-6789."



■ "The City Employees Club of L.A. recently celebrated its 78th anniversary with a luncheon in the City Hall Tower. John Hawkins, President and CEO of The Club, invited my son, Dennis, and I as guests. At our table were the presidents of two other retired associations: Dolores Foley, DWP Retirees Association, and James Chastain, L.A., Retired Fire and Police Association. We meet together about quarterly to discuss matters of common concern."

■ "I have recently been suffering with a pinched nerve in my spine. The doctor gave me an injection, which caused temporary numbness from the neck down so they could lubricate the spine."

■ "Don't forget to come for the free lunch on April 13."

Other Business:

■ If you are moving, notify Helen Salgado at (323) 728-4930 or write to her at 5423 Dewar St., Los Angeles, CA 90022. Also notify LACERS.

■ A complimentary copy of this newspaper *Alive!*, published by the City Employees Club of L.A., was recently mailed to our members. It was a one-shot mailing and does not replace *El Pueblo*.

■ Hal Danowitz asks you to visit our Website at www.rlacei.com to find out the latest news affecting retirees.

RLACEI Upcoming Events:

The 28th Annual Retirees Invitational Golf Tournament will again be at the Alhambra Municipal Golf Course Tuesday, June 6, followed by an awards luncheon at the Almansor Court. Prize sponsors have helped keep the entry fee low. If you would like to be a sponsor this year, contact Phil Skarin at (818) 784-0130. Look for an entry form in the spring 2006 RLACEI newsletter.

- April 13:** General Membership Meeting at the Van Nuys/Sherman Oaks Senior Center
- June 6:** Golf Tournament at the Alhambra Golf Course
- Aug. 10:** Picnic at the Grace E. Simons Lodge
- Oct. 12:** Annual Corporation Meeting and Elections at the Van Nuys/Sherman Oaks Senior Center
- Dec. 7:** Christmas Party at the Grace E. Simons Lodge

The Best Years

ADVENTURES with HAL!



The Diamond Princess.

By Hal Danowitz,
Secretary, RLACEI

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 2006

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

Committee Chairpersons for 2006

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



Cruising to Asia

■ Hal and friends chart their three-week cruise to Asia. Part I.

Towards the end of 2004, friends Ron and Lynn mentioned that they were going on a Southeast Asia and China cruise in October 2005 on Princess Cruises. They had booked with another couple, Lanny and Elaine, whom we also knew. The first couple has been friends of ours for a long time; in fact I'm the godfather of their oldest daughter. They are very busy attorneys, and I didn't think they would really take the three weeks necessary for the trip, but I decided to also book a cabin and I didn't have to make a decision until last August. We were already scheduled to go on the three-week northern European cruise in June (documented in the last few issues of *Alive!*), and I was pretty sure we would cancel the Asian cruise.

It was to be a 17-day cruise on the Diamond Princess starting in Xingang, China (the port for Beijing), and ending in Bangkok, Thailand. The other ports were Nagasaki and Okinawa, Japan; Shanghai and Hong Kong, China; Taipei, Taiwan; Nha Trang and Ho Chi Min City (Saigon), Vietnam; and Singapore. In most cases we had a day at sea between ports, which made this cruise a lot easier than the Northern European Cruise.

The price for the cruise (only) was just under \$7,000 for an outside deluxe cabin with a balcony. This was much less than the European Cruise on Celebrity. After I made the deposit I didn't worry too much about the trip because I was busy planning our June cruise. But I did get our in-laws, Effie and Pierre, to also book the Asian cruise, so now we had four couples scheduled to go.

Around the first part of July I started to think about the Asian trip, and I was surprised that so far everyone was still going. I had done nothing about air transportation, and I started looking for the best way to get to Beijing and back home from Bangkok. I wanted to go business class and use mileage if I could. I couldn't find any upgradeable seats (buy economy and upgrade to business class using mileage), so I ended up getting two "free" United Airlines business class tickets for 150,000 miles each. It used most of our miles on United, but those tickets cost about \$5,000 each, so if you think about it's a good deal.

We were to leave LAX in the morning Oct. 21, change planes in San Francisco and arrive in Beijing in the early evening Oct. 22. We returned from Bangkok Nov. 11, changed planes in Narita, Japan, and arrived at LAX.

We had been to China 20 years ago, and I

didn't think we needed to see the sights around Beijing again, so we didn't take a pre-cruise tour package. We did take the post-cruise package in Bangkok, but only the hotel and transfer package: no tours.

Traveling with four couples does pose some problems, including getting everyone to agree on anything. We had a pre-cruise meeting to decide on the post-cruise package, and that was our first disagreement. We couldn't decide on which hotel package to take. It took about three weeks before we finally agreed. Another issue was tours off the ship and eating. Because some of us had visited some of the cruise ports, it was decided that we would each pick our own tours, and if any were the same, we would book together. In the end this worked out well.

As for dining, Princess has both traditional and open dining; traditional means your dinner is either early or late seating and you always are at the same table with the same wait staff. Open seating allows you to pick from five different restaurants, and you can eat anytime you want during dining hours. We had chosen the open seating, and we decided that each day one couple would select a restaurant and check with everyone to see who wanted to dine that evening and then make the reservation. If you didn't want to dine with everyone that was also okay. Being together for three weeks can sometimes put a strain on any relationship, so having time on your own was very important. In the end, both the tours and dining worked out fine.

During our European Cruise, we had one of our cell phones set up for international service. While it worked in some places it was not satisfactory, so I got on the Internet and found an international phone service from www.mobal.com. I purchased a phone from them for a flat fee of \$49 and then I paid for usage by the country I was in. The \$49 phone would not work in the United States or Japan, but was good every place else. The phone has a British phone number, and incoming calls were about a \$1 per minute; outgoing calls varied from \$1.50 per minute in Singapore to \$6.95 per minute in Vietnam. Charges were billed to my credit card as I used the phone. It worked very well, and Lanny also had one. We were able to call each other to pick a place to meet after port tours. If I had to do it again



Front to back: Lanny and Elaine, Pierre and Effie, and Hal and Evelyn.

I would purchase the more expensive phone, which gives you more options.

On board the Princess we also had Internet availability, and because we were platinum club members (five or more cruises with Princess), the usage was free, which turned out to be a great deal for keeping in touch with home.

About a month before we were to leave, I got a call from my travel agent saying that Princess had offered us a different cabin. I checked it out on the deck plan, and I could see that it was a lot bigger than the one I booked, and so I told her to go ahead and take it. I did not notice that it was a handicapped cabin. I finally figured it out about a week before we were to leave, and Evelyn was really upset because the bathrooms have roll-in showers and not a lot of storage space. She told me that when you take a shower, the water is knee deep in the bathroom. It was too late to change again, and I was in the doghouse. The cabin was big, more than 300 square feet, about 100 square feet larger than the cabin we originally booked. It had lots of closet space but no extra chairs, and the bath was as Evelyn pictured. The first thing I did was to have our cabin steward (Carlito) bring us a couple of extra chairs, and in the bathroom I had him add a table. The first time I used the shower I found that Evelyn was right, and there was water everywhere. This was not a problem; I used my trusty screwdriver and redirected the drainage system. After that, we had no more water problems. I liked the large shower, and the room was great.

A week before we were to leave, Ron and Lynn had to cancel because of family illness, so we ended up with three couples making the trip.

Next month we will start our trip with our flights from LAX to China, which almost turned out to be an adventure in itself.

**If you have any comments or questions
you can e-mail me at
adventureswithhal@cityemployeesclub.com**

Retiree Question of the Month

Alive! asked retirees...

What's your favorite part of a Baseball Game?



"Smelling the fresh and well maintained field grass."

— Jack Keremy



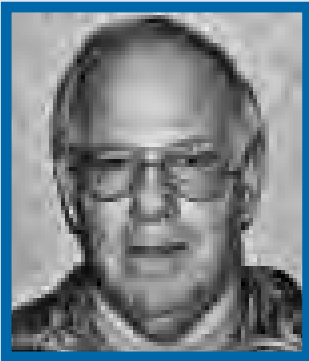
"I get a kick watching all the happy faces."

— Wilma Jones



"I love having peanuts, a Coke, and a hot dog on my lap while watching the players."

— Mildred James



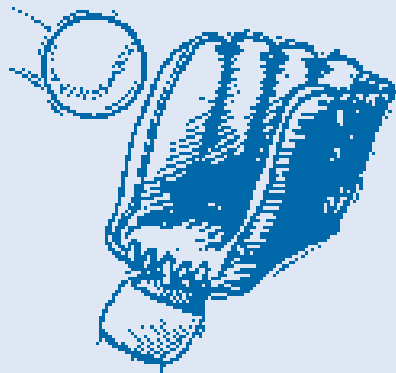
"Going to a ballpark that sells fish and chips!"

— Henry Carmichael



"I like the exercise I get as I hit a beach ball with my hand up a few rows behind me."

— Bob Farmer



"What's baseball?"

— Tim Rogers



"Having your team win the game!"

— Trevor Kernel

RLACEI MEMBER NEWS:

Herbert and Ruth Daniels, Rancho Cucamonga, celebrated their 50th wedding anniversary March 4. Their secret is to always listen attentively to whatever the other is saying. Ruth had worked 30 years with the ITA and Herbert was with the RTD.

Ed Gorman, Huntington Beach, succumbed to cancer March 9. He was a member of the Civic Center Optimist Club, and retired from the Harbor Dept. He is survived by his wife, Orpha, and four children.

Poets, get your creative juices flowing for an entry in the 2006 RLACEI Annual Poetry contest, any style, subject or length. Send a typed copy to Phil Skarin by Oct. 1. Separate categories for members and spouses. Everybody wins a prize.

Melvin Hayes, retired Bldg. Inspector, lives in Idaho and enjoys the mountains and fishing. He works for the Dept. of Fish and Game making Bluebird houses, which he takes to schools. The bluebird is the state bird whose numbers have been decreasing, so they are trying build their numbers back up.

Glen Durham moved to Las Vegas after his retirement from the LAX Police Dept.

Dianne Tolbert (Hockless), Rialto, retired June 30, 2003, after 34 years of City service, including five years as the Executive Assistant to Councilman Nate Holden. She likes to travel, visit local casinos and attend colleges. In February, the Mayor and Council of Rialto appointed her as a member of the Neighborhood and Housing Preservation and Beautification Commission.

Dave Brauns writes: "Your Thought for the Day is always enlightening." Jane Hanson writes: "What you write is always very helpful. Your Thought for the Day says so much. Thank you for these gems."

If you have news about yourself or other retirees that you'd like to share, send it to:

Phil Skarin
5301 Norwich Ave.
Van Nuys, CA 91411-3910
or call (818) 784-0130
or fax (818) 906-3722.

Rec, Parks Reunion

■ Five who retired from Rec and Parks Valley Region had an informal reunion.

REC AND PARKS — Five retired employees from the Valley Region of Rec and Parks got together to remember old memories and make new ones.

The retirees were Tom Hutchinson (Senior Director, Retired); Greg Perkins (Senior Director, Retired); John Pierce (Supervisor, Retired); Tom Peterson (Principal II, Retired); and John Maghakian (Principal I).

It was the first reunion since they worked for the Valley region of Rec and Parks. Tom Hutchinson volunteers at Cal State Northridge for the baseball team; Greg Perkins is bicycling; John Pierce is into exercising; Tom Peterson continues to golf; and John Maghakian has happily been spending time with his time with his grandchildren.

They met in February at Tom Peterson's house.



From left: Tom Hutchinson, Tom Peterson, John Maghakian, John Pierce and Greg Perkins.

Reverse Mortgages For Senior Homeowners

You've worked hard to own your own home, now let it work for you!

- Receive monthly payments instead of making them
- Make no repayment of your loan as long as you live there
- Use the money for home repairs, healthcare, buying a car - whatever you choose!

Please call for a Reverse Mortgage Guide.

Jerry T. Cohen
Reverse Mortgage Consultant
818-947-7865 Direct • 818-831-1110 Cell
jerryt.cohen@wellsfargo.com

*Must be at least 62 years old. Call for more details and program information. Wells Fargo Home Mortgage is a division of Wells Fargo Bank, N.A. ©2006 Wells Fargo Bank, N.A. All rights reserved. 034229 2/16/06

The Best Years

Financial Advice



Planning and Managing Your Retirement

The Smart Money

Kevin Wright
Financial Adviser,
Wachovia SecuritiesYour Club
Financial Partners

The Club wants to make planning your financial future easier and more confident. To that end, there are now two separate Club partners to choose from: Eric Garcia, Smith Barney; or James Ocon and Kevin Wright, Wachovia Securities.

Remember that all financial decisions are yours; the Club offers these partners as a courtesy to you and offers no financial/securities advice of its own.

Alive! will feature these two partners in this space in alternating months. As the two partnerships may or may not have separate views on financial matters, they don't necessarily endorse the others' views. But they stand by what they write in the columns with their name(s) on them.

Feel free to contact them at your earliest convenience:

Eric Garcia: (626) 683-4621

James Ocon and Kevin Wright: (818) 907-4209



Eric Garcia



Kevin Wright

Be Careful About
Withdrawing IRAs

You may be one of the millions of Americans who changes jobs or retires each year and receives a distribution from your employer's retirement plan. Naturally, you will be faced with many questions that may dramatically affect your financial future.

Perhaps the most important decision you will have to make is determining when you will access this money. If you don't use this money right away, you have a significant opportunity to build your retirement wealth through continued tax-deferred compounding.

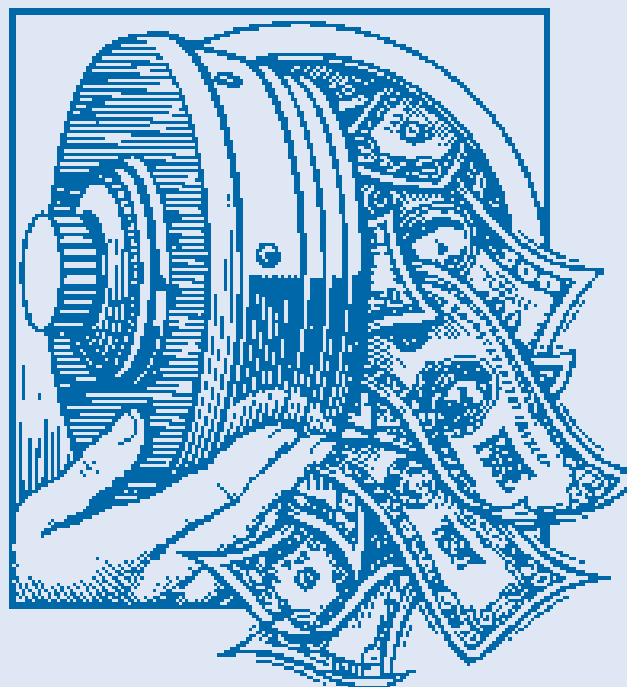
If you should need immediate access to these funds, you should be aware that your withdrawals would be considered income for tax purposes in the year they are received.

Spending this financial windfall may seem attractive, but it could be costly to your future financial security. You will have to pay ordinary income tax on any distribution you take from your retirement plan, and if you are under age 59.5, you may also owe a 10 percent premature distribution tax.

Special tax treatments, such as 10-year averaging, may be available to individuals born before January 1, 1936, who meet specific IRS requirements. However, even with these special options, you will still lose the opportunity for tax deferral on the future growth of your retirement assets. This can have a dramatic effect on the financial resources available to you during your retirement years—so make your decision carefully.

An IRA rollover permits you to continue to defer taxes on your retirement plan distribution, thus allowing your money the potential to grow faster than in a regular savings account. Most distributions from qualified

retirement plans can be rolled over to a traditional IRA. With the recent passage of the Economic Growth and Tax Relief Reconciliation Act of 2001, there is even greater flexibility for IRA holders in distributing and moving assets both among IRAs and among various other retirement arrangements. As a result, IRAs can be more popular than ever as vehicles for accumulating, hold-



ing and directing taxpayers' retirement assets.

Once you roll your distribution into an IRA, you have flexible distribution options that enable you to control both your income stream as well as when you will pay taxes. If you need to withdraw funds before age 59.5, you might employ Rule 72(t) to create a series

of equal and substantial payments for five years or to age 59.5 (whichever is longer) and avoid a 10 percent premature distribution penalty.

If continuing to defer taxes with an IRA Rollover is the preferred action step for you, ask your employer to send your distribution directly to your traditional IRA custodian. If the distribution is paid to you instead, your employer generally is required to withhold 20 percent of the distribution for federal income taxes. If the 20 percent is withheld, you can still avoid taxes on the entire distribution if you rollover the amount that you received plus the amount of the withholding within 60 days. Presumably, you will get a refund of the withheld amount when you file that year's taxes.

If you roll your retirement plan distribution into a traditional IRA, you may want to explore the tax-free income opportunities available with the Roth IRA. Your modified adjusted gross income must be \$100,000 or less and you must be either single or file a joint tax return with your spouse to be eligible to convert your traditional IRA to a Roth. You should consider such factors as your current and future tax rates, when you plan to use the money in your IRA, and your risk tolerance when making your choice.

Before making any decisions about your retirement plan distribution, seek the advice of a Tax Accountant and a Financial Advisor to fully understand your rollover options and the tax consequences of those options. Most importantly, remember that a flexible and dynamic retirement investment strategy strives to result in the bright future you envision for you and your family.

Kevin D. Wright is a financial adviser with Wachovia Securities in Woodland Hills. Contact him: (818) 251-5030.

Remember that Securities and Insurance Products are not FDIC-insured, are not bank-guaranteed, and may lose value.

The Economic Growth and Tax Relief Reconciliation Act of 2001 is subject to a "Sunset" provision. The "Sunset" provision (required by the Congressional Budget Act of 1974) requires that the provisions of the Act do not apply after the end of the year 2010. Therefore, technically, all the current rules, rates, and exceptions come back into effect in 2011 unless reenacted.

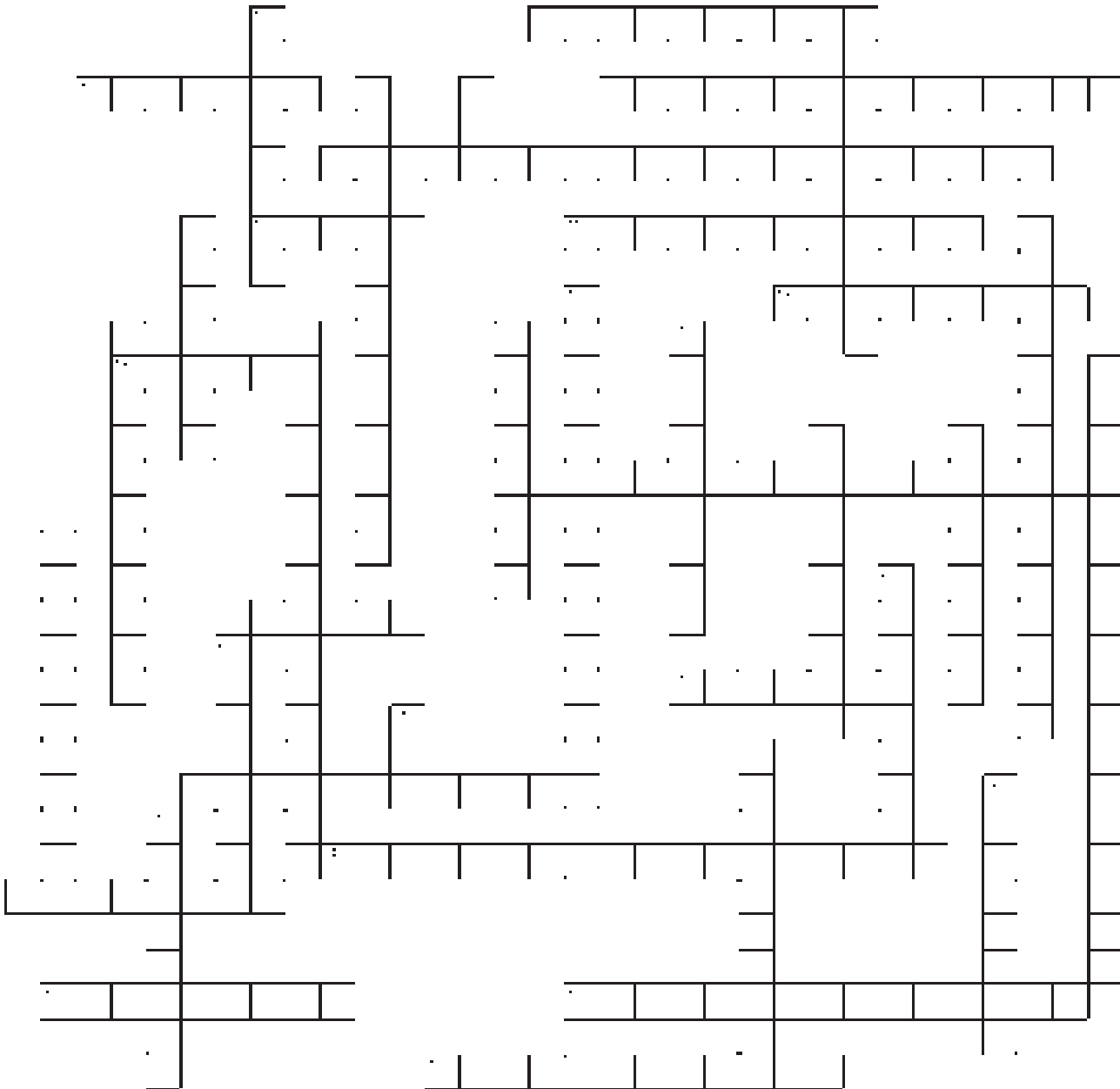
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The *Alive!* Crossword Puzzle

Created by Club Events Guru Michelle Moreno

ALL ABOUT California

Grab your pencil, and let the fun begin!



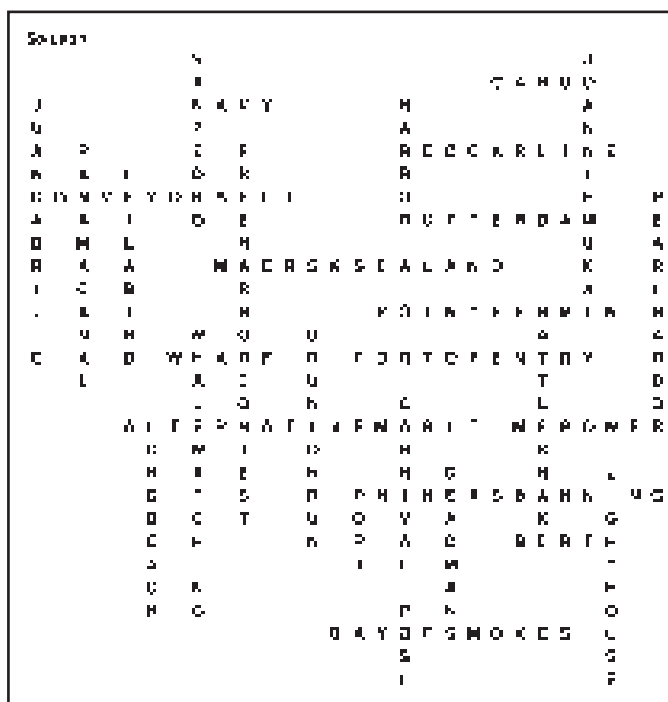
ACROSS

2. (2 words) Largest city in state
4. Immigrant workers responsible for creating the California railroad
7. (3 words) English explorer to first claim California
8. (4 words) State dance
10. U.S. President born in California
11. (2 words) State animal
14. California dog face...
19. state motto
23. (4 words) state song
26. Raisin capital of the world
28. (2 words) first state capitol
31. (2 words) Tallest peak
34. (3 words) Largest living tree in the world
35. (2 words) 1849 event that attracted many
36. (2 words) Only mobile national monuments
37. (2 words) Date capital of the world (the food)
38. Paris of the Pacific

DOWN

1. Father Junipero Serra founded the first of these in CA
3. Almond capital of the world
5. (3 words) California nickname
6. Trojans
9. Roman goddess of wisdom who is on the state seal
12. (2 words) State bird
13. (2 words) Eschscholtzia Californica
15. (2 words) Home of the lowest point in the Western Hemisphere
16. (2 words) The "first Californians"
17. (2 words) Home of the first of 21 coastal missions
18. Home of the movies
20. (3 words) one of the most famous cartographic errors in history
21. Avocado capitol and high school of Chef Larios
22. Spanish named state after his novel about Califia, a mythical paradise
24. (2 words) "Best view of the world" in the U.S.
25. Home of the world's only burlesque museum
27. Tallest trees in the world
29. a.k.a Route 1
30. (2 words) famous earthquake fault spanning 800 miles
32. Founder of present-day California
33. Athens of the west

Last Month's Answers



THE BEST YEARS



THOUGHT FOR THE DAY: *Security Blankets*

As we grow older, we tend to become obsessed with security. We only associate with old friends, we only go to familiar places, and we play the same records over and over. But there is potential for growth throughout our entire lifetime. There is always a need for new ideas, a new song to be sung, a stranger to befriend and new stars that appear in the heavens to remind us that Creation and creativity are never-ending processes.

-- Phil Skarin, RLACEI



RLACEI Website

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