

For Retired Club Members



The Best Years

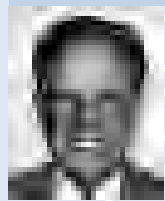
City Retiree Associations:

DWP Retirees Association



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

Los Angeles Retired Fire and Police Association



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

Retired Los Angeles City Employees, Inc. (RLACEI)



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

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.

Upcoming Events:

Dec. 7, 2006:
Christmas Party, 11:30 a.m. at the
Grace E. Simons Lodge

June 6, 2007:
Annual Golf Tournament at Alhambra
Golf Course



RLACEI Holiday Party Dec. 7; DCB Election Change Soon?



By Phil Skarin, RLACEI Publicity Chair



**Ed Harding,
RLACEI
President
reports:**

"It's time to mark Thursday, Dec. 7, on your calendar for our Retirees Christmas Party. It will again be at the Grace E. Simons Lodge at 1025 Elysian Park Drive, L.A., CA 90012. "Come at 11:30 a.m. for a lunch catered by Chris & Pitts. You may bring one guest, but you must make reservations at least a week ahead by calling one of the officers on the retiree helplines. Courtesy taxicabs will be available in the parking areas to give you a lift to the lodge, thanks to the Independent Taxicab Association.

"Americo Garza, our Entertainment Chairman, and I signed a contract for the party with Tom Redditt, manager of the Lodge for the party. Tom has gone out of his way to satisfy us. Thanks! Tom Garza has also arranged for some musical entertainment.

"I received a call from Sid Cheshire, former Superintendent, Street Maintenance. He and his wife, Gwen, are living at Carson Valley Residential Care at 1189 Kimmerling Rd., Gardnerville, Nev.; phone (775) 265-1400. He is the most agreeable and pleasant person I know. He would like

to hear from his former employees.

"Some retirees have lost their spouses and then remarried. They would like their new spouse to have a pension if the retiree dies. Also, if a retiree had elected to take a reduced pension so that the surviving spouse would get a greater amount of their pension (75 or 100 percent), and the spouse dies, the retiree's pension stays reduced.

"I have created a special committee to look into these problems."

"See you at the Christmas Party on Dec. 7."



Legislative Update:

Ken Spiker, our elected Retiree to the LACERS Board of Administration, reports that Personnel is preparing a report to the City Council to change the Administrative code that affects retirees.

Currently, the retiree representative on the Deferred Compensation Board (DCB) is elected by the other DCB members. The code change will permit the selection through direct election by retired Deferred Compensation Plan participants.

Ken stated that this change is long overdue, to permit retirees to select their representative and not others doing the selection for us.

RLACEI Website

Hal Danowitz asks you to visit the RLACEI Website at www.rlacei.com to find the latest retirement news. If you find it helpful, or have suggestions for improvement, call Hall at (310) 472-0224.

Contact LACERS

The Los Angeles City Employees Retirement System is at 360 E. Second Street, second floor, Los Angeles, CA 90012. Phone (213) 473-7200 or (800) 779-8328. Contact them to arrange direct deposit of your retirement checks, change your tax withholding or beneficiary, or for questions about your health plans.

LACERS a Top Performer

■ Retirement fund significantly tops its benchmark rate.

Story by James Aceron, LACERS

LACERS — For the period ending June 30, the Los Angeles City Employees' Retirement System (LACERS) reported that LACERS total investment portfolio was up 12.4 percent over the last 12-month period, significantly beating its annual 8 percent benchmark rate of return used in the valuation of its total assets. LACERS' assets were valued at \$9.3 billion — up \$1 billion from the previous fiscal year ending June 30, 2005.

Three significant factors account for this rise the performance returns of LACERS' non-U.S. equity, real estate, and private equity portfolios, which were up 28.9 percent, 25.6 percent and 27.5 percent, respectively, for the year. LACERS' domestic equity portfolio was up 10.6 percent during that time period. Bonds posted a flat return of .1 percent for the year. Both asset classes outperformed their benchmarks over all longer time periods.

LACERS continues to perform in the top quartile of public pension funds for one-, two-, three-, four-, and five-year time periods. "Our performance is the result of a true collaboration between the Board of Administration, our consultants, and our investment staff," said LACERS Board President Eric Holoman. "Our focus on costs while pursuing prudent alternative investment strategies has served our members well."

A recent cost-effective analysis of LACERS fund performed by Cost Effective Measurement, Inc. found that LACERS generated higher returns at lower cost and with lower risk when compared to its peer group of U.S. pension funds with assets from \$6.9 billion to \$14 billion. Its five-year investment return was 7.8 percent, which was above its peer median of 6.5 percent. LACERS' total asset management costs of 38.6 basis points were also below its comparison benchmark cost of 47.9 basis points, suggesting that the fund was low cost by -9.3 basis points. And its five-year implementation risk was 0.6 percent, well below its peer median of 1.2 percent.

LACERS pension fund has assets of more than \$9.8 billion and administers benefits for 27,000 employees and 14,000 retirees. LACERS health benefits program is a \$63 million-a-year program covering more than 10,000 retirees and surviving spouses.

For more information, visit LACERS Website at www.lacers.org.

The Best Years



Graceland.



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 and Retiree Helplines:

- 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 (323) 728-4930
- (membership)
- 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



Seeing America in a Mustang

■ Hal travels from Nashville to Los Angeles and meets up with the Opry, Elvis and asteroid craters.

It has been more 40 years since my last road trip. In fact, my last trip brought me from college in Toledo, Ohio, to Los Angeles in 1963, and that was in the middle of winter. So when one of my good friends asked if I would like to fly back to Nashville last spring and drive the new Ford Mustang he won, I couldn't resist.

The first thing I did was hop on the computer to see what route would be the best during that time of the year. I dismissed any of the northern routes as being too cold. So that left either Interstate 40 straight through or branch off on Interstate 10 for a more southerly route. After discussing this with my friend, Marv, we decided on I-40 all the way, which would take us from Nashville to Memphis, Oklahoma City, Albuquerque and then to Los Angeles.



Hal at the Opryland Hotel.

I flew into Nashville on Tuesday afternoon. Marv and his wife picked me up, and we drove to the Opryland Hotel. Marv had gotten tickets to the Grand Ole Opry radio show (www.opry.com), so we decided to hang out at the hotel and have dinner before the show. It's a great hotel, completely enclosed with everything you would need in a destination resort. The only problem is that it is a half-hour drive from downtown Nashville.

We had dinner at the Aquarium Restaurant in the Opry Mills Mall. The dining room was surrounded by a 200,000-gallon, floor-to-ceiling aquarium. The food was so-so, but the fish were enjoyable.



The Oklahoma City National Memorial.

Producers of the radio show say it is the longest running radio show. It features the best in country, bluegrass and Cajun music, with some comedy tossed in for good measure. We saw 12 performers, of which three were Country Music Hall of Fame members.

The next day, Marv and his wife, Barbara, were going to pick up the car, so I had the day on my own. We were staying at the downtown Hilton Hotel directly across from the Country Music Hall of Fame and Museum, so I made that my first stop.

I'm not much of a country music fan, but the museum, which claims to be the largest popular music museum in the world, is a not-to-be-missed experience.

I booked a tour of the Hermitage and Belle Meade Plantation with Gray Line Tours. The Hermitage is the 1837 mansion built by Andrew Jackson for his family. I had a guided tour of the mansion and then was allowed to walk around the grounds, which have the tombs of Andrew and Rachel Jackson.

Belle Meade Plantation was built in 1853 to breed racehorses. Because it was not growing crops, it was not destroyed during the Civil War and retains many of the original buildings. What was most interesting is that almost all of the thoroughbred bloodlines can be traced to this plantation.

The first night we spent some time on Broadway, which has many country music bars. The next night we stopped by the Bluebird Café (4104 Hillsboro Pike), which showcases new country singers and writers.

Thursday morning, we put Marv's wife on a plane for Los Angeles and we drove to Memphis, only about 200 miles from Nashville. If Nashville is the home of country music, then Memphis is the home of rock and roll. Our first stop was Graceland (3734 Elvis Presley Blvd.), the home of Elvis Presley.

The year 2006 is the 50th anniversary of Elvis's first hit, "Heartbreak Hotel." A year later, in March 1957, Elvis brought Graceland for himself and his parents. We purchased a combination ticket, which included: man-

sion tour, automobile museum, Elvis' custom jets and the Sincerely Elvis Museum. To me, Graceland was the highlight of the trip. The presentation of the memorabilia made me feel that I was there with Elvis and his family. His daughter still owes the house and stays there when she is in Memphis.

I was really looking forward to having Memphis barbecue, so we asked the hotel for a recommendation. They sent us to the Rendezvous (52 S. Second St.), down an alley in the basement of a very large building. We had dry-rubbed ribs served on paper plates, and the meal was great.



The Cadillac Ranch.

After dinner, we walked around Beale Street, which is like Bourbon Street in New Orleans, except Beale Street has rows of rock and roll bars. At night they close off the street to cars and you can take your drinks from bar to bar.

Next stop was Oklahoma City, 475 miles from Memphis. We arrived in the late afternoon and stopped at the Oklahoma City National Memorial and Museum.

Retiree Question of the Month

Alive! asked retirees...

If you could be anywhere in the world, where would you be?



"A new waterfront home, anywhere."
- Arnold Port, General Services.



"Madrid, Spain."
- George V. Lopez, Planning, and his wife, Eva.



"Dublin, Ireland."
- Julian Torres, Building and Safety.



"Vatican City."
- Cathy Gonzales, ITA.



"Paris, France."
- John Peterson, Rec and Parks.

THE BEST YEARS

The Memorial was established to honor those who were killed, those who survived and those who were changed forever by the Murrah Building bombing on April 19, 1995.

That night we had dinner at the Cattlemen's Steakhouse (1309 S. Agnew Ave.), one of the city's premier restaurants. It was a Friday night and we waited almost an hour for a table, but the wait was worth it. This was my wife Evelyn's recommendation.

In the morning we decided to try to make it all the way to Albuquerque, N.M., a 500-mile drive.

Interstate 40 follows the route of the mother road "Route 66," so we needed to stop at one of the many Route 66 museums that we found on the trip. The one we stopped at was in Elk City, Oklahoma.

We stopped for lunch in Amarillo, Texas, at The Big Texan Steak Ranch, home of the 72-ounce steak dinner (if you can eat it in one hour,



it's free). We decided to pass on the steak and just had a light lunch.

Just outside of Amarillo is the Cadillac Ranch, built in 1974 to represent the "Golden Age of American Automobiles, 1949 - 63." There are 10 cars buried in the ground and covered with graffiti. It's a real piece of American history.

It was late when we arrived in Albuquerque, and we decided to go to Old Town for dinner and then to walk around a little. It was Saturday night, and after dinner we found that the Old Town was closed.

We left Albuquerque early Sunday morning, heading towards Flagstaff, Ariz., some 322 miles away.

We stopped at the Petrified Forest National Park, where I used my National Park pass to get us in free. We entered the park at the north entrance just off I-40 and stopped at the Painted Desert Visitor Center. We followed the road north, stopping to see the Painted Desert landscape and then headed south into the Petrified Forest, exiting at the south entrance at US-180. We stopped along the way a few times to get a closer few of the petrified wood. As we drove through the park we could see the remains of Route 66, and I remembered my first trip here in 1962 when you could just stop along the road and see the petrified wood.



The Painted Desert.

After lunch at a local truck stop, which was very good, we stopped at Meteor Crater, formed 50,000 years ago. The crater is 700 feet deep and 4,000 feet across. The iron-nickel meteorite was estimated to have been about 150 feet across and weighing several hundred thousand tons when it struck the earth with a force greater than 20 million tons of TNT. The visitor center has an interesting display of information on meteors and space activity.

We still felt good, so we decided to drive to Laughlin, Nev., and stay the night and drive to Los Angeles in the morning.

A road trip is something everyone should do at least once. When most of us get in a plane and fly from place to place, we just don't get a good understanding of the size, diversity and history of our county. Road trips provide a greater understanding of others and the way they live.



The Route 66 Museum.

RLACEI MEMBER NEWS:

Wallace G. Pearson and his wife, Hope, were recognized as the longest married couple at the Renewal of Vows Ceremony at the Ventura County Fair: 69 years. They were married Dec. 5, 1936. He is 94 and she is 93. Wallace retired from the Planning Department in 1973. Send your congratulations to 3748 Birch St., Ventura, CA 93003

Frances Harmon, 85, retired in 1981 as a Survey Party Chief. His wife, Eileen, Highland Park, called to say the he has dementia.

Tom Combs, after he retired from street Maintenance in 1990, moved to Grants Pass, Ore., where many of his relatives live.

Grady Mullen, Palmdale, bought a home in Cedar Rapids, Iowa, and will be moving soon with his caregiver after he clears up a spot on his lungs.

If you have any news about a retiree that you would like to share, or constructive comments about this column, send them to:
Phil Skarin
5301 Norwich Ave.
Van Nuys, CA 91411-3910
or phone (818) 784-0130.

If you move, notify Helen Salgado, Membership Chair, at 5423 Dewar St., Los Angeles, CA 90012. Also notify LACERS and Alive!

RLACEI Holiday Party



Thursday
December 7, 2006
Noon

The RLACEI's annual Christmas Party and Installation of Officers is scheduled for noon Thursday, Dec. 7, at the Grace E. Simons Lodge. The Lodge is at 1025 Elysian Park Dr., near Dodger Stadium. There will be a light lunch (sandwiches, salad and drinks), entertainment and valuable door prizes. You must make reservations at least a week ahead. Guests welcome. Call one of the officers on the Retiree Helplines (see page 8). Free taxi service can take you from the parking lot to the lodge.

THOUGHT FOR THE DAY:

Writing Your Gospel

Each of you is writing a gospel,
A chapter each day, by the way that you live
And the things that you say.
It will cover
How you treat your neighbor
Your sense of responsibility to your
Family, friends and community
How you treat and respect the
Beauties and wonders of our
Natural environment

How you practice your faith.
People will read what you write
Whether it's truthful or faulty.
I hope that I'll be proud to
Add to my library, a copy of
The Gospel according to you!

- Phil Skarin, RLACEI

The Best Years

RLACEI Annual Meeting



From left: Tony Alvarez, Retired, Parking Manager, 28 years; and Ralph Burquist, Carpenter, General Services, 12 years.



Cleone and Michael Vrabel. Cleone retired from the LAPD Foothill Division in 1984.

■ RLACEI hosts its annual corporation meeting and election of officers.

Photos by Robert Larios, Director of Communications and Marketing

RLACEI — The Retired Los Angeles City Employees, Inc., held its fun annual party and corporate meeting Oct. 12 at the Van Nuys/Sherman Oaks Senior Citizens Center.

The group also elected new officers for 2007. Officers serve two-year terms; half of the officers are up for re-election each year.

Elected were: Ed Harding, Ken Spiker, Jerry Bardwell, Jack Mathews, Helen Salgado and

David Wilkins. They will begin their two-year term Jan. 1, 2007.

The slate of new officers will be presented at the Association's annual Christmas party, scheduled for Thursday, Dec. 7, at the Grace E. Simons Lodge near Dodger Stadium.

There was also a report on LACERS retiree benefits for 2007. On hand to answer questions were Alex Rabrenovich and Sarah Hill of LACERS.

See you in December!



Alex Rabrenovich, Assistant Division Manager, Los Angeles City Employees Retirement System (LACERS) Health Benefits Administration Division.



Paul Jamgochian analyzes and listens to the changes and updates to retirement benefits.



John Shadle retired in 1986 from Building and Safety as a photographer.



From left: Joe Govea, Building and Safety, 25.5 years, with his wife, Shirley.



John Hawkins, President, City Employees Club, with Martha Harding.



Americo Garza, RLACEI Board Member.



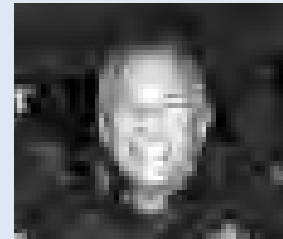
Icle Davis retired in 1981 from Public Works as the Personnel Chief.



Phil Skarin, RLACEI Board Member.



Henry Gervais, Retired, Public Works, Sanitation and Engineering.



Hal Danowitz, RLACEI Board Member and *Alive!* columnist ("Adventures With Hal").



Ralph Burquist retired in 2003 as a Carpenter in General Services.



Martha Harding, wife of RLACEI Board President Ed Harding.



The one and only Tony Alvarez!



James H. Smith retired in 1986 from the Engineering Survey Division, Public Works.



Tom Stemnock, RLACEI Board Member.



Helena Gervais came with her husband, Henry.



Paul Salles retired from Building and Safety.

Reverse Mortgages For Senior Homeowners

You've worked hard to own your home. Why not use it to your advantage?

- Receive monthly payments instead of making them
- Make use of up to 50% of your home's equity as you live there
- No one can force you to leave your home

Please call for a Reverse Mortgage Guide.

Jerry T. Cohen
Reverse Mortgage Consultant
818-947-7865 Direct • 818-631-1110 Cell
jerry@cohenreversemortgage.com

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