

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:**  
Retirees Christmas Party, 11:30 a.m. at the Grace E. Simons Lodge in Elysian Park

**Jan. 5-7:**  
Annual men's retreat at the Serra Retreat House in Malibu.



## RLACEI: Directors Named For Two-Year Terms



By Phil Skarin,  
RLACEI Publicity Chair



### President Ed Harding says:

"At our annual meeting and elections in October, the following Directors were re-elected for two-year terms, beginning Jan. 1:

- Ed Harding
- Ken Spiker
- Jerry Bardwell
- Jack Mathews
- Helen Salgado and
- Dave Wilkins.

"They are all doing a great job, and we are fortunate to have them.

"I was disappointed at the turnout for the meeting. Out of 9,000 members, only 100 showed up. I had ordered 175 lunches, so there was a lot wasted. Always call a week ahead for reservations so we can have an accurate count."

"The next annual men's retreat at the Serra Retreat House in Malibu will be Jan. 5 - 7. This City of Los Angeles men's retreat was started by Tommy Hanifin, City Treasurer, in the mid 1940s, and later continued by the late Larry Jones. Now I am coordinating it. If you are interested, call me at (805) 584-9417, or the retreat house at (310) 456-6631.

"On another note, I have created a special committee that is looking into two problems:

- Those retirees who had remarried after they retired.
- Those retirees who covered their spouse with a greater surviving pension (75 or 100 percent) and their spouse dies; the retiree's pension stays reduced.

"We had our second meeting and

found out that the Retired Fire and Police have made similar studies and will send me copies of their paperwork. They will come to our next committee meeting.

"I hope to see you at our Annual Christmas Party Dec. 7 at 11:30 a.m. at

was 7.8 percent, which was above its peer median of 6.5 percent. I am pleased to report that the total value of the LACERS fund, as of Sept. 30, 2006, was \$9.9 billion. I am optimistic that our fund will reach its all-time high of \$10 billion in the near future.



the Grace E. Simons Lodge in Elysian Park. Be sure you have called one of the officers for a reservation for the lunch."

Legislative Report: Ken Spiker reports: "For the period ending June 30, 2006, LACERS staff reported that the 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 total assets. LACERS assets were valued at \$9.3 billion - up \$1 billion as compared to the previous fiscal year.

"LACERS continues to perform in the top 25 percent of public pension funds. Its five-year investment return

## LACERS Public Pension Funds

The following are some points of interest about LACERS (all figures are as of Oct. 31, 2006, except as noted):

Total value of the fund as of close of business Sept. 30, 2006:

**\$9,914,800,000**

Number of retiree checks issued monthly:  
**14,905**

Average retiree monthly allowance:  
**\$2590.60**

Median retiree monthly allowances:  
**\$2,178.75**

Number of retirees receiving a disability allowance:  
**886**

Number of surviving spouses receiving an allowance:  
**3,234**

Average surviving spouses monthly allowances:  
**\$1,509.31**

Median retiree age:  
**71.59**

Average retiree age:  
**71.55**

Average number of years served (including buyback, service retirement only):  
**27.28**

### 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

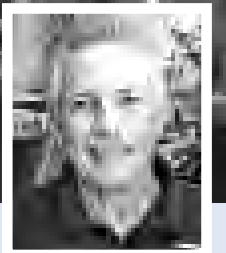
The Los Angeles City Employees Retirement System is at 360 E. Second Street, second floor, Los Angeles, CA 90012. Phone (213) 473-7200 or (800) 779-8328. Contact them to arrange direct deposit of your retirement checks, change your tax withholding or beneficiary, or for questions about your health plans.

# The Best Years

## ADVENTURES with HAL!



Hong Kong and Vietnam: Buddha in Nha Trang. (A photo from Hal's Adventures in 2006.)



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



## Planning: Big Part Of the Adventure

■ Hal devotes this month to the first part of any great adventure – planning it.

For me, planning a trip is just an exciting as taking the trip. I enjoy the research that goes with deciding where to spend your vacation time – even if it is a couple of days in Las Vegas or a month in Europe. After I have booked my trip, I develop a checklist that outlines all of the things that I need to accomplish or plan for before leaving home.

This month I thought I would share with you my to do checklist (which I use for both domestic and foreign travel) and hope that if some of you have other items I have not thought about you would send them to me.

I divide my checklist into a number of categories:

**A complete day-by-day itinerary:** If I have not received one from my travel agent or the tour company, I prepare one myself. I break it down by each day of the trip and include airline, hotel and car rental information. Include reservation numbers, phone numbers and location information. I also will include specific activities if I have already reserved them. By including all this information, you can then give a copy of the itinerary to people who might need to reach you in



Grandeur of St. Pete: The Grand Palace. (A photo from Hal's Adventures in 2006.)

case of an emergency. When Evelyn and I were in Cancun, we had a family emergency; because we had given a copy of our itinerary to our daughter, she was able to contact us in Mexico.

**Current ID and visa:** Gone are the days of traveling without ID. I suggest that you get passports for everyone in your family. My three grandchildren have passports, and it is a lot easier going through immigration with a passport. Beginning next month – Jan. 8, 2007 – everyone traveling to and from the United States by plane will need a passport. You have until June 1, 2009, to get a passport for land and sea travel to and from Canada, Mexico, Central America, South America, the Caribbean, and Bermuda. After that you will need a passport for travel in and out of the United States. Passports are now issued for 10 years, but in some countries your passport must not expire for at least six months from the time you enter the country. Always carry your driver's license as a secondary ID. If you need a visa, get it early. When we needed a visa to get into Chile, it took a week before it was ready. Most countries have a tourist office in Los Angeles, so you can do it yourself. If you don't want the trouble, there are a number of visa services that will do the job for you. Make sure you know what paperwork you need for each country, because it is no fun being refused entry because of an expired passport or not having a visa.



On to the Baltics: A band welcomes the adventurers in Lithuania's Klaipeda Theater Square. (A photo from Hal's Adventures in 2006.)

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**Customs documentation:** Most everyone knows that you can bring in only certain amounts and kinds of goods from foreign countries. The customs information is available from the U.S. government Website. What you may not know is that if you have foreign-made items you purchased here, such as a camera, you may have to pay duty on it when you return from your trip. To protect yourself, you can register each item with the Customs Agency, and then, if you are questioned, you can show the paperwork. Also read up on the custom information for each of the countries. In many cases the amounts and types of goods you can bring back are either exempted or have a different allowance. I found the custom inspectors to be very helpful in reducing the amount of duty you may have to pay. The best advice I can give is to be honest and report everything.

**Travel and medical insurance:** Depending on your destination and the cost of your trip, you may want to buy supplemental travel and medical insurance. In some places this is required. When we traveled to Africa, our tour company required that we have both the travel and medical insurance.

**Foreign currency:** It is always nice to have some foreign money when you get off the plane, but with the use of credit cards and ATM, it is no longer necessary. Before you leave home, check with your financial institution to make sure your ATM card will work in the countries you are visiting. When you use a credit card, make sure of two things – the amount is shown in the currency of the country and keep your copy. Using a credit card can save money, as the exchange rate is better for the credit card company. If the currency of the country is fluctuating you may want to pay cash. I let the credit card company know that I am going out of the country and not to be worried if they get credit card charges from Timbuktu.

**Destination information and maps:** The Internet has so much information that I no longer buy guidebooks. You can do your research and then print out a version to take with you on the trip. Another help is to use a mapping/navigation system to get directions from the airport to your hotel if you are driving. I purchased a global positioning system (GPS), which we take with us. Before we go I program all the information I will need, and it's ready to go. It even worked in South America. Check with the government travel advisory Website to see if there are any problems where you are going. I use both the U.S. and British government sites.

**Things you are taking with you:** I list everything that will be going with us on the trip. I even try to identify the clothes and the number of each item. While I don't always follow the list, it forces me to think of everything and by listing it you won't forget anything. Some of the things I never leave home without: small flashlight; list of important phone numbers; copies of medical and eye-

glass prescriptions; storage media for your camera; batteries; and lots of small plastic bags. We have also begun taking a laptop computer with us,

both for communications and picture storage. If you are going overseas, you will want electrical plugs for the countries you are visiting. I sometimes take an extension cord. I try to decide which luggage to take and what I'm going to carry on the plane. With the ever-changing regulations on what can be brought on board a plane, you need to check the TSA Website ([www.tsa.gov](http://www.tsa.gov)) or call (866) 289-9673 to find out the latest regulations. Don't pack anything in your checked luggage that you don't want to lose. With the new luggage inspection routines, locking your bag does not guarantee security. I have used plastic ties to secure the zippers, and that way I know if the bag has been opened. Recently we purchased luggage locks approved by the Transportation Security Administration that can be opened by the inspectors. Clean out your wallet or purse and take only those items



Hong Kong and Vietnam: Ponagar Cham Tower. (A photo from Hal's Adventures in 2006.)

that I do to make sure I don't worry while I should be having fun. If you have a security system, let them know you will be gone and who to contact in case of emergency. Stop your mail and newspaper or have a neighbor pick them up. I turn off the water to the bathrooms and laundry room while we are gone (I didn't once and a line broke and ran for three weeks.) Have a light and/or radio on a timer.



Grandeur of St. Pete: The fountains at Peterhof. (A photo from Hal's Adventures in 2006.)

you need. I make copies of all my credit cards and other documents and give them to a trusted friend just in case my wallet is lost or stolen.

**Home Care:** The last thing you want is for something to happen to your home while you are gone, so there are a number of things

Lastly have someone visit your home every couple of days to check for any problems. Now go have a worry-free wonderful vacation.

I hope this has been informative. If you have additional items that you do please let me know: [talkback@cityemployeesclub.com](mailto:talkback@cityemployeesclub.com)

## RLACEI MEMBER NEWS:

**Wallace G. Pearson** Wallace and Hope Pearson will celebrate their 70th anniversary Dec. 5.

**Phil and Miriam Skarin** went on a 15-day Elderhostel tour of the five Hawaiian Islands. A major earthquake announced their arrival in Honolulu Oct. 15. Former Deputy City Engineer, Rodney Haraga, is the State Director of Transportation. He had his hands full repairing roads, bridges and docks.

**Terry Michael** worked 33 years in Fleet Services repairing equipment, then retired and worked for five years for a private company repairing street sweepers. Then he bought a five-acre wooded lot in Pegosa Springs, Col., and built a house. He can hunt deer on his own property. Fellow retirees Howard Capia and Randy Smith joined him recently for a successful hunt. Call him at (970) 731-6994.

**Wanted:** A retired building inspector or engineer to assist an owner who wants to develop three lots in the Hollywood Hills. Knowledge of grading and zoning variances desirable. Call Vernon Zimmerman at (323) 662-8250.

**Frank Hefler**, Las Vegas, ran in a Breast Cancer Marathon in Vegas in May, and has another run scheduled Dec. 10. He is also writing a book.

The **LAFCU** is offering 9.9 percent unsecured loans through Dec. 31 to help you with your Christmas shopping.

The **LACERS** retirement Fair Oct. 25 at the Convention Center, attracted more than 500 people. RLACEI had a booth staffed by Ed Harding, Hal Danowitz and Neil Ricci.

Visit our Website at [www.rlacei.com](http://www.rlacei.com) for the latest retirement news.

If you have news about a retiree that you'd like to share, send it to Phil Skarin at 5301 Norwich Ave., Van Nuys, CA 91411, or phone (818) 784-0130, or FAX to (818) 906-3722.

**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 Retirees Helplines. Free taxi service can take you from the parking lot to the lodge.



## THOUGHT FOR THE DAY:

*At this time of year, we go to parties and put up Christmas trees with lots of decorations.*

*We give each other presents, wrapped in colorful paper and ribbons.*

*Like the presents we give, we cover ourselves with fancy wrappings and facades so that people cannot see what we are really like.*

*When the glow of Christmas has passed, may the virtues of faith, hope and love be with you for at least another year.*

— Phil Skarin

# Retiree Question of the Month

Alive! asked retirees...

What Christmas gift do you remember the most from when you were a kid?

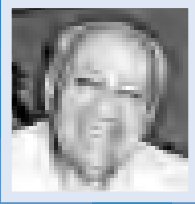
The Best Years



"I lived out in the country (Texas), and I remember the huge California oranges, apples and nuts in my stocking. Oh, and I remember getting a doll named Jean."  
— Icle J. David, Retired in 1981



"A Schwinn bike with a big horn."  
— Ralph Burquist, Retired in 2003 from General Services as a Carpenter



"A sled."  
— Tony Alvarez



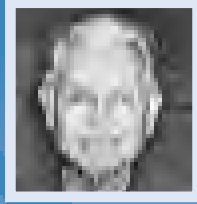
"A pair of Union roller skates."  
— James H. Smith, Retired in 1986 from Bureau of Engineering, Survey Division



"A Daisy BB gun."  
— Tom Stemnock, RLACEI Officer



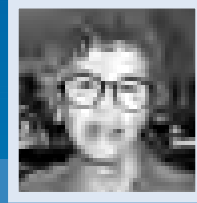
"Coming to the U.S. from Germany in 1938."  
— John Shadle, Retired in 1986 from Building and Safety as a Photographer



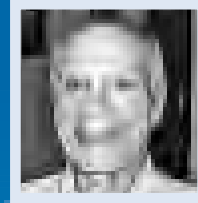
"A barbell set."  
— Phil Skarin, RLA-CEI Publicity Chair



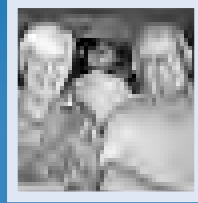
"A Red Rider BB gun."  
— Hal Danowitz, RLACEI Officer and Alive! columnist



"A pair of gloves."  
— Helena Gervais, wife of Henry Gervais



"A Louisville Slugger baseball bat."  
— Henry Gervais, Retired, Sanitation (he and his wife, Helena, have been married for 62 years!)



"A blue bicycle."  
— Cleone Vrabel, Retired in 1984 from the LAPD Foothill Division; her husband, Michael, says, "an Erector set"



LACERS staff members, top row, from left: Lourdes Quintos, Buybacks; James Aceron, Communications; and Monica Smith, Call Center. Bottom: Simone McDade, Departmental Services; Laura Acevedo, Call Center; Jennifer Jones, Call Center; and Adriana Beltran, Call Center.

## LACERS Benefit Fair

■ Retirement office kicks off enrollment season with a benefit fair.

Story by Beverly Haro, Club Counselor; Photos by Sunny Lam, Club Tech Guru



LACERS staff members, from left: Saranta Robroo, Health; and Margaret Drenk, Health.

LACERS — The Los Angeles City Employees Retirement System (LACERS) hosted an open enrollment fair Oct. 25 at the Convention Center.

The event provided LACERS members with information about their health benefits for the upcoming year.

Dr. Gary Small, from the UCLA Center of Aging, was the guest speaker. Nearly 500 attendees participated in this event, making it one of LACERS' largest annual events.

Many vendors from the health industry provided free screening and information for seniors. In addition, attendees had access to massage booths, free travel bags, backpacks, complimentary breakfast and lunch and many raffle prizes, including a Hawaiian Cruise for two.

Many thanks to Debra Fleming, LACERS Member Communications, who assisted with this story.



The presenter and a member speaking to Wai Jung, Health (on the right, standing up).



From left: Alex Rabrenovich, Senior Health Benefits Administrator, LACERS Health Division; Sally Choi, Assistant General Manager, LACERS; Dr. Gary Small, Director of the Memory and Aging Research Center at the Semel Institute for Neuroscience and Human Behavior, UCLA; Lita Payne, Chief Benefits Analyst, LACERS Health Division; and James Aceron, Management Analyst II, LACERS, Member Communications Unit.



Club Board Member Rose Hyland spins the "aloha" wheel.



Blue Cross provided complimentary massages for attendees.



LACERS staff members, from left: Silvia Aroche, Health; and Adrienne Hobbs, Health.



LACERS staff members, from left: Wai Jung, Health; James Aceron, Communications; Alex Rabrenovich, Health; Debra Fleming, Communications; and Sarah Hill, Health.

WELLS FARGO

HOME MORTGAGES

### 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 payments if your loan is long as you live there
- Use the money for home repairs, health care, buying a car—whatever you choose!

Please call for a Reverse Mortgage Guide.

**Jerry T. Cohen**  
Reverse Mortgage Consultant  
818-947-7865 Direct / 818-631-1110 Cell  
jerry.cohen@wellsfargo.com

\*Must be at least 62 years old. Call for more detailed program information. Wells Fargo Home Mortgage, a division of Wells Fargo Bank, N.A. ©2006 Wells Fargo Bank, N.A. All rights reserved. 12/2006 JTC/BJP