



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: (800) 678-4145 Ext. 703
or via E-mail:
postmaster@rlacei.com

Change of Address?

If you change your address, notify Helen Salgado, Membership Chair, at (800) 678-4145 Ext. 713, 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 (800) 678-4145 Ext. 709.

Upcoming Events:

April 12:
Membership meeting, Van Nuys / Sherman Oaks Senior Center. Lunch reservations must be made at least a week in advance.

**RLACEI:
New Officers in Place;
Survivor Part B First OK**



By Phil Skarin,
RLACEI Publicity Chair

President Ed Harding reports:



Ed Harding

"I am starting my 13th year as your President. I wish to thank all those Board members who have done so much to make my job an easy one. They are: Bob

Wilkinson, 1st Vice President and chair of the Audit Committee; Ken Spiker, 2nd Vice President, Chair of the Legal and Legislative Committee and our elected Commissioner on LACERS Board; Hal Danowitz, Secretary and Chair of the Bylaws Committee and a Special Committee; and Jerry Bardwell, Treasurer and Chair of the Budget Committee.

"Thanks also to these committee chairs: Phil Skarin, Publicity; Helen Salgado, Membership; Tom Stemnock and Phil Skarin, Golf; Americo Garza, Picnic and Holiday Party; Neil Ricci, Nominating and Special Needs for Retirees; Jack Mathews, Senior Citizens; and Phil Skarin, Parliamentarian, who keeps me on the right path.

"I must thank them all for making me look good. When you call and thank me for everything we are doing for our Retirees, it's because of all our Board members.

"I just returned from a weekend at the Serra Retreat House in Malibu. Many years ago, Tommy Hanifan, City Treasurer, started a City Employees Group for annual weekend retreats. The mission of Serra embraces individuals seeking a place of quiet for reflection and goal setting. We shared the dining room with an Asian women's group.

"Our next membership meeting will be on April 12 at the Van Nuys/

Sherman Oaks Senior Center. Call a week ahead for lunch reservations. See you there."

Hal Danowitz has arranged a toll-free 800 number for RLACEI. Call (800) 678-4145 and listen to the instructions. More info later. The number is to call one of the officers.

Legislative Update:

Ken Spiker reports the LACERS Board of Directors approved an actuarial study to determine the cost of providing Medicare Part B reimbursement to surviving and domestic part-

ners of deceased members. The study has now been sent to the Mayor and City Council for consideration.

Ken says there are 1,397 surviving spouses who would benefit if the Mayor and City Council approves. Currently surviving spouses of members of the Fire and Police Pensions System receive this benefit.

The actuary report states the additional benefit would cost .26 percent of City payroll.

Ken suggests that those affected and those who want to help should call or write the Mayor and their City Councilperson.



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 (800) 678-4145 Ext. 707.

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!

The Getty

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: (800) 678-4145

• Edward Harding	Ext. 703
• Phil Skarin	Ext. 709
• Robert Wilkinson	Ext. 704
• Jerry Bardwell	Ext. 706
• Harold Danowitz	Ext. 707
• Jack Mathews	Ext. 712
• Helen Salgado (membership)	Ext. 713
• Americo Garza	Ext. 710
• Neil Ricci	Ext. 714

DWP Retirement Plan Office: (213) 367-1722

RLACEI:

Officers for 2007

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

Committee Chairpersons for 2007

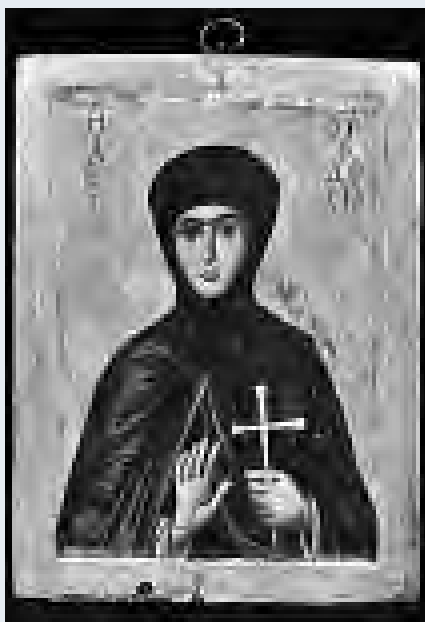
Bob Wilkinson, Audit
Jerry Bardwell, Budget
David Wilkins, Bylaws
Ken Spiker, Legal and Legislative
Helen Salgado, Membership
Phil Skarin, Publicity
Tom Stemnock and Phil Skarin, Golf
Americo Garza, Picnic
Americo Garza, Holiday Party and Installation
Jack Mathews, Senior Citizens
Neil Ricci, Health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

The Getty:
A Local Adventure

Who live in Southern California don't always take advantage of all the wonderful attractions that are available to us here. The assortment of varied activities that a family can do here is much greater than any other place. I keep traveling to other places when there is so much to see here.



Saint Theodosia, Unknown

Over the Thanksgiving holiday we had friends visiting from Atlanta, and on the Friday after Thanksgiving, Evelyn and Val (the wife) decided to brave the stores, and Robert (the husband) and I decided to visit the Getty Center. The Getty is directly across from our house. I see the buildings every day, but have not visited in about three years.

The Getty Center (1200 Getty Center Dr., Los Angeles, Calif. 90049) is in the Santa Monica Mountains on the west of the 405 Freeway in the Sepulveda Pass. It is open Tuesdays to Thursdays and Sundays from 10 a.m. to 6 p.m.; and Fridays and Saturdays from 10 a.m. to 9 p.m. It is closed Jan. 1, July 4, Thanksgiving and Christmas. Admission is free, but there is an \$8 charge for parking. The complex is composed of large number of buildings interspersed with gardens and patios.

The permanent collection includes examples of pre-20th-century European paintings,

drawings, illuminated manuscripts, and 19th and 20th-century American and European photographs. You can get a lot of information at the Getty Website: www.Getty.edu.

We wanted to get there when they opened, so we made the five-minute drive from my house to the Getty just before 10 a.m. After paying our \$8 parking fee, we were directed to park across Sepulveda and walked back to catch the shuttle train that takes you to the Center. It is about a five-minute ride up the hill and you get your first view of the grounds of the Center. Walking into the main building there is an information kiosk and an orientation film. You can also rent an audio device that provides information on the various items in the collection as you visit each pavilion. We got a map and headed out to see what we could see. The first thing we noticed was that they were taking reservations for the special exhibited "Holy Image, Hallowed Ground: Icons from Sinai," so we picked up a ticket for later in the morning.

We wandered through the various pavilions and then got in line to see the special exhibit. We had tickets for 11:30 a.m., but because they don't rush you out of the exhibit we had to wait until people came out before we could go in. The exhibition offers a look at some of the oldest surviving icons from the Byzantine world, and provides insight into monastic life, past and present, at the Holy Monastery of St. Catherine. Lying in the shadow of Mount Sinai in Egypt, the monastery is the oldest continuously operating Christian monastery. Since the third century, monks have lived here. The present church and monastery walls were commissioned by the Byzantine emperor Justinian between 527 and 565. We spent about an hour viewing the 53 icons that were on exhibit.

We had lunch at the café, which has a menu that includes sandwiches, soups, salads and pizzas, just to name a few items. There are indoor and outdoor dining areas. If the weather is good, eat outside so that you can enjoy the wonderful view. If you want full service you can eat at the Restaurant; it has lunch every day and dinner on Friday and Saturday evenings. I had eaten there previously and it was very good. There are also a number of picnic areas where you can bring your own food.

After lunch we stopped in a few more pavilions and then rode down the hill and drove home. The Getty Center is a wonderful place and I'm sorry that I don't go there more often, but like most of us in Los Angeles we need visitors to provide a reason to visit.

A week later we had a chance to visit the

— continued on next page



Saint Peter the Apostle, Unknown

Getty Villa in Malibu (17985 Pacific Coast Highway, Pacific Palisades, Calif.).

Prior to the opening of the Getty Center, the collection was housed in Malibu at the Getty Estate. Neither Evelyn nor I had ever been there and when our daughter's mother-in-law Effie asked if we wanted to go and take the grandkids to a children's program we jumped at the chance. She was able to get tickets through a friend who was performing there.

Like the Getty Center, admission to the Getty Villa is free, but you must have advance reservations because parking is limited. Each Villa ticket allows you to bring three children age 15 and under with you in one car. Parking is \$8. You can get tickets by going on the Website, www.getty.edu or calling (310) 440-7300.

After the Getty Center opened, the Villa was closed and remodeled. It opened in January 2006 and houses the collection of more than 44,000 Greek, Roman and Etruscan antiquities. More than 1,200 works are displayed in 23 galleries devoted to the permanent collection, with five additional galleries for changing exhibitions.

The Sunday when we went featured a number of activities just for children. In handicraft areas, the kids could make floral wreaths, paint clay icons and make paper hats. There was also a storytelling program that Effie's friend was doing.

We left Santa Monica about 11 a.m. and drove up PCH, and it took about 20 minutes to get to the Villa. It is well marked and at the entrance they check your tickets and take the parking money. We parked in the parking structure and decided to have lunch. The café has a menu of salads, sandwiches,

pizzas and pastas. We ordered and they bring the food to your table. The tables are

set outside and have a nice view of the surrounding area. The Villa was

redesigned to resemble a Roman or Greek city. The food was good and as we ate we planned our visit. We knew we had to be at the auditorium by 2 p.m. to hear the storytelling, so we planned around that time.

The two grandmothers took the two youngest grandkids, Isabel, 8, and Coco, 6, to the handicraft area, while the two grandfathers took Maddie, 10, on a tour of the galleries.



Mosaic Icon of the Virgin Hodegetria, Unknown

I was surprised at Maddie's interest in the exhibits; she had a lot of questions, and luckily there were a number of interactive exhibits that provided a great deal of information. I think that Pierre and I enjoyed it as much as Maddie.

As it got closer to 2 p.m., we wandered over to the handicraft area and caught up with the rest of our group.

The storytelling was very interesting. The storyteller was accompanied by a musician playing period instruments. The two stories that she told were old fables and the kids and even the adults enjoyed them a lot.

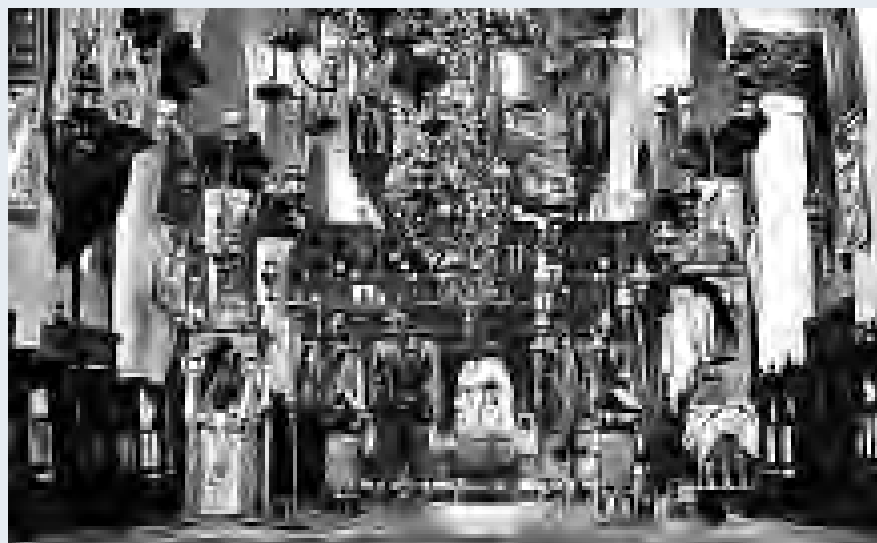
Our last stop was the Explore Store, where each grandkid was able to buy a souvenir of the visit.

The Villa is a lot smaller than the Center, but we didn't see it all. Reservations for the Villa are difficult to get, so you need to plan ahead. Both venues are great for kids and it is a good way to expose them to some culture without them knowing it.

In future articles we will explore other local venues that are kid- and adult-friendly.



Altar in full light Photo: Robert S. Nelson



Nave of the church before vespers, Holy Week, Photo: Robert S. Nelson

RLACEI MEMBER NEWS:

Gil Alberio, San Pedro, recently got a "windfall" but it wasn't the good kind. The strong winds caused a large branch from a tree to fall onto his house.

Frances Cota Bodfish has been a frequent winner in our Poetry Contest for the past 11 years. She became widowed about a year ago. But love struck again. She and John D. Schulz were married Jan. 6 in Wofford Heights, Calif. Phil and Miriam Skarin were invited to the wedding and spent the weekend in that beautiful area of Kern County. Best wishes!

Arlene Orens, Santa Cruz, writes, "Thank you for the years of beautiful poems and [Thought of the Day] in the newsletter. Countless times it made me feel happier in my day. Keep up the good work."

Mr. Patty Matarese, Murrieta, was fixing some shingles on his roof and fell off, breaking his foot, and then his car broke down. He hopes the New Year will only have good breaks!

Hazel Satoshige, after retiring from Personnel in November 1988, moved to Hawaii. She had been doing oil painting and traveling, but has health problems.

Gabriela Hefler, Las Vegas, writes, "I want to thank you for my award in the Poetry Contest." Keep up the good work.

Jane Hanson, Hemet, writes, "Thank you for all the good work you do for those of us who are retirees."

Visit our Website at www.rlacei.com to find out the latest retirement news.

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 (800) 678-4145 Ext. 709

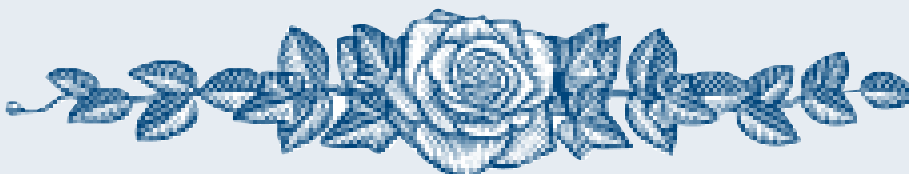
If you move, notify Helen Salgado, Membership Chair, at
5423 Dewar St.,
Los Angeles, CA 90012.
Also notify LACERS and Alive!.

THOUGHT FOR THE DAY:

Purpose and Passion

*Purpose and passion have different meanings.
A person with a definite purpose will get the job done.
But a person of passion loves what he is doing
And will inspire those around him when he does it.*

– Phil Skarin



Retiree Question of the Month

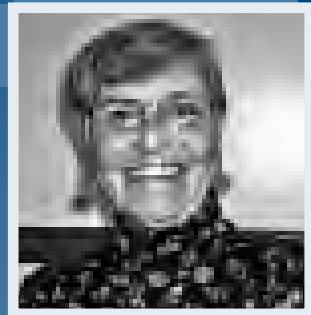
Alive! asked retirees...

What did you love most about working for the City?

The Best Years



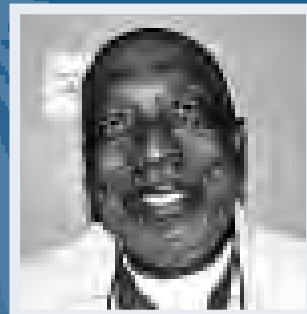
"The employees I worked with." – Charles Wilson, General Services



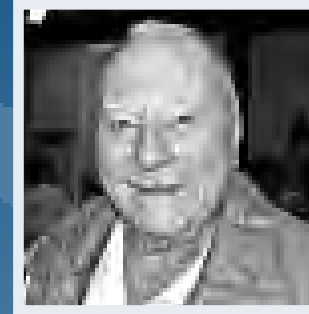
"There wasn't anything I didn't like about working for the City." – Donna Zahner, Public Works



"My all-time-favorite boss and person in the City, Jerry Bardwell." – Jim Iwaki, Community Development



"[My] job was secure and the pension is great." – Calvin Haney, Rec and Parks



"Financial security and getting paid every two weeks." – Fred Coleman, Transportation



"Being out in the field and the people." – John Salles, Building and Safety



"The retirement and health benefits." – Kazi Hamid, Community Development



"It was rewarding." – Robert Jacobs, Public Works Street Maintenance



"There were a lot of opportunities to advance." – Laura Ramirez, Fire Dept.

ADVERTISEMENT

Reverse Mortgages Offer Flexibility



By Jerry T. Cohen, Reverse Mortgage Consultant, Wells Fargo Home Mortgage

Reverse mortgages are quickly gaining popularity as a smart home financing alternative for senior homeowners to convert a portion of the equity in their homes into tax-free funds without making a monthly payment. Senior homeowners can use these funds in any way they wish – to supplement retirement income, cover medical expenses, make home improvements or even take a vacation. Additionally, many seniors utilize a portion of the tax-free funds to cover the cost of private long-term care insurance premiums.

As seniors seek to live out their retirement years in comfort, they often find their lifestyles abruptly altered by unexpected medical emergencies and ensuing healthcare expenses. For those living on a fixed income, such unexpected costs can be financially crippling. Reverse mortgages offer senior homeowners an opportunity to secure their physical and financial independence.

Eligibility for a reverse mortgage depends on two factors: age and homeownership. No income requirement exists, and credit history is not considered. Reverse mortgages are for people who are 62 and older. The loan draws on the equity established in the home.

One of the biggest points of a reverse mortgage is flexibility. The product allows senior homeowners to choose how they want to receive their mortgage funds:

- In a lump sum payment for immediate financial needs
- In term or tenure monthly payments to supplement monthly income
- As a growing line of credit for future expenses
- Or any combination of the above.

Most importantly, no monthly payments are made on a reverse mortgage during its term. It simply becomes payable when the home is sold or vacated for other reasons. Any excess proceeds belong to the homeowners or the estate. Homeowners with a reverse mortgage never owe

more than the value of their homes or the amount borrowed under terms of the loan, whichever is less.

The home doesn't need to be owned free and clear to qualify for a reverse mortgage. You may qualify for a reverse mortgage if the home has a low remaining mortgage that can be paid off at closing with proceeds from the reverse loan.

For baby boomers nearing retirement age, now is a good time to talk to a tax or an estate-planning advisor to see if a reverse mortgage is in their best interest. To be eligible for a HUD reverse mortgage program, HUD requires that the homeowner live in the home as his or her primary residence. As a key consumer protection, all borrowers are required to participate in a free educational session with a HUD-approved counselor in order to determine if a reverse mortgage is the best option.

As many seniors approach retirement, they begin to realize their major asset is likely to be their house. By the time the average person retires, they own a home that is usually worth more than they paid for it. It is pretty amazing that a senior can receive income from their home and not make monthly payments to a mortgage lender.

There is no reason for a senior to be house rich and cash poor. Worries about long-term care and life insurance shouldn't financially hem in someone who is retired. Older homeowners can turn to a reverse mortgage and access the wealth they have accumulated in their houses to obtain added income and enhance their retirement. By doing so, they can continue to live independently – and comfortably – right where they are, and for many years to come.



800-301-8171

PLEASE CALL FOR A REVERSE MORTGAGE GUIDE