

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



**Warren B. Braun, 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 8372 Arnett Dr. Huntington Beach, CA 92647. 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 9:** General Membership meeting, Friendship Auditorium, 3201 Riverside Dr. Los Angeles, Lunch at noon.
- April 16:** LACERS Health Workshop, Friendship Auditorium, 3201 Riverside Dr., Los Angeles.
- June 2:** Retirees Golf Tournament, Alhambra Golf Course.
- Aug. 13:** Retirees Picnic, Grace E. Simons Lodge.

For reservations to RLACEI meetings and lunches, RSVP to (800) 678-4145, ext. 701.

RLACEI:

## Retirement Fund Loses \$3 Billion, But Is Safe



By Phil Skarin,  
RLACEI Publicity Chair

### President Ed Harding reports:



Ed Harding

"Later in this column is a report on LACERS activities by Mary Beetz, our new Director.

"I will see you all at the Friendship Auditorium, 3201 Riverside Dr., on Thurs., April 9, for a great lunch, followed by the General Membership meeting. Some bylaws amendments may be proposed for approval."

### Director Mary Beetz reports:



Mary Beetz

"You can view your retirement account information on [MyLacers.com](http://MyLacers.com) anytime, anywhere.

"MyLacers is a new Web member service that lets Retired Members view account information 24/7. As a Retired Member, you can view past 1099R statements, current payment statements, designated beneficiaries, current deductions and health deduction information. It's easy, fast and very informative! When you click on [MyLACERS.com](http://MyLACERS.com) from the [LACERS.org](http://LACERS.org)

LACERS Update, continued Page 20

### Legislative Update:



Ken Spiker

"Your retirement fund is having its ups and downs, just like all other investment funds worldwide. When the economy was roaring, the fund increased 19.7 percent in one year. This year, we not only could not get the required 8 percent, we lost \$3 billion.

"So, folks bear with us. We are at the mercy of political and investment decisions being made worldwide beyond our control or influence. Your fund is safe, and checks will be sent to you on time.

"Good news for a few of our retirees. The Medical Premium Reimbursement Program (MPRP) is available to retired members and surviving spouses/domestic partner HMO medical plan.

"The Board of Administration, acting on a Benefit Committee's recommendation, unanimously approved an amendment to its Board Rule 5.0. The rule change will allow MPRP participants to receive reimbursement for individual vision

insurance if their medical plan does not include vision services.

"During February, my committee was interviewing firms to provide a consultant service for our healthcare providers. We hope to find and select a firm to that can get us better coverage and lower premiums.

"A couple of disturbing initiatives may be moving to a statewide ballot late this year or next year. One is by Paul McCauley, a certified public accountant in Santa Monica. His initiative needs 694,300 signatures by June 22 to qualify for the November ballot this year. As an amendment to the State Constitution, it proposes that public-employee contracts be renegotiated, including reducing vested benefits for existing and prospective retirees. The text can be found on the Secretary of State's Website: [www.sos.ca.gov/elections](http://www.sos.ca.gov/elections), then search for ballot measure updates for Jan. 21, 2009.

The other initiative is not in print yet and is by former Assembly Member Keith Richman, known for his reform efforts in public pensions. According to a news article in Cal pensions dated Jan. 26, Richman will first ask the Legislature to pass a Jarvis Association proposal to cap benefits and raise the retirement age, similar to his 2007 proposal sponsored by the California Foundation for Fiscal Responsibility. If that fails, Richman will attempt and initiative by Internet signup.

Richman would cap pensions at 60 percent to 67 percent of final salary and combine with Social Security; he would also raise the retirement age to 55 for public safety employees and to 65 or 67 for other employees. This proposal would not affect current employees or current retirees.

### RLACEI Website

Hal Danowitz asks you to visit the RLACEI Website at [www.rlacei.com](http://www.rlacei.com) to find the latest retirement news. If you find it helpful, or have suggestions for improvement, call Hal 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!

Deadwood, S.D., site where "Wild Bill" Hickok was shot.

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
• Michael Karsch	Ext. 704
• Jerry Bardwell	Ext. 706
• Harold Danowitz	Ext. 707
• Jack Mathews	Ext. 712
• Helen Salgado (membership)	Ext. 713
• Americo Garza	Ext. 710
• Tom Stenmuck	Ext. 708
• Mary Beetz	Ext. 711

**DWP Retirement Plan Office:** (213) 367-1722

## RLACEI:

## Officers for 2009

Edward Harding, President  
Kenneth Spiker, First Vice President  
Tom Stenmuck, Second Vice President  
Hal Danowitz, Secretary  
Jerry Bardwell, Treasurer

## Committee Chairpersons for 2009

Jerry Bardwell, Budget  
Hal Danowitz, Bylaws  
Ken Spiker, Legal and Legislative  
Helen Salgado, Membership  
Phil Skarin, Publicity  
Tom Stenmuck and Phil Skarin, Golf  
Tom Stenmuck, Audit  
Americo Garza, Picnic  
Americo Garza, Holiday Party and Installation  
Jack Mathews, Senior Citizens  
Neil Ricci, Health  
Neil Ricci, Nominating  
Phil Skarin, Parliamentarian

## Directors

Michael Karsch  
Americo Garza  
Helen Salgado  
Phil Skarin  
Jack Mathews  
Neil Ricci  
Mary Beetz



## Into the Badlands

## ■ Hal and Evelyn begin the road trip back from his high school reunion.

Evelyn and I took a three-week road trip to my 50th high school reunion in Lansing, Mich. We took a more southern route on the way there and the northern route on the way home. So far we have traveled from Los Angeles to Arizona, New Mexico, Texas, Oklahoma, Kansas, Missouri, Illinois, Michigan and Wisconsin. During the trip Evelyn and I kept a daily log, which we e-mailed to friends, and I have decided to share this log with you to tell the tale of our trip. We left off last month in Green Bay, Wisc.

## Day 14 – Oct. 1

For dinner last night (in Green Bay) we found a Chinese restaurant that wasn't too bad – just too much food for the two of us.

*Evelyn: It wasn't the first time we had crab Rangoon appetizers, but consistent with every other time, I have yet to find any crab. The main filling appears to be cream cheese, which I always find a little odd as an ingredient in Chinese food. Oh, well!*

With the time change (we gained back an hour), we left Green Bay about 8 a.m. and made good time – driving 480 miles to Sioux Falls, S.D. We crossed the Mississippi River, which forms the state line between Wisconsin and Minnesota. We made a couple of stops along the way – to eat lunch at an A&W, to get gas and Evelyn a magnet, and then in Blue Earth, Minn., to see the large (and I mean large, 50 feet!) statue of the Jolly Green Giant.

For nearly 150 miles today were on rural highways (two lanes), and even though you go slower, it is much more



The giant Jolly Green Giant in Blue Earth, Minn.



The Crazy Horse Memorial, near Mt. Rushmore.

interesting than the Interstate. Along the rural highway you can buy most anything – cars, boats, ATVs, tractors, school buses, sheds, logs and snow plows. Almost every house had something in its front yard. That's Middle America for you. We had dinner at an Italian restaurant that wasn't too bad.

*Evelyn: Johnny Carino's Italian restaurant. Now I have seen there is also one in Billings, Mont., so I assume it is a chain. Again, there was too much food, but the ambience was nice and the pinot was good.*

Tomorrow we drive to Rapid City, S.D., and Mt. Rushmore.

## Day 15 – Oct. 2

We stayed last night (in Sioux Falls) at a Super 8 – which wasn't half bad – and the breakfast had fresh doughnuts, so it was okay with me. We left about 8 a.m. and it was a straight drive on I-90 to Rapid City. The speed limit was 75 mph, and we made good time. We crossed the Missouri River, and we also crossed into the Mountain Time Zone and picked up an hour.

We stopped at Wall, S.D., on the edge of the Badlands, to have lunch at the Wall Drugstore. Wall is known all over the world, and it was a fun stop. We picked up a number of T-shirts.

We headed to Mt. Rushmore, about 20 miles outside of Rapid City. You can enter the park for free, but there is a \$10 parking fee. It wasn't very crowded, and we spent



The Wall Drug Store in Wall, S.D.

about an hour walking around the park and visiting the gift store.

*Evelyn: It was amazingly serene. Maybe it was the lack of summer crowds, although there were other tourists. The grounds and surrounding pine-covered hills were very cleansing. During the summer they present light shows after dark with lasers on the monument, but they had already been discontinued for the season.*

Our next stop was the Crazy Horse Memorial (cost to enter is \$10 per person), which is 17 miles from Mt. Rushmore. The memorial was started in 1948 by a group of Indian tribes to honor Crazy Horse in a manner like the presidents on Mt. Rushmore. The memorial is being funded by voluntary contributions and receives no funds from either the federal or state governments. It is still being worked on, and they have completed Crazy Horse's head and are working on the rest the statue.



## ADVENTURES with HAL!

*Evelyn: When completed, the entire statue will be almost 600 feet high and more than 600 feet long, making it much larger than Mt. Rushmore and quite an amazing feat.*

Our last stop today was Bear Country U.S.A. (\$12 per senior), a drive through a wildlife park. You drive your car through a number of different areas, each of which contains a different animal: elk, reindeer, mountain goats, arctic wolf, Dahl sheep, Big Horn sheep, mountain lions and bears. It was very enjoyable and reminded me of Africa.

*Evelyn: The animals seemed indifferent to the cars and went about their routines as if we were not there. I have to say all of the animals looked healthy and well fed.*

We got to our hotel about 6 p.m. and then went to dinner at a great local restaurant, Minerva's, where I had buffalo steak. Tomorrow we were headed into the Black Hills.

*Evelyn: I have to digress for a moment, more as a warning to any of you that may be traveling by car through Minnesota any time soon. From the time we left California, the rest stops we saw along the interstates and highways were beautiful brick or stone buildings with modern facilities, picnic benches, barbecue pits and just in general a place anyone would be comfortable in stopping for lunch or a pit stop. Not in Minnesota. What we found were "Way Stops." They reminded me of China 20 years ago. I won't get graphic, but it's enough to say there was no running water of any kind. Use your imagination. Yuck!*

See the picture.



Evelyn's "favorite" rest stop.

### Day 16 – Oct. 3

We left Rapid City about 9 a.m., and our first stop was Sturgis, S.D., where the yearly Harley motorcycle rally, which draws upwards of 250,000 people, is held in August. We stopped at the Harley Davidson store and picked up a few gift items.

Our next stop was Deadwood, S.D., about 50 miles from Rapid City. We parked at a meter and walked around Main Street, full of casinos and a few souvenir shops. A law in the state allows gambling in Deadwood to keep the town from disap-



The "Wild Bill" Hickok grave marker.

pearing. The revenues from the gambling have helped revitalize many of the buildings and the infrastructure. We took a one-hour tour that goes to the cemetery to see the graves of "Wild Bill" Hickok and Calamity Jane. We also got to see the rest of the town and hear a number of stories about its early days and development. The tour took a little longer than I thought it would, and I had to run back to the car to put more money in the meter. No ticket, thankfully.

We had lunch at Kevin Costner's Sports Bar, part of a casino that he owns. Deadwood is near where "Dancing with Wolves" was filmed.

After lunch, we drove to Hardin, Mont., about 280 miles from Rapid City. We took U.S. 212; it was much shorter than the interstate, but is a two-lane road the whole way. We left South Dakota, drove through a small part of Wyoming, and the rest was Montana – the Custer National Forest and a number of Indian Reservations, with lots of beef, horses and finally some deer (I think they were growing them for sale), sheep and lots of open areas.

*Evelyn: Two ranches were even raising 'roos -- yes kangaroos.*

The speed limit in Montana is 70 mph, and we made good time – only a few slowdowns for small towns and construction.

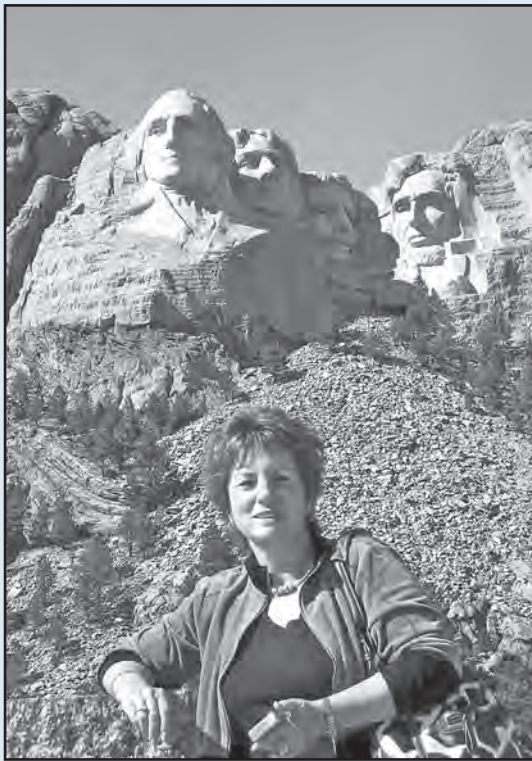
We got into Hardin about 5:30 p.m. and checked into the best hotel in Hardin, a Super 8. Not bad.

*Evelyn: Not great.*

We had dinner at a local restaurant called the Lariat, and I mean local – dinner was actually pretty good. We both had the fried chicken. Tomorrow we were going to see the Little Big Horn and Custer's Last Stand and then do the short drive (120 miles) to Red Lodge, Mont., at the north entrance to Yellowstone.

### Day 17 – Oct. 4

Today was a short drive to Red Lodge, Mont. We spent this morning at the Little Big Horn National Memorial. My Golden Age National Parks pass allowed us to enter without paying the \$10 vehicle fee. The visitor's center showed a 20-minute video about the battle, which is very helpful when you do the driving tour. We drove the tour and stopped at each marker, but to tell you the truth the landscape looked very much alike, so it was hard to picture the battle. The self-guided tour guide was very helpful, and by using it you could get the idea. We were in the park for more than



Evelyn with the presidents at Mt. Rushmore.

two hours and left there about noon.

We drove east on I-90 for about 30 miles and found a rest stop and ate leftovers from yesterday. The drive to Red Lodge is on a two-lane road, and we got to the hotel (the Pollard) about 2:30 p.m. We were able to check in and then did a walk around the four-block historic downtown. We purchased the usual T-shirts and magnet.

The Pollard is a historic hotel built in the late 1800s. It is a three-story brick building where it is said that Buffalo Bill and Calamity Jane both stayed. Our room was on the second floor and was a queen-size suite; it was an inside room with a balcony overlooking the lobby. The bathroom had a steam shower. The room was \$185 per night, but included a full breakfast for two. That night we were having dinner in the dining room.

*Evelyn: The hotel had been well maintained and true to its original period except for the creature comforts, like an elevator, a large exercise facility with sauna and spa and, like Hal said, steam is the shower. I have stayed at the Pollard before and have always enjoyed it.*

Next month we visit Yellowstone National Park and complete our trip.

Notes: There is Website – [www.restaurant.com](http://www.restaurant.com), which lets you buy discount certificates for restaurants all over the country. We have used them and we recommend the site for good saving on restaurant visits.

For those of you planning a trip to Las Vegas, be aware that I-15 is closed Wednesdays, from 10 a.m. to 2 p.m. between the Nevada state line and Baker, Calif., for roadwork. This will continue until mid-April. Always check the CALTRANS Website for road conditions and closures.



The marker for Custer's Last Stand at Little Big Horn, S.D.



Evelyn outside the Pollard Hotel in Red Lodge, Mont.

## RLACEI MEMBER NEWS:

**Ken Kochakji**, Van Nuys, is active with a running club called the Basin Blues. The group holds a fundraising dinner each year to help an orphanage and to provide running shoes for needy high school athletes. Ken has run in the L.A. Marathon 17 times. Ken and his wife were recently on a cruise in the Caribbean, and happened to be seated at a dinner table with Ken and Gail Smuland. Small world!

**Robert Cane**, Oak Harbor, Wash., retired in 1971. He wrote, "I'm approaching my 95th birthday this September. Would you send me the information sheet, 'What to do Upon the Death of a Retired City Employee?'" Which I did. I will send a copy to any retiree who sends a self-addressed, stamped envelope to Phil Skarin, 5301 Norwich Ave., Van Nuys, CA 91411-3910

**Verl Brown**, Greenfield, Iowa, is on a bowling team that won the league championship. He had been a Scoutmaster for 28 years. I remember him from our City League at the Eagle Rock Lanes about 25 years ago.

**Bill and Dorothy Krambo** write: "We enjoy your column. We spent 12 weeks last year going to Hawaii, England, Scotland, Wales, Idaho, Alaska and a cruise of the Greek Isles and Egypt. We got to go while we are still able, but there's no place like home in the United States."

**Irene Galvan and her husband, Jose**, attended the President Barack Obama inauguration in Washington, D.C., Jan. 20 and also attended the Southern Ball, at which President Obama and Vice President Joe Biden spoke. The Galvan's son, Esteban Galvan, works on the staff of Senator Harry Reid and arranged for their tickets. Wow!

**Patrick Nansom, Americo Garza's grandson**, just graduated from Georgetown University and has been accepted as an ensign in the Navy's Seal program. He won't be dry behind the ears much longer.

**Health Committee Chair Neil Ricci** reports that MetLife Dental PPO will replace Anthem Blue Cross Dental PPO for 2009. Tell your dentist that you are in Group #138804 and call (800) 942-0854.

**Save the date**, Tuesday, June 2, for the 31st annual Retirees Invitational Golf Tournament, at the Alhambra Golf Course. Prize sponsors needed to help keep the entry fees low. Contact Phil Skarin if you would like to be a sponsor.

Hal Danowitz asks you to visit our Website at [www.rlacei.com](http://www.rlacei.com) to find the latest news. You can e-mail us at [rlacei@verison.net](mailto:rlacei@verison.net)

**If you have news about yourself, or other retirees**, that you'd like to share, send it to Phil Skarin at 5301 Norwich Ave., Van Nuys, CA 91411-3910, or call (818) 784-0130.





### LACERS Update, *continued from page 17*

homepage, you will be instructed to register for a MyLACERS.com Account. Once you've created an ID and password, you're free to come back as often as you like.

"With MyLACERS, you can view your account anytime and the information is updated every two weeks to give you the most current information about your account, said Sally Choi, General Manager of LACERS.

"We see MyLACERS as another opportunity for Members to make sure their personal information, such as address and designated beneficiary, is up to date.

"We welcome your feedback and suggestions for MyLACERS and will be making enhancements to this service in the near future. For more information, assistance with setting up your account or to let us know what you think of MyLACERS, contact us at [lacers.services@lacity.org](mailto:lacers.services@lacity.org) or (800) 779-8328.

### LACERS

#### Medicare seminar:

LACERS Medicare Seminar was held Jan. 29 at the Friendship Auditorium in Griffith Park to educated Retired Members about the Medicare Part B enrollment requirement and the senior health plans available to them. Forty-two members attended. A complimentary breakfast was served. The event also included giveaways, plan carrier raffle prizes and iPod touch grand prize.



## LACERS Health Workshop

**What:** The theme of this seminar is Emotional Wellness. Breakfast and lunch will be provided. Also included are drawings, door prizes and giveaways. Look for more details in future LACERS mailings.

**When:** Thurs., April 16

**Where:** Friendship Auditorium in Griffith Park



### THOUGHT FOR THE DAY:

## Being Tolerant

*Our democratic freedoms have allowed for the growth of a wide diversity of religious and moral beliefs and activities.*

*The dictionary defines tolerate as: Willing to let other people do as they think best; willing to endure beliefs and actions of which one does not approve.*

*Government is tolerant toward all religious beliefs, yet some laws and regulations require us to practice tolerance of some things of which we may not approve.*

*So, being tolerant requires using good judgment, without being self-righteously judgmental in the process.*

— Phil Skarin

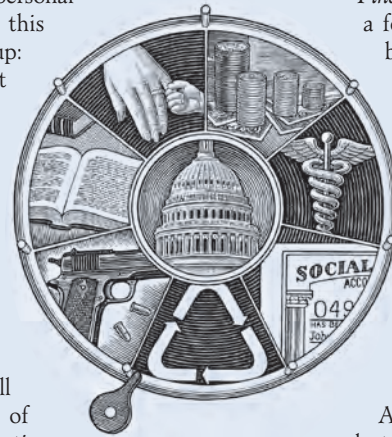
## LACERS Offers Course On Personal Finance

■ **Sharpen your personal finance skills through this LACERS series. First up: Financial management basics.**

LACERS – Sharpen your personal finance skills through this LACERS series. First up: Financial management basics.

To provide its members with the tools to prepare for the best retirement possible, LACERS is launching its new Personal Finance Series with its first course, Financial Management Basics, on Wed., April 15. This will be the first in a series of three financial education courses available free to all LACERS Members.

*Financial Management Basics* is geared toward helping participants develop money management skills and get out of debt. Issues covered will include identifying ways to increase savings, the use of credit and its costs, gaining control of credit cards and improving credit scores. The course also includes a section on the retirement planning programs available to City employees such as LACERS defined benefit retirement plan, LACERS Larger Annuity Program and the City's Deferred Compensation plan. Interested LACERS Members can sign-up for this first course by visiting [www.LACERS.org](http://www.LACERS.org) or by calling (213) 473-7200 or (800) 779-8328.



*Financial Management Basics* is a four-hour course presented by a financial education firm specializing in adult educational programs.

The firm practices an unbiased approach to financial education so course instructors will not be selling or recommending specific products to workshop attendees.

"The fact that we are launching this program on April 15 – tax day – is not lost on us," said Sally Choi, LACERS General Manager.

"What better time to evaluate your personal financial situation to see what else can be done, especially during these challenging economic times."

When asked in a customer service survey what type of seminars and workshops would be helpful for retirement planning purposes, LACERS Members specified that financial education courses would complement the existing *Planning for Retirement* seminars. Besides *Financial Management Basics*, two other courses – one on beginning investing and another on advanced investing – are in development by the same financial education firm and will be launched later this year.

## RLACEI's Toll-Free Number

RLACEI — The Retired Los Angeles City Employees Inc. group has established a new toll-free helpline number that can be accessed free of charge throughout the United States.

**The number is: (800) 678-4145**

Call the Helpline to reach the officers of RLACEI. For information on problems, activities, meetings or membership, call the helpline. Each officer's extension is listed.

Edward Harding x703

Harold Danowitz x707

Phil Skarin x709

Jack Matthews x712

Michael Karsch x704

Jerry Bardwell x706

Tom Stemnock x708

Americo Garza x710

Neil Ricci x714

Helen Salgado x713