

For Retired Club Members



The Best Years

RLACEI Corner:

Retirees July Checks: Cost of Living Increase



By Phil Skarin, RLACEI Publicity Chair

President Ed Harding reports:



Ed Harding

"I wish to thank all those who called (800) 678-4145, ext. 701 to make reservations to attend at our general membership meeting at the Friendship Auditorium April 19. It made it a lot easier to order your lunches. Those of you who missed that meeting missed a nice barbecued beef sandwich, coleslaw, chips and cookies from the Chris & Pitts BBQ company. I want to thank Americo Garza for arranging the place and the meal, and also John Hawkins and Robert Larios of the City Employees Club for the great

door prizes that they contributed to our raffle.

Thanks to Phil Skarin and Tom Stemnock for all the hard work they're doing to put on our Retirees Golf Tournament at the Alhambra Municipal Golf course June 2. You will find an application to play in *Alive!*

I will see most of you Aug. 13 at our Retirees picnic at the Grace E. Simons Lodge in Elysian Park. Don't forget to call the RSVP phone number for reservations a week ahead. There will be a great buffet lunch by Chris & Pitts.



Mary Beetz

Director Mary Beetz reports:

"As part of the recently passed American Recovery and Reinvestment Act of 2009, the Internal Revenue Service (IRS)

LACERS Update, continued Page 22

Legislative Update: Ken Spiker reports:



Ken Spiker

"The March retiree checks for approximately 60 percent of LACERS members will be increased due to the passage of the American Recovery and Reinvestment Act of 2009. Withholding tables had to be changed to allow for the \$400 credit to eligible retirees. This is a one-time tax benefit.

"Our July retiree checks will be increased by three percent. The cost of living index for this year came in at 3.5 percent; one-half of one percent can be banked to be used when the index (CPI) is reported at less than three percent. The maximum allowable increase is an annual three percent.

"The Mayor of Los Angeles has just instructed the Personnel Department General Manager

Margaret Whelan to begin layoff calculations for the fiscal year 2009-10 budget. He specifically called for eliminating 1,600 full-time position authorities, more than 400 of which are currently filled. This steps up the Mayor's actions to continue trimming the budget to avoid an increasingly dangerous deficit of \$530 million

(it was \$430 million just four weeks ago) in the upcoming fiscal year. He is urging the unions to agree to "shared responsibility and shared sacrifice." This directive to the Personnel Department is the Mayor's first signal of the dire straits of the City's finances.

Examples of Bank at July 1, 2009

Retirement Date (on or before):	Accumulated Bank
July 2, 1978	28.90 percent
July 2, 1980	9.678 percent
July 2, 1983	6.1101 percent
July 2, 1987	3.900 percent
July 2, 2008	0.800 percent

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:

June: 2: Retirees golf Tournament, Alhambra Golf Course. Shotgun start at 7:30 a.m.

Aug: 13: Retirees picnic at Grace E. Simons Lodge in Elysian Park.

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

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 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!

#123284

Retiree Hotlines

Who to call? 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 below.

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 Stennock	Ext. 708
• Mary Beetz	Ext. 711
• Neil Ricci	Ext. 714

DWP Retirement Plan Office: (213) 367-1722

RLACEI:

Officers for 2009

Edward Harding, President
Kenneth Spiker, First Vice President
Tom Stennock, 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 Stennock and Phil Skarin, Golf
Tom Stennock, 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



The pool on the ship.



By Hal Danowitz,
Secretary, RLACEI

A Cruise for Christmas

■ Hal takes his family on a Mexican cruise during Holiday Week 2008.

After Christmas 2007, I felt that it might be fun for the whole family to take a cruise during the week of Christmas 2008. With all of the money the family was spending on presents for each other and the grandkids, and the stress of the holidays, it felt that a week's cruise would be a welcome change. The decision was made, and I began looking for the right ship. Going on the cruise were Evelyn and I; JP and Michelle; JP's parents, Effie and Pierre; grandkids Madeline, Isabelle, and Caroline; and friends from San Francisco, Mike and Katharine, and their two boys, Timmy and Alex.



Evelyn, on the pool deck, waits for our cabin to be ready.

We didn't want to fly during the holiday season, so that left either the ports of Los Angeles or San Diego. After checking the Internet and working with my travel agent, we found cruises available on Princess, Holland-America, Norwegian, and Carnival. Holland-America was leaving out of San Diego, and I didn't want to have to make the drive, so I crossed them off the list. I had been on Carnival and, while I enjoyed the cruise, I didn't want the party atmosphere that Carnival has.

That left the choice between Princess and Norwegian Cruise Line (NCL). I have traveled on both lines; with Princess, we have taken more than seven cruises, giving us a pretty high status. We also have high status with NCL, but not as high.

It turned out that for the same type of cabin we wanted, the price on the Princess would be more expensive. But forgetting about the money, I thought that NCL would be a better choice for the kids.

The cost of taking a cruise during a hol-

iday period is always much more than during other times of the year. We also booked this cruise almost a year in advance, which, we thought would give us a better price. But with the downturn in the economy, people who booked later got a better price.

I booked this cruise with a travel agent, one that I have used for a number of years. I have decided that, in the future, I'll do my own booking, using the Internet. If you book with a travel agent, you are unable to talk to the cruise line in general before your cruise. Because I had booked with a travel agent, I was unable to negotiate a better rate when rates began to drop. I asked my travel agent to ask for a better rate, but she was unable to get the job done. In these current times, cruise costs keep coming down. A cruise I'm looking at for this fall has already come down almost \$1,000 per person since the price was first published. I talked to the cruise line about booking, and they told me that I would get the best price available on the day I book until final payment, which is due 75 days prior to sailing, and then the price would be fixed. I told them I'd wait until the 75-day deadline because that is when anyone who is going to cancel will and the price should drop again.

I don't mean to get off the subject of the Christmas cruise, but this is good information to use when booking your next

cruise. Friends who have taken cruises this year all report the ships are sailing at less than capacity.

So we booked the NCL seven-day Mexican cruise on the Norwegian Star, which left from San Pedro Dec. 20 and made three stops in Mexico: Cabo San Lucas, Mazatlan and Porto Vallarta. The ship returned Dec. 27.

After I completed the booking, I pretty much forgot about it until about a month before we were to sail. I got on the NCL Website and read up on the Norwegian Star. The gross weight was more than 90,000 tons, which puts it in the category of a very large ship. It carried 2,240 passengers (double occupancy) and had a crew of 1,084. On our cruise, there were about 500 children, so there were almost 2,800 passengers aboard.

NCL was the innovator of "Freestyle Cruising," which includes eating when, where and with whom you want. There are 13 different restaurants and dining rooms on board for you to choose from, and you can pretty much dress the way you want. Some of the restaurants are no-extra-charge, and some have a cover charge of \$10 to \$20 per person.

The children's program was very good and was divided into four age groups. The program was available from 9 a.m. to 10 p.m. each day.



Katharine and Effie get some sun.



NCL offered a variety of shore excursions, but having been to these ports a number of times, we decided to do our own sightseeing.

I also checked the various cruise blogs to find out what was being said about NCL and the Norwegian *Star*. It was interesting to read the comments, which in most cases were complaints about the ship. With the size of these ships, you're always going to find problems, most of which are minor and easily fixed. In some cases, it's just the way that the cruise line does business, and if you don't like it, you need to find a different cruise line to travel with.

Overall, NCL did a great job. Their cost-to-value can't be beat, and if you're sailing with kids, I would highly recommend them.



Isabelle, Madeline and Caroline were not too happy about the picture-taking.



JP and Caroline.

As I did on the road trip to my high school reunion [in the last four issues of *Alive!*], I kept a daily diary, which I'll use to narrate our trip.

Saturday, Dec. 20 Departing from San Pedro

Today, the 13 of us packed ourselves into two SUVs and drove from Santa Monica to San Pedro to board the NCL Norwegian *Star* for our seven-day Mexican cruise.

We booked a balcony cabin, and the others had booked outside cabins. Effie and Pierre were upgraded to a balcony cabin. Because Evelyn and I had sailed on NCL before, we were members of the Latitudes, which gave us a discount on the price and some other benefits that I'll outline later.

Prior to sailing, I contacted NCL's media relations department and let them know I was sailing with the family and that I intended to write a travel article about cruising with family. They responded that they would help me with anything I needed, and I would be contacted aboard the

ship. More about this later.

Boarding started at noon, and we arrived at the ship at 11:45 a.m.

We dropped our luggage with the porter and then parked our cars in the lot within walking distance of the ship (parking cost \$12 per day).

The check-in process was well organized, and we spent approximately 30 minutes in line before we could board the ship. Our cabins weren't going to be ready until 1:30 p.m., so we found a table by the pool and had lunch (hamburgers, hot dogs, pasta and beer). The food was free; beer and drinks were very expensive, like on most ships. The staff was very attentive; the service was good, and so was the food.

After lunch, we found our cabin on Deck 8 in the forward part of the ship. The cabin was not as large as we have had on either Princess or Holland-America, but it was well organized and clean. We have a queen-size bed and a small couch (which could be turned into a bed), a table and a chair. Both Evelyn and I over-packed, and there was just enough room in the cabin for our things. One problem was that our luggage was too big to fit under the bed, so it took up room in the cabin. This was due to



Michelle, by the pool on the first day at sea.

told it had a 45-minute wait. There was a reservation process you can use to make dining reservations, and later we used it. I also received a Concierge number to call for a dinner reservation, which seemed to come about from my public relations contact. In the end we waited only 20 minutes to get in the Aqua. The service was a little slow to start with, but got better. The food was good, much better than I expected. One funny thing was that the waiter wanted us to order dessert at the same time we ordered our other courses.

After dinner, we saw the evening show, which was a sample of what the entertainment would be for the next seven days. Everyone seemed to enjoy the show, and I was looking forward to the rest of the entertainment.

Sunday, Dec. 21 Sailing down the coast of Baja

We moved the clocks forward one hour the night before, and we slept in past 8 a.m. Evelyn exercised an hour in the gym, and I visited the gym for the first and last time on the cruise. We had breakfast in the Market Café buffet. I found they had pickled herring, and any ship that has pickled herring is all right in my book.

We spent the whole day by the pool, with Evelyn and Michelle leaving only to play bingo, which they didn't enjoy. The weather was still a little cool, but it was nice in the sun. The kids enjoyed the pool and water slides. We had lunch at the poolside grill.

Tonight was formal pictures night, if we wanted to dress up, and Michelle wanted family portraits. We also had invitations, again because of the public relations contact, to the VIP cocktail party with the captain, so we all dressed up a little.

Just Evelyn, Effie, Pierre and I attended the VIP party, which offered good *hors d'oeuvres* and free drinks. There were only about 75 people invited.

After the party, we had dinner reservations at the Giza Sushi/Japanese restaurant. It cost \$15 extra per person; the sushi was okay and worth the \$15.

We ran to get seats for the 8 p.m. show, which was a dance show of '70s music. The dance group was very talented, and the show was great. There were two show times - 8 and 10 p.m., and with the number of kids on board, the 8 p.m. show was always very crowded.

After the show, we took Maddie for ice cream in the Market Café.

I will finish up the cruise next month.



Effie and Evelyn, as the ship sails.

RLACEI MEMBER NEWS:

Attending the Public Works/ Engineering "alumni" luncheon

March 19 at the Luminarias Restaurant were: Cliff Albright, Frank Bonof, Larry Burks, Bob Horii, Larry Lewis, Bob Packard, Phil Skarin, Brad Smith, Lucy Torres, Vitaly Troyan, Alex Viaurrazaga, Louis Yamanishi and many others.

Frank Bonoff, widowed two years ago, has been attending a bereavement group and developed a warm friendship with a widow named Judy. "Life is good again," he said.

Cliff Albright tutors schoolchildren who need help in reading and math.

Dave Brauns visited old friends and relatives in Minneapolis, including his father, who is a dynamo at 97.

Marsha and Phil Barnow have lived in Prescott, Ariz., since 1997. They celebrated their 42nd wedding anniversary Jan. 8. They traveled to Alaska and the Maritime Provinces in Canada in 2000 and 2004.

Glenn Edward McCloskey, father of James McCloskey, passed away March 10. He had worked for the City as a Heavy Duty Equipment Mechanic, retiring from Airports in 1988 as a Superintendent. He was proud of his military service in Germany in World War II. He was known as "Grandpa Mac" to his ten grandchildren and six great grandchildren. His wife of more than 55 years, Patricia Mary, passed away ten years ago.

Kenneth Pierce worked as a Custodian at Van Nuys City Hall. He is still cleaning up by recycling, and the money he raises helps support the West Valley Eagles, a youth track club. Wow!

Ron Hale, in addition to hunting and fishing is now an assistant scout master for his son's Scout Troop No. 854 at Fort MacArthur.

Hal Danowitz asks you to visit our Website at www.rlacei.com to find the latest news. You can also e-mail us at rlacei@verizon.net.

An information sheet entitled "**What to do upon the death of a Retire City Employee**" is available by sending a stamped self-addressed envelope to Phil Skarin.

The Annual Retirees Poetry Contest will be held again. There are separate categories for members and family members. Valuable prizes will be awarded. Send typed poems on any subject of interest to retirees to Phil Skarin by Nov. 1.

Our Annual Retirees Invitational Golf Tournament could use some more prize sponsors to keep the entry fees low. If you would like to be a sponsor, contact Phil Skarin or Tom Stemnock. Call them also if you need an entry form. An entry form is also in this month's *Alive!*

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

LACERS Update

■ Mary Beetz, continued from page 19

required LACERS to update its withholding tables for the monthly benefits received by our members and beneficiaries. This act provides a one time refundable tax credit of \$250 to individuals who receive government pensions from work not covered by Social Security, such as LACERS retired members.

The new IRS withholding tables incorporate the tax credit, ensuring that all employees/payers begin using these tables as soon as possible, but not later than April 1.

The following will show what your reduction might be under the new act:

LACERS Members with Marital Status of Single and One Withholding Allowances:

- You will have a reduction of federal tax withholding up to \$44.40 per month if monthly taxable income is \$5,848 or less
- The reduction diminishes to \$0 if after-taxable income exceeds \$7,329.

LACERS Members with Marital Status of Married and Two Withholding Allowances:

- You will have a reduction of federal tax withholding up to \$66.70 per month until reaches \$10,445.
- The reduction diminishes to \$0 after taxable income exceeds \$12,676.

LACERS Members Not Impacted by the New Act:

- Members whose taxable income is too high to receive the withholding reduction.
- Members who elected to withhold at a flat amount.

- Member who chose not to withhold.
- Members who had low taxable income with zero withholding in February 2009 retirement payroll.

Consult with your tax adviser: Since the total amount of withholding reduction through the end of year, in many cases, will exceed the \$250 tax credit, we encourage you to consult with your tax adviser on the desirability to adjust the W-4P (Withholding Certificate for Pension or Annuity Payments) to avoid higher tax liability when filing the 2009 tax returns. Form W-4P is available at www.LACERS.org for your convenience.

New MetLife Number: On Jan. 1, MetLife replaced Anthem (WellPoint) Blue Cross as LACERS Dental PPO plan carrier.

LACERS retired members who were enrolled under the Anthem (WellPoint) Blue Cross PPO dental plan and did not submit an enrollment change form your dental plan were automatically transitioned to the new MetLife PPO plan.

For questions about dental coverage, retirees can contact MetLife at the toll-free number dedicated to LACERS members: (866) 526-0981. Retirees can also visit the MetLife Website at www.metlife.com/dental. Although MetLife does not issue I.D. cards, dentists can access www.metdental.com or call the toll-free number to verify PPO coverage.

For questions about your LACERS' Health plan coverage, call our toll-free number (800) 779-8328 or (213) 473-7200 or by email at LACERS.health@lacity.org.



Back row, from left: Bob Cutler, Public Works, 30 years of service, Retired; Larry Tamashiro, Los Angeles County; and Mar Ondoy, Public Works, 28 years of service, Retired. Front: Carol Takafuji, ITA, 38 years of service, Retired; Dorothy Tomishiro, Controllers Office, 36 years of service, Retired; Janet Iwaki-Horsting, Public Works/ Street Lighting, 37 years of service, Retired; and Cliff Cannon, Controller's Office, 31 years of service, Retired.



Director and Picnic Committee Chairperson, Americo Garza, is calm, cool and collected during the meeting.



From left: Robert Howard, Convention Center, 38 years of service, Retired; Quintell Webb, Public Works/Street Cleaning, 30 years of service, Retired; and Charlie Lavender, Public Works/Street Maintenance, 30 years of service, Retired.



From left: Santos Ibarra, ISD, 20 years of service, Retired, and his wife, Armida. They've been married for 62 years!



From left: Tony Alvarez, General Services, Retired; and George Schaad, General Services, Retired.



From left: Leo Rosen and his son, Joel.

Annual Spring Meeting

Photos by Robert Larios, Club Director of Operations

RLACEI — The Retired Los Angeles City Employees, Inc. (RLACEI) retirees association held its annual spring general membership meeting April 9.

The meeting and luncheon was held at the Friendship Auditorium.

Thanks to Phil Skarin, RLACEI Publicity Chair, for his assistance in producing this article.



From left: Steve Hochberg and his dad, Sam, Convention Center, 35 years of service, Retired.



RLACEI President Ed Harding starts the meeting.



Treasurer Jerry Bardwell.



Second Vice President Tom Stemmok.



Director and Health Committee Chairperson, Neil Ricci, reads the minutes.



From left: Lois and Henry Starks Jr., Public Works/Street Services, 40 years of service, Retired; and Leroy Richards, Public Works/Sanitation, 37 years of service, Retired.



Ben Reyes, Controller's Office, Retired.

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	Jack Matthews	x712	Americo Garza	x710
Harold Danowitz	x707	Michael Karsch	x704	Neil Ricci	x714
Phil Skarin	x709	Jerry Bardwell	x706	Helen Salgado	x713
Tom Stemmok	x708	Mary Beetz	x711		



THOUGHT FOR THE DAY:

Setting Standards

A standard is anything taken as a basis for comparison, such as a rule, test or other requirement.

In business there are quotas or other work measurement methods.

But, in our personal relationships,

more subjective standards are appropriate,

such as love, patience, kindness, generosity and self-control.

— Phil Skarin