

For Retired Club Members



The Best Years



By Phil Skarin,
RLACEI Publicity Chair

RLACEI:

California Budget Mess Not Affecting Us, So Far

President Ed Harding reports:



Ed Harding

"It seems that every time I read the obituary column, I have lost a friend or coworker. David Reed died in June after a lengthy illness. He had been the Assistant Director, Public Works/Street Maintenance, now called Street Services; our hearts go out to Dave's wife, Jeannie. We all knew her as Jeannie Nishi, before she married Dave. She was secretary to the Director, the greatest gal you ever want to meet.

"I hope you are enjoying a fabulous summer. I know I am. Martha and I will be at Topaz Lake for a week and then two weeks at our second home in Minden and the Lake Tahoe area.

I am looking forward to seeing a lot of old friends at our annual Retirees Picnic on Thursday, Aug. 13 at 11:30 a.m. at the Grace E Lodge in Elysian Park. A great buffet will be served by the Chris & Pits BBQ firm. Complimentary taxicabs will take you from the parking areas to the lodge. Please call for reservations a week ahead. You may bring a guest."

Our golf tournament on June 2

at the Alhambra Golf Course resulted in some outstanding scoring. Trophies were awarded to:

Member, Men:

- Gil Ganes, low gross.
- Mike Lee, low net.
- Ezio Briasco, second place, low net.

Guest, men:

- George Chapman, low gross.
- Jim Slaydon, low net.

Member, ladies:

- Chris Stemnock, low gross.
- Betsy Melancon, low net.

All Golfers:

- Vester Pittman, low gross, front 9.
- Michael Koppenhaver, low gross, back 9.

Closest to the pin:

- Gerald Carrido, 7;
- Oliver Cunningham, 8;
- Gil Barnas, 11;
- Dick Hovius, 13; and
- George Chapman, 15.

Longest drive:

- Vester Pittman and Cathy Bujshy.

Director Mary Beetz reports:



Mary Beetz

On July 23, at the Friendship Auditorium in Griffith Park, LACERS held its second Medicare seminar of the year for its

Medicare-eligible retirees. LACERS staff explained LACERS' Medicare requirements relative to Medicare Parts A, B and D. LACERS' health plan representatives were also present to discuss LACERS' medical plan options to the seminar attendees.

LACERS' next wellness seminar, *Your Food, Your Health; Facing the Food Challenge* seminar, will teach retirees how to eat to stay healthy, read food labels and safely handle food. All LACERS retirees should have already received their invitations to this event, which will take place Thursday, Aug. 27 from 9 a.m. to

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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:

- Aug. 13: RLACEI Retirees Picnic, 11:30 a.m., Grace E. Simons Lodge, 1025 Elysian Park Dr.
- Oct. 8: RLACEI annual Corporation Meeting and Elections, Friendship Auditorium, 3201 Riverside Dr. Lunch at noon, meeting at 1 p.m.
- Dec. 3: RLACEI Christmas Party, noon, Grace E. Simons Lodge in Elysian Park. Courtesy taxi rides from the parking areas, courtesy of the Independent Taxi Owners Association.

Reservations to these events: (800) 6578-4145, ext. 701.

Legislative Update, Ken Spiker reports:



Ken Spiker

"The City Council's once approved Retirement Incentive Program (CIP) is still in negotiations with the City's employees unions. Sources report it may take months before there's any agreed-upon settlement. No actuarial study has been prepared or released, thus the savings to the City's general fund and the cost

to the retirement fund (LACERS) is unknown.

Impact on LACERS: The City Council recently adopted in concept a Retirement Incentive Program (CIP) that would provide eligible LACERS' members with incentives in the form of benefit enhancements and/or cash payments to take early

retirements. The stated goal of the RIP would be to retire 2,400 LACERS members.

In anticipation of the RIP, LACERS has been preparing to process the 2,400 retirements in a matter of months. Normally,

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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!



Playa Grande Resort.



By Hal Danowitz,
Secretary, RLACEI

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

- R.S.V.P. Ext. 701
- 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 Stemnock 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 Stemnock, 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 Stemnock and Phil Skarin, Golf
- Tom Stemnock, 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



An Uncrowded Cabo

■ Hal and Evelyn take the grandkids to the Cabo San Lucas timeshare.

It is time for our annual trip to our timeshare in Cabo San Lucas, Mexico. This year, my wife, Evelyn; Effie, the other grandmother; and I took the three grandkids with us. Pierre, the other grandfather, decided to skip the trip.

Last year we went without the kids, and it wasn't during spring break, so it was very quiet in Cabo. This year, with the economy in such bad shape, I didn't know what to expect.

We booked our flight on Mexicana Airlines, and we arrived at the Bradley Terminal at LAX about two-and-a-half hours before our flight. The Mexicana check-in area is on the lower level and is much easier to use than before they moved. We checked in without problems and then put our luggage through security. The kids - Madeline, 12; Isabelle, 10; and Caroline, 8 - handled their own bags.

When we arrived at the gate, we had about an hour wait before we could board the plane. This was better than two years ago, when the plane was more than five hours late in leaving Los Angeles. This time we left on time, and the flight down was great; the kids played games on my computer or listened to music on their iPods. We even were served a box lunch and a free movie.

We landed on time and cleared customs and immigration, and then looked for our car and driver, who was to take us to the Playa Grande Resort. When you leave the terminal, you are besieged with time-

share people. Last year, without the kids, we did the timeshare option, but Evelyn said "no way" this time. After fighting our way through the throng of people, we found our transportation, which I had booked online with TransBaja.

The drive from the airport to the resort is about 45 to 60 minutes, depending on traffic. We wanted to stop at a market, so our driver took us to the large supermarket about halfway between the airport and the resort. Evelyn and Effie did the shopping while I waited in the car with the kids.

After they were done shopping, we finished the drive to the resort. We checked in and had our first problem: This was not our normal timeshare week, so we didn't have our regular units, which connect. They gave us two units side by side, but they were not connecting. I asked them to change our accommodations, which they did. We took two rooms on the ground floor, and I wasn't sure it would like it. But it turned out great for the kids.

The town did not seem as crowded as I had remembered from the last spring break, and as the week progressed, we saw half-empty restaurants. The best indicator was that the pool area at the resort was not very busy.

After we settled in, it was time for dinner. We walked to one of my favorite restaurants, Pancho's Restaurant and Tequila Bar (Hidalgo and Zapata), where we have eaten on each trip. The restaurant was crowded, and we sat outside. As

usual, the food and service were very good.

The one thing I like about the Playa Grande is the location on the Pacific side of the Baja tip, which makes it a short walk into the main center of Cabo.

Sunday morning, we sat through the Playa Grande's owners update, a timeshare presentation. We do this each year for the free breakfast and the \$50 gift certificate. It takes only a couple of hours, and we don't have to leave the resort. While our resort was sold out, the timeshare organization is building at least two more in the area. As we sat there, a number of units were sold.



Evelyn and Michelle.



Hal with the grandkids in the pool.

ADVENTURES with HAL!

After the timeshare presentation, we booked a snorkeling cruise for the three kids and I, using the two \$50 gift certificates.

We spent the rest of the day by the pool, just relaxing. The weather was in the mid-80s and sunny. That was the norm most of the time, except for two days, when it was very windy.

As we walked into town for dinner, we

on the boat, and we sailed to the Marina. While we were returning, we had a lunch of tuna sandwiches, chips and guacamole. Even with the small amount of time to snorkel, it was still fun to sail up the coast.

By the time we got back to the resort we were pretty tired and decided to have room service for dinner.

What the kids didn't know was that their mother, Michelle, was flying down that day to spend the rest of the week with us. We spent the day around the pool. Isabelle and Coco painted ceramics to take home to their friends.

We waited for Michelle to land around 5 p.m. before we had dinner. She called us from the airport, saying she couldn't find

San Lucas: Lover's Beach, behind the arch between the Sea of Cortes and the Pacific Ocean, accessed by water taxi only. They are in the process of building a foot path from the Pacific side, so people will be able to get there by foot; Solmar Beach, on the Pacific Ocean in front of our resort, which is not good for swimming; and Medano Beach on Cabo San Lucas Bay, which is Cabo's main beach and is safe for swimming and water sports.

We wanted to spend the day at Medano Beach, and we took a water taxi from the Marina. It cost between \$2 and \$3 per person, depending on your negotiating skills. Once we got there, we rented an umbrella and settled in for the day. The kids wanted to ride the banana boat again (they did it on the Christmas cruise), and then Maddie and Isabelle took a kayak out in the bay. I was interested to see how they would work together in paddling the boat. They did return and were still talking to each other, but barely. Cruise ships stop at Cabo every day except Friday and Sunday, so the beach was very busy (this was about a month before the swine flue outbreak) with cruise tourists.

We had dinner at the Office (Pasco del Pescador), where we have had breakfast many times, but this was our first dinner and it was very good. The food and service were good. We will go back, for it is really a Cabo institution.

Friday was our last full day, and Michelle just wanted to lie out by the pool, so we all just relaxed for the day.

We wanted to try a new restaurant for dinner, and Michelle recommended La Golondrina Trading Post (Paseo del Pescador). We took a taxi to the restaurant, which is a large garden patio. The menu is written on the wall, and the portions are very large. The kids ordered just appetizers, and we ordered regular meals. Evelyn and I could have split a meal. The food and service were good, but it was quite expensive. Eating outside also had the problem of seeds falling off the mesquite trees. It took a while to get the check after the power failed. I would go back, but would order differently.

Before we left for the airport Saturday morning, we had breakfast at Mama's Royal Café (Hidalgo between Zapata and Madeno), where the food was good, but for some reason the service was a little slow.

Our car picked us up for the ride to the airport. We breezed through check-in and security and waited in the terminal for our plane to leave. They have changed the layout of the terminal, so that all restaurants are behind security, making the wait much nicer. The best part was that our plane left on time for Los Angeles.

I still enjoy Cabo, and we are looking forward to returning next year with the kids.



Maddie and Isabelle in the kayak.

passed a restaurant we have never gone to, and after they offered us free margaritas, we ate there -- The Shrimp Factory (Blvd. Marina at V Guerrero). I was impressed with the food, and the price was very reasonable. We had walked past it many times and never gave it a try. I put it on my list to eat there next year, too. The kids loved it, too.

Monday was a do-nothing day, and we spent most of it by the pool. Late in the afternoon, I took the kids to the putting green, and we took a couple of turns around the nine-hole putting course. Evelyn even managed to exercise a couple of times in the resort's cardio room.

We had dinner that evening in the resort's Calima Restaurant dining room, and I was not impressed. The food and service were mediocre. Since we have been coming to Playa Grande, the one weakness has been the inconsistent food and restaurant service.

Tuesday was the snorkeling cruise. The kids and I took a taxi to the Marina where the cruise was to start. It sailed up the coast to Chileno Bay, where we stopped and snorkeled. Our tickets included lunch and all you could drink. At the dock, we were put on the smaller of the two catamarans, which held only 16 people, eight of which were under 12 years old. The other boat had at least 40 people on board. The kids loved the ride to the Bay, which took about an hour and 15 minutes. They made friends with the other kids, and they all sat in the front of the boat in the netting over the water. On the way out we were provided fins and goggles. Both Maddie and Isabelle are strong swimmers, and when we got to the bay, they jumped in and did their own thing. I stayed with Coco, and we snorkeled together. I had her use a "noodle," which helped her in the water. We saw a few fish, but not as many as I had hoped for. After about an hour, we had to get back



Hal and Effie.

her ride, and she had to wait until the next flight landed before she could get a ride to the resort. She didn't arrive at the resort until after 7 p.m., and we decided to eat in the Calima again. It wasn't any better.

The kids were happy to see their mother, but any discipline went right out the window.

There are three main beaches in Cabo



Maddie, Isabelle and Coco on the snorkel cruise.

RLACEI MEMBER NEWS:

Louis Nowell, Councilman of the First District from 1963-77, passed away at 94. He had previously been a member of the Fire Department.

Mary Sims was recently reported to be deceased. Not true!

Robert Bass celebrated his 80th birthday July 18 at a surprise party arranged by his four daughters at El Dorado Park.

This just in via the City Employees Club Website: "Hi Phil. This is for the retirees' news column. I know that I appreciate reading about what others are doing. Thanks for your efforts!

Arlette Menard retires (again!): After retiring from DWP in 1998, Arlette earned a Master's degree in library and information science from San Jose State University while teaching ESL for the LAUSD. After four years, she has recently retired from her position as school librarian from the William Hart School District. Off to the next adventure! Her motto: It's never too late to have new experiences and to make a contribution. P.S. That was her son, Vincent Rojas, as a Medal of Valor honoree in the July issue of *Alive!*

Planning to Retire Soon? If you are, Helen Salgado, Membership Chair, invites you to join the Retired Los Angeles City Employees, Inc. (RLA-CED), which is the only one exclusively serving the interests of L. A. City retirees, for only \$1 a month. Call one of our Board Members at (800) 678-4145 for more information.

Do you have a poem for this year's Retirees' Poetry Contest? Send it to Phil Skarin by Nov. 1. It can be on any subject or style of interest to retirees. There are member and family member categories. There will be valuable cash prizes. Also, if you have news about yourself or other retirees, that you would like to share, send it to Phil Skarin at 5301 Norwich Ave., Van Nuys, Ca 91411.

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 him at (800) 678-4145, ext. 707.

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Change of address for RLACEI members, notify Helen Salgado, Membership Chair in writing at 8372 Arnett Drive, Huntington Beach, CA 92647 or call (800) 678-4145, ext. 713.

Legislative Update

■ Ken Spiker, continued from page 21

LACERS processes approximately 500 retirement applications in a given year.

To assist those members who are anticipating retirement through the RIP, LACERS has been reaching out to active members to provide retirement readiness seminars and counseling. Special emphasis has been placed on encouraging active members to prepare for the retirement process by applying for any service credit purchases that they qualify for and making sure that they have the documents they will need.

Members should visit www.lacers.org for updates about the RIP, news regarding their retirement benefits and a schedule of educational seminars available through LACERS.

The proposed RIP also will impact the LACERS Fund in such ways as:

- LACERS will have to pay more in retirement allowances and health subsidies than anticipated.
- Because the additional benefits were not funded during the working years of the members, these benefit payments will increase LACERS' unfunded liability.
- The additional benefits presumably will also decrease LACERS' funded ratio and liquidity, especially since there will be a two-year lag before active member contributions are increased to offset the additional costs of the RIP.

If the unions ratify the RIP and the Council formally adopts it, the LACERS Board will consider the length of time the City has to pay the additional contributions to fund the RIP.

Turmoil in Sacramento, by Michael Karsch:

The breakdown in addressing the increasing state budget deficit continues into the 2009-10 fiscal year. While there is a budget in place that was accomplished in February, the deficit has grown beyond the actions taken by that budget document and the deficit now stands at more than \$26 billion. The state is now issuing IOUs for many state vendors, and the Legislature continues in session with only one focus -- saving the state budget. Three furlough days per month are now in effect for state employees, on top of a 5 percent salary cut. The national credit rating agency Standard & Poors has put the state on credit watch "with negative implications" due to the state's chronic and unresolved budget deficit. The rating agency fears that the budget problems "increase the risk of missed payments" on outstanding bond issuances. The debt amounts to \$59 billion in general obligation bonds and \$8.1 billion in appropriation debt. In the large state pension system, the California Public Employee Retirement System, consideration is being given to "smoothing" the financial support of the system's expenses (pensions of retirees) by postponing pension contributions from one fiscal year to another. This was attempted by the City of Los Angeles last year to help the City in its deficit situation, but was not enacted. What CalPERS is considering would not impact the City's pensions. But the overall state budgetary deficit and downgrade in credit rating can have a ripping effect on our City and others, such as the likelihood of taking \$2 billion in property taxes from local governments statewide, although such must be repaid with interest in three years.



THOUGHT FOR THE DAY:

Anchors for the Storms

When the storms of life are threatening our stability, we look for an anchor to help us ride out these storms.

These storms could include problems areas of health, finances, employment or personal relationships.

An anchor is something that makes a person feel safe and secure.

Anchors could be family, friends, neighbors, inspirational writings and your personal faith.

So, it's a good idea to have some anchors available before the storms arise.

– Phil Skarin

LACERS Update

■ Mary Beetz, continued from page 21

1:00 p.m. at the Friendship Auditorium in Griffith Park, 3201 Riverside Dr., Los Angeles, CA 90027. Free parking is available onsite. To attend this event, simply RSVP by calling LACERS at (213) 473-7200, (800) 779-8328 or (888) 349-3996 TDD or register online at www.lacers.org. Space is limited and our events fill up quickly, so be sure to reserve your seat today, if you haven't already done so.

Open Enrollment: LACERS 2010 health benefits open enrollment period will start on Oct. 15 and continue through Nov. 15. Open enrollment meetings will be held in Los Angeles, Van Nuys, Ontario and San Pedro,

as well as Las Vegas. At these meetings, LACERS' members may speak with health plan representatives about their health plan choices for 2010. There will be health screenings at each location and refreshments will be served. Look for LACERS Save-the-Date Flyer to be mailed in August for more details.

LACERS is also redesigning the 2010 health benefits guide to help retirees compare health plans more easily and better understand each plan's benefits.

LACERS update information is available at www.lacers.org.

For Retired Club Members



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United Agencies is your recommended Insurance Broker.

When it comes to auto insurance, Mercury Insurance is known for their high level of service and some of the lowest rates in California. It's a winning combination from Mercury Insurance that more than 1,000 drivers a day are switching to.

Take a look at how **Mercury Insurance** stacks up against the competition!

	COMPANY	(91105 Zip Code)
California Automobile Insurance Premium Survey	Farmers	\$1,482
	State Farm	\$1,339
	Allstate	\$1,329
	Geico	\$1,311
	Auto Club	\$929
	Mercury Insurance	\$876

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