

For Retired Club Members



The Best Years



By Phil Skarin,
RLACEI Publicity Chair

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:

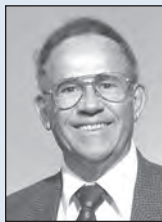
- Oct. 8. Annual RLACEI corporation meeting and elections, Friendship Auditorium, 320 Riverside Dr. Lunch at noon. Meeting at 1 p.m.
- Dec. 4. RLACEI Christmas party, noon at the Grace E. Simons Lodge in Elysian Park. Courtesy taxi rides from the parking area, courtesy of the Independent Taxi Owners Association.

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

RLACEI:

Will Early Retirement Plan Affect LACERS Fund?

President Ed Harding reports:



Ed Harding

By the time you read this, our annual picnic at the Grace E. Simon Lodge in Elysian Park, held Aug. 13, will be history. It's always an event I look forward to. There are always so many friends and co-workers who attend.

In my last article, I spoke about the passing of Dave Reed, retired Assistant Director of Street Maintenance; what a great gal his wife, Jeanne Nishi, is; and how many friends and admirers she has. I received many letters telling of the admiration they have for her.

Our next event will be our annual corporation meeting and election Oct. 8 at the Friendship Auditorium, 3201 Riverside Dr. in Los Angeles. Alex Rabrenovich, Chief Health Benefits Administrator for LACERS, will be there to keep you informed of everything new on your health plans. Chris & Pitts will serve

lunch to all that have made reservations. Call (800) 678-4145 ext. 791 for reservations.

Are you planning to retire soon? If you are, Helen Salgado, RLACEI Membership Chair, invites you to join the Retired Los Angeles City Employees, Inc. (RLACEI), 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 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 91411-3910.

Director Mary Beetz reports:



Mary Beetz

"Generic vs. brand-name drugs: All LACERS members can help control the rising costs of healthcare by being better healthcare consumers. One way you can do this is by using generic prescription drugs. If you're on a particular medication, you may have the choice to purchase the generic version of the brand-name drug your doctor has prescribed. You may hesitate to select generic drugs over brand-name drugs just as you might prefer one brand of cereal, cleaning product or mouthwash to another, because you

LACERS Update,
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Legislative Update, Ken Spiker reports:



Ken Spiker

I am pleased to report that our retirement fund has improved and is recovering some of our two-year losses. LACERS fund reached \$8.9 billion, and we expect to continue to increase the total. Is the recession over?

Negotiations with our health care providers are in the final states. We will offer you the same carriers in 2010 as we now have. Unfortunately, premiums will increase as they have nationwide, but we are bargaining for a minimum amount. Benefits and services should not change, but we do

have some extras on the table we hope to get (Botox?).

As of this writing, the (ERIP) Early Retirement Incentive Program is still in limbo. Unions and City officials have negotiated a program that would permit between 2229 and 2763 current employees to take early retirement.

While early retirement would save the City funds, it would pass on an unfunded liability to the LACERS fund between \$250 million and \$354 million.

Negotiations between City officials and unions were based upon

a 15-year repayment plan to the LACERS fund. The LACERS General Manager has recommended a five-year repayment plan. All Union representatives who appeared before the Board of Administration opposed staff's recommendation. The board president referred the matter to a special committee for a public hearing. Final outcome of the proposal is to be determined.

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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.



ADVENTURES with HAL!

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



Travel Planning

■ Hal takes this month to explain proper trip planning.



By Hal Danowitz,
Secretary, RLACEI

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

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

I divide my checklist into a number of categories:

A complete day-by-day itinerary: If I have not received one from my travel agent or the tour company, I prepare one myself. I break it down by each day of the trip and include airline, hotel and car rental information. I include reservation numbers, phone numbers and location information. Also, I will include specific activities if I have already reserved them. By including all this information, I then give a copy of the itinerary to people who may need to reach me in case of an emergency. When Evelyn and I were in Cancun, we had a family emergency; because we had given a copy of our itinerary to our daughter, she was able to contact us in Mexico.

Current ID and visa: Beginning June 1, everyone traveling to and from the United States needs a passport. Passports are now issued for 10 years, but in some countries your passport must not expire for at least six months from the time you enter the country. If you make frequent trips to Mexico or Canada and entry at land border crossings or seaports, you can use a Passport Card. The Passport Card is more convenient and less expensive than a passport book, but it cannot be used for international air travel. Always carry your driver's license as a secondary ID. If you need a visa, get it early. When we needed a visa to get into Chile, it took a week before it was ready. The State Department's Website, www.travel.state.gov, has informa-

tion on travel requirements for all the countries where U.S. citizens can travel. Most countries have tourist offices here in Los Angeles, so you can do it yourself. If you don't want the trouble, there are a number of visa services that will do the job for you for a fee. Make sure you know what paperwork you need for each country, because it is no fun being refused entry because of an expired passport or not having a visa.

Customs documentation: Most everyone knows that you can bring in only a certain amount and kinds of goods from foreign countries. The customs information is available from www.cbp.gov. What you may not know is that if you have foreign-made items you purchased here, such as a camera, you may have to pay duty on it when you return from your trip. To protect yourself, you can register each item with the Customs Agency, and then if you are questioned, you can show the paperwork. Also – read up on the custom information for each of the countries. In many cases, the amounts and types of goods you can bring back are either

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

[Hi Hal -- my credit card company and ATM bank ding me with a hefty service charge every single time I use my cards in a foreign country. Plus, their exchange rates are not that favorable, either. They think I am wealthier than I am, apparently, so they want to take as much of that supposed wealth as they can get away with! And since there often is a service charge on buying and using traveler's checks in foreign lands, I forego the whole service fee nightmare and get currency at my bank in Los Angeles before traveling. My bank doesn't charge account holders a service charge, and the exchange rate is reasonable, if not great. Yes, that means there's no recourse if I lose my wallet, but I would rather take that chance than pay an exorbitant service charge every time I use my credit card and ATM card. Of course you can't use cash for everything – a week at a hotel would require a hefty amount. So in that case, I will use the card and pay the service fee. But I make sure to charge everything – meals, snacks, towel fees, whatever – to my room. That way, there's only one ding on my card at the end.

And if you plan on using your cell phone in a foreign land – especially if you want to use it to check your email, or do other services that require downloading data – make sure you call your cell carrier in advance. Foreign data service fees can be outrageous – some people report bills of more than \$500. Make sure to call your cell phone company a week before you leave, and ask them about their lower-cost options.

Ridiculous service charges can take a lot of the fun out of foreign travel. Just my two cents. – Ed.]

Destination information and maps:

The Internet has so much information that I no longer buy guidebooks. You can do your research and then print out a version to take with you on the trip.

Another help is to use a mapping system to get directions from the airport to your hotel if you are driving. I purchased a global positioning system (GPS), which we take with us. Before we go I program all the information I will need, and it's ready to go. It even worked in South America. Check with the government travel advisory



exempted or have a different allowance. I found the custom inspectors to be very helpful in reducing the amount of duty you may have to pay. The best advice I can give is to be honest and report everything.

Travel and medical insurance:

Depending on your destination and the cost of your trip, you may want to buy supplemental travel and medical insurance. The plan includes: trip cancellation; trip delay and interruption; baggage protection; payment for medical and dental expense; and emergency evacuation. In some places this is required. When we traveled to Africa, our tour company required that we have both the travel and medical insurance.

Adventures with Hal,
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Looking good in their stylish hats are, from left, Club Members Joe Etheredge (retired in 2000) and Jerome Martin (retired from Airports).



Club Member Barbara Williams, Retired, Fire and Police Pensions.



The picnic's entertainer and square-dance caller, Ron Black. (If you need a great country-Western D.J. and singer, call him at [818] 752-6810).



From left: Club Members Mei Yee, who retired from the Controller's Office after 25 years, and Carol Takafuji, who retired from ITA after 38 years.



Victor and Pat Aprea, who recently celebrated their 63rd wedding anniversary. Congratulations!



Santos and Mimi Ybarra, both retired from ITA.



Club Members Larry and Dorothy Tamashiro. Dorothy retired from the Controller's Office after 36 years.



Arlene and Jim Tom. Arlene retired from Planning after 12 years, and Jim retired from the Controller's Office after 31 years.

A Summer Picnic

■ Retirees Assn. hosts annual picnic.

Story and photos by John Hawkins, Club CEO

RLACEI – The Retired Los Angeles City Employees, Inc. (RLACEI) held its annual summer picnic Aug. 13.

The picnic was held at the Grace E. Simons Lodge in Elysian Park.

Ed Harding, RLACEI President, and his hard-working board put on another fantastic annual picnic. Entertainment was provided by the famous square-dance caller, Ron Black. Food was provided by Chris & Pitts ... and it was good!

To find out about other upcoming RLACEI events, go to www.rlacei.com



Club Member and RLACEI President Ed Harding with his lovely wife, Martha.



Club Members Rodolfo and Betty Tarango. Rodolfo spent 33 years with the City.



Marguerite and John Shadle.



From left: Club Member Bill Turner, Retired from Street Services after 39 years, and his friend, Richard Niederberg.



The always present and always energetic LACERS crew, from left: Pat Badger-Alston, Management Analyst; Alex Rabrenovich, Chief Health Benefits Administrator; and Sonia Cervantes, Health Benefits Specialist.



From left: Thelma Baldrige (whose husband, Don, retired from Street Maintenance) and Club VIP Rose Delgado, who retired from ITA last year.



John Morea and Arlene Tom. John retired from Pensions after 32 years, and Arlene retired from Planning after 12 years.



Barbara and David Port. David retired from General Services/Printing Services.

ADVENTURES with HAL!

Website to see if there are any problems where you are going, I use both the U.S. and British government sites.

Things you are taking with you: I list everything that will be going with us on the trip. I even try to identify the clothes and the number of each item. While I don't always follow the list, it forces me to think of everything, and by listing it you won't forget anything. Some of the things I never leave home without: small flashlight; list of important phone numbers; copies of medical and eyeglass prescriptions; storage media for your camera; batteries; copies of our passports; and lots of small plastic bags. We have also begun taking a laptop with us, both for communications and picture storage. If you are going overseas, you will want electrical plugs for the countries you are visiting, and sometimes I take an extension cord. I try to decide which luggage to take and

what I'm going to carry on the plane. With the ever-changing regulations on what can be brought on board a plane, you need to check the TSA Website (www.tsa.gov) or call (866) 289-9673 to find out the latest regulations.



Adventures with Hal, continued from Page 32

Don't pack anything in your checked luggage that you don't want to lose. With the new luggage inspection routines, locking your bag does not guarantee security. I have used plastic ties to secure the zippers, and that way I know if the bag has been opened. Recently we purchased luggage locks approved by the Transportation Security Administration that can be opened by the inspectors. Clean out your wallet or purse and take only those items you need. I make copies of all my credit cards and other documents and give them to a trusted friend just in case my wallet is lost or stolen.

Home care: The last thing you want is for something to happen to your home while you are gone, so there are a number of things that I do to make sure I don't worry while I should be having fun. If you have a security system, let them know you will be gone and who to contact in case of emergency. Stop your mail and newspaper or have a neighbor pick them up. I turn off the water to the bathrooms and laundry room while we are gone (I didn't do that once, and a line broke and ran for three weeks.) Have a light and/or radio on a timer. Lastly, have someone visit your home every couple of days to check for any problems and water the plants.

Now, go have a worry-free and wonderful vacation.

I hope this has been informative, if you have additional items that you do please let me know. Write to me at: talkback@cityemployeesclub.com

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

Legislative Update

■ Ken Spiker, continued from page 31

Sacramento report: Members of all public retirement systems are relieved to know that the draconian initiative petition by Paul McCauley to allow any vested public pension benefits to be renegotiated to reduce benefits, failed on July 3 to qualify for the next state ballot.

Longtime Sacramento columnist Dan Walters noted recently that the state is now entering a budgeting cycle of once every five months. With IOUs being issued by the

state, the fiscal integrity of the state is leading to more credit downgrades. Another columnist, Richard Skelton, noted that the legislature should bar voting on any bill after sunset, after reporting on the 20-hour-long session in late July to approve the current budget. The trickle-down effect on local government is that the state will take from the locals when times get tough, as that they have just done with the City's property tax, redevelopment money and gas tax.



LACERS Update

■ Mary Beetz, continued from page 31

think there may be a difference. What you may not know is – there really isn't.

A generic drug is a copy of the brand-name drug in dosage, safety and strength, usage, quality and performance. Generic drugs are safe, effective and FDA-approved.

Generic drugs are less expensive because generic drug manufacturers don't have the development costs of the inventors of a new drug. Additionally, once

generic drugs are approved (after the patent expires on the brand name), there is more competition, keeping prices down. Today, almost half of all prescriptions are filled with generic drugs. Check with your doctor if generic is good for you.

Also, not all brand-name drugs have a generic version, so check with your doctor, pharmacist or insurance company for more information. You may also visit the FDA Website at www.fda.gov/cder/ogd/

New Commissioners

■ Two new commissioners added to retirement board.

LACERS – The Los Angeles City Employees' Retirement System (LACERS) announced Aug. 10 that two new members, Roberta A. Conroy and Elizabeth L. Greenwood, have been selected to serve on its Board of Administration.

Appointed to the LACERS Board by Mayor Antonio Villaraigosa, Conroy served The Capital Group Companies, retiring as Senior Vice President of Capital Guardian Trust Company after 23 years. She was responsible for all legal matters connected to Capital's U.S.-based institutional investment management business. This included more than 1,000 client accounts and approximately \$100 billion in non-U.S. and global equity assets. She has a strong background in investment management products, regulation, contractual issues, regulatory examinations, corporate governance and fiduciary law.

Conroy holds a law degree from Loyola Law School and a Bachelor's degree from UCLA.

Greenwood was elected to the Board by Active LACERS Members and is a Deputy City Attorney in the Safe Neighborhoods Division, Neighborhood Prosecutor Section. She has also worked at the San Pedro Branch of the City

Attorney's Office in the Homeland Security and Gang Units. She has served the City since 1996. Additionally, Greenwood has taught micro- and macro-economics, international trade theory, labor economics and law at the college level.

Greenwood holds a law degree from Loyola Law School and a Bachelor's degree in quantitative economics and political science from Cal State Dominguez Hills.

"Roberta Conroy and Elizabeth Greenwood each brings unique skills and experiences to our Board of Administration," said Eric L. Holoman, President, LACERS Board of Administration. "I look forward to working with them."

"We are lucky to have these two talented individuals sitting on our Board," said Sally Choi, LACERS General Manager.

Both commissioners will serve terms that end June 30, 2014.

LACERS Board of Administration is comprised of four mayoral appointees, two elected active City Employees and one elected retired City Employee. LACERS administers the City's pension plan to more than 30,000 active employees and 15,000 retirees and beneficiaries.



Roberta Conroy.



Elizabeth Greenwood.