

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

James R. Wilke, 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 8: Membership meeting and luncheon, noon at the Friendship Auditorium, 3201 Riverside Dr., east of Los Feliz. Call the RSVP number, (800) 678-4145, for lunch reservations.

Call (800) 678-4145, ext. 701, for reservations to these events.

RLACEI:

Year-End Stats: Early Retirement Adding Up

President Ed Harding reports:



Ed Harding

"Thank you. Thank you."
"Thank you, Sally Choi, General Manager, LACERS, for donating door prizes for all our functions this past year; and to Alex Rabrenovich, LACERS Chief Health Administrator, for all the help he has given me and all our retirees this past year and for allowing us to be part of all LACERS medical seminars that he has put on this past year.

"Thank you, John Hawkins and Robert Larios, Managing Editors of *Alive!*, for all they have done for us this past year, for all the nice watches and gift certificates they have donated for all our functions, and also for the great coverage they have given to us in *Alive!*, in the 'Best Years' section.

"Thank you, David Dorion, Staff Editor, *El Pueblo*, for attending our functions, for taking pictures and

printing them in *El Pueblo*.

"I hope you all had a great holiday season. I spent Christmas and New Year's Day between my home and second home in Minden, Nev., near Lake Tahoe. It snowed every day, with temperatures near 16-degrees.

"Do not forget our next general membership meeting, April 8 at the Friendship Hall. Don't forget to call and make reservations."

Director Mary Beetz reports:



Mary Beetz

"Are you turning 65? Did you know that, as a LACERS retiree who is a California resident, you have more medical plan options when you turn age 65 and have Medicare Parts A and B? You can choose from the Anthem Blue Cross PPO Medicare Supplement Plan, Kaiser Senior Advantage, SCAN HMO, or Secure Horizons HMO. Additionally, LACERS retirees with Medicare A&B are

eligible to be reimbursed for their basic Medicare Part B premium rate. Approximately three months before you turn age 65, LACERS will mail you an information packet about Medicare requirements and plan options.

"Power of Attorney: If you have a Financial Power of Attorney (POA) on file with LACERS, someone you trust can make decisions for you regarding your LAC-

ERS retirement and health benefits in the event you are unable to. To set one up, you can consult with an attorney or if you are enrolled in a LACERS medical plan, LACERS' Evercare™ Solutions for Caregivers program can assist you. *Evercare* offers legal assistance and can help you in the

LACERS Update,
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Legislative Update, Ken Spiker reports:



Ken Spiker

City retirees live in all 50 states and several foreign countries. The states with the most retirees are California (13,373), Nevada (400), Arizona (271), Texas (206) Oregon (184) and Washington (139). The states/territories with the fewest, all with one each, are American Samoa, Delaware, Maine, Puerto Rico, Rhode Island and Vermont. The foreign countries with the most City retirees are the Philippines (17), Mexico (5) and Canada (4).

Ken also reports the following LACERS statistics as of the end of the year (2009):

LACERS statistics as of the end of the year (2009):

Active members:	30,065
Non-vested/deferred vested:	4,554
Service retirees:	10,563
Disability retirees:	902
Beneficiaries:	3,526
Total retirees and beneficiaries:	14,991
Average age of active members:	46.4
Average age at retirement (active):	60
Average age of service retirees:	72
Average age of beneficiaries:	75.9
Average years of service at retirement (service retirees):	26.5
Average monthly retirement benefit –	
Service retirees:	\$3,439
Survivor continuance:	\$1,669
Disability retirees:	\$1,416
Weighted average:	\$2,901

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!

Hal in Florence.

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

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

Committee Chairpersons

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



Italy, Land of Romance

■ Hal and Co. cruise their way through Europe. Part 3.

Evelyn and I took a 35-day trip, which included a self-guided week in Italy before a 28-day cruise that included Italy, Croatia, Greece, Spain, Morocco, Portugal and then an ocean crossing to Fort Lauderdale, Fla. This month, we pick-up our travels in Rome.

Our last night in Rome, we had dinner at a local place just a short walk from the hotel; the restaurant had a good mix of tourists and locals. The food was good, and we met a couple from South Africa (the second family we have met from there) and had a nice conversation. Evelyn had a small gelato on the way back to the hotel; she had coffee flavor this time. We were still looking for roasted banana. It sure was fun looking!

One last word about Rome: In Italian, Rome is spelled "Roma." Roma spelled backwards is *amor!* Bet you didn't know that. [*Inquiring minds want to know, Hal! - Ed.*]

We drove an Alpha Romeo, with a six-speed manual and diesel engine. It was very nice, roomy and comfortable. We left Rome on our way to Florence (175 miles) about 10:30 a.m. and, with our GPS, we had no problems leaving the city and getting to the A1 highway. We decided to stop at Orvieto, which friends had told us about. Orvieto is a city in southwestern Umbria, situated on the flat summit of a large butte of consolidated volcanic ash (called tuff in Italian). The site of the city is very dramatic, rising above the almost-vertical faces of tuff cliffs that are completed by defensive walls built of the same stone. Umbria is the area that borders Tuscany and, although it produces wine, too, is less known.

We parked in a lot just at the entrance of the town and walked up the narrow street to the top. We bought a couple of bottles of wine to take on the ship and a ceramic jug as a souvenir. Orvieto is known for its ceramics and they range in price from a couple of Euros to museum quality.

We stayed about two hours and then drove the rest of the way to Florence. We got there about 3:15 p.m. and checked into the hotel (Grand Hotel Mediterraneo). It was on the Arno River just a short walk to the historic areas of Florence. It was not as fancy as the one in Rome, but nice just the

same and the parking garage was only 20 Euros per night. Hal picked the hotel first based on the availability of parking.

Florence is the capital city of the Italian region of Tuscany and of the province of Florence. It is the most populous city in Tuscany with a population of approximately 367,000. The city lies on the River Arno and is known for its history and its importance in the Middle Ages and in the Renaissance, especially for its art and architecture. From 1865 to 1870, the city

was also the capital of the Kingdom of Italy. Prior to the unification of Italy in 1861, cities like Florence, Pisa and Venice were independent city-states and didn't hold much love for each other. There is a saying in Florence that "it is better to have a dead Florentian on your doorstep than a live Pisan in your home," and it's said that they still think that way today.

My feet were about to go on strike or at least join a union. We left the hotel at 8:30 a.m. and did not return until 6:30 p.m. We walked every place. Our first tour was a three-hour walking excursion of Florence. We saw all of the important sites about the history of the city. It gave us a very good overview – the company was called the Walking Tours of Florence.

After breaking for lunch, we left for a two-hour highlight of the Uffizi Gallery. Our guide was very knowledgeable, and we learned a lot that we would not have known if we did not have a guide. Between our tours, Evelyn managed to get in some quick shopping. We also saw the home office of Ferragamo, where they even had a shoe museum! Our last assignment of the day was a one-hour tour of the Academia to see "The David," or *Michelangelo's David*. Again it was good to see it with a guide.

All three tours were great. The guides were experienced and spoke fluent English. Our guides were either American or American-educated. I would not recommend self-guided tours in any of the museums unless you have an advanced degree in Italian art; it is the guide who brings the art to life.

As for lunch, Evelyn did have banana gelato. Not the roasted variety, but we still had time in Italy to continue that pursuit.

Evelyn: *Between the second and third walking tour, we stopped, and Hal had a beer and I had a cappuccino. In a café, indoors or out, a cappuccino is about 4.40 Euros; at a coffee bar it is 1.40. We learned something very important – order your drinks at the bar and not sitting down at a table. The prices were much less. If you want to sit and people watch or just need a place to rest, the additional cost can be worth it, but not for a quick pick-me-up.*

Evelyn did have another observation.



Evelyn, with a view from Orvieto.



Florence.



In the States, there are few public drinking fountains and none that runs continually. We have a water shortage, remember. When you go to a restaurant and ask for water, it's usually from the tap unless you specify bottled. In Italy, it's completely different. There are water fountains for drinking everywhere, and water is plentiful. But when you go to a restaurant, the only water served is bottled. As a footnote, we did drink the tap water in both Rome and Florence, but not in a restaurant.

The next day, we were off to drive to Venice to meet Don and Myrna and then board our ship on Oct. 5.

In the morning, we drove from Florence to Venice (172 miles). It was a beautiful drive through the Italian countryside. We got lost only once. Just outside of Venice, I stopped for fuel (diesel), where a kind Italian driver helped me pump and pay for it. When we got back on the road I missed the ramp to Venice and had to go about 15 miles out of the way. A footnote about driving in Italy: With an English-speaking GPS, it is really a snap. The toll roads are very well maintained and easy to drive, but

the tolls are high compared to the United States, and the speed limit didn't seem to be enforced.

When we got to the Venice bus terminal where the Hertz office was, I managed to drive into the bus-only lot and sweet-talked a cop into not stopping us. I dropped off Evelyn with the luggage while I returned the car to Hertz. It took about 20 minutes; Evelyn found the porters, and we paid 30 Euros for them to haul our luggage to the hotel about 50 yards away, up and over two bridges.

Venice is in northern Italy. It's the capital of the Veneto region, with a population of around 270,000. The city historically was the capital of an independent nation. It has been described as "undoubtedly the most beautiful city built by man," and as being one of Europe's most romantic cities.

The city stretches across 118 small islands in the marshy Venetian Lagoon and the Adriatic Sea. The Republic of Venice was a major maritime power during the Middle Ages and Renaissance and a staging area for the Crusades, as well as a very important center of commerce and art in the 13th century up to the end of the 17th century.

Our hotel, Hotel Arlechino, was nice, with three stars; we had a room overlooking a canal. Don and Myrna were about a half hour ahead of us. After they had a short rest, we walked to Piazza San Marco (St. Mark Square), about 40 minutes away. The square seemed rundown and not at all as I remembered. Evelyn was



Evelyn rubs the Florence "pig" for luck.



The car for the drive between Rome and Florence.

very disappointed with the square also. The buildings on one entire side of the square were under renovation. That's fine, but hanging a banner the size of a football field over the scaffolding advertising jeans was depressing. We hung out for a while and took the Vaporetto (waterbus) back to the bus terminal. The waterbus was very busy and slow, but cheap – it didn't cost anything (the price was 6.5 Euros, but we didn't know, and no one asked for a ticket). We had dinner close to the hotel and then took a walk around the area. The weather was a little cooler, and we needed light jackets after the sun set. So far we had had excellent weather, and the forecast looked good for the near future.

We left the hotel late morning and had a porter take our bags to the bus terminal. It

took us a while until we figured out which bus would take us to the cruise terminal. The distance from the bus terminal to the cruise terminal was about a mile and a half, but it was an impossible walk with the bags we had. The bus was not marked very well. We had to load and unload our own bags, with no help from Holland-America (HAL. HAL is Holland-America; Hal is me!). Once we checked our bags at the baggage building, we walked a good 200 yards to the check-in area. We were given a number, and groups were called by number to get in line to check it. There was water available, and I thought the check-in process was very efficient.

Next month I'll pick up with the start of our cruise, which included an overnight stay in Venice.

RLACEI MEMBER NEWS:

Rubin Kopensky and **Dian Titus** celebrated their tenth anniversary in October. As a gift, their son is taking them to Rome this spring. They live at 861 Ronda Mendoza, Unit 0, Laguna Woods, CA 92637.

Carleton Ralston writes, "I have long admired your generous service to our association. I am putting a dozen of my stories in a box and placing them in lobbies of doctors' offices, for people to read while they are waiting."

Phil Skarin's son, Ronald Skarin, Principal Building Inspector, Bldg. and Safety, was honored Jan. 7 at a retirement dinner for his 35 years of City service.

Frank Hood, from Hemet, turned 95 Jan. 30. He has been widowed three times.

To find the latest retirement news visit www.rlacei.com.

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 91411-3910.

Are you planning to retire soon? If you are, contact Helen Salgado, RLACEI Membership Chair and join the Retired L.A. City Employees, Inc. (RLACEI) for only \$1 a month.

An information sheet titled "Upon the Death of a Retired City Employee" is available by sending a self-addressed stamped envelope to Phil Skarin at 5301 Norwich Ave., Van Nuys, CA 91411-3910.

The Annual Retirees' Poetry Contest had many outstanding poems. Here are the winners:

– MEMBERS CATEGORY:

First place: Frances Cota Schulz
Second place: Garry Pinnera
Third place: Marcella Butler
Fourth place: Carleton Ralston

– FAMILY CATEGORY:

First place: Micaela Alvarez
Second place: Jane Hanson
Third place: Sylvia Juhn
Fourth place: Derrick Price

THOUGHT FOR THE DAY:

A Balanced Relationship

A teeter-totter, to be in balance, needs people of similar weight on each end.

But in personal relationships, equality seldom exists.

The Creator has given each of us a unique combination of skills, strengths, talents and personality traits.

A person needs to be cognizant of the other's strengths and weaknesses, desires and fears, and act in a manner that will achieve a balance.

If I am stronger than you, I will try to be more gentle.

If you are hurting, I will listen with patience and empathy.

If life's burdens are too heavy, I will help you carry them.

So, it really takes some knowledge, understanding and effort to achieve "A Balanced Relationship."



Phil Skarin

LACERS Update

■ Mary Beetz, continued from page 35

preparation of a Financial Power of Attorney, a simple will, and a living will, all at nominal cost.

"In addition, Evercare provides resources to community caregiving services and arrangement of geriatric case management (which includes onsite assessment, care plan development and consultation). If you are providing care to a loved one, or you are being cared for, Evercare can help. Services are available nearby or across the country. For more information, contact LACERS or call Evercare directly at (866) 896-1895/TDHI (800) 647-6038 TTY. You can also visit their Website at www.evercarehealthplans.com/caregiver.

"For Anthem Subscribers: Beginning this year, LACERS Anthem Blue Cross plan will offer its members the MyHealth Advantage Gold Program. Through this program, if a gap in care is noted, Anthem will send you important information via MyHealth Note. My HealthNote summarizes office visits, prescription medication and medical services you received over a specified period and provides recommendations to help you manage your care and save you money. For more information about the program, call (866) 408-7197 M-F 8 am – 3 pm (EST) or visit www.anthem.com/ca.

"Early Retirees Update: Last Nov. 2, the enrollment period for the City's Early Retirement Incentive Program opened. The goal of the program was to retire 2,400 employees by the end of the fiscal year. To assist the City in reaching this goal, LACERS made a commitment to retire at least 350 members a month until the target goal of 2,400 members is achieved. Prior to LACERS making this commitment, it

had never retired more than 116 members in a single month, and 350 retirements represented approximately 70 percent of the service retirements it was staffed to process each year! Through the hard work and diligence of staff, 363 members were retired Jan. 2.

In each of the coming months, LACERS will continue to retire at least 350 members until all eligible ERIP applicants have been retired.

LACERS Update: Michael Karsch reports: "Beginning Jan. 1, 2010, Sacramento County is reducing its subsidy for retiree health benefits from a maximum of \$244 per month per person to \$144 per month. This comes on top of an attempt by the same county to eliminate the health care subsidy altogether for anyone retiring after June 1, 2007 (this elimination is being challenged in court). It is likely that the subsidy reduction will also be challenged. Either move by Sacramento County will be watched by other public entities as they confront deteriorating budgets.

"While the public pension is generally protected by a city charter (as is the case with Los Angeles City) as an inviolable contractual right, the health care program in retirement is up to the lawmaking body to continue; that is, the City Council can choose to eliminate or modify the subsidy by ordinance. The City Administrative Officer for the City has listed the subsidy reduction as among a series of cost-saving steps that the City could do. So far, the mayor and the Council have not considered such a move for the current fiscal year (2009-10) nor for the next (2010-11)."