

For Retired Club Members



The Best Years



By Mary Beetz,
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

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:

- Aug. 12: RLACEI annual picnic, noon, Grace E. Simons Lodge, 1025 Elysian Park, near Dodger Stadium. (800) 678-4145 x701
- Oct. 7: RLACEI annual corporation meeting and elections, 1 p.m., Friendship Auditorium, 3201 Riverside Dr., Los Angeles. (800) 678-4145 x701
- Dec. 9: RLACEI holiday party, noon, Grace E. Simons Lodge, 1025 Elysian Park, near Dodger Stadium. (800) 678-4145 x701

RLACEI:

Will State Budget Mess Affect LACERS Members?

President, Ed Harding reports:



Ed Harding

"In the last Issue of *Alive!*, on the second column and second paragraph of my article, an error was made, I apologize for this.

The paragraph is now corrected to read as follows:

"In speaking with representatives of LACERS, we plan to make our Oct. 7 general meeting, and possibly our picnic of Aug. 12,

as joint meetings with LACERS."

"By the time you receive this issue, our 32nd annual retirees invitational golf tournament and luncheon will be over. However, we are getting ready for our annual picnic at Grace E. Simons Lodge in Elysian Park. I know we have a lot of new retirees who have never

been there. We serve a buffet lunch with BBQ chicken and ribs with all the works, catered by Chris & Pitts BBQ.

"LACERS' representatives will be there to talk and answer your questions. There will be more than 50 raffle prizes. Call our hotline for lunch reservations: (800) 678-4145 x701."

State Action: Michael Karsch reports:



Michael Karsch

"State budget news for early May is not good. In April, many analysts in the Capitol had expected to see a modest growth in projected revenues due to the April 15 deadline for filing income tax returns, but there was instead a 30 percent decrease in the income tax. The governor was scheduled to release the long awaited 'May revision' of budget revenues on May 14. The 30 percent decrease is a fall of \$3 billion. Income tax revenues had been steadily growing above the projected growth by the governor's office, hence the optimism for April. Some explained the decrease was due in part to a concerted effort to get taxes paid early, not necessarily due to more taxpayers losing their jobs.

"How does this impact the City of Los Angeles and retirees? As the State revenues

suffer setbacks, the State seeks backstops to staunch the outflow of money, and one of those backstops is revenue that is collected by the state from local sources for redistribution to cities and counties. Most of our local revenues cannot by constitutional provision be subverted to the State's budget woes, but there are some revenues that are still prime for the taking. This is the subject of an initiative that has been circulating by a coalition of the League of California Cities, the California State Association of Counties, and a group representing school districts. With more than one million signatures gathered, it should make it to the November 2010 ballot. If it makes it to the ballot and is approved, hopefully the final threat to local revenues should be stopped. And that should assure retirees of continuing

safety of their pensions and health benefits.

Another initiative, this one an almost identical repeat of the author's 2009 effort, would tax government pensions over and above what the income tax takes, going up to 50 percent for pensions more than \$100,000 (20 percent surtax on pensions more than \$40,000; 35 percent on pensions more than \$50,000; and 40 percent on pensions more than \$75,000). The initiative would also reach nonresidents who receive retirement income based on former residency in California. While much of this measure may be subject to legal challenge, this idea has been circulated before by the author, Paul McCauley, and failed to gather enough signatures to qualify for earlier ballots."

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.

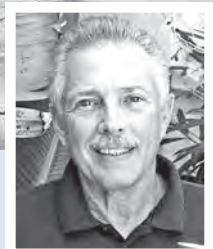
Contact LACERS

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!

The Spanish Pavilion in Seville, built for the 1929 Expo.

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
Michael Karsch, 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



Ready for Moor

■ Hal and Co. continue their European cruise in Casablanca and Spain. Part 7.

Evelyn and I are on a 35-day trip with our cousins, Myrna and Don, which includes a self-guided week in Italy and then a 28-day cruise with ports in Italy, Croatia, Greece, Spain, Morocco and Portugal, and then an ocean crossing to Fort Lauderdale. This month, we pick up our travels in Málaga, Spain, aboard our Holland-America (HAL) ship, the *Oosterdam*.

The dinner the night before at the Pinnacle (the ship's specialty restaurant) was great; everyone really enjoyed the meal and the service. Don even took a doggie bag of leftover steak and ate it for lunch in the morning.

The ship docked in Málaga at 7 a.m. We (Hal and Evelyn) were on a bus for Granada to visit the Alhambra at 7:30 a.m. It is a two-hour bus ride, and we had three hours to tour the Moorish complex. It was well worth the drive, but I must admit that it was a little bit of a letdown after the buildup I received from everyone who had ever been there. It is a complex of buildings and gardens built by the Moors starting in about 800 A.D. It includes ruins of homes of the aristocracy and the palaces and temples of the Sultans. After the Spanish finally rid Spain of the Moors in the 1490s after more than 500 years of rule, Christopher Columbus actually had an audience with Queen Isabella in one of the palaces in the Alhambra in 1492. There are fountains and gardens everywhere, and it was a sign of wealth to have interior courtyards with softly running water. It was much cooler in Granada and overcast most of the day, but we still were having great weather.

One of the Moorish crafts that has endured the centuries is wood inlay. Trays, boxes and other items using these wood inlaid mosaic patterns are very popular with the tourists.

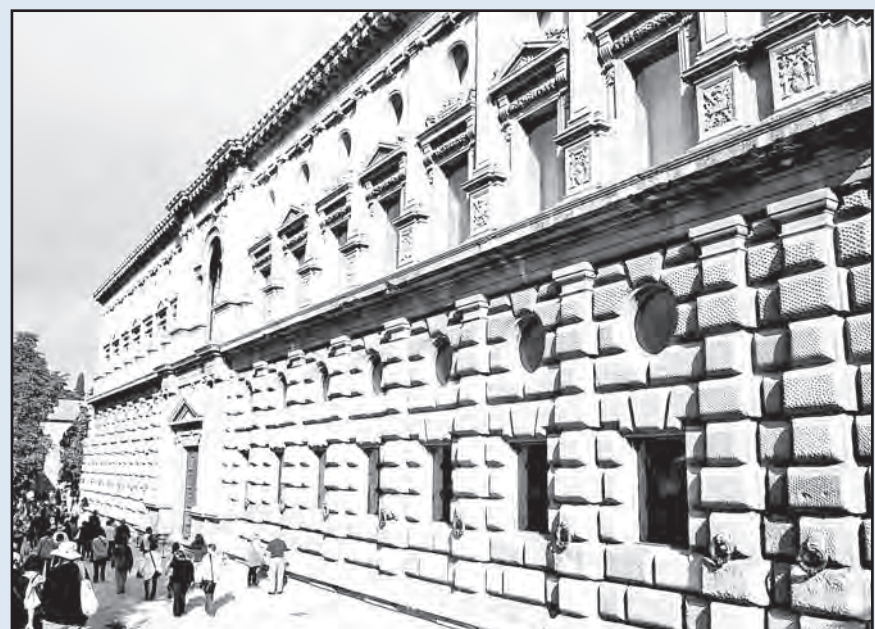
We had a nice lunch at a hotel and got back to the ship about 4:30 p.m., just in time to join Myrna and Don (they had seen Alhambra before and took a carriage ride around Málaga instead) in the Crow's Nest bar for the sail-away happy hour drink. We were starting to get a little "fooded" out, so we decided to just get a quick dinner in the Lido that night.

The entertainment that night was a flautist. Now, I love to listen to Isabelle, our granddaughter, play the flute, but enough is enough – first there was an oboe player, then a violist, and then the flute. In addition, the production show last night was the same one we saw on the first half of the cruise. We hoped that things might improve. The next day was going to be Casablanca. Showers were expected. We'll see.

We crossed between Europe and North Africa through the Straits of Gibraltar, leaving the Mediterranean for the Atlantic toward to Casablanca in Morocco, which is in North Africa.

We docked at 9 a.m., which is 7 a.m. Morocco time (the ship was staying on

We first stopped at the Palace Mohammed V and walked around the streets to see the various buildings. Our next stop was the Sacre Coeur Cathedral, a Catholic church built by the French in 1930 with an art deco design. While driving to the church, our bus got into a small accident, but there was very little damage and we moved on quickly. We then drove out to the beach area, which was wide and sandy in a very upscale area, where we stopped to use the restroom and to have a drink at a seaside restaurant with a very nice Western nightclub. Next we stopped at the Hassan II Mosque, the third largest mosque in the world, where we were able to walk around and take pictures but not go in. We then drove back to the United Nations Plaza for shopping, a quick half-



A building in the Alhambra.

"ship time" that day). We all booked the "Highlights of Casablanca," a four-hour tour. The port authorities were late in clearing the ship for docking, and we didn't start our tour until after 10 a.m. Our guide was a young man who spoke pretty good English.

hour stop, which didn't allow for any bargaining and provided only a quick fix for the shoppers on the tour. The store was crowded and didn't really do Casablanca or the local crafts much of a favor.

Our tour guide painted a picture of a

ADVENTURES with HIAL!

moderate city, tolerant of all faiths. Casablanca still has a lot of poverty, and from the stories we heard from other passengers who took tours into the countryside, farming is still done with animal power to pull the plows. French, Arabic and English are spoken, and there is a big push for education. All education until the 12th grade is mandatory and free. College is also free and, according to our guide, women are now accepted freely with men. We saw women in both Western dress and in traditional Muslim garb on the streets, and men in both Moroccan dress and jeans and T-shirts.

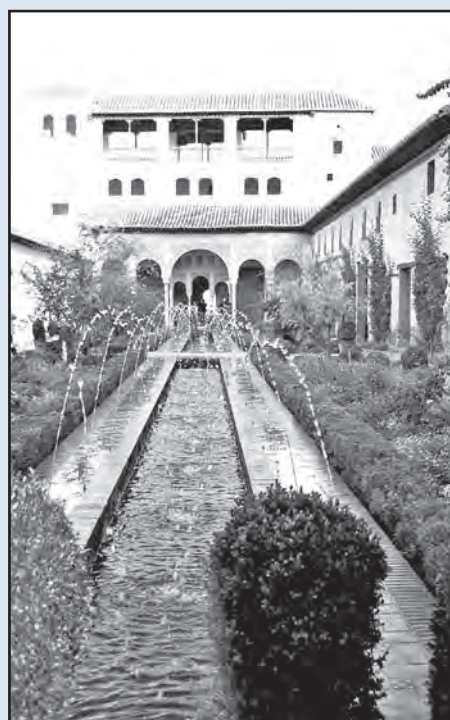
We got back to the ship around 3 p.m. and had a quick lunch. The weather was good; it had rained before we left for the tour in the morning, but during the day it was warm and partly cloudy. We had drinks on the veranda and then saw the 7 p.m. show starring Jeri Sager, "a veteran of Broadway and numerous national tours," who was excellent. By far the best show so far, she has the same style as Liza Minnelli, but does it a lot better. We ate in the dining room and sat with two retired couples from south Florida. They were on our tour, and one of the ladies fell at one of our stops and hurt her foot. We had a nice conversation during dinner about Casablanca.

Our ship left Casablanca sometime after 11 p.m. and, at around midnight, the ship rocked very hard, knocking glasses off the table

and making a lot of noise. The captain came on the PA system and said something about rough waters as we cleared the breakwater. So far, there was no written explanation. It was rough most of the night as the ship was making 21 knots in an attempt to make up time to our next destination – Cadiz, Spain. The next day we were scheduled to take an eight-hour tour of Seville.

We docked in Cadiz around 10 a.m. There was a light rain and mist. Today was an eight-hour tour of Seville, which included a bus ride of 90 minutes each way. Seville is about 150 kilometers from Cadiz. There was a light rain as we left the port, but by the time we reached Seville, it had turned sunny, with a light wind; the temperature was in the mid-70s. Our weather luck continued to hold. We drove around the city and looked at the various buildings built for an 1929 Exposition. We then stopped for lunch at a hotel.

Our first stop after lunch was Royal Alcazar (Palace), the oldest royal seat in Spain, built in 712 A.D. as a fortress. It was a very impressive combination of Arab and Christian Gothic architecture. We then walked through the Barrio Santa Cruz, the old Jewish ghetto that hap-



A garden in the Alhambra.



The Royal Alcazar in Seville.

pened to be right next to the Alcazar. There were just a few signs that Jews ever lived here. Our last stop on the waking tour was the Seville Cathedral, the largest Catholic church in the world (St. Peter's in Rome has the designation of a basilica, and St. Paul's in London is not Catholic). The church started as a mosque built by the Moors in the late 1100s and but completed as a Catholic church in 1568 after the Reconquest of Spain. The church's tower,

Giralda, is one of the most famous in Europe. Christopher Columbus is buried here; recent DNA tests seem to prove that whatever body parts are here are his. There are also alleged remains of his buried in the Dominican Republic (his son was the governor after the discovery by Columbus). On this trip, we had seen the place where Columbus received his funds from Isabella (at the Alhambra) and then where he was buried.

We walked back to the bus, and Evelyn found a Starbucks so she could buy a mug to add to her collection. On the way out of the city, we stopped at the Spanish Square to view the Spanish Pavilion that was built for the 1929 Exposition. The buildings that were built for the exposition for the most part have been beautifully restored and amazing to see. Some were given by the sponsoring country to Spain, and others are now embassies or other offices that represent the interests of the original country. There are also a lot of buildings and bridges that were built for the 1992 world's fair.

We arrived back to the ship around 6:30 p.m., just before it was to sail. We went up to the Crow's Nest for a sail-away drink and then had dinner in the Lido. We saw the late show, which was the violinist, flutist and the singer all performing a short goodbye program (they were leaving the ship in Lisbon, Portugal), which was enjoyable. Unfortunately there was not much retail therapy that day.

Next month we pick up our cruise in Lisbon.

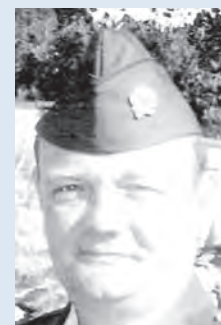
Ed Scroggins Dies

■ Popular retired Transportation Traffic Officer Benjamin "Ed" Scroggins passed away in March in Springfield, Ill. He was 64.

LAPD – Many retired traffic officers remember Ed for from their many get-togethers at La Fiesta's Mexican restaurant on Ventura Boulevard or Weber's, on Vanowen Street.

Ed is survived by his wife, Pat Scroggins; a stepson, John Jackson; a sister, Vivian J. McFaul of Hollywood; a niece, Michelle Bea McFaul; two great-nieces, Rachel and Hanna; and several cousins. He was a resident of Springfield since 2003. He retired from the U.S. Army as a Sgt. Major after 30 years of service and from the LAPD as a Sgt. after 35 years of service.

Our thoughts go out to Ed's family and friends.



Benjamin "Ed" Scroggins.

RLACEI MEMBER NEWS:

Here are some general comments on the RLACEI retirement pages: "We are very appreciative of all the good work you do on our behalf" and "the dedicated work being done by all of you." "Thank you for all your efforts you are doing for us retirees." "Thank you for the Board of Director pictures, now I can connect the faces to those who care about making our life better after retirement."

And here's a comment from retiree Jane Hanson: "Phil [Skarin], I've never seen a better picture of you."

Dear readers, RLACEI appreciates any suggestions to better serve you; please send them to Mary Beetz, 137 Westmont Dr. Alhambra CA 91801.

If you have news about yourself or other retirees that you would like to share, send it to Mary Beetz at 137 Westmont Dr., Alhambra, CA 91801. Or email Mary at MBeetz4841@aol.com



The Hassan II mosque in Casablanca.



LACERS Update

■ By Mary Beetz

"Protect Your LACERS Health Coverage – LACERS Medicare Requirement. LACERS' retirees can protect their LACERS medical coverage by fulfilling LACERS' requirement to enroll in and maintain Medicare. To qualify for a LACERS medical plan premium subsidy, LACERS requires retired members and their eligible dependents to enroll in Medicare Part B upon turning age 65 and, if eligible to, receive free of charge Medicare Part A. Failure to meet LACERS' Medicare enrollment requirement or a lapse in the payment of Medicare Part B premiums may result in the termination of a LACERS retiree's medical subsidy and plan coverage.

"City retirees who are enrolled in both Medicare Parts A and B are reimbursed their Medicare Part B basic monthly premium. This is only available to the City retiree.

"Medicare Part B Premium Reimbursements for 2010: For City retirees with both Medicare Parts A and B. In 2010, there are two basic Medicare Part B monthly premiums: \$110.50 and \$96.40. Because LACERS cannot determine which basic 2010 Medicare Part B premium you are charged, we will continue to reimburse you the amount of \$96.40. However, if your premium has increased to \$110.50, provide LACERS with proof of your premium

payment (e.g., copy of your invoice or your Social Security withholding amounts), and you will be reimbursed for that amount (Exception: Social Security has erroneously charged some retirees \$96.50 instead of \$96.40 for their Medicare Part B and is currently correcting this issue. LACERS can only reimburse those retirees \$96.40).

"Cost of Living Adjustment (COLA) for 2010: By May of each year, the Board is required to determine the Consumer Price Index (CPI) for the Los Angeles area to provide a COLA to eligible retirees. The Administrative Code states that the COLA cannot exceed 3 percent annually. When the CPI is greater than 3 percent, the difference is 'banked' for future years when the CPI is less than 3 percent. LACERS can then use available 'banked' amounts to increase the COLA to the maximum 3 percent. Just how much of a COLA that a retired member will receive depends on the retirement date and how much is 'banked' from previous years. In 2010, the CPI for the Los Angeles area is negative .8 percent (although it has been mistakenly reported in *Alive!* as negative 8 percent). This is the first time in LACERS' history of COLA processing that a decrease in the CPI has occurred.

"The Board of Administration, at their April 27 meeting, adopted the following cost-of-living-adjustments for eligible retired members and beneficiaries effective July 1. This COLA will be effective July 1:

Effective Date of Retirement	Cost-of-living Adjustment
July 1, 2005, and earlier	3 percent
July 2, 2005, to July 1, 2006	2.8 percent
July 2, 2006, to July 1, 2007	1.3 percent
July 2, 2007, and after	0 percent

"In spite of the negative change in CPI, none of LACERS members and beneficiaries will experience a reduction of their retirement allowances. In fact, the large majority of LACERS retired members and beneficiaries will still receive COLA up to 3 percent by drawing down their COLA 'banks.' These banks represent past CPI changes in excess of 3 percent accumulated for applying in the future when CPI changes are less than 3 percent. Although some COLA banks will be reduced to zero, none will be reduced to a negative balance."