

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
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Los Angeles Retired Fire and Police Association

James R. Wilke, President
Phone: (323) 283-4441
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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: Annual Picnic, Grace E. Simons Lodge, 1025 Elysian Park, Los Angeles. Noon.

Oct. 7: Annual corporation meeting and elections, Friendship Auditorium, 3201 Riverside Dr., Los Angeles. 1 p.m.

Dec. 9: Holiday party, Grace E. Simons Lodge, 1025 Elysian Park, Los Angeles. Noon.

Call (800) 678-4145 x701 for reservations.

RLACEI:

Some Updates on National Healthcare, County Pensions

President, Ed Harding reports:



Ed Harding

"We had a meeting with three of LACERS representatives regarding the joint (LACERS-RLACEI) meetings scheduled for our October General Meeting. LACERS will pay for a Continental breakfast and have its Open Enrollment meeting. After their meeting, RLACEI will serve a great lunch, consisting of three different kinds of sandwiches and the works. After lunch we will have a short meeting, followed by many door prizes.

"Roslyn Carter- Philips, Director of the All City Employee Benefits Services Association (ACEBSA), met with our Directors regarding the cost of the El Pueblo Publication that we pay them for, and are mailed to our retired members. Roslyn stated that the cost of printing and cost of mailing *El Pueblo* to our retirees has more than tripled over the past ten years. Therefore, we are forced to raise our dues from \$1 to \$2 per

month to help pay for this increase in costs. Also, we have been working with LACERS and ACEBSA to see that all of our members receive this very informative *El Pueblo* publication.

"Michael Karsch has resigned his duties as Treasurer. Hal Danowitz, our Secretary, will take over as Treasurer-Secretary for RLACEI.

"See you at our Picnic in August."

State Action: Michael Karsch reports:



Michael Karsch

Pension Changes: "The County of Sacramento attempted and lost in an effort to eliminate health insurance benefits of its retirees. Now the county is recommending lowering the health subsidy for most county retirees by about 40 percent. Originally the health subsidy for retirees was \$244 a month; that was lowered last year to \$144. Now it is proposed to be \$80.64 for retirees who retired before June 1, 2007, with 25 years of service or longer.

"Around the state, other local agencies are changing their pension plans. Los Gatos is making non-sworn employees begin paying part of the cost of the pension by a 7 percent to 8 percent pay-check contribution to the pension system. The City of Oakland wants its police officers to pay 9 percent of their salary towards their CalPERS pension. Two state employee unions (the Union of American Physicians and the International Union of Operating

Engineers) have agreed with the governor to negotiate a doubling of their pension contribution from 5 percent to 10 percent of their salary; the next step is a union vote and approval by the State Legislature. Another six state unions have agreed to concessions, including the Correctional Peace Officers Association.

"Across the nation, state workers' unions are negotiating changes in their systems, such as increasing the monthly contributions by active employees to their pensions, putting off the retirement age, and lowering the cost of living increases for current employees and retirees. Many plans have set up reduced pension plans for new hires, but this change has little immediate benefit to the budget shortfalls most government agencies are facing.

"In neighboring Orange County, the O.C. Employees Association editorialized in early June that their association has

partnered successfully over the last few years with the County to save hundreds of millions of dollars in employee-related pay, benefit and pension costs. Employee wages are now set by using a private-sector model for pay scales, meaning that Orange County employees' pay does not exceed private sector counterparts. Under retiree medical costs, they have created a separate health-insurance pool for retirees, caps on cost of living increases for medical insurance, and a reduction in benefits to the employee who becomes eligible for Medicare. The OCEA also negotiated (in 2004) pension benefit reform that had the employee paying the entire cost of the improved plan. In 2009 the union and the county offered its new employees a choice of a hybrid retirement plan that reduces the benefit pay but is combined with a defined contribution plan."

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

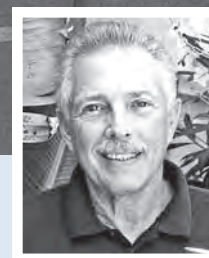
The Los Angeles City Employees Retirement System is at 360 E. Second Street, second floor, Los Angeles, CA 90012. Phone (213) 473-7200 or (800) 779-8328. Contact them to arrange direct deposit of your retirement checks, change your tax withholding or beneficiary, or for questions about your health plans.

The Best Years

ADVENTURES with HAL!



Hal and Evelyn with Mary, the party planner.



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



Vows, Then Sailing Into the Sunset

■ Hal and Evelyn renew their vows as their entourage completes their mammoth cruise.

Evelyn and I took a 35-day trip with our cousins, Myrna and Don. The trip included a self-guided week in Italy and then a 28-day cruise with ports in Italy, Croatia, Greece, Spain, Morocco and Portugal before an ocean crossing to Fort Lauderdale, Fla. For this final installment, we pick up our travels at sea, aboard our Holland-America (HAL) ship the *Oosterdam*.

Evelyn: *This morning, Hal had his first Pilates session and enjoyed it.*

The sea was rough that morning, with seven- to 12-foot swells, and the ship was rocking pretty strongly. We attended the bridge lesson in the morning, and there was a special lunch for Mariner members (passengers who have sailed on Holland-America more than once), of which about everyone was on this ship. We sat with a nice couple from Louisville, Ky. Almost everyone we talked to during the cruise was well traveled. We all decided to eat dinner in the Lido and then take in the show. The show was Mickey O'Conner, who was a juggler. I don't think he was that big of a hit with the old folks. He was more of a glorified clown. We then stopped by the Lido for ice cream.

You can see that the sea days were dominated by food. "What are you doing after breakfast, or where should we meet for lunch, or whose turn is it to make a reservation for dinner?" It's not really quite that much. With the ability to exercise, Evelyn has been skipping breakfast and indulging in a soy latte.

Evelyn: *This drives Hal nuts because it's from the coffee stand on the 10th deck and isn't free.*

At 4:30 a.m., the fire alarm sounded, and the captain announced that there was a fire on the second deck galley and they were responding. They evacuated anyone on the second and third decks. There were no cabins on 2, so I wasn't sure whom they evacuated except for staff working in that area during the "event." About 15 minutes later, there was another announcement from the bridge telling us that the fire was out and all was well. My only concern was that all the food would burn up and we would starve to death on the ocean. It turned out to be a small fire that started in a deep fryer. I wondered what they were deep frying at 4:45 in the morning. Bacon seemed to be the

answer for what was in the fryer.

We were able to go back to sleep after the fire and woke about 7 a.m. Both Evelyn and I made it to the gym.

After I ate breakfast, I made my way to the Internet café and starting going through the pictures to pick some out to post on the blog. Evelyn attended a private cooking class -- but I'll let her tell you about that.

Evelyn: *I think I have mentioned Chef Brian Archibald from Phoenix. He hosted a private class for 12, where we prepared and ate a wonderful lunch featuring Spanish hams. Serrano, Iberian and others were featured. The Iberian is the most prized, with the hogs being fed only acorns. It is considered the "Kobe" of hams. It was a three-course lunch with white sangria and was wonderful and fun. I returned with a gift of gourmet salts. Now all I have to do is to convince Hal that not all salts are the same!*

After lunch we played bridge with Don and Myrna.

That evening, Evelyn and I renewed our vows. Our 20th wedding anniversary was

were with us. When we got to the piano bar, we found that we were the only couple doing the renewal. The ship's party planner, Mary, pinned a white rose on Evelyn and a red rose on me. There was champagne and a cake, flowers and a gentleman playing a guitar and a sign at the entrance, saying, "Closed for vow renewal." Oh and a photographer.

The captain arrived a few minutes later and we were introduced, and we talked for a few minutes. He conducted the ceremony as for a wedding, and we repeated our renewal vows. We had a champagne toast. Now get this: Here we were, the four of us; the party planner; lots of staff pouring champagne; the ship's photographer; and the captain in this bar. I thought the captain would excuse himself and leave after the ceremony, but instead he sat with us for almost 45 minutes, telling us about the ship, himself and answering our many questions. It was really unexpected and a highlight of the trip. We had a dinner reservation in the Italian dining room, and they had the cake sent up for our dessert.



The ship's exercise room.

Oct. 22, and as we were planning the trip, we thought it would be fun to have a renewal of our vows. It just so happened that the ship offered a package (\$129) where the captain conducted a vow-renewal ceremony during the cruise. It was scheduled for 7:15 p.m. in the piano bar. We were allowed to invite guests (\$12.50 each), and Myrna and Don

Evelyn: *Hal has taken time and effort to describe the physical details (the costs, etc.) of the renewal of vows. I have to say it was a beautiful and moving event. The captain was charming, and it was a memorable event. I only wish the rest of our family could have been with us. Oh well, more cake for us.*

After dinner, we joined many of the pas-

ADVENTURES with HAL!

sengers in the Queen's Lounge to listen and dance to 1950s and '60s music.

The next morning, the seas had calmed down and it was partly cloudy. After the gym, I tried to lie out on the aft deck and read, but it was very windy, and I lasted only an hour. After lunch, Evelyn and I played party bridge with a very nice couple from Atlanta. Don and Myrna were doing the same, which they enjoyed much better than the first session.

After our evening cocktails, we saw the 7 p.m. show, which featured a group doing a takeoff on Frankie Valli and the Four Seasons. It was the best show of the cruise, and we looked forward to seeing them in a second show in a few days. We skipped dessert in the dining room and had our ice cream in the Lido.

As you might notice, the sea days lent themselves to a daily schedule that repeats itself -- up in the morning and right to the gym. I'm not sure how much good it was doing, but every calorie burned is a dead soldier. It was going to be on bread (maybe without the bread!) and water when we got home until Thanksgiving, just to get back on track.

That morning, we became aware that our cruise was coming to an end -- we did laundry for the last time. After breakfast, I attended a presentation on future cruises (I was already planning the next one) to see what they were offering.

The guest chef, Brian Archibald, held another cooking demo that day, with dishes featuring lamb and octopus, both with a Spanish flair. Both dishes looked wonderful, and we all tasted the lamb and white bean offering. Lunch and bridge were next, and later was to be dinner and the evening's entertainment. As you might know, we have a house in Las Vegas, so the casino held little appeal. Myrna had donated \$10 to a poker machine so far and, based on previous experience, the blackjack players who usually sit to your right know just about as much about playing blackjack as about nuclear fission. So I figured I would pass on the tables.

The weather was again beautiful; it was almost 80 that day, with the most beautiful sapphire blue seas. As with yesterday in the mid afternoon, it seemed to cloud over (it actually

rained the day before) and then cleared. We were equidistant, about 1,500 miles away, from the United States and Europe.

When you really think about it, we were no greater than a cork in the vast sea. A very nice and comfortable cork, but a cork nonetheless.

That evening, we had our cocktails and then ate dinner in the Lido. Overall, I think the Lido food was just as good as the dining room. We decided to have dessert after the show, which featured Jamie Allan, a very good close-up magician and one of the better shows on the cruise. The show ended around 10 p.m., and we headed up to the Lido for our ice cream, only to find that that night was the "dessert extravaganza" -- between 10 and 10:30 p.m. was reserved for photos, and we had to wait until 10:30 p.m. to eat. We were told that 25 different cakes (four of each) were prepared, as were 3,000 individual pastries, an ice cream bar, lots of fruit and many fruits, vegetables and ice-carved rings. Don couldn't understand why



Hal and Evelyn on the beach.



Don and Myrna at our vow renewal.

so many people were taking photographs and wasn't happy until it was finally time to eat.

The next morning (Oct. 30), the skies were cloudy, and there was a little rain. That day was again the "Run for the Cure," and again Evelyn ran the 5K. This event has been run on every cruise of every Holland America Line ship, and the events have contributed more than \$1 mil-

lion to the Susan G. Komen Foundation for research for a cure for breast cancer, according to event organizers. Evelyn dedicated the two events (one on each half of our cruise) to close and beloved friends fighting this awful disease.

That afternoon, we played bridge with an unmarried senior couple, and it was a lot of fun. We told them about our renewal of vows, think-



Hal and Evelyn with the captain.



Evelyn on the beach at the Cay.

ing they were probably married 50 years. We were surprised to learn that, after both lost their respective spouses, they were introduced and have been living together for the past seven years. They were really cute and argued over bridge just like they had been together for the past 50.

That night was formal, and we had dinner in the Pinnacle Grill (Evelyn and I had two free dinners because of our vow renewal) after we saw the 7 p.m. show of the Unexpected Boys (the Frankie Valli cover group). We didn't finish dinner until almost 10:30 p.m. We moved the clock back one hour and were now on Eastern Daylight Time. Tomorrow was Halloween, when we were to gain our last hour.

Halloween morning, the seas were rough and the wind was blowing at gale force. The ship bobbed around, but not too badly.

I attended the disembarkation talk that day to see what the procedures were. I booked airport transfers (Fort Lauderdale) for \$17 each.

The next day featured our stop at Half Moon Cay in the Bahamas, and we had a chance to lie on the beach. I rented snorkel equipment and a float.

Both of us were up early with another time change, and we were then on Eastern Standard Time. The ship anchored in the bay at Half Moon Cay at 8 a.m. After breakfast, we took the tender to shore. We rented snorkeling equipment, a float and a clamshell shade cover for the lounges. The Cay was owned by Holland America and had a sandy beach, and the water was clear as crystal and almost as warm as a bath. I swam in the snorkel area and saw some fish; it wasn't as good as Hawaii, but was okay. It was a great way to end the cruise.

We stayed out about three hours and then had a barbecue lunch before heading back to the ship. The entire barbecue was ferried from the ship to the bay, quite a logistical feat, especially when it was for 1,000 of your best friends. It was great to spend some time at such a beautiful location, with white sands, gentle breezes, blue skies, a tropical setting and nowhere to rush to. It was great to just read a book on the beach after six days at sea. I could understand how you long for the land or, as Myrna said, "Even a bird." It certainly made me question how I might respond to a really lengthy period at sea.

We spent the rest of the afternoon packing, which was not as much fun as packing for the trip. We were to leave the ship in Fort Lauderdale the next morning and would be back in Los Angeles by late afternoon.

The ship docked the next morning in Fort Lauderdale. The procedure was to pack your bags the evening before and put them outside your stateroom by 1 a.m. Anything you keep you must carry with you. You have to be careful that you don't pack all your clothes, and you must keep your travel document with you. We left the ship at about 8:30 a.m. and took the transfers to the Fort Lauderdale Airport. We got to the airport about three hours before our flight. We flew on America Airlines and made one stop in Dallas before arriving home at 4:30 p.m., exactly 35 days after we left.

The trip was wonderful, with many great memories. I was sure that, when I attacked the organizing of the more than 2,500 photos we took, it would bring back more wonderful memories. I had to admit that I missed home and family and friends. Keeping connected via email and Skype helps, but, like Dorothy says, "There's no place like home."



LACERS Update

■ By Mary Beetz



By Mary Beetz,
RLACEI
Publicity Chair

LACERS Update: "The Patient Protection and Affordable Health Care Act and the Health Care and Education Reconciliation Act of 2010 were signed into law in March. Initial review of the new health care legislation suggested that all health plans would have to comply with certain provisions in 2011. However, recent regulations state that retiree-only plans, such as those offered by LACERS, do not have to comply with the following provisions:

- Covering adult children up to age 26 on one's health plan
- No more lifetime dollar limits on health plan coverage
- No more co-payments or co-insurance for certain preventive services

"This is the most current information available to LACERS. As such, LACERS members should disregard all previous LACERS communications and advisories, as they are now outdated and being updated. The federal Department of Health and Human Services continues to update information and regulations related to the various provisions of the

legislation. LACERS will continue to monitor all updates and will share them with you as we learn more.

"Final guidance of the applicable provisions for the 2011 plan year will be outlined in greater detail in the upcoming Open Enrollment packet, due to be mailed to retirees in early October."

LACERS Website: "As the administrator of your pension system, LACERS is the source of all your pension benefits related information. To that end, LACERS has recently updated and launched its new Website to assist all LACERS' Members, both active and retired City Employees, in obtaining accurate, current, consistent and topical pension-related information. By regularly visiting www.LACERS.org and subscribing to receive its E-Bulletins (such as the Retiree and Wellness E-Newsletters), you will be kept up to date on your retirement benefits. Simply enter your name, email address, and check your member status in the eBulletin Subscription section of the LACERS home page (www.LACERS.org). If you do not have access to a computer, mail your request for E-Bulletins to LACERS, 320 E. Second St.,

Second Floor, Los Angeles, CA 90012."

Care Management: "If you are at risk or have a chronic health condition, you may be contacted by your LACERS medical plan carrier (Anthem Blue Cross, Kaiser, SCAN, or Secure Horizons) and be invited to participate in their care management and disease management programs. Many of these programs have been recognized by national organizations for excellence and effectiveness. If you are contacted by your health plan, we encourage you to participate in their disease management program because doing so increases your chances of managing your condition successfully and staying healthy. As a result, you can enhance the quality of your retirement years and lower your overall health plan costs."

Golf Tournament Results: "It's official. The scores are in for the 32nd RLACEI Golf Tournament. Here are the trophy and prize winners:

■ **Member-Men:**

Low Gross: Ray Allen (76).

Low Net: Dennis Vanderhook (55).

Second Low Net: Dominic Rescinito (55)

■ **Member-Ladies:**

Low Net: Cathy Bushey (68).

All Ladies Low Gross: Faye Gottlieb (112)

■ **Guest-Men:**

Low Gross: George Chapman (78).

Low Net: Gerald Carrido (46).

■ **All Golfers:**

Low Gross Front 9: Jeff Jantz (38).

Low Gross Back 9: (Ken Ward, Greg Telles and Ray Allen (38).

■ **Closest to the Pin (three golf balls each):**

7th hole: Dan Koenig (hole in one)

8th hole: Greg Telles

11th hole: Ray Allen

13th hole: John Sepulveda

15th hole: Ed Gales

■ **Longest Drive 2nd hole (three golf balls each):**

Men: Steve Uranga. Ladies: Faye Gottlieb

■ **High Gross, Men (three golf balls):**

Neil Ricci

■ **High Gross, Ladies (three golf balls):**

Gloria Vargas