

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.

RLACEI Upcoming Events

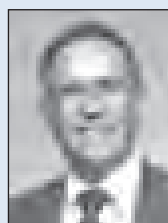
Dec. 9: RLACEI holiday party, noon,
Grace E. Simons Lodge,
1025 Elysian Park, Los Angeles.

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

RLACEI:

Pension Systems Nationwide Facing Tightening Pressures

President, Ed Harding reports:



Ed Harding

"At the annual General Meeting in October, Ken Spiker, Helen Salgado, Mary Beetz, Gary Mattingly and I were re-elected by the members to serve another two-year term to represent you.

"At the Nov. 8 business meeting, the Directors and the Executive Board selected me as President, Ken Spiker, First Vice President; Tom Stemnock, Second

Vice President, and Harold Danowitz, Secretary-Treasurer, to serve one-year terms beginning Jan. 1.

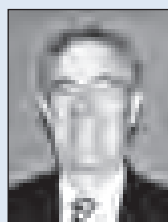
"Also, at our November meeting, the RLACEI Directors appointed Michael R. Wilkinson to fill a vacancy on our Board, left by the resignation of Jack Mathews. Michael is an attorney who recently retired from the

Los Angeles City Attorney's Office as a Retirement Benefits Deputy. (Mary Beetz will have a more detailed biography on a future article).

"RLACEI wishes everyone a very Merry Christmas.

"Do not forget to make your reservations for our holiday party Dec. 9 at the Grace E. Simons Lodge in Elysian Park."

Pension Issues by Michael Karsh:



Michael Karsh

"In previous articles on pension issues, I have focused on California entities, our cities, counties and the state systems. Let us now look at other developments nationwide in governmental pension programs, since this issue is controversial and receiving a lot of press from coast to coast. There is a lot of talk, but now there are some trends that are visible in new policies.

"In mid September, CBS News reported that, since 2008, New Jersey and 19 other states have either rolled back pension benefits or seriously considered doing so,

for current employees and for those already retired. New Jersey Governor Chris Christie has proposed repealing increases in benefits enacted 'years ago,' eliminating automatic cost of living adjustments, raising the retirement age to 65 from 60, 'reducing pension payouts for many future retirees' and requiring some employees to pay more into their pensions.

"Wyoming's current employees begin paying 1.43 percent of their salary for the first time in ten years. Mississippi began requiring all state, teacher and local government

employees to increase their payments into their pension systems 9 percent, up from 7.25 percent.

"Minnesota has reduced its annual rate of increase of annual pension increases from 2.5 percent to between 1 and 2 percent. Colorado is giving no cost of living increase this year to its retirees instead of the normal 3.5 percent; future increases are capped at 2 percent. South Dakota has replaced a flat 3.1 percent cost of living increase for its retirees with a tiered increase based on the pension funds' values."

LACERS Update: Mary Beetz, LACERS representative, reports:



Mary Beetz

"Here are some corrections to the 2011 Health Benefits Guide.

"**Anthem Blue Cross PPO Out-of-Country Plan:** The benefits table on page 13 of the 2011 Health Benefits Guide incorrectly listed the prescription drug coverage as \$5 copay per 30-day supply (All Anthem Blue Cross approved drugs) when it should be \$10 copay per 30-day supply (All Anthem Blue Cross approved drugs). Plan benefits for the Anthem Blue Cross Out-of-Country plan are unchanged for 2011.

"**SafeGuard Dental HMO Plan:** The benefits table on page 32 of the Health Benefits Guide indicates that coverage for Crowns,

Dentures and Implants are: 100 percent after \$40-50 copay/procedure. However, the SafeGuard Dental HMO plan benefit is unchanged for 2011 and does not include dental implant coverage. Only the MetLife Dental PPO plan covers implants at 50 percent.

"**Enroll and Maintain Your Medicare Part B to Protect Your Medical Subsidy:** To qualify for and continue to receive a medical plan premium subsidy from LACERS, you and your eligible dependents are required to enroll in Medicare Part B upon turning age 65. If you're eligible to receive it free of charge you are also required to enroll in Medicare Part

A. Failure to meet this LACERS Medicare enrollment requirements or being delinquent in your Medicare Part B premium payments, may result in the termination of your medical subsidy and plan coverage.

"If you are a California resident and have both Medicare Parts A and B, you have more medical plan options when you turn age 65. You can choose from the Anthem Blue Cross PPO Medicare Supplement Plan, Kaiser Senior Advantage, SCAN HMO, or Secure Horizons HMO. You will receive an information packet from LACERS on how to enroll in Medicare approximately three months before you turn 65."

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



Wine barrels ready for wine at Opus One.



By Hal Danowitz,
Secretary, RLACEI

Retiree Hotlines

Who to call? Call the Helpline and reach the officers of the Retired Los Angeles City Employees, Inc. If you move or change your address, contact Helen Salgado. Also notify LACERS, ACEBSA, and LAFUCU.

City Employees Retirement System:
(213) 473-7200

RLACEI Retirement Counselors and Retiree Helplines: (800) 678-4145

• Mary Beetz	Ext. 711
• Hal Danowitz	Ext. 707
• Americo Garza	Ext. 710
• Edward Harding	Ext. 703
• Michael Karsch	Ext. 704
• Jack Mathews	Ext. 712
• Gary Mattingly	Ext. 702
• Neil Ricci	Ext. 714
• Helen Salgado (membership)	Ext. 713
• Phil Skarin	Ext. 709
• Ken Spiker	Ext. 705
• Tom Stemnock	Ext. 708
RSVP:	Ext. 701

DWP Retirement Plan Office: (213) 367-1722

RLACEI:

Officers

Hal Danowitz, Secretary
Edward Harding, President
Michael Karsch, Treasurer
Kenneth Spiker, First Vice President
Tom Stemnock, Second Vice President

Committee Chairpersons

Hal Danowitz: Bylaws
Americo Garza: Picnic, Holiday Party and Installation
Jack Mathews: Senior Citizens
Neil Ricci: Health and Nominating
Helen Salgado: Membership
Phil Skarin: Publicity and Parliamentarian
Ken Spiker: Legal and Legislative
Tom Stemnock: Audit
Tom Stemnock and Phil Skarin: Golf

Directors

Mary Beetz
Americo Garza
Michael Karsch
Jack Mathews
Neil Ricci
Helen Salgado
Phil Skarin



Grape Expectations

■ It's days of wine and napping for Hal and Evelyn in Napa

In July, when my wife, Evelyn, and I were in San Francisco, she wanted to go to Napa to have dinner, but we couldn't get our in-laws, Don and Myrna, to agree. So when we got back home, I surprised Evelyn and took her to Napa as her birthday present. I picked the end of September to be there for the harvest, or crush as it is called.

We flew out of LAX on Southwest Airlines to Oakland. When we got to the airport, we found that our flight at 11 a.m. had been cancelled. The 10 a.m. flight had mechanical problems, and everyone was switched to a 10:45 flight that used our plane. In the end, we got to Oakland about 15 minutes late.

Oakland is a much easier airport to navigate than San Francisco (SFO), and the chance of bad weather (fog) is much less. And it is as close to Napa as SFO.

We picked up our car from Dollar, a Mercury that looked like a police undercover vehicle. After our experience in Italy using a portable GPS, I brought one. The car rental companies charge about \$10 per day for a GPS, so it makes sense to own your own.

The drive to Napa takes about an hour, depending on traffic; the distance is slightly more than 50 miles.

We stayed at the Marriott on points and had a nice room overlooking the parking lot. So much for a view.

We arrived about 2:30 p.m., and our room was ready. We unpacked and decided that we needed to have something to eat, but not so much as to spoil dinner. We found an Italian deli, Genova (1550 Trancas St., Napa), very close to the hotel, where we split a great prosciutto sandwich under an umbrella and enjoyed a beautiful afternoon. (Later, we found out it was the best for a sandwich.)

We planned on eating dinner around 7:30 p.m., so we returned to the hotel for a little nap.

We had dinner reservations for the next two nights, but nothing for that first night. I didn't want to eat too heavily, so I picked a restaurant called Downtown Joe's on Main Street in the heart of downtown Napa. When we arrived at the restaurant, we remembered that we had eaten there before and saw a place called The Bounty Hunter (975 First St., Napa) that had a wonderful barbecue aroma coming from it, so we decided to try it. It was a good choice – a small place with a great wine and beer selec-

tion. We shared a large communal table with two young men. The men were brothers, and both were in the wine business.

We had an interesting conversation about wine, and they shared a very good bottle with us. In addition, the food was good. I had the ribs, and Evelyn had a half-pound Kobe burger. We both had a flight (three short pours of wine) recommended to accompany our food. The food and wine were very good, and we really enjoyed talking to the brothers.

The next morning, we had a tour (\$40 per person) of Opus One Winery (Oakville, Calif.), a joint venture between Robert Mondavi and Baroness Philippine de Rothschild. This is my favorite wine, as it should be about \$150 bottle retail. Our tour was scheduled at 10:30 a.m.

Eating is a way of life in the wine country, so we were trying to limit what we ate. That morning, we hung out at Starbuck's, where I had a banana and Evelyn had a weird coffee drink. Starbuck's has free Wi-Fi, and I was able to read the *Los Angeles Times*; Evelyn read her e-mail.

The Opus One Winery is about 15 minutes from Napa in Oakville. Its signage was not the best, and our directions were to turn into the first driveway past the Oakville Groceries. We first stopped at the market to get a menu to order lunch. Our friends from last night said we should order lunch (the best sandwich in the area) for pickup to avoid the crowd at lunchtime.

We got to Opus on time and joined three other groups. It was an international crowd, with people from Korea and Turkey. One of the highlights of this area is coming here during the crush, or grape picking, time. The night before, Opus picked their first grapes of the season, and we were able to see the process of getting the grapes ready for fermentation. They do the harvesting at night when the grapes are cool. We can now say we were there in 2010 when the wine is released in 2013. At the end of our tour, we were able to taste the 2006 wine. The visit to this winery was a wonderful experience. At the store, we brought a bottle of Overture, a wine they make from the grapes that don't measure up to Opus One. It is the only other wine packaged there. The tour was finished by noon, just in time for us to pick up lunch.

When we got to the market, we waited only a few minutes for our sandwiches, which we ate on a picnic table. The sandwich

was good, but I thought that the sandwiches the day before were better. Basically, it was a country store verses an Italian deli!

We took the time to plan out the rest of the afternoon. There is just so much tasting that you can do, and I still had to drive. The area isn't very big – 20 miles north to south and three miles east to west, with most of the roads being two lanes.

Our first stop after lunch was Peju Winery in Rutherford, where we tasted four wines, of which we liked only one. The tastings are not free; this one was \$15, and Evelyn and I shared the taste. If you buy \$30 of wine, the tasting is free.

The next stop was Silver Oak (in Oakville), a wine we have had and like. The



Hal and Evelyn at Opus One.



Evelyn tasting the wine at Opus One.



Evelyn and Beverly at Benzinger.



cost was \$20 and you get to keep the glass. Again, we decided to share, and we tasted three cabernet from three different vintages. These wines run between \$70 and \$100 per bottle.

Our last stop was Cuvaision (in Calistoga) a moderately price wine (we've had lot of their whites, but never their reds). The tasting was \$15, and we bought separate tastings (no sharing). We also got to keep the glasses. They offered two different tastings of four wines each, and we drank one of each and shared, so we tasted eight wines, plus two extra ones. It was fun, and the wino (the guy pouring the wine) was a lot of fun.

This winery is on the Silverado Trail, which is the eastern side of the area, and we drove back to the hotel on that road. It was a lot faster than Route 29, which we had come up on.

On Route 29, you drive through St. Helena, which has so many traffic lights that the traffic just crawls through town.

Our dinner reservation that night was at Redd (6480 Washington St., Yountville), and we were able to get a quick nap before getting ready for dinner. We seemed to be doing a lot of napping on this trip.

The restaurant has a Michelin star and has been reviewed very well. We sat outside, and the food and service were very good. This was the best food we had on the trip.

The next day, we were meeting a schoolmate of Evelyn's whom she had not seen in 40-plus years. It seems that Evelyn has reached the age when you start to look back at your past and to your roots. It happened to me, and I think it happens to all of us to some extent.

We were scheduled to meet Beverly and her husband at the Benzinger Winery in Glen Ellen at noon for a picnic lunch. We slept in a little and didn't leave the hotel until after 9 a.m. We stopped at Starbucks and then drove to Sonoma on the way to Glen Ellen.

We parked on the town square and did a little window-shopping.

We got to Benzinger and found that Beverly and her husband, Isaac, were already there and setting up lunch. Isaac is a trained personal chef, and the lunch was outstanding, as good as any restaurant, and it reminded me of a lunch we had at a winery in New Zealand. After lunch, we took a tour of the winery and then did the tasting. Benzinger is a biodynamic winery, where all growing is done using only products produced at the winery and that are environmentally friendly.

Before returning to Napa, we stopped at Artesa Winery (in Napa) for a quick tasting, though to tell you the truth, I was about wined out.

It was a very enjoyable afternoon meeting new friends.

We had dinner at Bottega Ristorante (6525 Washington St., Yountville), owned by chef Michael Chiarello, a well-known celebrity chef. The food is Italian and was very good, though I liked the food at Redd better. It was interesting that the service was very fast, maybe too fast. What was nice was that the chef came over to our table, and we met him.

We were flying back to L.A. on Saturday, and we planned to visit the de Young Museum in San Francisco to see the second half of the post-Impressionist exhibit that we had seen in July. The opening day was that same Saturday.

We left Napa just after 8 a.m. and arrived at the museum just before 10 a.m., our scheduled entrance time. It took us only about an hour to view the exhibit, which, while we enjoyed it, was not as good as the first exhibit in July. We had lunch in the museum café and decided to try to catch an earlier flight, but because of traffic we didn't get to the airport until after the earlier flight had already left.

The Napa area is a great place to visit if you like good food and drink. Before you go, look online at the wineries you want to visit, for many of them are now open by appointment only. So you'll need to do a little planning in advance. If possible, try to visit during the week, as the weekends are very crowded. With San Francisco less than an hour away, you can visit both on the same trip.

RLACEI HOLIDAY PARTY

Thursday,
Dec. 9, 12 noon
Grace E. Simons Lodge
1025 Elysian Park Drive
(near Dodger Stadium)

You're Invited!

The RLACEI's annual Christmas Party and Installation of Officers is scheduled for noon Thursday, Dec. 9 at the Grace E. Simons Lodge. The Lodge is at 1025 Elysian Park Dr., near Dodger Stadium. There will be a light lunch (sandwiches, salad and drinks),

entertainment and valuable door prizes. You must make reservations at least a week ahead: (800) 678-4145, x701. Guests welcome. Call one of the officers on the Retirees Helplines. Free taxi service can take you from the parking lot to the lodge.

Retirees No Longer Averse To Annual Poetry Contest

■ The annual poetry contest returns!

The RLACEI announces the return of the annual poetry contest. Poems of any subject, style or interest will be accepted. There will be valuable cash prizes.

Submit your poem by Dec. 30 to Phil Skarin, 5301 Norwich Ave., Van Nuys, CA 91411, or Mary Beetz, 137 Westmont Dr., Alhambra, CA 91801.

The winner's name and poem will be published in the RLACEI publications.



THOUGHT FOR THE DAY:

My Christmas List

*At this time of the year
We go to parties
And put up Christmas trees
With lots of decorations
We give each other presents.
The more expensive they are,
The greater is our friendship.
But one of the most valued gifts
We could give to others
Is our time.
time to listen quietly
time to make them feel special
time to share their joys and sorrows
time for them to feel loved
When I make my Christmas List
My number one request will be for
A little of
Your time.*



By Phil Skarin