



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.

### RLACEI UPCOMING EVENTS:

Here's a listing of all the RLACEI events, dates and locations for 2011:

**April 14:** General meeting, Friendship Auditorium, 3201 Riverside Dr., Los Angeles. 11:30 a.m., meeting 1 p.m.

**June 9:** Golf tournament, Alhambra Municipal Golf Course, 630 S. Almansor St., Alhambra. Start: 7:30 a.m., lunch 12:30 p.m.

**Aug. 11:** Annual picnic, Grace E. Simons Lodge, 1025 Elysian Park, Los Angeles. 11:30 a.m.

**Oct. 6:** Annual corporation meeting and elections, Friendship Auditorium, 3201 Riverside Dr., Los Angeles. 11:30 a.m., meeting 1 p.m.

**Dec. 1:** Holiday party, Friendship Auditorium, 3201 Riverside Dr., Los Angeles. Noon.

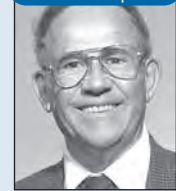
Call (800) 678-4145, ext. 701 for reservations.

RLACEI:

## State Looking at Ways To Reform Pensions

### President, Ed Harding reports:

2010 Club Excellence Award Recipient



Ed Harding

"I wish to thank John Hawkins and the City Employees Club for inviting Hal Danowitz, our Secretary-Treasurer, and I to their 83rd annual meeting and for presenting us with the Club Excellence Awards for 2011. Hal Danowitz got his award in appreciation for contributing 65 "Adventures With Hal" travel columns monthly in *Alive!* I

received my Club Excellence Award for RLACEI's efforts to publicly keep retirees informed monthly and to engage Retired City Employees in events, programs and celebrations throughout the year.

"Welcome and congratulations to Heidi DeMarco the new Managing Editor and Advertising Manager for *El Pueblo*. The

Publicity Committee and I are looking forward to working and meeting with her.

"I would like to remind everyone of our first general meeting for 2011 in April, also at the Friendship Hall. It is very important that you make lunch reservations!"



Michael Karsh

### Legislative Report by Michael Karsh:

"California State Pension Reform: The California state budget crisis will probably lead to some kind of public pension reform. This is being demanded by Assembly Republicans as the price of their supporting a June ballot measure asking the electorate to continue the 2009 tax increases that are set to expire June 30. What will the governor propose? Will it impact our City of Los Angeles retirees? The governor has at this writing not released what he will propose, but in his campaign last year he called for (according to a recent article in the Sacramento Bee) calculating pension pay based on the final three years of a civil servant's salary; lowering pension formulas for new hires; stopping increased

pension benefits retroactively; increasing retirement contributions by all government employees; requiring vesting mandates for OPEB obligations; and prohibiting pension holidays by requiring contributions even in good investment years.

"None of what the Governor talked about last year would impact the City's pension systems. But what the state does could set the model for local systems like Los Angeles.

"Also of recent note is the bipartisan Little Hoover Commission's report on Public Pensions for Retirement Security. This commission makes recommendations only, but what it recommends becomes part of the mix of serious studies on ways to

reform the pension systems. Their recommendation includes a hybrid model of a lower defined benefit pension (which is what most government programs provide but at a high level) with an employer-matched, defined-contribution plan [like the 401(k) plans in the private sector]. Also recommended is a pension cap of between \$80,000 and \$90,000 to be used in calculating a pension allowance, or the same cap in actual pension amount. A higher amount could be bought through a 402(k) type of defined-contribution plan. Pension eligibility ages should be increased. Final compensation should be based on a five-year average, not three years, nor one year."

#### RLACEI Website

Hal Danowitz asks you to visit the RLACEI Website at [www.rlacei.com](http://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!

Evelyn and Hal in Hilo.

2010 Club Excellence  
Award RecipientBy 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
• 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

Mary Beetz: Publicity Chair  
Hal Danowitz: Secretary/Treasurer  
Edward Harding: President  
Michael Karsch: Treasurer  
Phil Skarin: Director  
Kenneth Spiker: First Vice President  
Tom Stemnock: Second Vice President

## Committee Chairpersons

Hal Danowitz: Bylaws  
Americo Garza: Picnic, Holiday Party and Installation  
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  
Neil Ricci  
Helen Salgado  
Phil Skarin  
Michael R. Wilkinson



## Paradise, but Skip the Buffet

## ■ Part 3: Hal and Co. continue their cruise to, and in, Hawaii.

*Evelyn and I are aboard the Golden Princess sailing to Hawaii on a 14-day cruise from San Pedro. Don and Myrna, our cousins, are with us. We have been sailing west toward Hawaii for the last four days, and we pick up the story as we dock in Hilo, on the Big Island, at 8 a.m. There is a three-hour time difference from Los Angeles, where it is 11 a.m.*

With a population of approximately 48,000, Hilo is the second-largest city in the state of Hawaii and the largest settlement on the island of Hawaii.

Hilo features a tropical rainforest climate, with substantial rainfall throughout the year. Hilo's location on the eastern side of the island of Hawaii (windward relative to the trade winds) makes it the wettest city in the United States and one of the wettest cities in the world. An average of around 126 inches of rain fell at Hilo International Airport annually between 1971 and 2000, with 275 days of the year receiving some rain. The temperatures average around the mid-70s during the year.

We had breakfast in the ship's dining room, and the service and food were excellent.

We left the ship around 9:30 a.m., and after we left the security area, we wondered how to get into Hilo, which is about 2 miles from the harbor. There were free shuttles to Hilo Hattie's and Wal-Mart, which are not downtown, and a free shuttle to the Farmer's Market, which is near downtown. There was no one from Princess to provide information; they seemed only to want us to take a tour. There was informational staff from Hilo, though, and they were very helpful. We ended up taking a taxi for \$14, including tip.

We walked through the historic downtown area, which has some interesting mid-century and earlier buildings. Some were almost art deco. We could see the economy has had an effect on the retail businesses we passed, although I'm sure that Hilo Hattie's and Wal-Mart are doing fine.

We stopped in Starbucks, where I used their free wireless to check my e-mail. We could now use our cell phones, so we all called home. We decided to walk back to the ship for the excise and stopped to pick up a

few bottles of water. It took us about 50 minutes to walk back. The weather was overcast with a little drizzle.

Why the ship stops at Hilo is a lost on me; except for the volcano, there is nothing to see or do. I would think that the Kona side of the island would be much better for tourists, but I guess the ship would have to tender guests ashore.

We had lunch and then played party bridge for a couple of hours.

We had cocktails on the balcony; the weather got nicer the further we got from land. Each island creates its own weather. We ate in the dining room and then sat in the piano bar until it was time for the 10:15 p.m. show with Steve Moris, a singer and comedian. Over his career, he had backed up the Beach Boys and other top acts. This was his last performance with Princess, and he was to be open soon in Las Vegas at the Palace Station. He put on a good show, with lots of audience participation. I managed to stay awake.

At about 7 a.m. the next morning, we docked in Honolulu Harbor, next to the Aloha Tower.

Honolulu is the capital and the most populous city of the state of Hawaii and is located on the southeastern shore of the island of Oahu. Honolulu is the southernmost major U.S. city. The population of the

city and county is more than 900,000. Honolulu is also the most populous state capital relative to state population. Honolulu has been the capital of the Hawaiian Islands since 1845 and gained historical recognition following the attack on Pearl Harbor Dec. 7, 1941.

Honolulu is in a tropical wet and dry climate zone, with a dry summer season. Annual average precipitation is 18.3 inches, which mainly occurs during October through March, with very little rainfall during the summer. Honolulu has an average of 270 sunny days and 98 wet days a year.

Temperatures vary little throughout the months, with average high temperatures of 80 to 89 degrees, and lows of 65 to 75 degrees.

We had breakfast in the dining room



Hal and Evelyn at lunch.



Hal at the International Market Place in Waikiki.

## ADVENTURES with HAL!

again. The service and food were much better than the buffet.

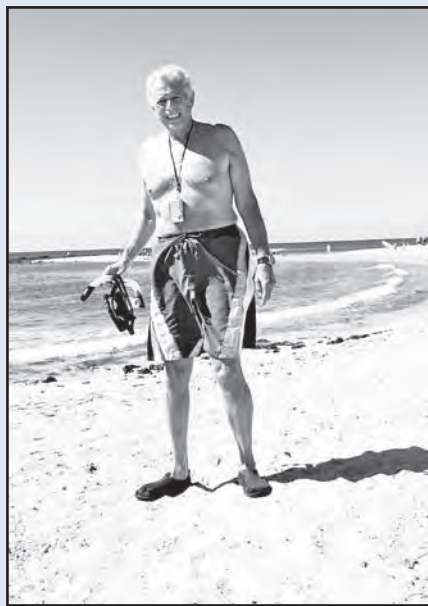
The ship's information about the ports is unusable. Except for selling you a tour, Princess provides zero info on each port. We all know Honolulu very well; Evelyn and I have been there more than 10 times, so we know our way around. I knew that to get to Waikiki you could take a taxi or the bus, or walk the 2.5 miles from the ship. What we didn't know was that there was a free shuttle to Wal-Mart, from which you can walk the one block to the Ala Moana Shopping Center, where you could either walk the half-mile to Waikiki or take one of the trolleys for \$2, which stops at many locations in Waikiki. That's what we did. The ship was not to sail until 11 p.m. that night, so there was a lot of time for sightseeing.

The trolley dropped us off near Fort DeRussy, and we walked to the International Market Place so we could get something for our two youngest granddaughters. Evelyn was successful and got earrings for each of the girls. We stopped at Starbucks for an ice coffee and to use the free internet. As bad as the weather was in Hilo, it was great here, with sunny skies and a temperature in the low 80s. That made it pleasant for walking. We left Starbucks and walked toward the zoo to go to the Outrigger Canoe Club, where we had lunch. It was great sitting by the water having a beer and just watching the waves. That's what I like about Hawaii.

We caught the trolley back to Ala Moana and walked back to Wal-Mart, where we brought macadamia nuts to bring back as gifts. Wal-Mart had the best price, even better than the ABC Store. The free shuttle from Wal-Mart took us back to the ship.

There is a lot to see and do in Waikiki, with the aquarium, zoo, beach, Bishop Museum, a lot of shopping and great restaurants. Or you can just sit back and relax.

After my nap, we had cocktails in the Skywalker Bar, where they had the worst sushi I have ever eaten. Because we all had eaten a late lunch, we decided to eat in the



Hal at the beach in Poipu.



The famous Kauai Chickens.



The Aloha Tower in Honolulu harbor.

buffet. Evelyn said it was the worst dinner she had had on the ship, and I'm afraid she was right. We should have eaten in the International Café; it looked a lot better. We did go there for dessert and coffee and sat there and enjoyed the music.

We docked in Nawiliwili Harbor on Kauai at 8 a.m.

Kauai is geologically the oldest of the main Hawaiian Islands. With an area of 562.3 square miles, it is the fourth largest of the main islands in the Hawaiian archipelago. Known also as the Garden Isle, it is 105 miles northwest of Oahu. The population of Kauai is about 60,000.

Evelyn and I decided to rent a car and drive to Poipu, which has great beaches and snorkeling. I called Hertz and was able to get a car, and Hertz had a shuttle from the dock to their location at the airport. None of this information was provided by Princess. We got the car before 10 a.m. and drove the 14 miles to Poipu (30 minutes). We had not been here since before Hurricane Iniki almost 20 years ago. We did not recognize much of the landscape.

We parked by the Poipu public beach and rented snorkel gear from a surf shop. We stayed about two hours, and I had my snorkel fix. The weather was beautiful, with the temperature in the low 80s with sun and a little breeze. For lunch, we had gelato, and then drove to the blowhole. There we saw the famous Kauai chickens. Kauai is home to thousands of wild chickens, which have few natural predators. The chickens originated from the original settlers, who brought them as a food source. 1992s Hurricane Iniki may have caused an indirect change in Kauai's ecosystem, increasing the chicken population.

After we dropped the car off, we got back to the ship by 3 p.m.

We planned to eat early and see the early show, which was the Unexpected Boys, who we saw on last year's Holland America cruise. The band covers Frankie Valli and the Four Seasons songs. We really enjoyed them the last time.

We had drinks and appetizers in the Skywalker Bar. It was the best of the cruise – shrimp, a number of cheeses and meats. Later, we ate in the dining room and had our first bad meal, a rib-eye steak, which had no taste. The service was not great, either, because we were eating early. We skipped dessert and went to the showroom to see the Unexpected Boys. We barely found a seat. The show was as good as we remembered.

We had dessert and coffee in the Piazza. The service and quality of the food were not yet memorable. Next month, you will read about a culinary experience we both really enjoyed.



## LACERS Update

■ By Mary Beetz



Mary Beetz

*"Basic Medicare Part B Premium Increases and Your LACERS Reimbursement:* Because of periodic increases in the Basic Medicare Part B premium rates, your LACERS Medicare Part B reimbursement may be less than what you are being charged.

Your current reimbursement amount is listed on your retiree paystub or direct deposit statement under the heading 'Adjustments.' If you are paying more for your Basic Part B coverage than you are being reimbursed by LACERS, please send LACERS proof of your premium amount and your reimbursement will be adjusted.

"As a reminder, only those LACERS Members who are covered by Medicare Part A qualify to receive the Part B reimbursement.

"If you have questions, please call LACERS Customer Service at (800) 779-8328.

*"Tips for LACERS Retirees About Their Dental Plans:* Before authorizing a dentist to begin treatment, make sure it is pre-approved and covered by your LACERS dental plan; know the costs you are responsible for and the maximum coverage amount your dental plan allows;

and Don't agree to treatment that you find questionable. Take the time to call your dental plan provider for benefit information or to request a second opinion from another dentist.

"For more information, contact your plan provider:

MetLife PPO: (866) 526-0981; TDD (888) 638-4863; [www.metlife.com/dental](http://www.metlife.com/dental)

SafeGuard HMO: (800) 880-1800; TTY (800) 880-3165; [www.safeguard.net](http://www.safeguard.net)

*"LACERS Medical Plans Offer Free Preventive Services:* LACERS medical plans (Anthem Blue Cross, KaiserPermanente, SCAN, UHC SecureHorizons) offer a variety of no-cost preventive services to their subscribers. Please visit the 'Wellness Program' section of the LACERS Website at [www.lacers.org/retired/wellness.html](http://www.lacers.org/retired/wellness.html) to view a list of these services. Your medical plan provider will have additional information.

*"LACERS Medical Plans Include Evercare Solutions for Caregivers Basic Program:* The Evercare Solutions for Caregivers Basic Program is available to all retired members enrolled in a LACERS medical plan as part of their health benefit coverage. Evercare provides resources to community care-giving services and the arrangement of geriatric case management (which includes onsite assessment and care plan development).

CLUB MEMBER SERVICE **FREE**

## Free Notary Service

When you need a notary service, there's never any charge. It's just one of the great services to Club Members.

Free notary service available during normal business hours at the:

**Club Store and Service Center**  
120 West 2nd Street  
Los Angeles 90012  
TEL: (888) 777-1744

Appointments are highly recommended; availability to walk-ins is limited.



The City Employees Club of Los Angeles

**Celebrating the Lives of City Employees.**

The Best Years

"This picture was taken at the beginning of our Westpac (Western Pacific Deployment) soon after the Chernobyl Nuclear Power Plant exploded in Russia. Those were interesting times during the Cold War!"



# MILITARY MEMORIES

Here are some Armed Forces memories by retired Club Members of the Club.

**Do you have a military memory? Send in a few paragraphs and a few pictures to [talkback@cityemployeesclub.com](mailto:talkback@cityemployeesclub.com)**

**John Hawkins, Club CEO:**

"I want to thank Retired Club Member Ken Kochakji for sending in his military pictures, which we printed in our previous issue of *Alive!* Ken's enthusiasm made me want to dig through my old Navy pictures.

"This is me (top right) back in April 1986 on the USS *Salt Lake City* (SSN 716). The *Salt Lake City* is a nuclear powered fast attack submarine that now unfortunately has been decommissioned. In the photo, I'm sitting on top of the 'sail' with the Officer of the Deck and another officer. The two tall things in the back are special antennas for transmitting and receiving messages."

## 33rd Annual Retirees Invitational Golf Tournament



The 33rd Annual Retired Los Angeles City Employees Invitational Golf Tournament will be held on Thursday, June 9, 2011 at the Alhambra Municipal Golf Course with a "Shotgun Start" at 7:30 a.m. The course is located at 630 South Almansor Street, Alhambra, CA 91801. Check-in is at 7:00 a.m. **SOFT SPIKES MANDATORY!**

- The tournament is open to retired and active employees and friends. The cost is \$65 for R.L.A.C.E.I., City Club and All City Employee Benefits Service Association members (\$75 for all others) and includes green fees, carts, prizes and lunch at the Almansor Court restaurant. Lunch only is \$25.
- Those interested in participating must complete the reservation form and mail it with their check payable to **"R.L.A.C.E.I."** by **May 31st** to: Tom Sternnock, Chairman, 4040 Vineland Avenue, Suite 108, Studio City, CA 91604. For any questions, call Chairman Tom Sternnock at (818) 487-6789.

**2011 Golf Tournament Reservation Form**

Name \_\_\_\_\_ Phone \_\_\_\_\_  
 Address \_\_\_\_\_  
 City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
 Amount Included \$ \_\_\_\_\_ \$65 for R.L.A.C.E.I. and City Employees Club Members. (\$75 for all others)  
 Luncheon: \$25

**Make checks payable to R.L.A.C.E.I.**

**NOTICE: SOFT SPIKES MANDATORY!**

**FOURSOME**

Member R.L.A.C.E.I.    Member A.C.E.B.S.A.    Guest or City Club

**(check all that apply)**

Name	Member R.L.A.C.E.I.	Member A.C.E.B.S.A.	Guest or City Club
1. _____	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
2. _____	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
3. _____	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
4. _____	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Reservation deadline: Thursday, May 31st. Mail completed reservation form and check to:  
 Tom Sternnock, Chairman  
 4040 Vineland Avenue, Suite 108, Studio City, CA 91604, (818) 487-6789