www.cityemployeesclub.com

July 2011 19





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



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: **RLACEI@verizon.net**

Change of Address?

RLACEI:

Some Might See Reduced Medical Deduction Costs

President, Ed Harding reports:



"On June 2, we had a table at LACERS' Health Fair held at the Friendship Hall. Directors Hall Danowitz, Neil Ricci, Mary Beetz and I were there answering questions asked by the retirees.

"June 9 was our 33rd annual Retirees Invitational Golf Tournament, and it was a total success. Golfers left happy, fed and with prizes in hand. Hope to see you next year!

"Seventy-five golfers got up early for a shotgun start at 7:30 a.m. There to assist in getting the golfers started were Directors Americo Garza, Mary Beetz, Hal Danowitz, Neil Ricci and resource person Alice Walter. Thank you

Legislative Report by Michael Karsch:



Michael Karsch

How Do Public Pension Plans Compare? Criticism of public pension plans rises unabated across the country. But how well do these retirement systems really stand up? Would there be a comprehensive, understandable, and reliable way to know? Increasingly generous payrolls of public that several large pension plans run out of assets in the next 15 years, and called out the plans in Connecticut SERS (Service Employee Retirement System), Illinois SERS, Illinois universities, Kentucky ERS, Louisiana teachers, New York City teachers, and Rhode Island ERS. Note that no

that 75.9 percent of liabilities are covered by sufficient assets. Losses in the investment portfolio (as happened in 2008) are carried forward and smoothed over a period of five years, while other plans smooth over seven or 15 years. LACERS is able to spread a loss over fewer years, a testament to good fiscal



'cheer them up." "As usual, Tom Stemnock and his committee did a great job put-

ting this tournament together. Tom spent \$2,000 for trophies, raffle prizes and furnished a great lunch. Thanks to you and your committee. "A special thanks to our con-

for getting up early. I was there to

tributors to our golf tournament. They are: Roslyn Carter-Phillips, CEO/Executive Director of ACEBSA; John Hawkins, CEO of the City Employees Club; and the Credit Union donated 24 boxes of 12 golf balls. John Hawkins and Robert Larios of the Club donated additional door prizes. Other

contributors are John Dowell, Dell Grubbs, Bob Okuda, Tom Stemnock, and myself.

"Thank you Tom Moutes, General Manager, and Lita Payne, Asst. General Manager, of our Retirement System, who spoke on the current status of our retirement system.

"And finally, thanks to Robert Larios and Angel Gomez of the City Employees Club, and Heidi DeMarco, Editor of El Pueblo, for being there taking pictures for their respective newspapers.

"See you at our annual picnic Aug. 11 at the Grace E. Simons Lodge, 1025 Elysian Park!"

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.

RLACE **UPCOMING EVENTS:**

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

- 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 employees, increasingly generous pension benefits, sharply rising health benefit costs, greater longevity, etc. all come together to paint a dim picture.

"Boston College's Center for Retirement Research reported in March of this year that most public plans have enough assets to last for at least 15 years (if a given plan were to freeze, how long could its assets pay promised benefits?); under an ongoing framework, "most plans have enough for at least 30 years." The Boston College report noted, however,

California plans were mentioned. However, several California plans were reviewed by the report, but not the City of Los Angeles.

"More recently, the executive director of the National Conference on Public Employee Retirement System (PERS) wrote to the Wall Street Journal May 23 that the vast majority of plans maintain 'strong funding levels -75.7 percent on average.' Also, 'an average one-year return' in investments is 13.5 percent, 'with a 20year average return of 8.2 percent." "Our LACERS staff advises

discipline. And the LACERS portfolio is back up to more than \$10 billion. In the area of post-retirement health benefits, the City of Los Angeles has since 1997 set aside money for retiree health plans, a move that many systems have not done until recently. This foresight over a decade ago reassures me of our safety net.

"There are problems with many pension funds, from insufficient backing of future liabilities to corruption in a few major pension scandals, but our LACERS' looks pretty good!"

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.

July 2011 20

City Employees Club of Los Angeles, Alive!



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 LAFCU.

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
Questions:	Ext. 0
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

Cabo Without Grandkids

The libations flow when Hal and Evelyn make their annual trek to Cabo San Lucas.

Part one

Tt was time for my wife Evelyn's and my annual trip to Cabo San Lucas, Mexico. We didn't take the grandkids this year. Easter vacation was still a month away. This year our two younger grandchildren, Coco and Isabelle, were to go to Italy and Greece with their parents, and the oldest one, Maddie, would be surfing in Hawaii. It's a tough life growing up nowadays.

Effie and Pierre, who normally go to Mexico, had just returned from a trip to India. We invited some friends to use Effie and Pierre's unit, but they had a family emergency, so it was just Evelyn and I. This was to be the first time in many years that Evelyn and I were on vacation on our own, except for our three-week road trip in 2008 to attend my high school reunion.

Our good friend Neil volunteered to drive us to the LAX at 7 a.m. Our flight on Alaska Airlines was scheduled to leave at 9:15 a.m. Alaska Airlines had a computer problem and all flights were delayed for two hours, so we didn't leave until 11:15 a.m. Our arrival in Cabo was easy; every year there seems to be improvement to the operation of the the airport. We cleared immigrations and customs and were on our way to the Playa Grande Resort in 45 minutes. It would have been sooner but we were waylaid by a timeshare salesperson. Remember to never to stop from after you clear customs until you are outside the terminal, no matter what they say to you or promise.

We got to the resort about 2:30 p.m. Our room was not ready yet, so we had a complimentary margarita.

After we got to the room we unpacked and decided to walk into town and have dinner before stopping at a market to pick up some drinks and snacks for our stay.

We couldn't decide on dinner and went from place to place; each restaurant has a hawker trying to get you to choose their place. Over the years we had heard of a place called Greenberg's in the Marina. We thought it was a deli, but when we looked at the menu we were impressed with the variety. We had a number of small plates, which we shared. It was very good and not terribly expensive; with two drinks and tip the price was about \$55. By the way the exchange rate is \$1 to 11.6 peso. A peso is about 8-plus cents.

After dinner we stopped at the market and spent about \$90 on very little: beer, utes round trip.

That morning we had to attend an owner's update -- another term for trying to sell us more weeks. We got breakfast and a \$55 dinner credit, so it was not too bad. We had a very nice salesperson named Poppy. We did get to see a new resort next door to Playa Granda called the Grand Solar. The tour took about three hours but was very low key; there have been times where we had to fight our way out.

We got down to the pool about 2:30 p.m. This week we could hang by the adult pool. We met two nice couples from Minnesota and had a nice conversation.

Before dinner I made margaritas.

Dinner was at La Pampa, an Argentinean steak restaurant. Without a doubt it served the best steak we had had in a long time. It was an Argentinean skirt steak for two; it was so big we took more than half home. It looked like were were destined to

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



tequila, margarita mix, Coke, bread, butter, a few limes and cheese and crackers.

We took a taxi back to the resort for \$7 We woke early the next morning and wanted to exercise, but the facility didn't open until 8 a.m., so we walked on the beach to land's end, near the arch. A lot of people were fishing off the shore. This was the Pacific side and not good for swimming because of the riptides. The weather was great, with a little breeze and a temperature in the mid-70s. The walk took about 40 minhave a steak sandwich for lunch the next day.

The next morning I was awakened by the noise of the staff setting up for the Mexican festival, scheduled for that night. But it was only 6 a.m. at that point. I complained to the front desk.

We made it to the gym by 8 a.m. and it was crowded, but we managed to get a workout. After a quick breakfast in the room we headed for the pool.

We hung around the adult pool, the pool closest to the ocean, and we saw many



Having breakfast at the Office



Evelyn at land's end.



Hal and Evelyn happy, with two-for-one beers.

Retired Club Members For

www.cityemployeesclub.com

July 2011 21



whales heading north very close to shore. It was great fun to watch these huge creatures migrating north.

We had lunch in our room -- steak sandwiches and beer, and then went back to the pool. Around 3 p.m. it started to get cloudy, windy and much cooler.

Our friends from yesterday were going fishing the next day and promised us some tuna if they caught any.

We left the resort about 5 p.m. and walked through the marina. A Norwegian Cruise Line ship was in port. For some time now, cruise ships have been spending two days in Cabo and skipping Mazatlan because of the believed danger to tourists. The ship doesn't stay in port overnight; it cruises at night and returns in the morning.

We walked about two miles, leaving the downtown area looking for a restaurant called the Trailer Park. We found it and considered going there for dinner one night. It had been recommended to us by a couple of people.

So far we had eaten at three new (to us) restaurants, all of which were very good. The best recommendations are from other people.

That night we ate at Maro Shrimp, which was recommended by the group we met by the pool. The place was very busy. It seemed that there can be two restaurants next to each other, with one full and the other empty, and I mean empty. Anyway, Maro has a signature drink called the Bulldog (tequila, lemonade, and beer). The one-person record for most consumed is 18, but I was done at one. We both had grilled shrimp, which was excellent; with tip, the bill was \$55. Maro has no atmosphere and almost no roof. The tables and chairs are mismatched, and it's very causal.

The next morning we decided to walk to the Office to have breakfast, something we do every year. It is located across the marina on Merido beach, the swimming beach in Cabo. By line of sight it is a straight line from our resort, except you would have to swim across the marina. A water taxi is \$3 per person or less if you have good bargaining skills, but we walked. It took about 45 minutes using a shortcut and avoiding the beach. The food and service is always very good. You sit at a table on the sand and get to see all of what is happening on the beach. After breakfast we took the long way back, but stopped in the marina for a beer at the No Worry Bar, which starts happy hour early (it was 11:30 a.m.) where all drinks are two for one. I intended to order just one beer (getting two in the bargain), but somehow we got four, of which I had to drink three. Things could be worse. I managed to walk back to the resort where I took a little nap, while Evelyn headed for the pool. I joined her after about an hour. I noticed that there seemed to be a lot more people and found out that the resort was selling tickets to cruise ship passengers to use the faculties for the day. I'm going to have to complain. Before dinner we sat on our balcony and had some cheese and crackers, with a little of the leftover steak. Evelyn enjoyed a glass of wine and I had a margarita. Dinner was at Romeo and Juliet, an Italian restaurant a short walk from the resort. As resort owners we received a 10-percent discount. The restaurant wasn't very busy, and the service and food were good. For dessert we had Mexican coffee, which has a lot of fire and booze. They mix everything together, light it on fire and pour this streaming fire coffee into a sugar-rimmed glass. It was the best coffee I'd had in a long time. We were halfway through our trip at that point. I'll finish up next month.

About 100 LAFD retirees gather for fun, memories.

Fire Retirees Lunch



From left: Jim Finn, Club Member, President of the LAFD Historical Society, 40 years of City service, with Ted Aquaro next to the Gorter Water Tower. Built in 1905, the tower is powered by solely by gravity and can shoot water up to 65 feet in the air!



From left: Terry Cooper, 36 years of City service, and Bill Finn, 45 years.



Stan Jones and his son, Dory Jones, 35 years of City service, pose after Stan received his award for his 56 years of City service. 56 years!



Jim Finn, President of the LAFD Historical Society, hands over Certificates of Appreciation to both Barney Nip and



From left: Bob Orman, 30 years of City service; Kirk Basore, a.k.a. "Cappy," 35 years; and Rick Watters, 34 years.



Story by Gedina Bergstrom and Tanya Edwards, Club Counselors; Photos by Tanya Edwards

LAFD – On June 16, approximately 100 retirees gathered at Old Station 27 in Hollywood to see the outstanding museum, get an update on the current status of the Fallen Firefighters Memorial, reacquaint them-

selves with the history of the Department, and reminisce about the good old days with longlost buddies and newfound friends.

They enjoyed guided tours, videos, photos and artwork to see, along with displays. The station boasted multiple apparatuses and classic displays illustrating all the amazing events the Department has participated in.

Retirees were honored for their service and participation in the LAFD Historical Society. An awesome lunch was provided and followed by a raffle.





George Fischer is a second generation Fire Fighter with 30 years of City service. Here he points to the picture of his father, who had 36 years of service.



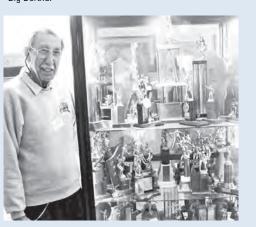
From left: Barney Nip, 33 years of City service, with Terry Cooper, 36 years.



From left: Rodney Kilpatrick, the youngest retiree with 8.5 years of City service); Kirk "Cappy" Basore, 96 years old; and Rick Ortiz, 31 years of service.



Ted Aquaro, Club Member, Director of Operations for the LAFD Historical Society, 21 years of City service, with "Big Bertha."



Vito "Maggie" "Don Vito" Maggipinto, 87 years old, still plays handball every week. He had 30 years of service,

Kirk "Cappy" Basore.

Roger Gil, 36 years of City service.

check out his trophies!

 $\Im \otimes$

THOUGHT FOR THE DAY:

As a wise man once said:

"I shall retire and grow old, but never lose life's zest, Because the road's last turn will be the best."

LIFE AFTER RETIREMENT BY MARY BEETZ

I received an email from Kenneth L. Smuland, who states that he was president of the All City Employees Association 50 years ago (1961). Now retired, he looks forward to reading the [RLACEI Retiree news]. Kenneth retired as Director of Public Buildings in 1979 and moved to Palm Desert, Calif. and "after my retirement, I worked as a consultant and vice president of Almar. Almar is a major developer of marinas." He built and managed six marinas, including the marina at Cabo San Lucas. He continues to live in Palm Desert in the Monterey Country Club and loves living there. However, he misses the

contact with many friends he made working for the City. Kenneth, we thank you for your wonderful letter. I am sure the friends you made during your tenure with the City will enjoy reading about your life after retirement.

IF YOU ARE A RETIREE AND HAVE NEWS OR INTERESTING UPDATES ABOUT YOURSELF OR OTHER RETIREES,

please send them to me at mbeetz4841@aol.com, or call the toll-free number, (800) 678-4145, ext. 711. We enjoy hearing from you, and I am sure so will the friends you made while working with the City.

For **Retired** Club Members

July 2011 22

City Employees Club of Los Angeles, Alive!



From left: Ralph Salcido, Virgil Coleman, and Mickey Walker



From left: Linda Nolan, Ron Ferrara, and Mary Nolan



From left: Johnetha Smith, Allena Washington, and Delma Williams



From left: Jill Kerrigan, Larry Kerrigan, and Cliff Thorsell



From left: John Pulskamp, Alana Pulskamp-Lewis, and **Charles Martin**

It's a Picnic for DWP Retirees

Retirees Assn. hosts annual get-together.

Story by Robert Larios, Club Director of Operations; Photos by Eboné Moses and Tanya Edwards, Club Counselors

> DWP - The DWP Retirees Assn., under the strong direction of Dolores Foley, held its 58th annual summer picnic June 4.

The picnic was held at Whittier Narrows at the Meadows in Whittier.

The Club thanks the leaders of the Retirees Assn. for inviting us to such a fun annual event.



Back row, from left: Nathanial Lindsay and Thomas McDaniels. Front: Ernest Carter, Fred McDaniels, and Louis Carter.



From left: Carroll Ritchie, Venest Henry-Evans, Joanne Wolf, and Michael Poizner.



Back row, from left: Lorenzo Moore and Evla Moore. Front Peg Romano and Dale Litzsinger.



From left: Marsha Edenbum, Mark Edenbum, Barry Katzen, Aviva Raskin, Maurice Pinto, and Rochelle Pinto



From left: Sonny Burnett, James Brown Jr., and James



From left: Suzy Olivas, Ruben Medina, Patricia Valdez, and Ken Medina.





From left: Margaret Williams, Gertha Lindsay, Dorothy Lindsay, and Hannah Childs.

LACERS Update by Mary Beetz:



Understanding Dementia and mail messages will not be accepted. Alzheimer's Disease: Dementia is a condition that involves the loss of mental functions affecting your daily living. These include thinking, reasoning, and memory. It is estimated that dementia affects five to eight percent of seniors over age 65 and more than half of the population over age 80. Alzheimer's disease is the most common form of dementia. "LACERS invites you to attend its Wellness Workshop on 'Understanding Dementia and Alzheimer's Disease,' where you can learn more about this condition and what kind of support your LACERS health plans offer. The workshop is being held at 10 a.m. Aug. 18 at Friendship Auditorium, 3201 Riverside Dr., Los Angeles, CA 90027. "LACERS' staff and health plan representatives will be available to answer your questions. Refreshments and free parking is provided, as well as prize drawings and carrier giveaways. "This event is by reservation only for LACERS Retired Members and one guest. Reservations will be accepted beginning Wed., Aug. 3, by calling LACERS at (800) 779-8328 or (888) 349-3996 TDD, Monday

"LACERS Wellness Workshop: - Friday, 8 a.m. to 5 p.m. Email and voice-

premium deduction if you meet any of the

"You will not see a reduction in your
Member, Ladies, Low Net (trophy): Alison Taylor, 77

From left: Al Stratton, Patti Stratton, Ruth Barney, and Ne



Mary Beetz

"Temporary Reduction in Medical Premium Deductions: Beginning in July 2011, eligible members enrolled in LAC-ERS medical plans may see temporary reductions in monthly medical plan premium deductions as a result of LACERS participation in the federal Early Retiree Reinsurance Program (ERRP).

'The ERRP was created by the Patient Protection and Affordable Care Act to assist organizations like LACERS in maintaining coverage for early retirees by reimbursing a portion of eligible early retiree medical claims. Money received by LAC-ERS from the program must be used to reduce retiree medical plan cost increases.

"As a result, you may see a reduction in your premium deduction if you meet all the following conditions as of July 2011: You are enrolled in a LACERS medical plan; you are paying a LACERS monthly medical premium deduction; and your monthly medical premium deduction increased from 2010 to 2011.

"The reduction in your premium deduction, if any, is reflected in the 'Adjustments' section of your retirement allowance check or direct deposit slip.

following conditions as of July 2011: You are enrolled in the LACERS Medical Premium Reimbursement Program; your LACERS medical subsidy covers the cost of your medical plan and you do not have a monthly deduction; and your monthly medical premium deduction did not increase from 2010 to 2011.

"Note: This reduction of your premium deduction is temporary. Once the ERRP reimbursement funds have been exhausted, Retired members who received the reductions will resume paying the full amount of their medical premium deductions. However, based on the availability of funds by the ERRP, these reductions in premium deductions may be made intermittently.

"For more information, please contact LACERS: (800) 799-8328.

Golf Results: Here are the official results from the 33rd annual RLACEI golf tournament, held June 10.

- Member, Men, Low Gross (trophy): Mike Stawicki, 77
- Member, Men, Low Net (trophy): Ed Anderson, 72

- Guest, Men, Low Gross (trophy): Diane Newman, 78.5
- Guest, Men, Low Net (trophy): Jim Olney, 78
- Member, Men, Second Low Net (trophy): Will Rice, 72
- Member, Men, Second Low Net (trophy): Gerry Takaki, 72
- All Golfers, Low Gross, Front 9 (\$50 gift certificate): Andy Pollard, 39
- All Golfers, Low Gross, Back 9 (\$50 gift certificate): Paul Andrews, 39
- Closest to the Pin (3 golf balls each): Hole 7, Mason Beastram; Hole 8, Gerry Takaki; Hole 11, Richard Talles; Hole 13, John Vacca; Hole 15, Dennis Vander Hook
- Longest Drive, Hole 2 and 12 (3 golf balls each): Men #2, David Schiavo, Men #12, Vester Pittman. Ladies #12, Gloria Vargas.
- High Gross, Men (3 golf balls): Larry Miller, 106
- High Gross, Ladies (3 golf balls): Gloria Vargas, 118.

For Retired Club Members

www.cityemployeesclub.com

July 2011 23



From left: George Walker, Oliver Cunningham, Billy Johnson, and Emmett Pouncil.



From left: Michael Stawicki, Richard Flores, Robert Gomez, and Charley Magdaleno.



From left: Fred Ige, Diane Newman, Richard Cooper, and Guy Leacher.





From left: Larry Miller, Jim Olney, and Gloria Vargas.



From left: J.R. Gomez and Michael Koppenhaver.



at **RLACEI** tournament.

Story by Noelle Kauffman, Club Counselor; Photos by Angel Gomez, Club Member Services Director

> RLACEI – The Retired Los Angeles City Employees, Inc. (RLACEI) retirees group held its annual summer golf tournament June 9. The tournament was held, as

it has been in previous years, at the Alhambra Municipal Golf Course.

The Club provided attendance prizes for the tournament.



From left: Bob Rogers, Steve Jimenez, Tom Stemnock, and Gary Mattingly.



From left: Earl Gales, Charles Clement, Ed Gales, and Flemon Miller.



From left: Dominic Rescineto, Errol Tate, Ralph Gutierrez, and Dan Dodd.



From left: Ed Anderson, Andy Polland, A.J. Carter, and Vester Pittman.



From left: Richard Telles, Greg Telles, Ray Reyes, and Mike Reyes.



 \oplus



Good golf, good friends





From left: Ben Aguilar, Will Rice, John Meli, and Phil

From left: Ed Itagaki, Mason Beastrom, Gerry Jesse, and the Rev. Al Tsuyuki.





Tournament winners (from left): Mike Stawicki, Ed Anderson, Gerry Takaki, Alison Taylor, Diane Newman, Will Rice, Andy Polland, and Paul Andrews.

From left: Phil Kaainoa, Mike Lee, and Richard Sanchez.



From left: Ray Jantz, Jeff Jantz, Bernard Anderson, and Richard Hovious.



From left: Gail Draper, Jim Hamilton, Dan Koenig, and John Vacca.



From left: Michael Cordova, Carlos Herrera, and Bernard Spears.



From left: Dennis Vanderhook, Gil Garnas, Frank Martinez, and Judy Vanderhook.

Retired Club Members For