



For Retired Club Members

The Best Years



By Mary Beetz,
RLACEI Publicity Chair

RLACEI:

Insurance, Workshops Shaping Up for 2012

City Retiree Associations

DWP Retirees Association

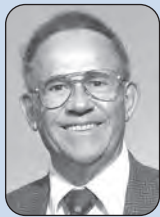


Dolores Foley, *President*
Phone: (626) 445-7376
E-mail: vinmar@altrinet.com

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:
RLACEI@verizon.net

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:

- 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**

President, Ed Harding reports:

2010 Club Excellence
Award Recipient



Ed Harding

"I am sorry to hear that Michael Wilkinson had to cut his cross-country bike trip short of 52 weeks. While riding through Colorado, his pedal would not release, which caused him to fall off the bike, and he broke his left wrist. He had outpatient surgery

and is expected to have full recovery. If I know Michael, he will be back on his bike. His brother, Rick, continues along and, at the time of this writing, he is in Yosemite."

"The entertainment committee, headed by Americo Garza, is still

looking into having one of the two general meetings in the Valley. The Van Nuys Senior Citizens Center is undergoing a complete remodeling; they claim that so far, they cannot hold 200 people. Americo will keep in contact with them."

Legislative Report by Michael Karsch:



Michael Karsch

"Statewide, there are now four pension reform initiatives that are pending review by the Attorney General's Office. Once reviewed, their sponsors will be free to circulate the petitions for signatures, which may qualify them for a ballot in 2012. Initiative 11-0018 (this is the number given by the Secretary of State) by Michael Lee Madsen would require any public pension system to invest and maintain at least 85 percent of their assets in California-based businesses. Such businesses are defined as having at least 70 percent of its employees employed within the state.

"Initiatives 11-0021 and 11-0022 are by Alan Oliver Ebenstein, president of the California Center for Public Policy in Santa Barbara. In his first initiative, he would impose a state income tax of 15 percent above the standard state income tax on any public pension over \$100,000 a year, and a 25 percent surcharge on pensions over \$150,000. His second initiative would raise the public retirement

age to 65 years; for public safety employees, the minimum retirement age would be 58. Mr. Ebenstein's initiatives appear only to cover CalPERS and CalSTRS pensions.

"The last initiative is 11-0026 by Ted Costa and Robert Matteoli of People's Advocate, Inc., founded by Paul Gann. They call their initiative the Pension Solvency Act, but also use the words 'Diet COLA,' referring to a feature that a pension be reduced (placed on a diet) in the cost of living allowance (COLA) each year that it is less than 97 percent funded. It also prohibits pension spiking, which means using a base pay only to calculate a pension, not including bonuses, accrued overtime, accrued vacation, etc. Retirement age is 59.5 years. The comingling or pooling of any public retirement system trust fund is banned.

"A *Sacramento Bee* article on July 21 gave six reasons why pension reform might not make the ballot in 2012: (1) the Republicans 'minimized' pension reform by refusing to go along with a public

vote on continuing the now-expired tax increases sought by Governor Jerry Brown (he had offered pension reform if the GOP would support a vote of the people on taxes); (2) many cities and counties, and major state employee unions, have enacted pension reforms, such as increased employee contributions and lower pensions for new hires; (3) CalPERS maintains its current investment forecast at 7.75 percent, thus avoiding a considerable increase in what cities and counties must pay to CalPERS for pension coverage; (4) pension funds are getting back to normal sizes, thus losing steam for criticism that pension funds are underfunded; (5) the Democrats control the Legislature and the Governor's office and represent the unions, who are not likely to approve fundamental changes sought by reformers according to the *Bee*; and (6) there does not appear to be any deep-pockets to fund a costly initiative campaign, which probably require \$20 million."

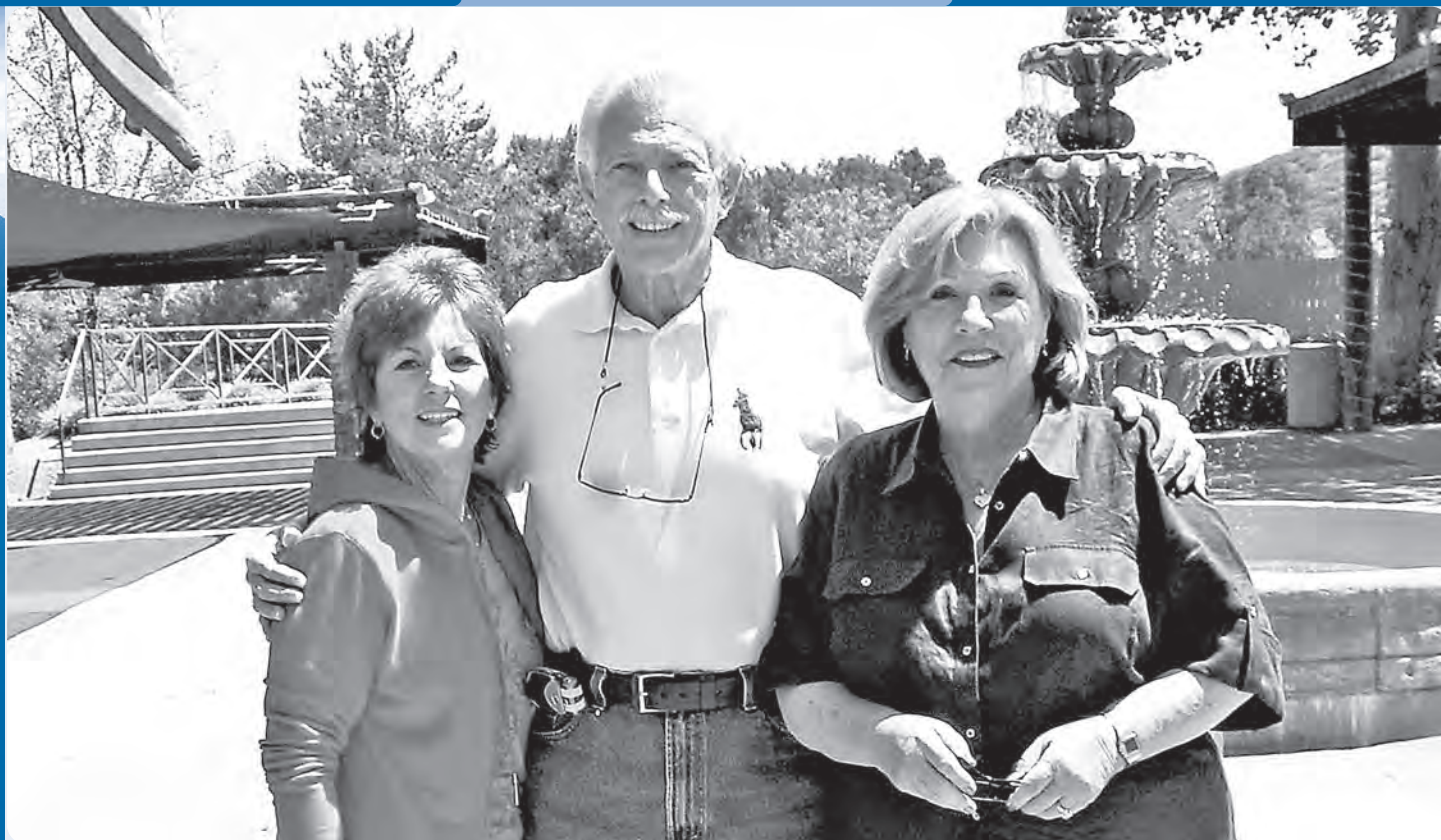
RLACEI Website

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



Hal with Linda and Evelyn.

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 LAC-ERS, 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 Stemmock	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
Phil Skarin: Director
Kenneth Spiker: First Vice President
Tom Stemmock: Second Vice President

Committee Chairpersons

Mary Beetz: Publicity
Hal Danowitz: Bylaws
Americo Garza: Picnic, Holiday Party and Installation
Neil Ricci: Health and Nominating
Helen Salgado: Membership
Phil Skarin: Parliamentarian
Ken Spiker: Legal and Legislative
Tom Stemmock: Audit
Tom Stemmock and Phil Skarin: Golf

Directors

Mary Beetz
Americo Garza
Michael Karsch
Neil Ricci
Helen Salgado
Phil Skarin
Michael R. Wilkinson



2010 Club Excellence Award Recipient



By Hal Danowitz,
Secretary, RLACEI

Wine or Balloons

After a balloon ride in Temecula is canceled, Hal and Co. head to the wineries.

My wife, Evelyn, is the queen of discount coupons from the Internet. I have mentioned Resturant.com before, where you can get a \$20 discount for \$10 (or even less near the end of the month). She has managed to get some coupons for as little as 80 cents. Now we monitor Groupon, Social Living, and many other sites offering deep price cuts for not only restaurants, but anything else you would want to buy.

That is the reason I was sitting in an Embassy Suites hotel in Temecula. Evelyn purchased a coupon from Living Social for a hot-air balloon ride and wine tasting.

Temecula is in southwestern Riverside County, about 90 miles from Los Angeles, and bordered by Murrieta on the northwest and the Pechanga Indian Reservation on the south. With neighboring Murrieta, Temecula forms the southwestern anchor of the Inland Empire region.

The balloon was to lift off at 5:30 a.m., so we drove down the day before with our friends Linda and Max. We stayed at the Embassy Suites, which is part of the Hilton Hotels chain, and I used Hilton points to get our room for free.

We arrived in Temecula a little after noon and stopped at a place close to the hotel for lunch at Pat & Oscar's (29375 Rancho California Rd.) at the Temecula Duck Pond (28250 Ynez Rd.), a very pretty park. The park is the home of the Letters Home Veterans Memorial, designed by artist Christopher Pardell and dedicated to honoring veterans. Pat & Oscar's is a "fast" food restaurant with salads, sandwiches, and such. Three out of four of us liked it. After lunch we stopped by the hotel to check in, but our rooms weren't going to be ready until 4 p.m.

We decided to drive to Old Town Temecula, which has been around since 1882 when the California Railroad came through the valley and local investors created the first bank in the area, which retains many historical features. Evelyn, who was reading the map, must have held it upside down, because eight miles later we decided we had gone the wrong way. We plugged an address into the GPS and found out that Old Town was a couple of blocks from the hotel. It is located west of I-15 between Rancho California Road and State Highway 79.

Old Town is about eight blocks long, and

we walked both sides, which featured lots of local craft stores, wine shops, bars and restaurants, and antique shops. We planned on going back for dinner later.

We drove to the hotel and our rooms were ready, so we decided to relax until the complimentary happy hour, called the Manager's Reception by the hotel.

We got a call from the balloon company canceling the balloon ride because of weather; they said that the next day was going to be too foggy. This had happened to Evelyn and me before when we were going on a balloon ride in Las Vegas and was not unusual. Luckily, there are a lot of wineries to visit and a very large casino near Temecula.

We spent about an hour at the happy hour, held in the hotel's open-air atrium. You're allowed to drink as much wine, beer and well drinks as you like along with enjoying a number of appetizers. They have non-alcoholic drinks for the kids.

We drove back to Old Town and had dinner at the Public House (41971 Main St.) in a historic home converted into a restaurant. It was very casual, but the food was excellent and they had a great selection of beer and wine.

It was very overcast the next morning, but I didn't see any fog. I've learned to trust the balloon operator, though, because you don't want to end up over the ocean instead of the winery we were headed toward. At least we didn't have to get up before dawn.



Linda and Max.



The hotel has a complimentary breakfast, and although it was crowded, it was okay for a freebie.

We had the rest of the day for wine tasting. We decided to start at a winery the farthest from the hotel and work our way back. Our first mistake was not finding out when the wineries open. They seem to open at 11 a.m., and here it was 10 a.m. and we had nowhere to go. Temecula is not a center of activity; it was either wine or balloons, although you can find some cyclists and weekend motorcycle enthusiasts.

We did find the Winchester Cheese Co. (32605 Holland Rd. in Winchester). They make gouda cheese in the same traditional way as their family back home in Holland for many generations. The cheese was very good, and we got to meet Valerie Thomas, the current cheese maker.

By then it was time for wine. I appointed myself the designated driver, though I did manage to taste a little.

Our first stop was Thornton Winery (32575 Rancho California Rd.), which opened in 1988. The winery combines old-world style with new-world taste to create award winning and premium varietal wine, according to their marketing materials. The Méthode Champenoise process is used because it has proven to be the best for producing fine quality sparkling wine/Champagne, they say. The winery offered various flights of tasting for \$15 each. We had a two-for-one coupon, so each couple had a flight. We choose a Champagne flight, which was just okay as far as I was concerned.

Europa Village Winery (33475 La Serena Way) was our next stop. This winery is "dedicated to producing exceptional handcrafted wines by respecting the art of Old World European winemaking traditions." We received six tastes for \$15. I had a drop of



each, and I thought a couple of the wines were pretty good.

It was time for lunch, and we stopped at the Smokehouse at the Ponte Winery (35053 Rancho California Rd). It had a 45-minute wait, so we left.

We ended up at the Thornton Winery where we had begun. They have a very nice restaurant called Café Champagne, but it was already late in the afternoon and no one wanted to spoil dinner, so we ate in the tasting room, which offers sit-down service and appetizers. The food was very good and was enough to hold me until dinner.

Everyone except me was full of wine and feeling no pain, so I drove us back to the hotel for a nap before the next happy hour. We had a very good happy hour, but only Max and I had anything to drink.

We decided to go to Pechanga Resort and Casino (45000 Pechanga Parkway) for dinner and some gambling. The casino was about 15 minutes from the hotel.

We had dinner in the Paisano's Italian Restaurant, and it was very good and quite reasonably priced. Evelyn and I sat at the *pai go* poker table, and we made a quick \$60. As soon as we started to lose, we got up and cashed in

For Retired Club Members



Hal and Evelyn in Old Town.

our chips. It paid for dinner.

The next morning after the free breakfast, we left for the drive home. The best way home is on the I-15 and then the I-5, which was very busy and in need of improvement.

When I got home I contacted Living Social to tell them that we were unable to take the balloon ride. I'm happy to say that they refunded our money with no questions asked.

I think my visit to Temecula was a onetime event, but I would recommend a visit.



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Mike and Rich Near End of Tour

R LACEI's Michael Karsch and his brother, Rich, are biking across the country and as of this writing are nearing the end! They started in Virginia more than two months ago and in late August were just entering Oregon. *Good luck, Mike and Rich! See you soon!*

Follow their blog here:

www.2011transamericabikeride.com



From left: Rich and Michael Karsh (courtesy their travel blog).



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■ This ad is possible thanks to the generosity of Terrance Yeager ■

LACERS Update



By Mary Beetz,
RLACEI Publicity Chair

“Save the Date to Attend an Open Enrollment Meeting: Attend a LACERS Open Enrollment meeting and talk to your health plan representatives to learn what's new for the 2012 plan year. There will be presentations, health screenings, opportunity drawings, and LACERS staff members available to assist you with the enrollment process.

“Reservations to attend an Open Enrollment meeting will be accepted beginning Sept. 13 by calling LACERS at (800) 779-8328 or (888) 349-3996 TDD. Calls will be accepted weekdays from 8 a.m. to 5 p.m. No reservations will be taken before Sept. 13. Voicemail or e-mail messages will not be accepted as reservations. Reservations will be accepted for one retiree and one guest.”

Here are the locations, dates and times:

Los Angeles:

Friendship Auditorium
Thurs., Oct. 6
9 a.m. – noon

Las Vegas:

The Orleans Hotel
and Casino
Fri., Oct. 21
Noon – 3:30 p.m.

Orange County:

Atrium Hotel, Irvine
Thurs., Nov. 3
10 a.m. – 1 p.m.

Inland Empire:

Ayres Hotel and Suites,
Ontario
Thurs., Oct 13
10 a.m. – 1 p.m.

San Fernando Valley:

Airtel Plaza Hotel,
Van Nuys
Thurs., Oct. 27
10 a.m. – 1 p.m.

South Bay:

DoubleTree Hotel,
San Pedro
Thurs., Nov. 10
10 a.m. – 1 p.m.

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



Ron Black, Retired from Public Works/Street Maintenance in 1984, 11 years of City service, Club Member. Ron was the entertainment for the event.



Lois and Henry Starks, Retired from Public Works/Street Services in 2007, 40 years of service, Club Member.



From left: Evelyn Akerman, Retired from Right of Way and Land in 1984, 20 years of City service; and Alice Walder, Election Division.



From left: James Tom, Retired from Controller's Office in 1988, 31 years of City service; and Arlene Tom, Retired from Planning in 2002, 12 years.



From left: Myra Vines, Retired from Planning in 2010, 33 years of City service, Club Member; and Gloria Unterburger, Retired from LAPD in 2008, 35 years, Club Member.



Quentell Webb, Retired from Public Works/Street Cleaning in 1989, 30 years of City service, and his wife, Susie.



Sherry Phipps, Retired from Transportation in 2002, 33 years of City service, Club Member; and B.B. Phipps, Retired from DWP in 1995, 32 years.



Ed Harding, RLACEI President, Club Member, and his wife, Martha.



Tony Alvarez, Retired from General Services in 1990, 28 years of City service, Club Member, and Maria Ream.



From left: Dorris Bass, Retired from Public Works/Street Maintenance, 32 years of City service; and Ray White, Retired from Public Works/Street Maintenance in 2008, 15 years.



From left: Norma Rosen; Leo Rosen, Retired from Public Works/Engineering in 1996, 33 years of City service, Club Member; Joel Rosen; and Jack Rosen.



Sandy Ybarra, Retired from ITA in 1996, 20 years of City service, and her husband, Steven.



From left: Sandra Rodriguez, Retired from Public Works/Street Lighting in 2009, 37 years of City service, Club Member; Phil Skarin, Retired from Public Works/Engineering in 1987, 41 years, Club Member; Debbie Kindred, Retired from Board of Public Works in 2010, 35 years, Club Member.



Ola Morris-Jones, Club Member, and Al Jones.



Barbara and Dorris Bass, Retired from Public Works/Street Maintenance, 32 years of City service.



Bill and Nellie Deom, Retired from the Mayor's Office in 2005, 31 years of City service, Club Member.



From left: Hal Danowitz, Retired from Controller's Office in 1999, 35 years of City service, Club Member; and Michael Wilkinson, Retired from City Attorney's Office in 2010, 34 years.

RLACEI

Picnic Time!

Retirees Association hosts annual picnic.

Story by Noelle Kauffman, Club Counselor;
Photos by John Hawkins, Club CEO



On Aug. 11, the Retired Los Angeles City Employees, Inc. (RLACEI) held its annual picnic at the beautiful Grace E. Simons Lodge in Los Angeles. Chris and Pitts BBQ Restaurant catered the event, and Ron Black was the DJ entertainment for the event. The picnic was a huge success!

The Club thanks Ed Harding, RLACEI President, for inviting us to join in on the fun.



From left: Neil Ricci, Club Member; Michael Karch; and Americo Garza, Club Member.

Legislative Update



By Ken Spiker

"The LACERS Benefits Administration Committee, of which I chair, has been finalizing contract negotiations with our health-care providers for 2012. It appears our current providers will be selected for another year.

"Most premiums will increase slightly in comparison to previous years. In fact, for Kaiser, patients under age 65 will experience zero increase under the HMO plan. However, both dental and vision providers, now completing a flat rate three-year contract, are asking for a 73 percent increase and a 28 percent increase. They claim that, under the three-year same rate plan, they have lost millions of dollars. We are currently negotiating smaller increases for both.

"LACERS Medical Subsidy: Once premiums for a new plan year are approved, the board may then consider increasing the maximum medical plan premium subsidy. Los Angeles Administrative Code Section 4.1103.1 gives the LACERS Board the discretion to change the maximum monthly medical plan premium subsidy as long as the increase does not exceed the dollar increase in the Kaiser two-party non-Medicare Part A and part B premium, and the average percentage increase for the first year of the increase and the preceding two years does not exceed the average assumed actuarial medical trend rates for the same period.

"Generally, the amount that the board has increased the maximum medical plan premi-

um subsidy is equal to the increase in the Kaiser non-Medicare two-party premium. Based on this, if in a new plan year the Kaiser non-Medicare two-party premium increased \$100, then the board would increase the maximum medical plan premium subsidy by \$100 (as long as it met the second requirement listed above). Similarly, if there were no increase to the Kaiser non-Medicare two-party premium, the board would not increase the maximum medical plan premium subsidy.

"Current information suggests there will not be an increase in the Kaiser two-party premium; thus the board, under current law, will not be permitted to raise our 2011 subsidy amount in 2012."