

For Retired Club Members

The Best Years

City Retiree Associations

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

Call (800) 678-4145 Ext. 701 for reservations.

- April 12:** General meeting, 1 p.m., Friendship Auditorium, 3201 Riverside Dr., Los Angeles.
- June 7:** RLACEI Golf Tournament, Alhambra Golf Club
- Aug. 9:** Picnic, 11:30 a.m., Grace E. Simons Lodge, 1025 Elysian Park, Los Angeles
- Oct. 4:** Annual corporation meeting and elections, 1 p.m., Friendship Auditorium
- Dec. 6:** Holiday party, noon, Friendship Auditorium

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.

DWP Retirees Association



Dolores Foley, *President*
Phone: (626) 445-7376
E-mail: vinedolores@gmail.com
www.dwpretirees.org

Los Angeles Retired Fire and Police Association (LARFPA)



Bill Quinn, *President*
Phone: (323) 283-4441
Fax: (626) 285-1461
9521 Las Tunas Dr. #4,
Temple City, CA 91780
www.larfpa.org

Health Premiums Rose Dramatically Since 2002

LARFPA


Lee Keebler

By Lee Keebler,
LARFPA Director

We knew that this year would bring some surprises, but we didn't think it would start so soon. At the Feb. 2 meeting of the Board of Fire and Police Pensions, General Manager Michael Perez announced that he would be retiring May 4. He has served the City for 32 years in an outstanding manner, and our retirees will miss him. Michael – enjoy your well-deserved retirement. Commission President Von Voigt will be appointing an ad hoc committee to initiate a search for a new General Manager.

In February, the Pension Department's Post Retirement Unit started its annual "Alive and Well" audit for all of the members of the System 90 years of age or older. There are 542 members in this category; let's hope they are all well and

healthy. I looked up to see who was the oldest retiree in our Pension System. The winner, at 104 years young, was Vinita Picinich, a Police widow. The oldest Police Officer, Stewart Jones, is 100, and the oldest Firefighter, Jack Rein, is 97.

Here are some interesting facts that may affect future decisions on health care, published by the California Health Care Foundation. This information includes both private and public health care. Some of the findings are: Since 2002, family health premiums have risen 153 percent, more than five times the California inflation rate of 29 percent. California premiums for individual coverage were more than \$500 (\$5,970 to \$5,429) higher in 2011 and, for family coverage, almost \$700 (15,724 to \$15,073) more. California employers contribution rate is higher than the national average. The annual contri-

tribution rate for California employers for single-care coverage is \$5,213, \$11,921 for family coverage. From this little bit of information, you can see that health insurance is rising much faster than our income. Will it ever level off?

We have several retired organizations that have regular breakfast or dinner meetings around the Southland, where you can meet old friends and reminisce about the good old days. Like the Police Department's "Associates," the "Fuzz That Wuz," and Fire Department's "So. Orange County and N. San Diego County Breakfast" and "Breakfast at the Firehouse." Try one of them out; you will enjoy the outing. For more information call our office at (888) 288-5073.

Don't forget our general meeting at Grace Simons Lodge on March 7. Hope to see you there.

Public Pension Reforms

RLACEI


Michael Karsch

RLACEI
Legislative Report
by Michael Karsch

"Let's look ahead for 2012 in the area of public pensions.

"First of all, let's look at the pension reform by Gov. Jerry Brown for those systems controlled by the State (CalPERS and CalSTRS), which cover all state employees and most local government personnel (not the City of Los Angeles, however). Secondly, there are initiatives currently being circulated for signatures. The governor wants to raise retirement ages for new hires, equal sharing of the cost of pensions between employers and employees, hybrid risk sharing pensions for new hires, prohibiting the purchase of 'air time' for additional credits, requiring a three-year average calculation for final compensation, and reduction of retiree health care costs. The governor's proposal has been presented to the Legislature's

Conference Committee on Public Employee Pensions.

"Of the two initiatives cleared for circulation, the backers have objected to Attorney General Kamala Harris's official description of the measures, saying that they would reduce benefits for current and future employees, including teachers, nurses and police officers. According to the press report in the *Sacramento Bee*, the reform backers need a 'huge infusion of cash quickly to have a chance to put one of the two proposals before voters.'

"CalPERS made a 1.1 percent investment return in 2011, far short of its goal of a 7.75 percent rate of return.

"San Bernardino County Supervisors are still considering a move to put every pension benefit increase before the voters. Riverside County Supervisors want a ballot measure to allow them to decrease retirement benefits for public safety employees, and to require a vote of the people to increase the same benefits.

"In Rhode Island, the State undertook landmark reform last November, cutting \$3 billion from the state's \$7 billion in unfunded liability by raising the retirement age, suspending cost-of-living increases until the system is 80 percent funded, and by moving workers into a hybrid plan with a smaller guaranteed annuity.

"Connecticut's pension fund is only 48 percent funded, the lowest among the 50 states. The governor is proposing increases in his state's funding of the pension plan and other changes.

"San Diego City has put a comprehensive pension reform initiative on the June 5 ballot. The initiative received 116,000 signatures and was begun by the mayor and two members of the City Council. If approved by the voters, it would eliminate pensions for new city hires, except for police, and proposes a five-year salary freeze for current workers, among other changes."

Pension Reform Efforts Continue in California

2010 Club Excellence Award Recipient



Ed Harding

By Ed Harding,
RLACEI President

"Mayor Antonio Villaragosa appointed Michael F. Keeley to serve on the Los Angeles City Employees Retirement System (LACERS) Board of Administration, and was confirmed by the City Council Jan. 11.

"Keeley was an adviser to Mayor Villaragosa from 2007 to 2010. Prior to that, Keeley served as Deputy Mayor in charge of the City's general fund budget for Mayor Riordan. Keeley graduated from the University of Notre Dame and then went on to receive his law degree from the University of Michigan. He

is a member of the State Board of California and the American and Los Angeles County Bar associations.

"Demographers claim that the world population reached a new high – seven billion people, up from three billion in 1960.

"According to the experts, the birthrate has over time continues to be constant; the increase in population is due primarily to the advances in health science, which have produced a much healthier and extended lifestyle and an increase in lifespan of humans, which was not the case when we were hired. Therefore those extra years add up to a lot of funding.

"I will see you at our General

Meeting April 12. LACERS will have personnel to speak to our retirees and to answer all of your questions. John Hawkins, President and CEO, and Robert Larios, Vice President of Operations, both from the City Employees Club, will be there to take photos for the award-winning *Alive!* newspaper, and they will be bringing door prizes. ACEBSA personnel will also be there taking pictures for *El Pueblo*. So smile, as you may be on candid cameras.

"Will Rogers once said, 'Good judgment comes from experience, and a lot comes from bad judgment.' It seems like our government is in the learning cycle these days."

By Mary Beetz,
RLACEI Publicity Chair

The Best Years

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. For information on problems, activities, meetings or membership. Each officer's extension is listed below.

City Employees Retirement System: (213) 473-7200

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

• Mary Beetz	Ext. 711
• Cliff Cannon	Ext. 715
• 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
• Ken Spiker	Ext. 705
• Tom Stemmok	Ext. 708
• Michael Wilkinson	Ext. 712

Questions: Ext. 0

RSVP: Ext. 701

DWP Retirement Plan Office (213) 367-1722

RLACEI:

Officers

Mary Beetz: Publicity Chair

Cliff Cannon: Director

Hal Danowitz: Secretary/Treasurer

Edward Harding: President

Michael Karsch: Treasurer

Kenneth Spiker: First Vice President

Tom Stemmok: 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 Stemmok: Audit

Tom Stemmok and Phil Skarin: Golf

Directors

Mary Beetz

Americo Garza

Michael Karsch

Neil Ricci

Helen Salgado

Phil Skarin

Michael R. Wilkinson



The Library at Ephesus.

2010 Club Excellence Award Recipient

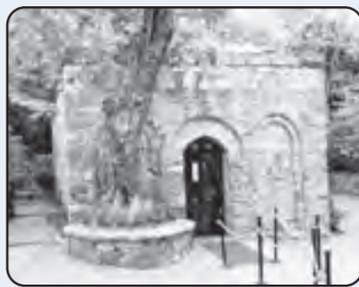


By Hal Danowitz, Secretary, RLACEI

Talking Turkey

Hal and Co. continue their 28-day cruise from Europe to Singapore.

On Oct. 11, Evelyn and I, with our cousins Don and Myrna, left for Rome, where we were going to board the Ocean Princess Oct. 15 to sail for 28 days to Singapore. On the cruise we were scheduled to visit Sorrento, Italy; Athens; Ephesus, Turkey; through the Suez Canal; two ports in Egypt; Aqaba, Jordan; Dubai in the United Arab Emirates; Muscat, Oman; and India. In India, we were scheduled to take a side trip to the Taj Mahal. Finally, the cruise would take us to Kuala Lumpur, Malaysia, before ending in Singapore. We both had reserved mini-suites on deck eight. The Ocean Princess is a small ship, which accommodates only slightly more than 600 passengers and a crew of 250.



St. Mary's House.



Evelyn at St. Mary's House.

We pick up the story on Oct. 19, when we docked in Kusadasi, Turkey. Our tour began at 7:10 a.m. That day we visited Ephesus, the ruins of the Roman provincial capital, the House of the Virgin Mary, and then the Basilica of St. John. There were only 22 of us on the tour, and we had a great guide. We started at St. Mary's house [the Vatican considers the site holy, but takes no position on its absolute authenticity as the final resting place of Mary - Ed.]. She lived out her life in relative obscurity after fleeing Jerusalem, according to some believers.

Ephesus was next for us, and it was as impressive as the Acropolis that we saw the day before. This was a working city with shops, government offices, a 25,000-seat theater, a large library, common baths, and a couple of the brothels for good measure. At the peak, there were 250,000 people living in Ephesus.

We then stopped at the Basilica of St. John, which contains the tomb of St. John the Apostle. In addition to writing the Book of Revelation, this St. John is also thought by some to have been responsible for Mary during her time in Ephesus. It is believed he lived to be more than 100 years old.

Our last stop was a Turkish rug dealer, where we learned everything we ever wanted to know about Turkish rugs, and we ended



up buying a small rug to hang on our entry hall. We don't know if we got a good price, but we bargained very hard. It's traditional in this part of the world that, as part of the sales process, you are served refreshments, either chai, apple tea, Turkish coffee, or local wine and a freshly baked soft roll filled with cheese. I guess this is to soften you up before the bargaining begins. Once you purchase something on vacation, it's best to never price it again and never regret the purchase. The rule is, buy it when you see it because in most cases you won't see it again.

After the rug purchase, we walked around the shopping area. I didn't want to do any more shopping, so we walked back to the ship. After we dropped off our purchase, Evelyn went back to do more shopping, and I sat by the pool updating our blog and having a beer. It was cold that morning, but it has warmed up to the high 60s by the afternoon. Evelyn returned and had a snack.



Evelyn and Hal at the theater at Ephesus.

For Retired Club Members

RLACEI MEMBER NEWS

BY MARY BEETZ

On our last issue, **John (Jack) Ward** wrote about his friend, **Paul Barquin's** 90th birthday. The response to Jack's request of sending (Paul) a birthday card was phenomenal, according to emails I received. I myself sent him a birthday card and a happy Valentine card. He is still reading them as this goes to print. Thank you, Jack; this is a good example of keeping in touch and caring about the "family and friends" one makes while retiring from the City.

Now a surprise for you, Jack! A friend of yours remembers you and Paul while working together and asked for your address. Due to our confidential policy I did not divulge it. Mike wants to make the contact, so he included his email address. I will leave it up to you to contact him. Read his comment and have a great time as you go back in life.

"Mary, I've just sent Paul Barquin a b'day card. Thanks for running Jack Ward's

note. Now, do you happen to have Jack's address or email or phone number? Paul, Jack, and I worked together in the late '70s at the Port. I retired in 1999, long after those two did.

"Thanks again for providing a way for us old guys to keep track of each other."

– **Mike Levitt**
mglevitt@roadrunner.com

In our next issue, I'll publish what Mike Levitt is doing in his retirement years. All I can say is, "Wow!"

If you are a retiree and have interesting news or updates about yourself, your family, or other retirees, send them to mbeetz@4841@aol.com. I am sure your co-workers or the friends you made during your employment with the City will enjoy reading about your life after retirement.

I had the pizza for lunch, and it was very good.

That night there were two entertainment choices. The "Showtime" presentation featured a vocal duet that performed all of the standard songs you are familiar with. We skipped it and instead went to a late night comedy show. The entertainer was Tom Briscoe, who put on an adult comedy show. He was very funny, and the lounge was full. He did a lot of husband and wife humor, and there was something funny for everyone.

After we left Kusadasi, we turned west to sail back toward the Suez Canal, and we gained

kept the remainder for you until the next night. The wine by the glass menu wasn't inspiring.

The next day the sea was calm and the sky was blue. Around 8 a.m., it is warm outside. Evelyn and I went to the gym for some exercise, even though we had been doing a lot of walking on the tours.

There were a number of lecturers on board, and I attended the lecture on the Suez Canal that morning. We planned to play bridge that afternoon.

At 4 p.m. there was an anti-piracy drill. We had received a set of instruction on precautions that would be in effect while we were in a "high-alert status." This was the practice for about two years on all cruise ships sailing in this part of the world.

After my workout, I stepped on the scale, so I ate fruit for breakfast that morning. With unlimited food available, you need to be careful and selective. As Scarlet said, "Tomorrow is another day," and there will be more food.

I took a walk around the ship, which, given its size, doesn't take too long. The Ocean Princess weighs 30,000 tons, about one-third the size of Princess' other ships. It carried only 680 passengers and a crew of about 350. There was

one dining room with two seatings, and a buffet that was open for breakfast and lunch. The dining room was also open for lunch as open seating. The buffet changed to the Bistro in the evening for casual dining. There was a grill on the pool deck that made hamburgers and hot dogs, and a pizza station that was open until 11 p.m. There were two specialty restaurants, a steakhouse and an Italian (they alternate days). There was a charge (\$20 and \$25) per person for the specialty restaurants.

There was a large pool and two whirlpools, a gym, and a spa, with a beauty and barber-shop. There was a nice-sized library; you always want to go to the library early in the cruise to get the best selection of books. There was also a card room and an Internet area (wireless is available throughout the ship) with



10 computer stations.

There was a charge for using the Internet with a number of packages (based on the number of minutes you purchase) available. Because we had platinum status, we received 500 minutes free each.

Our cabin was a mini-suite, which was a lot wider than the regular balcony cabin. We had lots of storage space, a bigger-than-queen-sized

front of the ship. Our cabins were right in the middle on deck eight. When we left the cabin we had to remember that we ate in the back of the ship so that we could remember which way to walk.

There was a lot to do during the day and in the evening – trivia, pool games, and demonstrations by the cruise staff. Each bar area had a singer or group, in addition to the main evening show. There was also a lot of places to just sit and do nothing if you wanted.

The lecture on the Suez Canal was well attended. It was going to be interesting going through it. The canal is 190 kilometers long. Traffic is one way at a time. There were two southbound convoys and one northbound convoy each day. Somewhere in the middle they pass each other.

After lunch (I tried the hot dog from the grill – a one-time event, as it was not

that good), we played bridge and did much better that session. We still were only good beginners in bridge.

As we finished up at bridge, the anti-piracy drill began. We had to go to our cabins, sit on the floor, draw the drapes shut and leave the door open so they could be sure where everyone was. The captain came over the speakers and explained that this was a simulation of an attack and what action the ship would take.

After the drill, Myrna and Evelyn decided that we should walk a mile around the track, which is on deck 10, above the pool area. It was 13 laps to equal a mile.

We continued to receive a large plate of appetizers each evening. Myrna tried to get them to stop, but we must not have communicated well. (Don was happy they were still being sent).

We began our passage through the Suez Canal the next morning, and I'll report on that next month.



Basilica of St. John.

back an hour on the clock. At some point we would turn south toward Egypt and the canal.

The next day was a sea day, and we would get to sleep in, which was going to be nice. We had a late dinner seating at 8:15 p.m., and the entertainment started at 10:15 p.m., so we were not getting to sleep very early; the getting up for the tours before dawn had taken some effort. We thought about switching to the early dinner seating, but we were very happy with our tablemates.

So far the service, in both the dining room and our cabin, had been very good. The food is okay, but nothing outstanding. Dinner takes about an hour and three-quarters, but it seemed the right pace.

The ship made it easy to order any wine by the bottle and have a glass or two, because they



Truth in the market. This was taken just outside Ephesus.

bed, a six-foot sofa, and a small coffee table and two armchairs. The balcony had two chairs, two lounges, and a table. Don and Myrna were in the room next to us.

Evelyn was happy because there were two coffee stations, one at each end of the ship, on different decks, where she could get her specialty coffee drinks. She purchased a coffee card, which provides a discount. You can always get free coffee and tea, both hot and cold, but not the fancy Starbucks-type drinks or even espresso. There were two lounges in the front of the ship -- one on deck five, used for the nightly entertainment, and one on deck nine, which had different attractions daily. The one on deck nine had a wonderful view from the



The Ocean Princess.

"LACERS receives second award for medical claim costs reimbursement: Last year, LACERS applied for and was accepted into the federal government's Early Retiree Reinsurance Program (ERRP). Through the Patient Protection and Affordable Care Act, administered by the Department of Health and Human Services, the ERRP was created to assist plan sponsors like LACERS in maintaining coverage for early retirees by reimbursing them a portion of eligible retiree medical claims.

"LACERS was one of the first agencies to apply for and receive funds with the first award of \$3.8 million in April 2011. Funds from the first award were scheduled to expire by the end of March 2012.

"With the new award of an additional \$2.1 million, eligible retired members enrolled in LACERS medical plans will continue to have temporary reductions in monthly medical plan premium deductions extended through at least December.

"**Health Plan Confirmation Statement:** You should be receiving your Health Plan Confirmation Statement in March. Your statement includes important information regarding your LACERS health plan coverage. Please review this document to ensure that your elections made during Open Enrollment are accurately reflected.

"If any of your information is incorrect, you need additional forms, or you have questions

about your health benefits, contact LACERS at (800) 779-8328. You can also download forms and get answers to many of your questions by visiting LACERS' Website at www.LACERS.org.

"**New Year, new health plan card:** If you changed plans or transitioned to the Anthem Blue Cross Medicare Advantage LPPO, please inform your doctor's office during your next visit to avoid any confusion about billing. Even if you've been seeing your medical provider for many years, be sure to present your new health plan card, since it may have new information your provider will need in order to process your bill."



By Mary Beetz,
RLACEI Publicity Chair

LACERS Update