

## 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 Mary Beetz, call (800) 678-4145 Ext. 711.

#### 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: vincedolores@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

## Pension Reforms Might Bypass the Already Retired

**2010 Club Excellence Award Recipient**  
**By Ed Harding, RLACEI President**



Ed Harding

"On Feb. 28, LACERS Commissioners voted to give our Retirees a 2.7 percent Cost of Living Adjustment (COLA).

"I just received the Retired Los Angeles Fire and Police Association Spring 2012 newsletter, and would like to thank the LARFPA Publication Chairman for printing my wife, Martha, and my picture in their newsletter.



By Mary Beetz, RLACEI Publicity Chair

"LARFPA Director Lee Kebler reported that Michael Perez, General Manager of the Fire and Police Pensions System, announced he will retire May 4; Michael is a friend of all and will be missed.

"While still on the subject of Fire and Police, Retired Capt. Lee Kebler, a good friend of ours, was presented by the Board of Fire and Police Pension Commissioners with the Distinguished Service Medal for Life Long Commitment of Loyal and Dedicated Service to the Los Angeles

City Fire Department and the City of Los Angeles. Congratulations, Lee.

"Director Lee Kebler and the current Fire and Police Association President, and Dolores Foley, President of the Retired Water and Power Employees Association, and I meet several times a year to discuss ways to improve the needs of our retirees.

"I will see you all at our General Meeting at the Friendship Auditorium April 12 at 11 a.m."

## Pension Reform for California



Michael Karsch

**RLACEI Legislative Report by Michael Karsch**

"Pension Reform for California: A pending initiative petition to reform public pensions for California has been suspended due to financial difficulties and to a misleading title and summary made by the State Attorney General, according to the author, Dan Pellissier, president of the California Pension Reform. This leaves Governor Jerry Brown's pension reform proposals the likely vehicle for such reform. His proposal, which does not have a lot of detail at this writing, would require approval by the Legislature, and some of it would need the approval of the people of the State in November. His reform would not take away from current retirees, and would not apply

to any retirement system not funded by the State (such as the City's three retirement systems). The governor does want to see all affected state employees (and municipal employees' pensions run by CalPERS) pay half of their plans' costs. New hires would face the biggest cuts in what is now offered.

"The Orange County retirement system disagrees with the Stanford University study of the various public pension systems in California. That study warned that these pensions are roughly \$500 billion short of adequate funding; the Orange County Employees Retirement System (OCERS) points out that the Stanford group is using an overly conservative estimate of how well pension investments will be doing. OCERS believes that its earnings should be estimated at 7.75 percent per year, based on historical record, namely that sys-

tem's 8.11 percent rate achieved over the 20-year period ending in 2011. The Stanford group argues that all pension funds should aim for a 5 percent return. CalPERS achieved a return of only 1.1 percent in 2011. Based on the lesser expected rate of return, a given pension should set aside significantly higher sums of funding to back up the pension liabilities, according to Stanford. Much debate is over this estimated rate of return, or discount rate, that a pension should have. In the private sector, Boeing just lowered its discount rate to 4.4 percent from 5.3 percent in 2010. Any shortfalls in the private industries will mean lowered, or eliminated, pension paychecks, both immediately and in the future. In the public sector, decreases in liability funding usually mean that the governing body supplements the pensions to keep them going."

## LACERS UPDATE: Cost of Living Adjustment



By Mary Beetz, RLACEI Publicity Chair

**RLACEI LACERS UPDATE by Mary Beetz**

"LACERS Announces Cost of Living Adjustment for 2012: The Board of Administration adopted a Cost of Living Adjustment (COLA) of 2.7 percent at their Feb. 28 meeting. The COLA will be effective July 1. Pursuant to the Los Angeles Administrative Code, the Board is

required to determine the Consumer Price Index (CPI) for the Los Angeles area to provide a COLA to eligible retirees and their beneficiaries. The Administrative Code also dictates that the COLA cannot exceed 3 percent annually.

"When the CPI is greater than 3 percent, the difference is 'banked' for future years when the CPI is less than 3 percent. LACERS can then use available 'banked' amounts to

increase the COLA to the maximum 3 percent. Just how much of a COLA that a retired member will receive depends on their retirement date and how much is 'banked' from previous years.

"Members who retired after June 30, 2011 and have not been retired at least one full year will receive a COLA of 1/12th of 2.7 percent for each full month of retirement completed by June 30, 2012."



# 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 Stemmcock Ext. 708
- Michael Wilkinson Ext. 712

Questions: Ext. 0

RSVP: Ext. 701

**DWP Retirement Plan Office** (213) 367-1722

## RLACEI:

### Officers

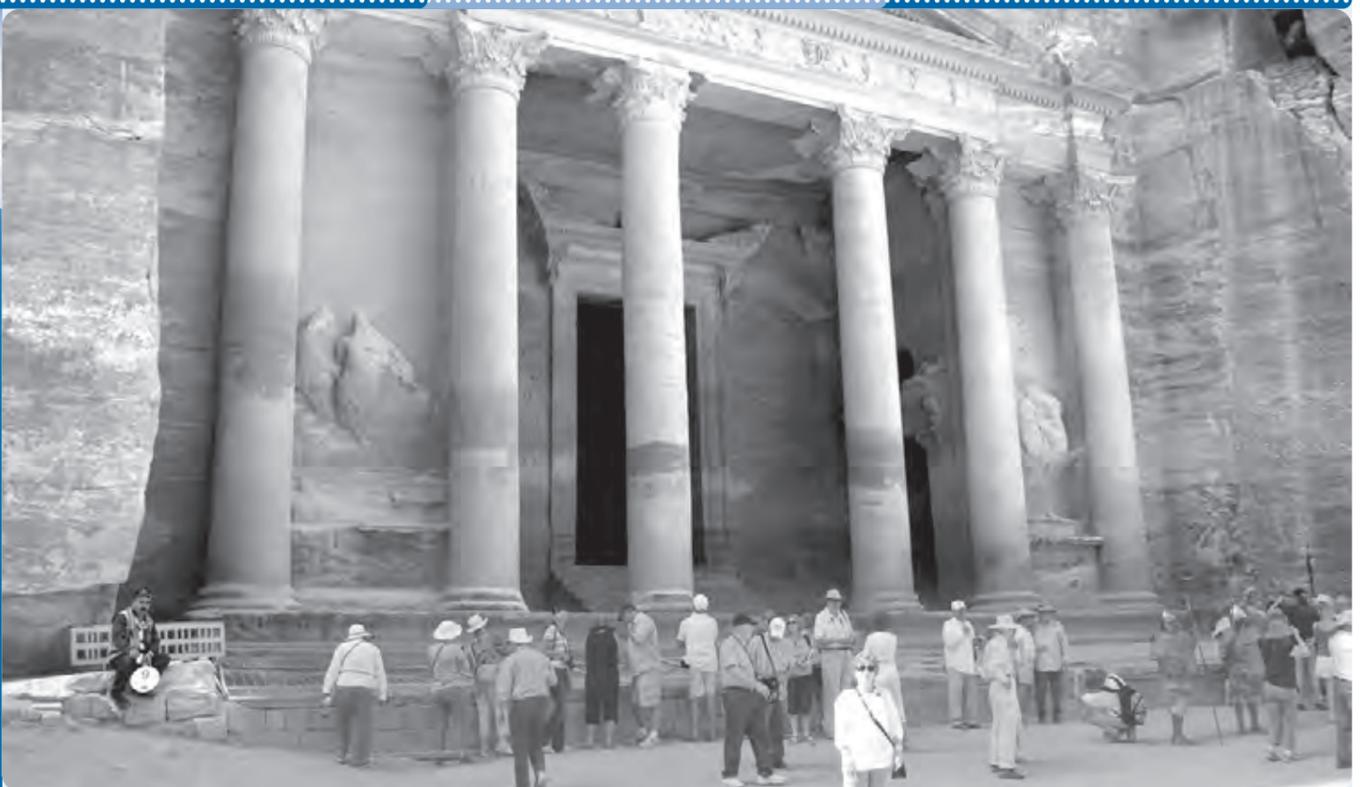
- Mary Beetz: Publicity Chair
- Cliff Cannon: Director
- Hal Danowitz: Secretary/Treasurer
- Edward Harding: President
- Michael Karsch: Treasurer
- Kenneth Spiker: First Vice President
- Tom Stemmcock: Second Vice President

### 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 Stemmcock: Audit
- Tom Stemmcock and Phil Skarin: Golf

### Directors

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



Evelyn in front of the treasury in Petra.

2010 Club Excellence Award Recipient



By Hal Danowitz, Secretary, RLACEI

# Through the Canal to Jordan

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

*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.*

As we pick up our story, we were sailing from Kusadasi, Turkey, toward the Suez Canal. Last night we enjoyed the entertainment show – Thom Peterson, “The Amazing Guy,” who is both a comedian and magician. He was very entertaining, and both Myrna and Don were part of the show. Evelyn will no longer sit in the front row anymore, so our stage days are done. It’s a two-way issue – remember, you cannot leave early when you sit in the first row, and you just never know.

The next morning we awoke with the ship already in the Suez Canal. We began our passage at 2:30 a.m. It takes about 16 hours to reach the end. We were in a convoy with 22 ships, of which we were number 21. It appeared that a lot of the ships in the convoy were container ships. Up to that point, I had only seen one cruise ship, and I wasn’t sure even about that.

The Suez Canal is the world’s greatest shortcut. Opened in 1869, it allows ships to travel between Europe and Asia without having to navigate around Africa or traipse over land between the Mediterranean and the Red Sea. The canal’s northern terminus is Port Said, and the southern terminus is the City of Suez.

Around 10:30 a.m. we anchored in Bitter Lake. This is where the northbound convoy passes and the southbound convoy waits. Once all the northbound convoy was anchored in the lake, the southbound ships created a new convoy and proceeded south. We were now the first ship in line continuing

south. The canal and the lake contain saltwater, and we saw a number of small local fishing boats. Lake Bitter seemed to also be a resort area, with some beaches and nice housing along the shoreline.

Mostly the land along the canal consisted of sand, with a number of security buildings and a small number of houses. In some areas back from the canal there was vegetation, but mostly no color at all.

It was much warmer today, but not hot. They were some clouds, but mostly it was blue sky.

Flies began to be a problem, and there was a smell in the air somewhat like a stockyard. Maybe the two go together. We were thankful the smell didn’t last long. The flies on the other hand drove us from the deck to one of the interior lounges.

We decided to try the dining room for lunch. Everyone liked the food in the dining room, but I was sure they offered the same items in the buffet.

Evelyn and I were relaxing by the pool, which contained saltwater, while Don and Myrna played bridge. While I enjoy bridge, I also like to do other things. We could play bridge every other day while at sea.

This southern half of the canal is much more populated with real cities along the shore. The Suez Canal is the longest saltwater canal at sea level without the use of locks. It’s approximately 190 kilometers long.



Eventually we reached the City of Suez, at the south end of the canal, in the speedy time of 12 hours.

We then sailed in the Gulf of Suez in the Red Sea. The next day, we docked in Sharm El-Sheikh, Egypt, at the tip of the Sinai Peninsula.

Sharm el Sheikh has been a sleepy fishing village, a major naval base and twice a captive city. The 1979 Israeli-Egyptian Peace Treaty led to the city’s return to Egypt sovereignty in 1982 and the beginning of a new life as a major resort destination. Today Sharm el Sheikh lies at the heart of the Red Sea Riviera, its luxury resorts, beaches, and crystalline waters attracting visitors from Asia and Europe

Last night, we started out at the cocktail party for Platinum guests, saw the 7 p.m. show with Paul Baker, a good singer, and after dinner we all played “Movie Poster



At the beginning of the walk to Petra.

## For Retired Club Members

Quiz," where we got 33 correct out of 45. The show was before dinner, because the onshore tours started early this morning, at 6:10 a.m.

The most popular tour onshore was to Mt. Moses and St. Catherine Monastery, founded in the sixth century A.D. The site is revered by Muslims, Jews, and Christians as the place where Moses received the Commandments. It was a 10-hour tour, and we decided instead to take the shuttle bus (\$16 round trip) to the shopping area.

It took about 20 minutes on bus to get to Naama Bay, the upscale shopping area, which has all the better beach resorts. We walked the shopping area and were aggressively and rudely treated by the vendors. We finally found a shop where the owner was nice, and we bought from him. The beach area was controlled by the hotels, and they charged a fee. We stayed about 90 minutes and headed back to the ship.

We had lunch in the buffet. That day's carving was roast pork, so I thought that a sandwich would be nice. There was no sandwich bread at lunch. There were rolls (small ones) and readymade sandwiches, but no bread. I made my request, and after much looking, the staff managed to come up with a couple of slices of bread (white, but who am I to complain).

At 5:30 p.m., we met with the maitre d' to hear the rules for the "chef's table" dinner. We did this last year on the *Golden Princess*, and it was a lot of fun, along with serving good food and wine. Because we were to sit in the food prep areas, they wanted to make sure we were not sick.

Tomorrow we were scheduled to dock in Aqaba, Jordan, and have a full day tour to Petra.

It was our wedding anniversary (22 years), and we had dinner in the steakhouse with Don and Myrna.

The dinner was very good except for the steak. The service, appetizer, soup, and dessert were great, but the steak just wasn't cooked correctly, and I should have sent it back. We had a good bottle of wine, and they served a special cake for our anniversary. The wine list had a good selection of domestic (Californian) and international wines (Chili and other countries) at reasonable prices. The ship also allowed us to bring on board one bottle per person. You could probably bring on board a bottle at every port if you wanted to.

They also attached balloons and a sign on our cabin door for our anniversary. They do this for birthdays, anniversaries, and newlyweds.

I've picked on everyone in my tales of this cruise, so I need to tell a story about myself. That day we needed to get up early (6 a.m.) to go to Petra. The travel clock that we brought had two alarms. The second alarm woke me at 1 a.m., and I got dressed before I looked at the clock, which read 1:18 a.m. Evelyn was not happy. It won't happen again.

The port of Aqaba has been an important strategic and commercial center for more than three millennia. Aqaba is Jordan's only seaport, and the city serves as an intriguing gateway for travelers. In the surrounding desert lies the lost city of Petra, a city that may date to 6,000 B.C., and Wadi Rum, where an English soldier mystic named T.E. Lawrence found his destiny as Lawrence of Arabia.

Of the 630 passengers on the ship, approximately 400 took the tour to Petra. The bus trip from Aqaba to Petra takes about two hours each way. Although Jordan has brought up the educational level of its citizens to a mandatory 10th grade education, there is still considerable poverty and a small middle class.

We left at 8 a.m. and arrived in Wai Moses round 10 a.m. Our guide wasn't very good. He didn't have the English skills to communicate with us, so we didn't get a lot of information. We walked about four-and-a-half miles. Walking there was downhill, but uphill coming out. The options were a carriage pulled by a donkey, a horse ride or



donkey ride, or, last but not least, a camel. I'm not one for camels or horses, so we walked. The weather was good – not too hot with a nice breeze, and it was a pleasant walk. Petra was very impressive, but I liked Ephesus better.

Petra was built somewhere around 400 B.C., and we could also see evidence of Roman repairs from around 100 A.D. All of the buildings and tombs were carved into the very sheer canyon walls. The treasury and the theater were the most impressive in addition to a system for providing gravity-delivered water through a simple aqueduct system. It was a good walk, and we could



Hal and the good shopkeeper in Egypt.



Don, Myrna, and Evelyn on deck as we went through the Suez Canal.



Having drinks before dinner.

go at our own pace. It's dusty, though. The height of the canyon walls and in some areas the narrowness of the passage provided natural shade and even cool breezes. It was well worth seeing. It is one of the seven "new" wonders of the world, along with the Taj Mahal, the Pyramids, the Great Wall of China, Christ the Redeemer, the Coliseum, and Machu Picchu. The only one we had not visited is Machu Picchu.

We enjoyed an excellent lunch at a hotel. On offer was a whole roasted baby lamb, as part of a buffet of local Jordanian fare.

After lunch we did some shopping and again met a storekeeper who was friendly and had spent time in the States. We returned to the ship around 6 p.m.

Tomorrow we were scheduled to dock in Safage, Egypt.



**Seminars**  
April - May 2012

*"It's never too early to plan for your retirement."*

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### Planning for Retirement Seminars

**"Late Career Seminar"**  
Learn about your retirement benefits including your retirement allowance, health benefits, and survivor benefits for employees in the second half of their City careers.

**At LACERS**  
360 E. Second Street, Los Angeles - 8th Floor Board Room

- Wednesday, April 18, 2012 at 8:00 a.m. - 12:30 p.m.
- Saturday, April 21, 2012 at 8:00 a.m. - 12:30 p.m.
- Friday, May 18, 2012 at 8:00 a.m. - 12:30 p.m.

**At City Hall East**  
200 North Main Street, Los Angeles - Controller's Conference Room 351-A

- Saturday, May 19, 2012 at 8:00 a.m. - 12:30 p.m.

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**"Early Career Seminar"**  
Learn about your retirement benefits including how to calculate your retirement allowance for employees in the first half of their City careers.

**At LACERS**  
360 E. Second Street, Los Angeles - 8th Floor Board Room

- Tuesday, April 3, 2012 at 9:00 a.m. - 10:30 a.m.

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**To Register:**

Reserve a seat by calling LACERS at (800) 779-8328 or by visiting LACERS online at [www.LACERS.org](http://www.LACERS.org)

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**Seminars at Your Worksite**

LACERS will bring a 3-hour Planning for Retirement seminar – suitable for all employees – to your worksite if:

- You can assure attendance of at least 30 participants \*
- You have a facility to accommodate the seminar
- Your Department Personnel Director or Training Coordinator makes the request by calling (800) 779-8328

\* Departments with smaller staffs may not have to meet the 30 participant minimum.

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Los Angeles City Employees' Retirement System  
360 E. Second Street, Los Angeles, CA 90012  
(800) 779-8328 • (888) 349-3996 (TDD) • Fax (213) 687-4174  
[www.LACERS.org](http://www.LACERS.org) • E-mail: [lacers.services@lacity.org](mailto:lacers.services@lacity.org)

## RLACEI MEMBER NEWS

BY MARY BEETZ

In the March issue, I promised you "Mike Levitt's life after retirement." I hope all of you enjoy reading it as well as those who knew or worked with him.

"I was with DWP for two years until Nixon froze utility rates and DWP laid off 1,000 of us, without unemployment insurance. I worked on the old *Herald Examiner* and other newspapers for a few years as writer/photographer, then the LAPD for two years in PR, then I was promoted over to the Harbor Department, where I stayed for a lifetime (25 years). I retired in 1999.

"After moving to Leisure World, a great retirement community in Seal Beach, I realized that my fellow 9,000 seniors needed better representation at the City Council; after working with those spoiled and pampered elected officials for 25 years at the Harbor, I decided to become one myself and won, and won again. I was elected by the council as mayor. This is my second term as mayor. I am now the spoiled and pampered mayor of Seal Beach.



"Once my council term is up in 2014, we will jump into the motor home and travel to Oregon and elsewhere. Even paradise gets old! When I'm not banging the gavel, I'm a writer/photographer for *RV Journal*, the travel magazine for RVers.

"So, there is definitely life after retirement."

– Mike Levitt

Thank you, Mike!