



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
E-mail: edwardjharding@rlacei.com

Change of Address?

If you change your address, notify Helen Salgado, Membership Chair, at (800) 678-4145 Ext. 713, or write to her at 8372 Arnett Dr., Huntington Beach, CA 92647. Also notify LACERS.

Have News About Yourself?

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

RLACEI Upcoming Events

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

Oct. 4: RLACEI annual corporation meeting and elections, 1 p.m., Friendship Auditorium

Dec. 6: RLACEI 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 202 W. First Street, Suite 500, (LA Times Building), Los Angeles, CA 90012. Hours: 8AM-5PM. 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. www.lacers.org

DWP Retirees Association



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

LACERS Medical Plan Premium Up 7.9% in '13

2010 Club Excellence Award Recipient



Ed Harding

By Ed Harding, RLACEI President

Bill Quinn, President of the Los Angeles Retired Fire and Police Association, has been in and out of the hospital. "We wish you a speedy recovery; we missed you at our last meeting."

At our September meeting, Director Neil Ricci, Chairperson of our Nominating Committee, presented the committee's nominations or Directors for the reelection years 2013 and 2014.

They are Ken Spiker, Mary Beetz, Helen Salgado, Cliff Cannon, Garry Mattingly, Ed Harding and our newly appointed Director, Phillip Orland. The other half of our board – Hal Danowitz, Neil Ricci, Americo Garza, Michael Karsch, Tom Stemnock and Michael Wilkinson – will come up for reelection in years 2014 and 2015.

Please join us at the annual corporation meeting and elections for election years 2013 and 2014 and show our support for them.

RLACEI

The meeting will be held Oct. 4 at the Friendship Auditorium, 3201 Riverside Dr. You will enjoy a great lunch catered by Chris and Pitts.

Also, please read the Legislative Update by Ken Spiker and Legislative Report by Michael Karsh with interesting update news concerning your City benefits for 2013, and State Legislative Pension reform bills. I thank Ken Spiker and Michael Karsh for keeping us up to date of what is going on in the City and state.



Ken Spiker

RLACEI Legislative Update by Ken Spiker

Summary of LACERS' Health Plan and Benefit Changes for 2013: On Aug. 14, the LACERS Board of Administration approved the 2013 health plan premium rates.

The LACERS annual medical plan premium cost for 2013 is estimated to increase 7.9 percent, from \$90.1 million to \$97.2 mil-

lion. While the amount of this increase is significant, it is *below* LACERS' 2013 actuarial assumed medical trend rate of 8.5 percent. LACERS' annual dental plan premium cost for 2013 is estimated to increase 1.1 percent, from \$8.8 million to \$8.9 million.

The overall cost of LACERS' health and welfare program (medical, vision, and dental plans) is estimated to increase 7.3 percent, from \$99.5 million to \$106.7 million. These amounts were achieved through negotia-

tions with the health plan carriers by LACERS' staff, its health and welfare consultant (Keenan and Associates), and guidance from the Board's Benefits Administration Committee. Negotiations yielded a \$1.1 million reduction in annual premium costs.

On Aug. 28, the LACERS' Board of Administration approved recommendations from its Benefits Administration Committee to increase the 2013 maximum medical plan premium subsidy from

—continued page 15

General Mtg. Discussed Pensions, Interim GM, Upcoming Elections

LARFPA



Lee Kebler

By Lee Kebler, LARFPA Director

At our September general meeting, we were fortunate to have Commissioners Sam Diannitto and George Aliano, GM Bill Raggio and Joe Salazar from the Fire and Police Pensions System in attendance. After the reelection of the Association Officers and Directors, our guest speaker, retired Deputy Chief Larry Fetters, LAPD, gave a very interesting presentation of his experiences while working for the TSA.

Then a report was made on the status of our claim, which was denied by the City, that some members of our association were treated unfairly by being forced into increasing their contribution for health care to the pension fund an additional two percent, or having their healthcare subsidy frozen. We are currently assessing our options for future

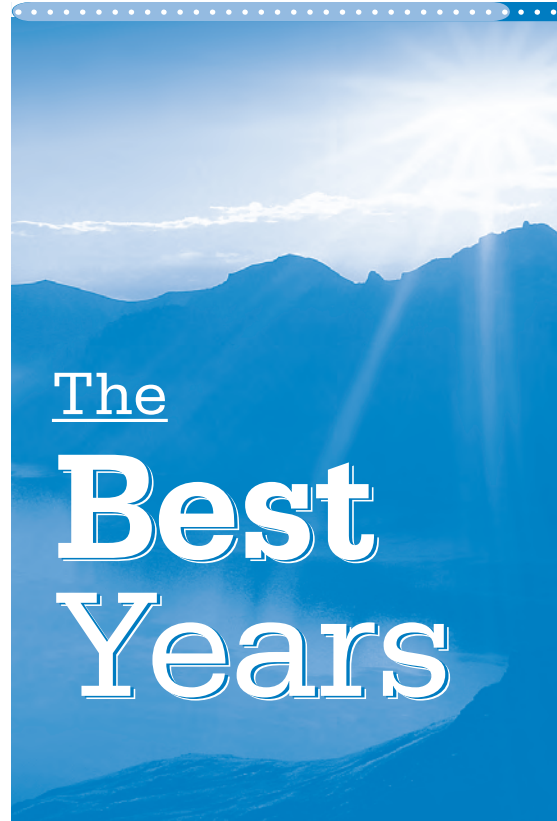
action. Then Bill Raggio gave our members an accurate update on the funding status of the pension fund and the future increases in the City's contribution rate.

Bill Raggio has been doing an outstanding job as the interim General Manager and is really being treated unfairly. He was the number one candidate and appointed unanimously by the Commission. The mayor failed to confirm Bill Raggio and wanted the testing redone to provide a wider search because of some error in the Personnel Dept. A new search is under way. Why does the Pension Dept. have to pay for someone else's mistake?

Several days later we attended a meeting with Dolores and Vince Foley from the DWP Retirees Association, and Ed Harding and Hal Danowitz from the RLACEI, where we discussed some of the issues our associations are facing – rising costs of healthcare and how the Affordable Health Care

Act is going to affect our members. Remember that Rep. Nancy Pelosi said, "We have to pass this [healthcare] bill to find out what's in it." Kaiser premiums are up 14 percent and Blue Cross are up 11 percent. Also discussed was what effect if any will Gov. Jerry Brown's pension reform bill have on our retirees. The bill, if it passes, shouldn't have any effect on current retirees but may inspire local politicians to make drastic changes for active members.

Don't forget to vote. Police Officers, don't forget the Legendary Ladies Luncheon Oct. 10 at Taix Restaurant, and Firemen, don't forget Rick Ortiz's luncheon in Garden Grove on election day. I hope to see you at our December general meeting Dec. 5 at Grace Simons Lodge, and at our Christmas Party Dec. 9 at the Sportsman's Lodge.



The Best Years



A Chinese Market in Kuala Lumpur.



The Petronas Towers in Kuala Lumpur.

RETIREMENT HELPLINE

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
- Phillip Orland Ext. 709
- Neil Ricci Ext. 714
- Helen Salgado (membership) Ext. 713
- Ken Spiker Ext. 705
- Tom Stenmcock Ext. 708
- Michael Wilkinson Ext. 712

Questions: Ext. 0
RSVP: Ext. 701

DWP Retirement Plan Office (213) 367-1722

RLACEI:

Officers

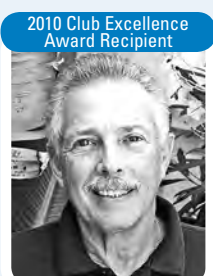
Hal Danowitz: Secretary/Treasurer
Edward Harding: President
Kenneth Spiker: First Vice President
Tom Stenmcock: Second Vice President

Committee Chairpersons

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

Directors

Mary Beetz
Cliff Cannon
Americo Garza
Michael Karsch
Gary Mattingly
Phillip Orland
Neil Ricci
Helen Salgado
Michael R. Wilkinson



By Hal Danowitz, Secretary, RLACEI

Malaysia, and Flying Backward Home

On a 28-day cruise, Hal and Co. complete their long journey.

PART TEN

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.



After leaving Cochin, India, we spent the next four days at sea sailing toward Kuala Lumpur. I took the time to write my notes on our adventures to the Taj Mahal a few days before. The bus ride was so bumpy that I was unable to use my iPad. Since we left Cochin, the weather continued to be on the hot side, partly cloudy with the seas mostly calm.

I talked to the tour office about the Kuala Lumpur (KL) "on-your-own" tour. We were waitlisted, and I wanted to know my options. The downtown area of KL is about a 90-minute ride from the port, with the cost of a taxi about \$100. There was a shuttle bus from the ship to a local mall, but Evelyn and I really wanted to get into the city.

The night before was the last formal night of the cruise, and the captain hosted a farewell party before dinner. At dinner we exchanged address information with our tablemates; it's standard operating procedure, but we never kept in touch. Maybe it will be different this time; we seem to have a very compatible group.

We completed most of our packing and would finish up that evening. We got confirmation for the KL "on-your-own" tour.

The bus ride into KL took about one hour because we did not hit a "jam," as they refer to traffic jams here. Don and Myrna had been here before and decided not to go into KL. The bus dropped us off at the KLCC, a large shopping mall next to the Petronas Towers. The twin towers were at one time the tallest buildings in the world but have been surpassed by the Burj Khalifa in Dubai, the tallest building in the world. The towers do remain the tallest twin towers in the world (they are attached to each other by a sky bridge). You may remember them featured in *Entrapment*, a

move with Sean Connery and Katherine Zeta-Jones.

We went in the mall to exchange money and use the bathroom. Exchanging money was easier than using the first bathroom I visited. I opened the door to the stall, and all I saw was a white enamel-fitted hole in the ground. I just didn't feel I had the necessary skills to use this facility, so I found another bathroom with more familiar Western hardware. Evelyn had routinely found them throughout our trip as an option to the more conventional Western facilities.

After that, Evelyn made her first purchase of the day, a Starbucks mug that said Malaysia. As the mall had the same stores that we had at home, we left for more local shopping and were advised



Hal on Singapore's main street.

to visit the City Market and Chinatown. Our taxi driver suggested we visit City Market first because most of the stalls in Chinatown didn't open until noon.

We found a lot of souvenirs in the City Market, and everyone was willing to bargain. We spent a good deal of time here. We had heard stories concerning

the conditions in KL, but we found a relatively clean city. There was some trash, but nothing like we saw in India. The area around the Petronas Towers was pristine, and I understood that since the towers were built there had been a lot of development in the area. We saw active cranes and large construction projects around the city.

We walked over to Chinatown and also had success in the stalls there. In most cases we paid half the starting price. In some stalls there was a sign that said fixed price, but then we found the price to be reasonable. By now most of the overcast had burned off and the temperature was probably at least in the high 80s, with the humidity above that. It was okay in the shade, but in the full sun it was a bit daunting.

We were getting hungry, but I just didn't trust eating in any of the local street restaurants around Chinatown, so we stopped at McDonald's. It was full of school kids doing their homework, but we managed to get a table. We found the food to be just like home. Evelyn is still giving me a hard time, saying the bao buns from the street vendors looked great.

We decided to return to the City Market to pick up a few more souvenirs. After that we took a taxi back to the KLCC mall to catch the bus back to the ship. We had a little time to kill, so we sat at Starbucks and used its free Wi-fi. Evelyn returned the Malaysia mug for one with the name Kuala Lumpur. We got back to the ship at about 5 p.m.

We needed to finish packing and missed cocktails with Don and Myrna and the last entertainment show. We did manage to buy a nice photo of us and then have a drink before dinner. The ship took photos every time we got on or off, and on formal nights; that

RETIREES:

For Retired Club Members

Enjoy These Great Member Benefits

As a member of the City Employees Club of Los Angeles, you'll enjoy these amazing benefits:



City Employees Club of Los Angeles

Celebrating the Lives of City Employees

Full Club Membership

Through May 2013, full Club Membership*, including:

- **The cheapest tickets in the City—UP TO 70% OFF**

- Great Club apparel and gifts
- Group-rated insurance products for purchase
- Club-exclusive events
- E-mail notices about upcoming events and promotions
- Access to Club Website
- And much more!

* After May 2013, members must join the Club and pay the regular (reduced) rate for City Retirees to retain Club benefits.

The *Alive!* Newspaper

Your own personal edition of *Alive!*, delivered to you each month. (Sent to all RLACEI members in good standing). Stay connected to RLACEI, and to all your Retired City friends, read about exciting City projects, take full advantage of free *Alive!* classifieds, and much more.

For more information, contact the Club:

- talkback@cityemployeesclub.com
- www.cityemployeesclub.com
- (800) 464-0452

gave the ship's photographer all kinds of opportunities.

Evelyn: We hadn't taken a formal shot of the two of us in a couple of years, and I didn't like most of the backgrounds, so when there was a plain background I nagged Hal into taking one.

The photographer took six or eight shots. We were under no obligation; we actually liked one and purchased it.

We had our last dinner on the ship and

the tallest until the Singapore Flyer was built in 2009. The weather was hot, muggy, and raining on and off. After we got on the Flyer, it began to pour very hard – so hard that by the time we got off (30 minutes later), they closed the ride because of the weather.

We had a little lunch at the Flyer. Evelyn and I shared some dim sum, and Don had a plate of spicy noodles. Myrna just sat with us and didn't eat, but she sampled from Don's plate. As a side note, none of us got sick.

large with a big TV, and both a tub and a shower. The hotel was nine stories tall, and the floors opened to the outside. The best part, as I said before, was that it was attached to terminal three, where our United flight left from.

We had dinner in the hotel restaurant. They had both a buffet and menu options. Evelyn and I had the buffet for 52 SD, and it was very good. They offered sushi, roast beef, pork, chicken, and many fish dishes. Except for the roast beef, every dish was prepared in an Asian style. I was very impressed. The desserts and the entire presentation were quite something. It was one of the nicest buffets we had had in a while.

Don and Myrna, being adventurous eaters, had a club sandwich, which they said was excellent. I had about 140 SD left, which was not enough to pay for dinner, so I put the dinner on my room. When I checked out, I paid part of the bill with SD. I thought it was a creative way to get rid of the last of my foreign money.

We had a 4:15 a.m. wakeup call and left the room at 5:15 a.m. The bellman put our bags onto a terminal cart, and we pushed it to the United check-in. We were all flying business class so after checking in we had coffee and sweet rolls in the lounge before boarding. The security check was done at the gate, and I was picked for extra checking. That put me at the head of the line, where I got a pat down, and they checked my carry-on for whatever they were checking for. The Chengji Airport was beautiful and very well run. We could learn a thing or two from them.

The flight to Tokyo took about six hours, and we had a two- or three-hour layover until our flight to LA. Based on the timing,



I think the flight to LA would take around nine hours.

We landed at Narita Airport in Tokyo about 20 minutes late due to air traffic. As we were to transfer to another international flight, we didn't have to deal with immigration or customs. We did have to go through a security line that X-rayed our carry-ons. We sat in the lounge long enough for Don to have a beer and then we walked to the gate. I was picked for another security check, this time for explosives. They swabbed my hands and carry-on and then had me take off my shoes and checked the soles of my feet. It didn't take long, and everyone was very polite.

The flight home took a little longer than nine hours. After dinner we both slept around five hours. We woke with an hour and half left to LA. The seats in business class lay flat, and it was easy to get into a comfortable position. Our seats faced backwards, we flew backwards the whole time.

We landed on time and after clearing immigration and customs in the record time of a little more than an hour, our van picked us up and drove us home. Now for the unpacking, laundry and starting to plan where to go next.



The Singapore Flyer.

then put our bags out so they could be taken off the ship the next day in Singapore.

The ship docked in Singapore at about 7 a.m. We had to be out of our cabin by 8 a.m., even though we were not getting off the ship until 9:10 a.m. After breakfast, we sat in the Tahitian Lounge until we were called to get off the ship. For those of you who have not taken a cruise, the ship arranges disembarkation based on earliest flights out and early tours ending at the airport. Those traveling independently were let off last. This minimizes a bottleneck at immigration or customs or just finding your luggage in the cruise terminal. In general the cruise lines have gotten pretty good at managing this process, and with only about 500 of us getting off (and not returning), it wasn't bad.

I had been concerned about the customs information that we had received concerning a 5 percent duty, but they just put all of our bags through the X-ray machine and sent us on our way. Myrna found a van driver who would take us to our hotel (Crowne Plaza) at the airport. The cost was 45 Singapore dollars. That was good price, with the U.S. dollar worth around 1.22 Singapore dollars.

We waited only about an hour to get into our room at the hotel. After we settled in we took a taxi to the Singapore Flyer, the tallest observation wheel in the world. Evelyn and I had been on the London Eye, which was



Don and Evelyn in the Singapore Flyer.

After that we took a cab to Orchard Road, the main shopping area of Singapore. We didn't have much time before it began to rain very hard. This did not stop Evelyn, and she got her Starbucks mug from Singapore. We tried to walk around but it was raining too hard, so we took a cab back to the hotel. We were in Singapore in 2006 and saw the highlights. We would have gone into Raffles Hotel and had a Singapore Sling as the drink was invented there, but with the rain we opted not to.

We ate in the hotel that night. Our flight home was to leave the next morning at 7:20 a.m., so we needed to get up early. The hotel is attached to the airport's terminal three, where our flight on United Airlines was to leave. We were to change planes in Tokyo before arriving at LAX.

A word about the hotel: Our room was



Evelyn shops at the market in Kuala Lumpur.

For Retired Club Members

LACERS Update



By Mary Beetz,
RLACEI
Publicity Chair

LACERS' Health Plan Open Enrollment: October 15 – November 15

Open Enrollment begins October 15 and you should receive your Open Enrollment packet in early October. The packet will consist of your Health Plan Statement, the 2013 Health Benefits Guide, and an Open Enrollment Overview. If you elected to opt out of receiving the Health Benefits Guide and Overview, you still will receive your Health Plan Statement. You can view and print the Open Enrollment publications online at the Retired Members' homepage of LACERS' website (www.LACERS.org/retired) when you receive your Health Plan Statement.

Registration to Attend an Open Enrollment Meeting Begins September 17

Attend an Open Enrollment meeting and learn about any changes to LACERS' health plans for the 2013 plan year. The meetings will feature carrier presentations and an opportunity to talk to your health plan representatives. Also, LACERS staff will be available to answer any health plan questions you might have and assist you with the enrollment process.

This year, as part of LACERS' *Take Charge of Your Health* wellness campaign, three of the Open Enrollment meeting locations (Burbank, Carson, and Ontario), will also include a fitness fair, sponsored by Anthem Blue Cross. In addition to learning about your health benefits for 2013, these meetings will feature a keynote speaker who will talk about staying fit during your retirement, interactive fitness

workshops, and a presentation about the *Thrive Across America* program. Meeting dates, times, and locations are listed below:

Burbank, CA (meeting + fitness fair)

Pickwick Gardens
1001 W. Riverside Dr.
Thursday, October 11
10:00 a.m. – 3:00 p.m.

Carson, CA (meeting + fitness fair)

Carson Civic Center
801 E. Carson St.
Wednesday, October 17
10:00 a.m. – 3:00 p.m.

Ontario, CA (meeting + fitness fair)

DoubleTree by Hilton
222 N. Vineyard Ave.
Wednesday, October 17
10:00 a.m. – 3:00 p.m.

Las Vegas, NV (meeting only)

The Orleans Hotel & Casino
4500 W. Tropicana Ave.
Friday, November 2
12:00 p.m. – 3:30 p.m.

Irvine, CA (meeting only)

Atrium Hotel
18700 MacArthur Blvd.
Thursday, November 8
10:00 a.m. – 1:00 p.m.
18700 MacArthur Blvd.

Beginning September 17, 2012, you can make reservations to attend an Open Enrollment meeting by reserving online at www.LACERS.org/lacerswell. Also, you can call LACERS at (800) 779-8328 or (888) 349-3996 TDD, Monday - Friday, 8:00 a.m. to 5:00 p.m. Voicemail or email messages will not be accepted as reservations. Reservations will be accepted for one Retiree and one guest.

RLACEI

Retiree Registration for LACERS' Well Campaign Ends September 30

It's not too late to register and participate in LACERS' wellness campaign if you haven't already done so. Registration ends on September 30, 2012. Visit the LACERS *Well* homepage at www.LACERS.org/lacerswell to learn more about the campaign and register.

LACERS' Well Registrants: Thrive Across America Begins September 17

If you already registered for the LACERS' *Take Charge of Your Health* campaign, you will soon receive a mailer inviting you to participate in *Thrive Across America*, a new online physical activity program brought to you by LACERS and HealthWorks by Kaiser Permanente.

Thrive Across America encourages you to stay fit by keeping a daily online log of your physical activity (e.g., aerobics, dancing, swimming, tennis, walking, etc.). As you enter the amount of time you exercise, you move along a virtual route across America and learn about some of the country's most interesting landmarks. The first 1,000 participants in *Thrive Across America* who complete the route by December 23, 2012 will receive a \$50 Visa reward card. Read more about *Thrive Across America* at www.LACERS.org/lacerswell.

LIFE AFTER RETIREMENT

NOTE: If you have: News about yourself, family or other retirees that you would like to share with our readers, send it and we will publish it.

If you would like to contact a former city employee that you met or worked with, send your contact information and we will publish it so they can contact you.

Note: Due to our Confidential Policy, we do not give out any information without authorization. Mail information to Mary Beetz at 137 Westmont Drive, Alhambra, CA 91801 or Email mbeetz4841@aol.com

Thought For the Day

A birthday in October
Can be a special treat,
The harvest has begun
Of pumpkins, gourds
and wheat.
So on your happy day
Here's a birthday
wish for you –
May you gather joy
and laughter,
Love and friendships,
too.



"Thin mints."
– Alice Walder, Election
Division, Retired 1995



"Chocolate chip."
– Gary G. Boehm,
LAPD, Retired 2003



"Oatmeal."
– Joe Etheredge,
Airports, Retired 1994



"Chocolate chip."
– Sam Hochberg,
Convention Center,
Retired 1997



"Chocolate chip."
– LeRoy Richards,
Public Works,
Retired 1994



"Thin mints."
– Joseph Govea, Building
and Safety, Retired 1990



"Lemon."
– Fred Hoepfner, Public
Works, Retired 1996



"Trefoils."
– Ron Black, Housing/
Building and Safety,
Retired 2010



"Peanut butter."
– Joyce Miller, Medical
Services, Retired 2009



"All of them!"
– John Shadle, Building
and Safety, Retired 1986

What's your favorite Girl Scout cookie?

Retirees Question of the Month:

Show Us Your Grandkids!

Retirees: *Alive!* wants to show off your grandkids! In an upcoming issue, we intend to begin running a small section of retirees and their grandkids. So send 'em in! Here's how:

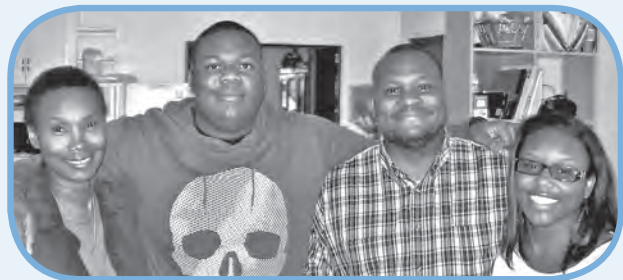
1. **Make sure to have permission from their parents.** If you send in a photo, *Alive!* assumes you have already received that permission.
 2. Photos with you in them are better... but if not, that's okay, too.
 3. Make sure you list the names of your grandkids.
 4. Tell us, in a sentence or two, a little bit about them – their school, their accomplishments, what they love to do, how proud you are of them, etc.
 5. Digital photos are best! Send them to: talkback@cityemployeesclub.com
- Print photos can be sent to:
Grandkids
 City Employees Club of Los Angeles
 120 W. Second St.
 Los Angeles, CA 90012
 (800) 464-0452
- If you want the print photo returned, make sure you write your name and phone number on the back.



"Enclosed is a picture of my daughter, Valarie, and my granddaughter, Samantha, 5. Samantha is as bright as a new penny and has beautiful red hair. I retired from the old Public Utilities and Transportation Dept. in 1978 as Engineer of Communications and would love to hear from anyone I knew."
 – **Harry Warshawsky**



From left: **Marjorie Thayne, mother and grandmother, Retired, City Cultural Affairs**; Mark Henderson Jr., grandson, now attending Cal State Northridge; Dr. Mark E. Henderson Sr., Ed.D, son, IT Manager at Pierce College, a City of Gardena Planning Commissioner; and Marquisha Henderson, granddaughter, graduated from Cal Berkeley, now works in the Mayor's Office.



Ken Spiker

RLACEI Legislative Update

– continued from page 11

The premium cost of two-party coverage in the Kaiser Permanente HMO (non-Medicare) plan, as well as one-party coverage in the Anthem Blue Cross HMO and PPO plans (for members not enrolled in Medicare or enrolled in only Medicare Part B). Also, because the maximum medical plan premium subsidy increased at a higher rate than the increases in the Anthem Blue Cross HMO and PPO plan premiums, members receiving a medical subsidy and enrolled in these plans with two-party coverage will see decreases in premium deductions from their monthly allowance. Most members enrolled in a LACERS' medical plan do not have premium payroll deductions.

Despite LACERS being faced with a steep increase of 14.8 percent in the Kaiser Permanente HMO plan premium, which accounted for approximately 60 percent of the overall increase to LACERS' medical plan premiums, the resulting overall increase of 7.9 percent in LACERS' annual medical plan premium cost is a fair one, considering that it is less than the Actuarial Assumed Medical Trend Rate and was achieved without any plan design changes, such as increases to co-pays.

In 2013, the amount of overall medical plan premium costs that LACERS will subsidize is increasing from 91.2 percent to approximately 92.7 percent. This means that the amount of overall premium costs paid by members through payroll deductions will decrease from 8.8 percent to 7.3 percent. These results were attained through the dedication and hard work of LACERS' staff and LACERS' health and welfare consultant, under the direction of LACERS' Benefits Administration Committee.

\$1.190 to \$1.367 – the maximum allowed by the Los Angeles Administrative Code. With this increase, Retired Members receiving the maximum subsidy will be able to cover



Michael Karsch

RLACEI Legislative Report by Michael Karsch

The biggest headline in retirement news in August was the Legislature's passing of Gov. Jerry Brown's pension reform proposal late at night on the last day of the session, Aug. 31. This reform pertains to the state-run pension systems for state workers, and city employees belonging to the state-run system (several charter cities do not belong, such as San Francisco, Los Angeles, Fresno, San Diego and San Jose). Since most of Gov. Brown's reform proposal was eventually incorporated into the bill, it can be assumed that the governor will sign this measure sometime in September.

The new reform bill caps pensionable income at the Social Security contribution and wage base of \$110,100 (or 120 percent of that limit for those not in Social Security). The governor had sought a guaranteed hybrid option involving a 401(k)-style savings account, but the Legislature rejected that. The reform requires active employees to pay half of their cost for their pension. It increases the retirement age by two years or more. Pension spiking is prohibited, and a pension is based on the highest three-year average of an employee. Double dipping is prohibited, as is purchasing of airtime, retroactive benefit increases, and pension holidays. Most of the current use of three percent formulas for calculating a pension is rolled back.

RLACEI

Also of note, in August is a report by Moody's Investors Service that more California cities are likely to file for bankruptcy and experience bond defaults. Moody's Investors' Service does not expect a majority of cities experiencing distress to go that far, but at least several more cities in California, namely in the Inland Empire and the Central Valley are likely to do so. Their report cites the precarious real-estate situation in those areas showing high foreclosures, cheap financing and speculative development. The report also cites falling property taxes and sales taxes throughout the state, but most severely in the interior areas. Comment is also made that Prop. 13 limits a city's ability to adjust property taxes. Moody's is concerned about how the issuance of municipal debt is changing, suggesting that select issues of such debt may mean changes in ratings. The League of California Cities takes issue with Moody's claim that California cities have not been subjected to state spending cuts and that more state oversight is needed. The league argues that cities suffered the \$2 billion loss in assorted revenue from the abolition of the redevelopment agencies, and the loss of \$130 million in local vehicle license fee revenues. Lastly, the league points out that California cities have kept up very strong commitments to financial obligations by making tough spending cuts, raising local taxes and fees and partnering with employees and residents to avoid deeper cuts.

Retirements

Here's a listing of all those who retired from the City this month. To all we say, welcome to the Best Years!

NAME	TITLE	DEPT	YEARS	NAME	TITLE	DEPT	YEARS	NAME	TITLE	DEPT	YEARS
Ankele, Steven	–	DWP	–	Ellsworth, Cary	Hvy Duty Equip. Mech.	General Services	30	McLaren, Frank	–	DWP	–
Baynosa, Luz	Sr. Tax Auditor	Finance	25	Fisher, Gregory	Council Aide VI	Council	8	Mirich, Bertha	Gardener Caretaker	Rec and Parks	31
Beaman, Maureen	–	DWP	–	Fransen, Russell	–	DWP	–	Moore, Bruce	–	DWP	–
Bermudez, Bienvenido	Geographic Info. Spec.	Planning	23	Gallagher, Patrick	–	DWP	–	Moreno, Antonio	Background Inves. III	Personnel	10
Blankenship, Paul	Wastew. Trmt. Elec. II	Public Works	25	Garr, Stephen	Asst. Inspector IV	Building & Safety	5	Murphy, Timothy	–	DWP	–
Binder, Edward	–	DWP	–	Gordon, Deborah	Sr. Clerk Typist	Housing	31	Nera, Cristina	Accountant II	Public Works	23
Booth, William	–	DWP	–	Gutierrez, Michael	Wastew. Trmt. Oper. III	Public Works	25	Perez, Eranio	Geographic Info Spec.	Planning	22
Britt, Jennifer	Security Officer	Airports	8	Guzman, Rosemarie	Systems Analyst II	Public Works	37	Pinkert, Bradley	–	DWP	–
Brown, Gary	–	DWP	–	Hagopian, Zayen	–	DWP	–	Provinse, Cynthia	–	DWP	–
Brown, James	Security Officer	Airports	10	Harper, Grace	Dep. Supt. of Build. II	Building & Safety	34	Sahaj, Steven	–	DWP	–
Budzinski, Lawrence	City Atty. Invest. III	City Attorney	18	Hasheminejad, Margaret	Council Aide VI	Council	7	Schaaf, Marilou	Librarian III	Library	24
Caleb, Janice	Clerk Typist	LAPD	15	Healy, Michael	Hvy Duty Truck Oper.	Public Works	27	Schwab, Jerome	Property Officer	LAPD	2
Cervantes, Gabriel	Electrical Craft Helper	Public Works	11	Hessler, Paul	Messenger Clerk	Library	6	Silapie, Tevin	Forensic Print Spec. III	LAPD	25
Cusumano, John	Airport Guide II	Airports	4	Jones, Blakeslee	Street Serv. Supv. II	Public Works	33	Stinnett, Byron	Systems Analyst II	LAPD	25
Deharo, Luis	Equipment Operator	Public Works	26	Latta, Reginald	–	DWP	–	Sturk, Victor	Traffic Officer II	Transportation	11
Dominguez, Juanita	–	DWP	–	Magbanua, Remberto	–	DWP	–	Yonai, David	–	DWP	–
Ebroyan, George	Security Officer	General Services	15	McKissick, Tommy	Sr. Const. Inspector	Public Works	25				

For Retired Club Members



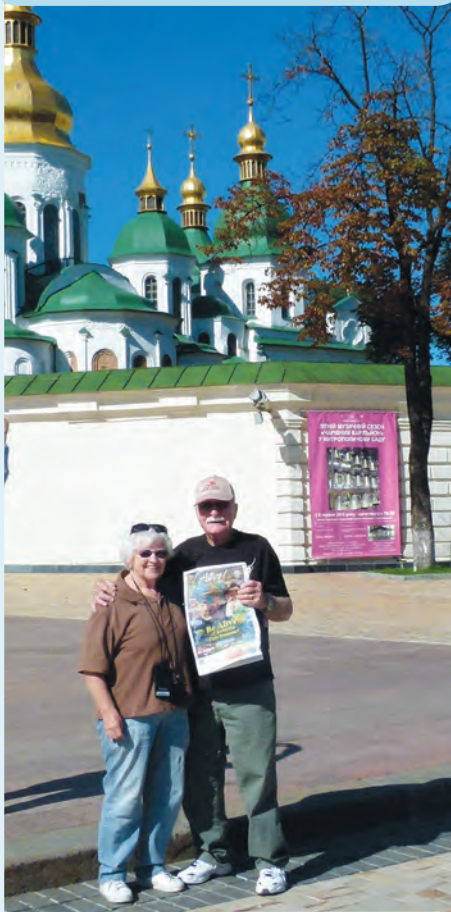
Retirees

AROUND THE WORLD



1

Ukraine



"We just got back from a river cruise on the Dnieper River in the Ukraine. This picture was taken in Kiev."
- Gary and Elaine Whittington

2

Mexico

John Gale, Retired, Rec and Parks, visited Mexico.



"Temple of Kukulkan Pyramid, built by the Mayan civilization in Chichen Itza, Mexico."



"The Great Ball Court of the Chichen Itza Complex."



"Cancun, Mexico."

Take the Club with you, wherever you go!

Club members are a well-traveled bunch. Bring your recent copy of *Alive!* with you. Snap a **high resolution** photo with you **holding a copy**, send it in, and we'll publish it. Send to: talk-back@cityemployeesclub.com

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3

Hawaii



Retiree Paul Hernandez at the 18th hole at Hawaii Kai golf course on Oahu, Hawaii.

Here's Paul with his lovely wife, Lydia, taking a picture from their hotel room with Diamond Head in the back. "Mahalo nui loa! (Thank you very much!)"



4

Northwest & Minnesota

Richard Radmacher, Retired, DWP, visited the Pacific Northwest and Minnesota.



"This is The Dalles, a hydro generator on the Columbia River that supplies power to the Pacific DC Intertie transmission system that connects to Los Angeles, 846 miles away, the longest DC line in the USA."



"After exploring the Pacific Northwest and the Lewis and Clark Trail, I ended my adventures in Minneapolis and went to a ballgame, the Twins vs. the White Sox."



RETIRES ON THE MOVE

Getting a Kick Out of Fred



Fred Peterson, Retired, General Services, teaches and practices all types of martial arts – karate, kung-fu, gung-fu, judo, jiu jitsu, and tai-chi jitsu. He is a grand master, with a seven-degree black belt. He's an international expert on martial arts.

Fred had his first taste of martial arts nearly 50 years ago when he was at Moffet Blimp Base near San Jose as a trainee in jui-jitsu to fight Japanese soldiers during World War II. He was then in the U.S. Navy, and he continued his training during his entire career with the Navy.

He's still active and passionate about the martial arts, as demonstrated in these photos.

Good for you, Fred!