



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.

Retiree Upcoming Events

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

- March 6:** LARFPA general meeting, Grace E. Simons Lodge.
- April 11:** RLACEI general meeting, Friendship Hall.
- May 13:** RLACEI board meeting, Taix.
- June:** RLACEI golf tournament, date to be determined.
- July 8:** RLACEI board meeting, Taix.
- Aug. 8:** RLACEI picnic/board meeting, Grace E. Simons Lodge.
- Sept. 19:** RLACEI annual corporation meeting and elections, Friendship Auditorium.
- Oct. 7:** RLACEI board meeting, Taix.
- Nov. 18:** RLACEI board meeting, Taix.
- Dec. 5:** RLACEI holiday party and board meeting, Friendship Auditorium.
- Dec. 13:** RLACEI board dinner, Taix.

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.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

CalPERS Ruling Good For Pensioners, for Now

2010 Club Excellence Award Recipient



Ed Harding

By Ed Harding, RLACEI President

Things have been slow since the first of the year.

The LACERS' Commission elected Commissioner Jeffrey Penichet as Vice President, replacing Jerry Bardwell. Jerry resigned for personal reasons. Jerry's vast expert experience and his ability to get along and work well with others will be missed by the Retirees and the Commission.

During my employment with the City, Jerry Bardwell

was General Manager of the Retirement System, and after I retired I joined our Retired Los Angeles City Employee organization (RLACEI). In 1995, I became President, and during that same year, Jerry joined RLACEI. He became our Treasurer, and we worked very closely for the next 15 years. I found him not only to be extremely knowledgeable and dependable but a pleasure to work with.

I hope that when the newly elected mayor (elections are later this year) starts to appoint

LACERS' Commissioners, Jerry Bardwell will be available, and the mayor will reinstate Jerry to LACERS' Commissioners as one of the mayor's Retired Employee appointments.

Our next General Meeting is scheduled for April 11 at the Friendship Auditorium, 3201 Riverside Dr. As I mentioned before, we won't be having any more sandwiches. Chris & Pitts will serve barbecue chicken and ribs with several side dishes. As usual there will be lots of good door prizes for all to look forward to.

Bankruptcy Court Rules Against CalPERS



Michael R. Wilkinson

RLACEI Legal and Policy Issues by Michael R. Wilkinson

In one of the first legal tests of pension obligations under the federal bankruptcy laws, a bankruptcy judge has ruled that San Bernardino is not required to make its \$1.7 million monthly contribution payment to CalPERS for city workers covered by the giant retirement plan. This decision, if followed by other courts, could have dangerous implications for other California retirement plans if it leads cities to do an end run around the requirement to fund the plans even in tough economic times.

U.S. Bankruptcy Judge

Meredith A. Jury found that the payments would lead to the "death knell" of San Bernardino and take money away from police, fire protection and other essential services. San Bernardino chose to stop making the required payments to CalPERS after filing for bankruptcy protection.

The lawyer representing CalPERS argued that the payments are required under the law and are not voluntary, even when the city is under bankruptcy protection. He added that if this were to become a precedent it could eventually threaten the solvency of even CalPERS despite its \$248.5 billion in pension assets. In addition, he said that in two previous California municipal bankruptcies the cities correctly chose not to challenge the rights of pension

plans and continued to make payments despite the bankruptcy process.

Lawyers representing LACERS have repeatedly advised that employers cannot dodge their responsibility to make pension payments even in a Chapter 9 bankruptcy. Their view of the legal protections for retirement plans should not be shaken by this latest ruling since it was the ruling of a trial court, not an appellate court, and does not require other courts to follow this ruling. In short, your retirement plan is safe and this decision should not cause undue alarm.

Even though the bankruptcy court claimed jurisdiction, CalPERS indicated that it might ask a California state court to intervene. Stay tuned.



Michael Karsch

RLACEI Pension Law and Policy – Legislative Report by Michael Karsch

It looks like the biggest issue in pensions is playing out in Illinois and in Oakland, Calif. Illinois, as reported by the *Chicago Tribune* in early January, is facing severe reform of its \$96.8 billion public pension debt that the governor, the State Senate and State House seemingly cannot agree on. One proposal by the Senate gave employees a choice of having state healthcare in return for a reduction in retirement benefits. The House plan urges a freeze on cost-of-living increases for all workers and retirees for up to six years; once resumed in six years, an increase would apply only on the first \$25,000 of pension, and they would not be awarded to any retiree until he or she reached age 67. Furthermore, employee contributions to their pension fund would increase 1 percent in the

first year, and then again 1 percent in the second year. The two plans seem headed into court battles according to some of the politicians. As I have written before, Illinois is at the bottom of states in its credit rating.

Our northern California city of Oakland faced serious budget shortfalls and decided in early January to borrow \$213 million to cover pension payments owed to city retirees. They are borrowing money at historic low interest rates and hoping that investment earnings will more than cover the bond interest costs. Maybe it will work, and maybe not. In an Associated Press story dated Jan. 3, Oakland gambled on a similar pension bond in 1998 and wound up costing the taxpayers \$250 million because investment income was so low. The AP reported that governments across the country borrowed \$53 billion between 1986 and 2009 for retirement liabilities. An Oakland city administrator argued that interest rates are very

low and the city would be able to repay the bonds using a dedicated parcel tax. A Moody's Investors Service representative called this a "dangerous gamble." Boston College's Center for Retirement Research examined 3,000 pension obligation bonds issued by 236 governments between 1986 and 2009, and found that most of the pension bonds did not work as the governments had hoped.

Amid this gloom are some reassurances. In California, the funding level of pensions is almost twice as high as in Illinois. Also, most of our pension systems get actuarially required contributions by the employers (almost all systems have the power to set annual rates calculated by actuaries that must be paid). And in 1992, the voters approved Prop. 162, which requires California pension boards to give top priority to protecting pensions; previously, the law gave equal footing to minimizing taxpayer costs.

LACERS Update



Mary Beetz

By Mary Beetz,
RLACEI Publicity Chair

FORM 1099-R

LACERS mailed Retired Members their IRS Form 1099-R (Distribution from Pensions, Annuities, Retirement, etc.) in January 2013. Members who have not received their 1099-Rs by February 15 should contact LACERS to request a new one. Regenerating a 1099-R may require a few working days to process. *Also, Retirees who recently moved should contact LACERS to update their address information.*

Anthem Blue Cross Medicare Preferred (PPO) Plan Subscribers Issued New ID Card

If you are enrolled in the Anthem Blue Cross Medicare Preferred (PPO) with Senior Rx Plus plan (formerly known as "Anthem Blue Cross Medicare Advantage LPPPO"), Anthem will be providing you with a new ID card to replace your existing card. Your new ID card contains the plan's new group number and is effective January 1, 2013. You also should have received a Senior Rx Plus Certificate of Coverage and Evidence of Coverage from Anthem.

Use your new Anthem card when seeing your health care provider and at pharmacies to purchase Medicare Part D prescription drugs. Remember, you are *automatically* enrolled in Medicare Part D while an Anthem Medicare Preferred (PPO) with Senior Rx Plus member. *Do not enroll in a separate Medicare Part D plan.*

If you have not received your card or the information on your

card is inaccurate, contact Anthem Customer Service at (877) 411-1640 or visit anthem.com/ca. Anthem's Customer Service hours are from 8 a.m. to 9 p.m. Eastern Time, Monday through Friday.

Please note that, in general, doctors that accept Medicare also will accept Anthem Blue Cross Medicare Preferred (PPO) insurance. Nonetheless, some doctors outside the Anthem provider network may be hesitant to accept Anthem Blue Cross Medicare Preferred (PPO) insurance. We recommend that you contact your doctor's office to confirm that your Anthem Blue Cross Medicare Preferred (PPO) insurance will be accepted. *If your medical provider is reluctant to accept your Anthem Blue Cross Medicare Preferred (PPO) insurance, contact us here at LACERS. We will request that Anthem reach out to your doctor to resolve this issue.*

For Retired Club Members

The Best Years

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 Stemmcock Ext. 708
- Michael Wilkinson Ext. 712
- Questions: Ext. 0
- RSVP: Ext. 701

DWP Retirement Plan Office (213) 367-1722

RLACEI:

Officers

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

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 Stemmcock: Audit and Golf

Directors

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



Life After Retirement



We received a letter from **William R. Froehlich**, a Retired City of Los Angeles Sr. Construction Inspector for Public Works, an RLACEI member and most importantly a very proud father.

Mr. Froehlich is a proud father of Patty Gasso. She was recently inducted into the National Fastpitch Coaches Association Hall of Fame at the 2012 NFCA Convention Nov. 30 in Orlando, Fla.

Patty has been the head softball coach at the University of Oklahoma since 1966. She has won more Big 12 games than any coach in the league's history and has twice as many wins as any other coach in the history of Oklahoma.

Her induction into the Hall of Fame is the "highest award" any coach can receive.



Patty Gasso, daughter of William R. Froehlich, Retired.

Ms. Gasso comments, "It's quite a blessing and at the same time, it's a tribute to all great players, coaches and support staff I've had throughout the years. I have had great mentors, but it's my family that has really allowed me to succeed at this level because of their love and support."

As I read into your daughter's accomplishments, it is important to note that the University of Oklahoma softball success, under your daughter, has also spilled over into the classroom, where team members have been honored with 81 academic all-conference honors. Six of those have gone on to become Academic All-Americans.

We thank you Mr. Froehlich for submitting this great accomplishment of his daughter. Congratulations, Patty!

Send in your special news: 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

New Year Renews Pension Pressures



Lee Kebler

By Lee Kebler,
LARFPA Director

It's been a nice couple of months with a low-key approach to political activities because of the holiday celebrations, but now all of the attacks on our benefits are coming up to full speed again. Looking ahead, the Fire and Police Pensions Board of Directors is in the process of finalizing the selection of a new General Manager. They were scheduled to interview five finalists at the end of January. What is remarkable about this procedure is the current Interim GM Bill Raggio was a unanimous selection by the Board

last year but wasn't confirmed by Mayor Antonio Villaraigosa. Bill is doing an excellent job managing the staff and handling all the chores required by the Board, while going through another examination for the position he is currently doing. The alleged reason that Bill Raggio wasn't confirmed was that the Personnel Department of the City misfiled an application for another candidate, and when that applicant failed to get an announcement for the examination, the mayor decided that there should be a reexamination for the General Manager's position. I wonder if the Personnel Department uses that procedure for

all misfiled applications?

The City is looking forward to finding new ways to reduce our retirees' annual cost of living adjustment and healthcare plans. The Federal Government is looking at ways to revise the Consumer Price Index, and this will affect Medicare and Social Security benefits for our members.

While we are looking ahead, how about some of you retirees look forward and attend our next general meeting, scheduled for March 6 at Grace E. Simons Lodge, for camaraderie, information, coffee, donuts and lunch? For more information, call our office at (888) 288-5073.

BARGAINS GALORE

At the Club Store Clearance!

- SEE PAGES 46 - 47

The Best Years

For Retired Club Members

PART FOUR

2010 Club Excellence Award Recipient



By Hal Danowitz,
Secretary, RLACEI

German Touches in Africa

After a safari, Hal and Co. cruise from Cape Town to England.



Evelyn and I took a 38-day trip, which included four days at the Botlierskop Safari Resort near George, South Africa; a 28-day cruise on the *Ocean Princess* from Cape Town, South Africa, to London; and four days in London at the end. Don and Myrna, our cousins, took the cruise with us.

The itinerary was as follows: Cape Town; Lüderitz and Walvis Bay, Namibia; Cotonou, Benin; Lome, Togo; Dakar, Senegal; Mindelo, Cape Verde Islands; Santa Cruz de Tenerife, Canary Islands; Casablanca, Morocco; Cadiz, Spain; Lisbon, Portugal; Le Havre, France; and Dover, England.



On the tour in Walvis Bay.

As we continue the story, we sailed up the coast of Africa. That day was sea day, and the night before we gained an hour and were now on the same time as London, eight hours ahead of Los Angeles. I hoped that it would be our last time change. We slept fine, even with the musty smell of the carpet. It must have gotten foggy because at some point during the night, the ship's foghorn started sounding every two minutes. We awoke to cool weather and fog.

We went to the exercise room, which was too crowded for me, but I left Evelyn to work out. I did some stretching and then had breakfast. Having a 6 p.m. dinner made me more aware of how much I was eating for both breakfast and lunch. So far my weight was holding.

After breakfast we attended the bridge lecture. I liked the way the instructor was teaching, so I decided to maybe attend more. After that, Evelyn and I sat in the Tahitian Lounge and read until the 11 a.m. trivia contest. Our team included Myrna and Don, Will and Helen from the UK, and us. We came in second, but we should have won. You'll hear that a lot.

Lunch was next, and we sat with a very nice couple from Canada.

We decided to check on our cabin and discovered that the boat crew was about to change our carpet, to get everything back to normal. The Princess cruise line was doing the right thing. We heard that as many as 20 cabins were affected by the water leak. Our cabin and the ones on either side seem to have gotten the worst of the water.

We moved to the library, waiting to play



Hal and Evelyn in the Namib-Naukluft Park.

afternoon bridge. When there are a lot of sea days, it is not unusual for there to be a bridge director, who generally gives a lesson or a lecture in the morning and manages a duplicate game in the afternoon. Over the years we have had both good and very poor directors. This one seemed to be quite good.

We finished fourth of six couples playing East/West. Don and Myrna came in first in North/South.

We had dinner in the dining room. The 6 p.m. seating is a little too early, but our waiter and the assistants seemed good. We pushed getting there to 6:30 p.m. The service at first seating is always quick, and we could still finish with enough time for them to set up for the next seating.

The show featured Bary Hilton, a comic from South Africa. He had some funny moments.

Namibia is just north of South Africa on the Atlantic. We sailed all night mostly through fog, as the horn kept blowing. We had breakfast with Don and Myrna and then waited to clear immigration before going on our tour of Lüderitz. The weather was good, clear, sunny, and not very hot so far.

Lüderitz is on the edge of the Namib Desert and is a relic of German colonial rule, having been settled by German merchants. Diamonds were discovered in 1908, which was a boon to the economy. After World War I, Germany lost control of Namibia to



The harbor at Lüderitz.

South Africa, and the country was named West South Africa. English is the official language. Around the early 1980s it gained its independence and was renamed Namibia.

We took a walking tour of the town, Lüderitz. We stopped at the local museum, church, and the mansion of a former German merchant. We could have done it on our own. After about two hours we had time to shop. You know the shopping is no good when Evelyn can't find anything to buy. I did pick up two six-packs of a local beer called Tafel, brewed in Windhoek, the capital, to bring on the ship. I used the last of my South African rand for a five-rand six-pack. Don and Myrna took the shuttle back to the ship, and Evelyn and I walked back. The town has a very European feel because of the architecture and is quiet and dusty. The population seemed in need of jobs.

We had lunch and then played bridge for an hour. The ship sailed around 4 p.m., and we were soon in fog again. We found out that this area is known as the skeleton coast, I think because of the number of shipwrecks due to fog. Sounds like something out of a trashy novel.

After bridge we all took a nap. Because we have first seating at dinner, there was not a lot of time for napping before dinner.



Hal at the museum.

We had drinks in the cabin, and the infamous plate of canapé started showing up again. We are not sure why we were receiving them, but they were nice with our drinks.

We got down to the dining room about 6:15 p.m. and had no problem finishing dinner by 7:30 p.m. without feeling rushed. We will push to 6:30 p.m. in the future.

The show featured Clare Langham, a flautist; for the uninformed, a flautist plays the flute. We had seen her before; if you sail enough you begin to see the same performers. I enjoyed her playing.

The next morning we were in Walvis Bay, Namibia, up the coast from Lüderitz, maybe 500-plus miles. It is a very large commercial port of about 70,000 people. The economy consisted of diamonds, fishing, and uranium mining, with some tourism. In both Lüderitz and here we noticed how clean the streets

Our tour that day included the Namib-Naukluft Park in the Namib Desert. Myrna felt sick and did not go, so Don, Evelyn and I boarded our all-terrain vehicle with another couple. It was a five-hour tour, over mostly dusty and bumpy dirt roads. There was very little rain and the landscape was brown, but the rock formations were very interesting. We stopped to see examples of the Welwitschia plant, which is unique to Namibia. It can live 2,000 thousand years. The ones we saw were 200 to 300 years old. The plant propagates only in wet weather, and the newer (younger) plant we saw started in the 1930s. We stopped for sparkling wine and oysters (no oysters for us) at a rest stop and then stopped at some very large sand dunes, 500 feet tall. A few people climbed to the top.



The 300-year-old Welwitschia plant.

Overall, I enjoyed the afternoon. We felt like we had been dropped on a desert moon, although we were never more than 20 miles at most from the ocean. The Namib Desert is right up to the water line. Needless to say there was little landscaping, and all fresh water was precious.

So far we found everyone we met to be friendly and mostly of European heritage. It was easy for us to forget that many areas of Africa were settled with Europeans with few locals in the area at the time of colonization. There seemed to be three distinct populations in both South Africa and Namibia – blacks, colored (those of mixed heritage) and whites. There was no legal segregation, but there was self-segregation through neighborhoods.

We returned to the ship to find an invitation to visit the bridge the next day.

Myrna had recovered, and we all had a snack in the buffet. We were to eat dinner in the buffet that night.

The next four days were to be at sea. Next month I'll write about more West African ports.



Very colorful houses in Lüderitz.

paid holidays, four weeks' medical leave and three weeks of vacation time, it was no longer worth being in business with employees. In addition to his tour-guide business, he also operated a small guesthouse on the same property as his home.



Hal at the sand dunes in Walvis Bay.

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**
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- 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

Retirees Question of the Month:



"None other than Michelle Guidry."
— Dolores Medina



"Peter Krieb of Street Services."
— Curtis Hopkins



"Adolfo Nodal."
— Arlene Stephens



"None other than Earl Parmenter."
— Michael Warner



"That is a no-brainer: Hal Danowitz."
— Dorothy Tamashiro



"Dennis Lynch of the Personnel Department."
— Sharylon Davis



"Mike Carter of Contract Administration."
— Olivia McGhee



Fred: "I plead the fifth, sir."
Ruth: "My husband, Fred."
— Fred and Ruth Kong

Who was your favorite boss?



"Milton McClue."
— Richard Tan



"Her name is Virginia."
— Inez Williams



"Hal Danowitz of course!"
— Shirley Tan



"Never had one and never will."
— Mic Bacon



"Manuel De La Cruz was the man in Street Services."
— Henry Starks



"Cho Fukumo."
— Ed Shum, Public Works/Contract Administration



"Marilyn McGuire... and she is on [the Club] board now!"
— Beverly Anderson

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
Adams, Maretha W.	Man. Analyst II	LAPD	37	Godfrey, Nancy D.	Sr. Sys. Analyst II	LAPD	33	Pence, George	—	DWP	—
Adams, Sheree J.	Council Aide III	City Council	10	Hernandez, Jose	—	DWP	—	Rolewski, Carol A.	Cust. Serv. Spec.	Finance	11
Anderson, Clayton	—	DWP	—	Hill, Larry G.	Clerk Typist	Animal Services	16	Stanley, Diane	—	DWP	—
Arbogast, John A.	Park Ranger	Rec & Parks	17	Jackson, Willie Jr.	—	DWP	—	Stosser, Stephen	—	DWP	—
Baneer, Sharon	—	DWP	—	Judd, Terry	—	DWP	—	Thompson, Curtis	Sr. Real Estate Off.	Harbor	28
Batarse, Joe P.	Aquatics Director	Rec & Parks	27	Masho, Abebe	Elec. Engr. As. III	Public Works	12	Tillman, Marjorie F.	Sr. Clerk Typist	Housing	18
Busatto, Marino	—	DWP	—	McGowan, Ronald E.	Gardener	Airports	18	Villa Real, Roberto R.	Civil Engr. Assoc. IV	Public Works	28
Castillo, Sylvia	—	DWP	—	Myers, Timothy J.	Sr. Gardener	Rec & Parks	22	White, Brian	—	DWP	—
Davis, Tanya	—	DWP	—	Narvaez, Alfred	Welder Sup. II	Rec & Parks	47	White, Kenny C.	Tra. Pt. Sign Post III	Transportation	26
Dimeo, William	—	DWP	—	Orr, Carol	Prog. Analyst IV	ITA	13	Zoldan, Karyn	—	DWP	—
Evans, George	—	DWP	—	Pena, Larry	—	DWP	—				

The Best Years

RETIREES AROUND THE WORLD



1 Panama Canal



Ben Juarez, Retired Principal Construction Inspector, Public Works, and wife, Jan, transit the Panama Canal aboard the *Coral Princess*.

2 Peru

"My wife, Sue, and I worked in the Peace Corps in Arequipa, Peru, in the early 1960s. We met and got married there 48 years ago. We had a wonderful time visiting our home away from home again. Our *Alive!* photo is in front of the Arequipa Cathedral."

– **Bob Knox, Retired, Personnel**



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: talkback@cityemployeesclub.com

3 Italy



St. Peter's Square, the Vatican, Italy.



The Leaning Tower of Pisa.

Jacqueline Graves, Retired, Airports, recently went on a Mediterranean cruise.

4 South Carolina



"This picture was taken at Myrtle Beach, S.C. Isn't this a lovely giant crab? Happy New Year to all!"

– **Consuelo Anthony**



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Get a
**\$50 Arco
Gas Card**
For Club Members
if they purchase
by March 1

When it comes to their auto insurance, United Agencies has been serving hundreds of Club Members for years. We provide a high level of personal service, with some of the lowest rates in California. Come experience the difference in service you get when you say, "I'm with the Club!"

Take a look at how **United Agencies** stacks up against the competition!

	COMPANY	(91105 Zip Code)
California Automobile Insurance Premium Survey	Farmers	\$1,482
	State Farm	\$1,339
	Allstate	\$1,329
	Geico	\$1,311
	Auto Club	\$929
	United Agencies	\$876

These insurance products are brought to you by the Club's Partner, United Agencies, Inc. CA Lic. # 0252636. United Agencies represents Mercury Insurance Group, as well as Chubb Insurance, Hartford, Fireman's Fund, Progressive, Civil Service Employees Insurance, Allied, Safeco, Travelers, Unigard and Encompass.