



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

Reservation Lines:

RLACEI events: (800) 678-4145, ext. 701
DWP events: (626) 445-7376 (Dolores Foley)
LARFPA: (888) 288-5063

- April 10:** RLACEI general meeting, 8 a.m., Friendship Auditorium, 3201 Riverside Dr., Los Angeles
- June 4:** LARFPA general meeting 10 a.m. followed by annual barbecue (noon), Grace E. Simons Lodge, 1025 Elysian Park, Dr. Los Angeles
- June 5:** RLACEI 36th annual golf tournament, 7:30 a.m., Alhambra Municipal Golf Course, 630 S. Almansor St., Alhambra
- Aug. 14:** RLACEI annual picnic, Grace E. Simons Lodge, 1025 Elysian Park, Dr. Los Angeles
- Sept. 3:** LARFPA general meeting, 10 a.m., Grace E. Simons Lodge, 1025 Elysian Park, Dr. Los Angeles
- Sept. 18:** RLACEI annual corporation meeting and elections, 11:30 a.m., Friendship Auditorium, 3201 Riverside Dr., Los Angeles
- Dec. 3:** LARFPA general meeting, 10 a.m., Grace E. Simons Lodge, 1025 Elysian Park, Dr. Los Angeles
- Dec. 4:** RLACEI holiday party, noon, Friendship Auditorium, 3201 Riverside Dr., Los Angeles
- Dec. 7:** LARFPA Christmas Party, 11 a.m., Sportsmen's Lodge, 12825 Ventura Blvd., Sherman Oaks

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 the LA City Employees Retirement System

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)



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

RLACEI

April 10 Meeting Important To Your Financial Health

2010 Club Excellence Award Recipient



Ed Harding

By Ed Harding,
RLACEI President

I want to remind everyone that our general meeting on April 10 at the Friendship Auditorium will *not* start at the usual time of noon, but instead at 9:30 a.m. Registration will be from 8 to 9 a.m.). Breakfast will be served.

At approximately 9:45 a.m., Director Phil Orland and Greg Spiker will introduce a financial group that will talk about managing your personal finances

titled "Taking Control of Your Retirement."

Some additional topics are:

- Deferred compensation
- City of L.A. financial health
- Pension and health benefits.
- Income distribution strategies and supplemental retirement accounts (RMDs, Avoidance of Reverse Dollar Costs Averaging and Roth Conversions)
- Annuities and life insurance

■ Windfall Elimination Provision and the Government Pension Offset (non-Social Security LACERS Pension)

■ Impact on Social Security Benefits

■ Current Market Environment (equity and debt): What are the current risks? Where are current opportunities?

Don't forget this important special meeting! See you at 8 a.m. April 10 at the Friendship Auditorium.

LACERS Looking at Dental, Vision Plans



Michael R. Wilkinson

LACERS Board Update
By Michael R. Wilkinson

I am very proud to follow in the tradition of Ken Spiker, my fellow Retired Los Angeles City Employees, Inc. (RLACEI) board member, and former LACERS Board member, in protecting member benefits. As a member of the LACERS Benefits Committee, I am on the team analyzing dental and vision plans that will be considered by the board as part of the Request for Proposal process to look at our current plans and competitors for new contracts beginning Jan. 1.

Each plan will be asked probing questions on how they will provide the best care to our members while keeping our out-of-pocket costs down. As you know, our current plans provide

separate vision coverage to all members who qualify, except for Kaiser, which offers the vision coverage as part of its regular medical coverage. The medical providers are in multiyear contract and are not up for consideration at this time.

While we are all concerned about medical and dental treatment for injuries and diseases, it is also important to think about how we can live healthier lives outside of the doctor's office. This is also much more fun!

You don't need a personal trainer or a fancy gym membership to get on the road to healthier living. Check out the LACERS Website (www.LACERS.org) and click on the LACERS Well page for exercise programs, healthy diet tips and other ideas to improve your health and happiness. Not only is this free, but some of the plans even have an incentive of

a gift card for participation.

I will confess I was a little skeptical at first, but I got hooked on logging my exercise for "Thrive Across America" sponsored by Kaiser (but open to all LACERS members). At the end I qualified for a \$50 gift card that my legal counsel has assured me cannot be construed as a bribe!

What is not to like? The program contains:

- Exercise programs
- Regular updates on healthy living including recipe tips and invitations and mailings for carrier-sponsored workshops.
- A little competition and payoff at the end.
- And it's free!

You are only a log-on and a click away from a healthier you. Log on to www.LACERS.org and Click on to LACERS Well page.

We Are Living Longer



Michael Karsch

Legislative Report:
Pension Law and Policy
By Michael Karsch

In late February, the California Public Employees Retirement System (CalPERS) acted to revise that system's mortality and retirement age actuarial assumptions – in other words, to revise their projections to account for the fact that more people are living longer. CalPERS is the statewide pension system that most state employees and municipal employees belong.

The larger cities such as Los Angeles have their own pensions apart from CalPERS, but what affects CalPERS also affects the larger cities' pensions. According to LACERS, they consider the

mortality assumption every three years. Six years ago LACERS made an adjustment to the mortality assumption and will again do so later this year. The Fire and Police Pension System and the DWP pension system likewise review mortality changes and adjust their systems accordingly. In each of the three City pensions, an adjustment to consider longer lifespans means that contributions to the plans, primarily by the City, will have to increase. The City currently pays \$450.3 million this year to LACERS, \$574 million to Fire and Police, and the DWP pays \$425 million to its system. The impact on other cities of the CalPERS readjustment will be far-reaching, as each city's share of pension cost is pushed upwards by CalPERS.

The League of California Cities presented to CalPERS their survey of member cities as to how a readjustment could be implemented to avoid a one-size-fits-all solution. The League recommends that two additional options be adopted increasing the phase-in over seven years instead of five years, and that aggressive pre-funding be imposed on only those cities that are able to pay for it.

Another pension issue to emerge in early 2014 is the transparency of public employee compensation and benefits, including pensions and healthcare. First of all, State Controller Joan Chiang has been moving more and more local governmental units to fully

– continued, next page

We Are Living Longer *By Michael Karsch – continued*

disclose salary and benefits of their employees (the latest category to release this information is that of the public school districts), but without names. Secondly, the California

Public Policy Center has launched a Website (TransparentCalifornia.com) of state government salaries and benefits with the names of the employees. Labor unions represent-

ing public employee groups are battling these information releases as they will likely contribute to more controversy over government payrolls, including pensions.

LACERS Update



**By Mary Beetz,
RLACEI Publicity
Chair**

Important Reminders for Lacers Retirees 2013 Tax Information

Your 2013 1099R Tax Statement was mailed on January 24, 2014. If you have not received your statement, please contact LACERS at (800) 779-8328.

Tax Withholding

To change your tax withholding you must submit a W4P Tax Withholding form indicating your

LACERS

changes. The form is available at www.LACERS.org, or by calling LACERS at (800) 779-8328 to have one mailed to you.

Moving

If you move, don't forget to notify LACERS. Notification can be made using the Change of Address Form available at www.LACERS.org, or by calling LACERS at (800) 779-8328 to have one mailed to you.

Changes with your Bank or Credit Union

Remember to notify LACERS if you have Direct Deposit and you change or close your bank account.

Life After Retirement

As a Reminder:

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 confidentiality 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

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

Los Angeles City Employees' Retirement System: (800) 779-8328

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



Ratio of Active Workers To Retirees Is Dropping



**By Lee Kebler,
LARFPA Director**

While reading an article several weeks ago, I came across an interesting statistic regarding the increasing longevity of our seniors and how it will affect pension systems. During the 1950s for all pension systems, there were seven employees for each person on a pension. In the 1980s there were three employed people for each pensioner, and during the 1990s it decreased to 1.5 workers for each retired worker. It did not state what the ratio of workers to retirees would be today.

I thought it would be a good

idea to see how many of our active members are needed to support our retirees. Based on the last annual report, there are 13,224 active members, 1,191 drop members and 12,432 retired members. Drop members are considered as retired members, and that brings the total retirees to 13,623. This calculates out to .95 of an active member working for each retiree. Going back to the year 2000, there were 1.06 active members working for each retiree. It's really going to be interesting to see what the future brings.

There was a great group at the March general meeting expecting to hear from the new Fire Chief Jim Featherstone. The Chief had a last-minute call and was unable

to attend, and this was a huge disappointment to those in attendance. But he did send an excellent replacement, Battalion Chief Steve Hissong, who gave an outstanding hour-long dissertation on the problems and possible solutions facing the Department today. Thanks, Chief Hissong.

I want to remind everyone that we will have another exciting speaker at our next General Meeting and barbecue in June. It will be the General Manager of the Fire and Police Pensions System, Ray Ciranna. Don't forget to get your reservations into the office. For more information, call (888) 288-5073 or (323) 283-4441.

LARFPA

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

Retirements

NAME	TITLE	DEPT	YEARS	NAME	TITLE	DEPT	YEARS
Acevesvallenga, O.	Sr. Admin Analyst II	CAO	31	La Grange, Glen Carl	Equipment Mechanic	LAPD	26
Acosta, Jesse E.	Build Inspector	Building and Safety	27	Lane, Steven Finley	Sr. Park Maint. Supervisor	Rec and Parks	30
Afflalo, Benjamin Jr.	Rehab Construction Spec III	Housing	30	Lee, Yong Zun	Tax Auditor	Finance	28
Aihara, Mark	-	DWP	-	Lopez, George	Motor Sweeper Operator	Public Works	21
Alva, Michael R.	Sergeant	Harbor	30	Lott, Chere	-	DWP	-
Amaya, Julio R.	Window Cleaner	Airports	26	Maliniak, Michael	Supply Services Manager II	General Services	21
Arambula, Francisco	Plumber	Public Works	33	Malhas, Ziad Y.	Civil Eng. Associate IV	Public Works	27
Bayani, Rolando	-	DWP	-	Martinez, Evelyn	Systems Analyst II	ITA	40
Bickhart, James Jr.	Airport Manager III	Airports	22	McDaniel, Eva M. L.	Dep. Director of Planning	Planning	30
Bohlmann, Patricia	Environmental Engineer	Public Works	25	McDaniels, Vallary	-	DWP	-
Boswell, Ronald	-	DWP	-	McDonald, William	Security Officer	Airports	13
Broock, Stephen R.	Fleet Services Welder	General Services	10	McPherson, Douglas	Environmental Associate II	Public Works	9
Brown, Steven	-	DWP	-	Messinger, Harold	-	DWP	-
Buckley, Daryl	-	DWP	-	Mok, Faith Y.	Pr. Deputy Controller	Controller	32
Castanon, Alex M.	Airport Safety Officer	Airports	31	Montoya, Steven	-	DWP	-
Chan, Jason	-	DWP	-	Morgan, Michael	-	DWP	-
Cherene, Louis J.	Oper. Stats. Res. Analyst II	Planning	13	Murphy, Michael E.	Pipefitter	Public Works	25
Cheung, Michael	-	DWP	-	Nakanouchi, Hiroshi	-	DWP	-
Covarrubias, Francisco	Crossing Guard	Transportation	1	Ogoke, Leena K.	Transitional Worker	Public Works	17
Dannevik, Nancy H.	Clerk Typist	Library	24	Pham, Anh-Thu	-	DWP	-
Domingo, Hector	-	DWP	-	Pickens, Edward	-	DWP	-
Dumandan, Amalia	-	DWP	-	Pickens, Irene	Sr. Clerk Typist	General Services	26
Echeverria, Pedro B.	Ch. Asst. City Attorney	City Attorney	40	Ramirez, Eduardo	-	DWP	-
Flores, Emilio R.	Gardener Caretaker	Rec and Parks	15	Rich, Ramona	Financial Devel. Off. II	Housing	2
Geller, Mark R.	Sr. Equip Mechanic	LAPD	28	Riese, John Michael	Comm. Electrician I	ITA	20
Gill, Hardip	-	DWP	-	Robb, Stanley W.	Sr. Equipment Mechanic	LAPD	35
Gomez, Damian D.	Event Attendant III	Convention Center	5	See, Raymond D.	Machinist	Public Works	30
Gordon, Ralph D.	Equipment Operator	Airports	13	Sisneros, Richard E.	Recreation Asst.	Rec and Parks	5
Greenamyer, Michael	-	DWP	-	Smith, Linda	-	DWP	-
Guerra, Efrain	Financial Dev. Officer II	Housing	24	Solem, Anson	Electrical Engineer Assoc. IV	Public Works	31
Gumapac, Fortunanta	Deputy City Attorney IV	City Attorney	33	Stecker, Ernst	-	DWP	-
Gutierrez, Thomas A.	-	DWP	-	Strong, Maxton	-	DWP	-
Harshberger, Kenneth	-	DWP	-	Tack, Martin Leroy	Sr. Building Mech. Inspector	Building and Safety	18
Hernandez, Fernando	Tree Surgeon	Public Works	18	Thornton, Raymond	-	DWP	-
Hernandez, Frank	Sup.Occ. Health Nurse	Personnel	16	Tolentino, Godofredo	-	DWP	-
Herron, Yolanda	-	DWP	-	Tran, Bao K.	Civil Engineering Draft Tech	Public Works	31
Higginbotham, Michael	-	DWP	-	Willis, Omer	-	DWP	-
Holden, Robert B.	Environmental Supervisor II	Airports	30	Wissmann, Larry A.	Fleet Ser. Equip. Specialist II	General Services	25
Hopkins, Billy	-	DWP	-	Wong, Judy	-	DWP	-
Huff, David	-	DWP	-	Woo, Casey	-	DWP	-
Jimenez, Dela D.	Council Aide V	Council	10	Woosley, James M.	Wastewater Treat. Oper. III	Public Works	34
Jones, Vincent	Dep. City Engineer II	Public Works	31	Yee, Sam	-	DWP	-
Kennedy, James	-	DWP	-	Yen, Robert	Payroll Supervisor II	Economic Workforce	24
King, Peter N.	Dep. City Attorney IV	City Attorney	25	Ybarra, Arthur	Council Aide II	Council	6
Kiyasu, Trina	-	DWP	-				
Knatz, Geraldine	General Manager	Harbor	12				
Koury, George T.	Sr. Real Estate Officer	Harbor	14				



2010 Club Excellence Award Recipient



By Hal Danowitz, Secretary, RLACEI

'Nessie' and the McDanowitz Clan

Hal and Co. enjoy a cruise from London to New York, with plenty of stops.

PART THREE



My wife, Evelyn, and I took a cruise on the Caribbean Princess from London (Southampton) around the British Isles and then crossed the pond to New York City.

The ports were Southampton, Guernsey (Saint Peter Port), Cork (Ireland), Dublin (Ireland), Liverpool (England), Glasgow (Scotland), Belfast (Northern Ireland), Edinburgh (Scotland), Invergordon (Scotland), Le Havre (France), Southampton (England), Bergen (Norway), Shetland Island (United Kingdom), Faroe Island (Denmark), Akureyri (Iceland), Isafjordur (Iceland), Reykjavik (Iceland), Nanortalik (Greenland), St John (Newfoundland, Canada), and New York City. It was two cruises back to back; the first part took 12 days, and part two took 16 days. We departed Aug. 14 and returned Sept. 15.

As we continue our story, we were sailing to Edinburgh, which gave us time to relax.

The sushi at the suite party the night before wasn't very good, – nothing was fresh, and the only cooked food was shrimp. They did have real sushi in the International Cafe wine bar after 4 p.m. Diners needed to buy a beverage to get a selection of three tapas variations. One was sushi, one was Spanish with jamón (Spanish ham) and Spanish meatballs and olives, and one was cooked seafood. All of it looked good. We decided to give it a try soon.

As usual, we [*meaning Hal*] – Evelyn ate too much. I switched to fruit for breakfast for the time being. Our headwaiter prepared special appetizers for us each evening in addition to the rest of the menu. I planned to skip dessert for the next few days. Luckily we had done a lot of walking.

That day, we played trivia and relaxed. We had been touring for six consecutive days.

The night before in the

Piazza entertainment area they had a couple who performed a balancing act, which looked very hard in such a closed space. They were actually pretty good. The seas were calm and the skies were pretty clear. The temperature was in the low 60s. At 10 a.m. we sat in the Explorer Lounge and checked our email. Trivia was scheduled for 11:15 a.m.

I had pizza for lunch; it was okay but not worth getting again. Evelyn, Lanny and Elaine had lunch in the dining room. None of them was thrilled. Maybe it was just that day's menu.

It looked like we would be playing canasta that afternoon. The last time we were in Vegas we taught Elaine and Lanny how to play.

We found out that the ship docks about 30 miles from Edinburgh, so I needed to find out how we could get to the city. I talked to the port person, and she said there was a private shuttle service from the port to Edinburgh.

We played canasta for a couple of hours and planned to try the wine bar and sushi before dinner. We decided to skip Friday evening services and the Captain's party, though we would dress up for dinner.

The Piazza is the central area of the ship and covers decks 5, 6 and 7. Deck 7 has the piano bar and a number of shops where they continuously run sales. Deck 6 has the



Evelyn dreams of "Nessie" at Loch Ness and points to where she claims to have seen the legendary underwater creature.

Ship's Front Desk (same as a hotel) and more shops. In one area are the tour desk and future cruise sales and the Captain's Circle Club and the Crown Grill (steak and seafood specialty) restaurant. Deck 5 has the International Cafe, open 24 hours a day, featuring sandwiches, soup and salads. For breakfast it serves an "egg mac muffin" and a better selection of pastries than in the buffet. There is a coffee bar where you can get special coffee drinks (there is a charge unless you buy a coffee card for \$28. The card gives you 15 drinks and unlimited regular coffee and tea drinks.) Evelyn had a card and I could get regular coffee, which was better because it was brewed in smaller batches. There is also a full service bar. Vines, the wine bar, is also here, as is a chocolate shop. The Internet cafe and library are next door. During the day it was a nice place to hang out. It was designed as an atrium, so the center of deck 5 looked up to the ceiling of deck 7. It

was a very attractive space.

After dinner we attended the show in the Princess Theater, "The Piano Man." The ship's singer and dancers performed the songs of Billy Joel, Barry Manilow and Elton John.

The next morning (Aug. 24), the ship anchored at South Queensferry at about 6:30 a.m. and the lowering of the tenders awakened us. We planned to tender in at 9 a.m. and then go to Edinburgh and use the Hop-on Hop-off bus. When I did my research on Edinburgh, I didn't know we would be 30 miles out of the city. We heard there was a private shuttle bus that would do the round trip for £10. And they were right – we found the shuttle and were dropped off in the new town section of Edinburgh (only 400 years old) at Charlotte Square. We found the bus (The Hop On Hop Off) and took the hour ride to the new and old parts of Edinburgh. That was on a Saturday, the last weekend of the Tattoo and the Fringe, a giant street fair and theatre festival along the Royal Mile, which runs from Edinburgh Castle to the Palace of Holywoodhouse. We started at the castle and walked downhill toward the Palace. Along the way were shops and restaurants. Every few yards there were street performers. The guide on the bus said there were more than



Hal with a piper in Edinburgh.



Urquhart Castle at Loch Ness.

2,500 events during the month-long Fringe. We had lunch at the Royal McGregor, where we had haggis for an appetizer. It was very good and I would order it again. We finished our walk and took the bus back to catch the shuttle to the ship. Of all the cities we had visited to on this trip so far, we all agreed that Liverpool and Edinburgh were our favorites.

Scotland, which is part of the United Kingdom, is about the size of Maine, with Edinburgh the capital.

It was overcast and drizzling. On the Hop-On bus it drizzled for a little while and then it was nice (for Scotland) the rest of the day. The sun even came out in the late afternoon.

The next day (Aug. 25) we docked in Invergordon, and we took a ship's tour to Loch Ness.

We docked at 8 a.m. Invergordon is about 150 miles north (250 miles by sea) of Edinburgh. During both World Wars, Invergordon was a deep-water anchorage. It serves as a gateway to Inverness and the Great Glen fault that splits the Highlands of Scotland.

Our Princess tour started with an hour ride to Cawdor Castle, the seat of the Earls of Cawdor. It is also known as the setting for Duncan's murder in *Macbeth*, though the castle did not exist during the reign of the fac-



A "Fringe" street in Edinburgh.

tual Duncan. The Dowager Countess Cawdor still lives in the castle most of the time, except during the tourist season. As we walked through the castle, we could tell that it was being used as a home. The gardens were in bloom and very beautiful. We spent about 90 minutes there, which was more than enough time. Oh, I forgot to say that we were first on the bus and got the front seats. We did this in honor of Cousin Myrna, who would fight to get that seat.

We then drove to Inverness to have lunch in a hotel. We had chicken stuffed with haggis, not as good as yesterday. The Ness River runs through Inverness, and after lunch we followed the river to the ruins of Urquhart Castle, which stands next to Loch Ness. The legend has it that a cave beneath the castle is the home to the legendary monster "Nessie." The loch (lake) is 24 miles long, a mile wide and 740 feet deep. The ruins of the castle are well presented, and it was interesting comparing the two castles – one in ruins and one occupied and working.

While at the castle we thought we saw "Nessie." In the photo I took, Evelyn pointed toward the spot, and if you look close you can just see the tail go under the water. At least that what we thought.

We also made another discovery: Our guide, Robert, an amateur genealogist, said there was a clan of McDanowitz. Now that was a long time ago and then

For Retired Club Members



Cawdor Castle.

they migrated the wrong way, ending up in Poland and not America, where they dropped the "Mc" to fit in. I long suspected this because I was once at Fisherman's Warf in San Francisco and found the Danowitz Coat of Arms, which I purchased, and it did look a little Scottish. I also like to drink whisky, which is how we spell it in Scotland, not whiskey like in the United States.

The next day (Aug. 26) was a sea day as we sailed south to the port of Le Havre.

We had a time change and lost an hour last night. Because of that, we slept in later that morning. The weather that day was outstanding, a carryover from the day before. There were no clouds and the seas were calm, with the temperature just under 70 degrees. I hoped it would stay that way for the next day.

That morning the ship presented a "cooking" demonstration in the Princess Theater. There were three dining rooms on the ship: Coral, Palm and Islands. We had been eating in Islands, and our waiter Alicia, who has a very good singing voice (she sang "Happy Birthday" to Evelyn), would be performing and asked us to attend. It was almost a comedy show, with the executive chef and *maitre d'hôtel* making jokes as they cooked. There were performances from each dining room staff, and it was a lot of fun. Princess really did a lot to improve its food and service. The staff, dining, bars and room stewards were very attentive and really tried to meet our requests.

After lunch, we played a few hours of canasta with Lanny and Elaine. They were to



Cawdor Castle gardens.

disembark in Southampton, while we were to continue on to New York.

The next day we planned to take the ship's tour to Normandy. I have been there before, but Evelyn had not. We left the ship at 7:30 a.m. and returned at 6:30 p.m., so it was shaping up as a long day. The ride to

Normandy would take five hours round-trip.

We planned to meet Lanny and Elaine for drinks at 6:30 p.m. and then have dinner. We wanted to see the show that night, but we needed to get to bed early.

More next month.

36th Annual Retirees Invitational Golf Tournament



The 36th Annual Retired Los Angeles City Employees Invitational Golf Tournament will be held on Thursday, June 5, 2014 at the Alhambra Municipal Golf Course with a "Shotgun Start" at 7:30 a.m. The course is located at 630 South Almansor Street, Alhambra, CA 91801. Check-in is at 7:00 a.m. **SOFT SPIKES MANDATORY!**

- The tournament is open to retired and active employees and friends. The cost is \$67 for R.L.A.C.E.I. and City Club Members (\$77 for all others) and includes green fees, carts, prizes and lunch at the Almansor Court restaurant. Lunch only is \$25.
- Those interested in participating must complete the reservation form and mail it with their check payable to **"R.L.A.C.E.I."** by **May 23th** to: Tom Stemnock, Chairman, 4040 Vineland Avenue, Suite 108, Studio City, CA 91604. For any questions, call Chairman Tom Stemnock at (818) 487-6789.

2014 Golf Tournament Reservation Form

Name _____ Phone _____
 Address _____
 City _____ State _____
 Zip _____
 Amount Included \$ _____ \$67 for R.L.A.C.E.I. and City Club Members (\$77 for all others)
 Luncheon Only: \$25

Make checks payable to R.L.A.C.E.I.

NOTICE: SOFT SPIKES MANDATORY!

FOURSOME

	Member R.L.A.C.E.I.	Member City Club	Guest
(check all that apply)			
Name			
1. _____	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
2. _____	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
3. _____	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
4. _____	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Reservation deadline: Friday, May 23th. Mail completed reservation form and check to:
Tom Stemnock, Chairman
 4040 Vineland Avenue, Suite 108, Studio City, CA 91604 • (818) 487-6789

Show Us Your Grand-kids!



Retirees: *Alive!* wants to show off your grandkids! So send in those photos!

Here's how:

1. **Make sure to have the 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 grand-kids.
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

Send Prints To:
Grandkids
 City Employees Club of Los Angeles
 120 West 2nd 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.



The Best Years

For Retired Club Members

Retired Los Angeles City Employees, Inc. in partnership with LACERS is proud to present:

FREE
WORKSHOP

Taking Control Of Your Retirement

Come to this workshop to learn how to take control of your retirement pension.



April 10, 2014

9 a.m. – Noon

- Registration and breakfast begin at 8 a.m.
- The workshop will begin immediately after the RLACEI General Membership meeting which begins at 8:00 a.m.

Friendship Auditorium

3201 Riverside Drive
Los Angeles, CA 90027

Topics Of Discussion: *Questions And Answers*

- 2013 In Review: How Did The Markets Perform And Why
- First Quarter Of 2014: How Did The Markets Perform And Why
- Deferred Compensation Update

Principles Of Retirement Investing:

- Income Distributions
- Managing Required Minimum Distributions
- Strategies For Not Outliving Your Money
- Impact Of LACERS On A SS Benefit
(Windfall Elimination Provision And The Government Pension Offset).

**Creating Extra Liquidity Through A Reverse Mortgage
Effective Estate Planning With Wills And Trusts**

Presentors Will Include:

Lita Payne, LACERS,
Assistant General Manager

Steven Montagna, *Manager,*
Financial Services Section

Mike Cox, *Financial Professional,*
New York Life Insurance and Annuity Corp.

Alex Rabrenovich, LACERS,
Division Manager

Nick Franco, *Vice President,*
First Investors Corporation

Todd Harris, *Investment Specialist,*
New York Life Insurance and Annuity Corp.



Door Prizes!
Complete breakfast
and refreshments will
be provided.

**To RSVP,
please call
(800) 678-4145
Ext: 701**

RETIREES:

Enjoy These Great Member Benefits



City Employees Club of Los Angeles

Celebrating the Lives of City Employees

Full Club Membership

Full Club Membership, including:

- **The cheapest tickets in the City – UP TO 60% 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!

For Retired Club Members

As a member of the City Employees Club of Los Angeles, you'll enjoy these amazing 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 AROUND THE WORLD



1

North Africa

This picture of **Larry Campita, Retired, Controller's Office**, was taken in Marrakesh, Morocco, North Africa.



2

Wisconsin

Here's **City Attorney's Office Retiree Dick Helgeson** snow-shoeing in mid February in the North Woods – north of the 45th parallel – in Eagle River, Wis. "What did the thermometer read on one of these mid-February mornings? Only 26 below zero," he reports.



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

Alaska



Here's **Richard Radmacher, Retired, DWP**, just back from a trip to Alaska.

Pictured left: "I was in Anchorage at the Iditarod."

Pictured above: "Then I took the Alaska Railroad to Fairbanks. *Wow, what a ride!*"

Pictured right: "The Trans-Alaska Pipeline is a modern engineering wonder of the world."

