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The United Agencies reps are appearing at the Club Store on select Thursdays:



Rosa Calderon Oct. 5: 8:30 a.m. - 4 p.m.

Lulu Cruz

Oct. 17: 8:30 a.m. - 4 p.m.



JOHN'S BLOG by John Hawkins, President and CEO, The Club

Taking Off Is All in the Timing

Getting this month's awesome cover story was a study in perseverance. We've wanted to tell this story - and Air Support has wanted that, too - for many years. Finally we coordinated all our flight paths into alignment, and here we are.

Alive! editor John Burnes and I first went on an LAPD Air Support fly-along nearly 15 years ago. We were covering an ITA story, and then-ITA GM **Thera Bradshaw** arranged for our fly-along to get a bird's-eye-view of some ITA installations. John and I pledged at the time to arrange for a proper LAPD Air Support cover story right then.

Time sure flies, doesn't it? We reconnected with Air Support a few years ago when Tactical Flight Officer Kevin Ishida, Club Member, asked us to feature his division. We were just finishing our long series of LAPD crime lab stories, so we had to wait. Then, about a year ago, we were in a good place for the feature, but Kevin was unavailable.

Finally it all came together about six or seven months ago. We were cleared by Capt. Sean Parker to do the story. We produced it in June to get it done before summer vacations took hold.

It was worth the wait! The Pilots and Tactical

Flight Officers work like clockwork, and we were careful to obey all of their commands. We wanted to survive to tell the tale! Seriously, though, the Air Support Unit is the best municipal aviation law enforcement unit in the country. They work hard and are deadly serious, as you have to be doing their job. They're not beyond a joke or two, but keeping LA safe is vitally important. I'm glad they're as dedicated as they are.

This month features a typically strong cover photo by Club Director of Marketing **Summy Lam**. Well done, sir! (We pride ourselves on producing every one of our covers throughout

our 17 years, with the exception of maybe one or two. With covers like this, it's worth it.)

Thanks to Erika Rodriguez and Alexandra Aviles Knapp at the LAPD for their very helpful assistance and coordination.

One other thing I wanted to mention - have you checked out my Picture Perfect contest this month



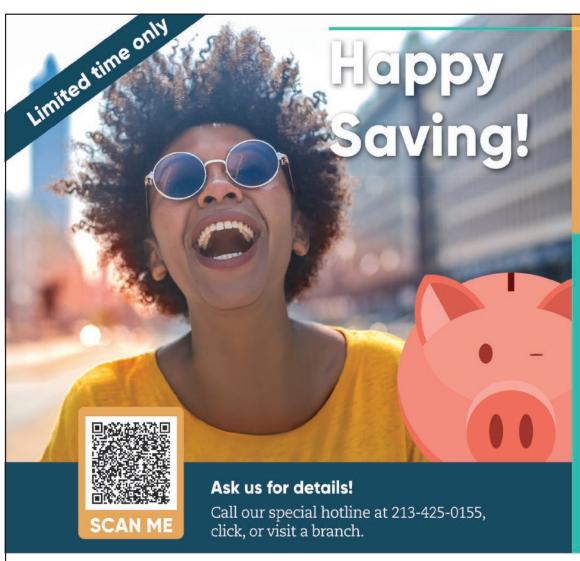
At the LAPD helipad are (from left) Club Social Media Manager Dearbhla McNulty: Tactical Flight Officer Kevin Ishida, Club Member; and Alive! editor John Burnes.

on the Alive! Website? Please do - these are some stunning photos of our natural world, taken by City employees. Check 'em out if you can!

As we welcome the fall, and all our lives turn incredibly busy, I hope we all take the time to enjoy the most important thing of all - family.

See you next month!





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ALIVE! **NEW THIS MONTH** alive.employeesclub.com The Stories of the

Club Scholarship Winners

Club honors 24 with Mukai Scholarships. Read all about them online!



JOHN'S **Picture Perfect**

Club Members send in their best shots (and you can, too!).





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Email us at:

help@employeesclub.com if you have an event you want an event covered in Alive! or if you have questions about insurance.

Or call us at: (800) 464-0452

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At the Club Store



Tiffany Sy Member Services Counselo Ext. 202

October 2019 • Volume 18 - No. 10

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LAPD

Goodbye, Cathy

Cathy Susim, Club Member, retires from the Police Dept. after 39 years of City service.

retirement dinner was held Aug. 15 for Cathy Asusim, PSR II, who retired with 39 years of City service. Cathy was a Club Member for 28 years.

Family, friends and past and present current workers came to the event, held at the Police Academy, to bid her farewell.

Congratulations on your great career, Cathy, and best wishes for an enjoyable retirement.



Retiree Cathy Susim through the years. (left: 1979, right: 2019)



Retiree Cathy Susi with her husband, Reggie.



Eleanor Najara, mother of Retiree Cathy



Commander Marc Reina presents Retiree Cathy Susim with her Certificate of Retirement on behalf of the LAPD.

Story and photos by Arlene Herrero, Club Vice President of Business Development



Cathy's daughter paid tribute to her mom





Arlene Herrero, the Club's Vice President of Business Development, presented Cathy with the coveted Club retirement plaque commemorating her dedicated service to the City and Club Membership.



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John Hawkins, Publisher, September 20, 2019

Alive! AROUND THE WORLD

California

Here's Alive! editor John Burnes at Port San Luis, San Luis Obispo County, on Labor Day Weekend.



Transylvania, Romania

It's hard to see, but I am standing 360 feet underground in an old salt mine cavern. It's big enough (about 300 feet high by 285 feet wide by 1,500 feet long!) to contain a full-size amusement park inside, including the Ferris wheel behind me. There's also a lake with rowboats. Pretty amazing! Oh, and no vampires anywhere!"

> — David Jamgotchian, Alive! Designer and Webmaster



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- Go to: alive.employeesclub.com, click "SEND TO ALIVE!" in the menu. You'll find a convenient online form to send your text and pics for publication.

LAPD

Pipes and Cigars

LA Police Pipes and **Drums band to hold** fundraiser next month.

he Los Angeles Police Emerald Society The Los Angeles Folice Line..... its fun, upscale and important fundraiser Nov. 2 at the LA Police Museum in Highland Park.

"Cigars Under the Stars" provides the funds for the Los Angeles Police Emerald Society Pipes and Drums band to offer its services free to all safety officer funerals and other events through-





The Los Angeles Police Emerald Society Pipes and Drums Band, shown here (and below left), plans to host its annual 'Cigars Under the Stars" fundraiser Nov. 2.

donations are accepted). The band performs a great and much-needed service to the families of active and retired safety officers, and the fundraiser is a primary way for the band to be able to continue with its mission.

And it's fun!

"Cigars Under the Stars" is a formal event, with cigar and whiskey tastings, an auction with some items signed by celebrity friends of the band, an elegant meal, and so forth. This event, where stylish hats and semi-formal wear are appreciated (kilts and formal wear encouraged), usually sells out, and has been expanded to accommodate the demand.

Tickets, priced at \$125 per person, are partially tax-exempt; check with your tax

For ticket information, go to: www.seetickets. us/event/2019-Cigars-Under-the-Stars/390884



THE CLUB

Club on Wheels Team is coming to you this fall, adjusting store hours.

For your convenience, the Club Store is ready to visit your workplace this fall, with an expanded Club on Wheels outreach program.

With Club on Wheels visits expanding on Mondays and Tuesdays, the physical Club Store downtown will be closed on those days. But it will be open later with extended hours Wednesdays through Fridays, the days you most heavily visit the physical store.



Club Webstore

The online Club Webstore will still be at your service 24 hours a day, seven days a week.



The physical **Club Store's** fall hours will be:

Monday **CLOSED** (Club Store on Wheels

visits available)

Tuesday CLOSED (Club Store on Wheels

visits available)

Wednesday 10 a.m. - 6 p.m.

10 a.m. - 6 p.m.

Friday 10 a.m. – 6 p.m.

Thursday

Sat./Sun.

CLOSED This new schedule is

through Nov. 15.

Schedule a Workplace Visit

The Club on Wheels Team is available for workplace visits any weekday, but the Club has expanded mobile availability on Tuesdays.

Contact the team to schedule your **Mobile Team visit:**

mobile@employeesclub.com

NEIGHBORHOOD EMPOWERMENT Welcome, Raquel

Raquel Beltrán named General Manager of EmpowerLA.

Raquel Beltrán became the new General Manager of Neighborhood Empowerment Sept. 4 after her appointment was confirmed by the City Council. She was nominated to the position Aug. 16 by Mayor Eric Garcetti.



Beltrán is a longtime community leader who has served as the Associate Director for the Pat Brown Institute for Public Affairs at Cal State Los Angeles since 2014. She brings more than three decades of experience in community organizing, executive management, and public policy to her new role.

As the new General Manager of EmpowerLA, Beltrán will oversee critical department operations and functions including management of the Neighborhood Council system, development of the department's budget, and all personnel, constituent, and government relations.

"The City of Los Angeles' Neighborhood Council system is a unique and important part of the City's democratic process," Beltrán said in a statement. "Serving the City's Neighborhood Councils is a noble responsibility. I have

worked with these committed community leaders for many years and admire their determination to strengthening LA's distinct communities. I look forward to collaborating with their dedicated leaders to advance a cooperative vision for the Department of Neighborhood Empowerment."

She replaces outgoing General Manager Grayce Liu, who stepped down after seven years to accept a position with Personnel as City Engagement Officer.





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LACECA

SAVE THE DATES

The Los Angeles City **Employees Chicano Association (LACECA) has** set two major event dates for the rest of the year. They are:

Management **Analyst Training**

Nov. 2

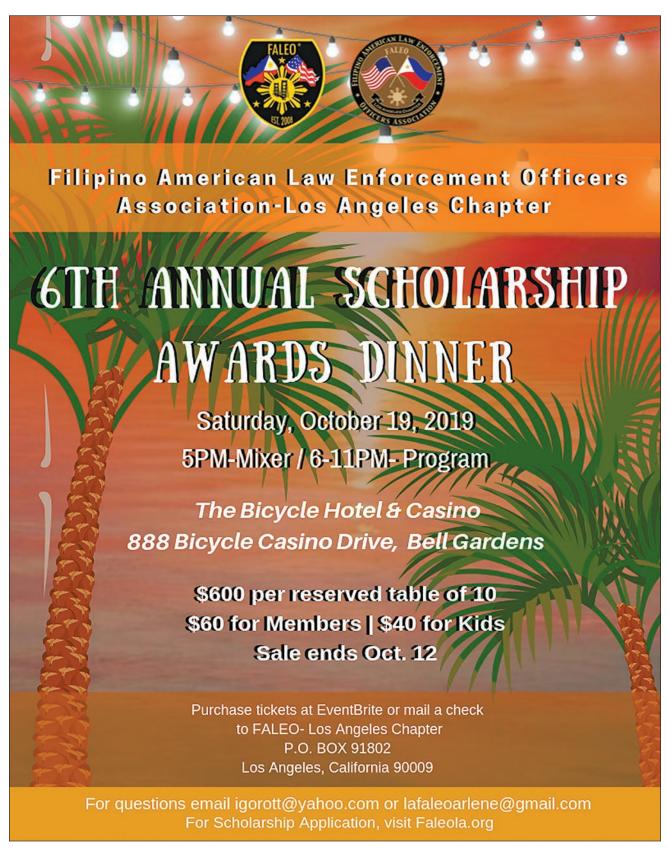
9 a.m. – 3 p.m.

Personnel Medical Services Division 520 E. Temple St.

Annual Toy Drive Dec. 5

Plaza de la Raza Lincoln Park

For more information on these or other events, visit: LACECA.org





LACERS

Open Enrollment Meetings Set

LACERS has scheduled its annual meetings in anticipation of the open enrollment period for choosing insurance.



This year, LACERS' 2020 Open Enrollment period will be from Oct. 17 through Nov. 14. During this time, those in the LACERS system may attend an Open Enrollment meeting and learn about any changes to LACERS health plans for the 2019 plan year. The meetings will provide attendees an opportunity to talk to health plan representatives. Also, LACERS staff will be available to answer any health plan questions, especially concerning health plan changes for 2020, and assist with the enrollment process.

KEYNOTE PRESENTATION

This year's Open Enrollment sessions will feature a keynote presentation titled,

The Loneliness Epidemic:

Are Social Connections the Answer?

Meeting dates, times, and locations:

LOS ANGELES

Wednesday, Oct. 23, at 10 a.m. The California Endowment 1000 N. Alameda St. Los Angeles, CA 90012

OXNARD

Thursday, Oct. 31, at 10 a.m. Courtyard by Marriott 600 E. Esplanade Dr. Oxnard, CA 93036

VAN NUYS

Thursday, Oct. 17, at 10 a.m. Airtel Plaza Hotel 7277 Valjean Ave. Van Nuys, CA 91406

ONTARIO

Tuesday, Oct. 29, at 10 a.m. DoubleTree Hotel 222 N. Vineyard Ave. Ontario, CA 91764

LAS VEGAS

Thursday, Nov. 7, at 10 a.m. The Orleans Hotel 4500 W. Tropicana Ave. Las Vegas, NV 89103

LAKEWOOD

Thursday, Nov. 14, at 10 a.m. Sycamore Plaza 5000 Clark Ave. Lakewood, CA 90712

RESERVATIONS: You can make reservations to attend an Open Enrollment meeting now by reserving online at www.LACERS.org/retired or calling LACERS at (800) 779-8328, TTY (888) 349-3996, Monday - Friday, from 7 a.m. to 4 p.m. Voicemail or email messages will not be accepted as reservations. Reservations are required and space is limited, so sign up today! Reservations will be accepted for one Retiree and one guest.

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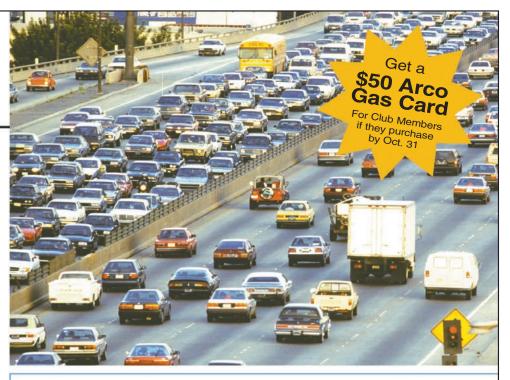


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Take a look at how United Agencies stacks up against the competition!

California **Automobile** Insurance Premium Survey

COMPANY	(91105 Zip Code)
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. **Alive! Feature** Alive! photos by Summy Lam.



Their presence is unmistakable - reassuring citizens and Officers on the ground that help has arrived, in a big way. And convincing bad guys that their criminal actions are soon to end.

They are the Pilots, Tactical Flight Officers and support staff of the LAPD's Air Support Division, thundering in formidably from above. With its highly trained and experienced personnel, topnotch equipment, relentless training and first-rate ground staff, Air Support is the biggest and best municipal-based airborne law enforcement operation in the country.

Air Support Division provides air support to patrol and specialized units of the Los Angeles Police Dept. The unit enhances Officer and public safety, reduces the incidence of crime and thus reduces the fear of crime. It provides rapid response, tactical insight and airborne assessments of incidents, safely and professionally.

History

The LAPD's airborne law enforcement program began with one helicopter in 1956. This helicopter, a Hiller 12-C, was assigned primarily for traffic patrol of the City's freeway system and was assigned to the traffic Enforcement Division. In 1957 after a full year in operation, the "Helicopter Unit" flew 775 hours.

In 1963, a second helicopter was added to the fleet

and two years later a third was added. In 1968, a turbine powered Bell 206A Jet Ranger was added to the fleet. This helicopter significantly decreased police response time. As a result, the "Helicopter Unit" began to respond to unusual occurrences and other police emergencies.



The "Helicopter Unit" experienced major expansion in 1974 and became officially designated as Air Support Division (ASD). Air Support Division consisted of 80 sworn personnel with 17 helicopters and a King Air fixed wing.

The fleet remained virtually unchanged until 1988 when the first Aerospatiale AS350B-1 was added to the fleet. Today at full capacity, the fleet consists of:

14 Airbus A-stars

2 Bell Jet Ranger B3s

1 King Air Fixed Wing

1 Bell Medium Lift



The *Alive!* Interview

Quarterbacks in the Air



Proven

A study commissioned by NASA and con-

■ The number of Part 1 property crimes is

■ The number of arrests associated with radio

■ The citizens of Los Angeles accept helicop-

■ Department ground-based Officers univer-

ment program within the department.

sally support a strong airborne law enforce-

In this month's Alive! fea-

ture story, meet the crew, read

the observations of Air Support

with the Alive! crew on patrol.

CONTINUED ON WEB ALIVE!

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Capt. Sean Parker, and ride along

ter patrols as a necessary part of the City's

police system and strongly favor their con-

calls is three times higher with the involve-

reduced when an LAPD helicopter is over-

ducted by the Jet Propulsion Laboratory's (JPL)

Space Technology Applications Office confirmed

the study and report findings as follows:

ment of LAPD aircrews.

On June 18, Club COO Robert Larios and Alive! editor John Burnes interviewed Capt. Sean Parker, 23 years of City service, who's in charge of the LAPD's Air Support Division. The interview took place in Capt. Parker's office in Piper Tech, the headquarters of the division.

Captain, thanks for hosting us today and speaking with us before we go on a ride-along later tonight.

Sure.

First, let's start with your career path. How do you get here? Where did you get started?

I started off as a recruit, as a Probationary Officer. I started working at Pacific Division, then at Rampart Division. I've worked at 77th, Central and Hollenbeck, but I also had great opportunities to work

specialized units like the vice unit and the gang unit, and I worked as a staff researcher drafting policies for the department. I've worked internal affairs, as an adjutant and on special projects, so I've had a lot of variety. I worked the back office of the Office of Operations, and then made Captain. I've been pretty lucky.

How did you come to Air Support?

We serve at the pleasure of the Office of the Chief of Police, so the needs of the department will guide where we're assigned. There was a need for a Captain here at Air Support Division, and the Chief asked me to work it.



How many years have you been here at Air Support?

I've been very lucky - the chief has allowed me to remain here for three years.

Are you the first **Captain over Air** Support who's actually a pilot?

I believe I may be the first person to complete flight school as a captain. There have been other Captains who were pilots, but, from what I hear, I think I'm the first to go to flight school as a Captain.

Why did you decide to do that?

It was a offer that provided great opportunities. Learning to fly at this division gives credibility and continuity. It provides a comprehensive and in-depth understanding about aviation. It's a technical and esoteric arena, and I think from a management side, for a Captain to really understand the nuts and bolts of an aviation unit, it is beneficial for the Captain to fly.

How many hours do you have left?

As we talk today, I have my FAA commercial check ride on Monday, June 24, and then the hope is I meet standard, and I'm successful. [Capt. Parker met the standard and was successful. – Ed.]

You're almost there.

Right. It's taken me double the amount of time because [laughing] I didn't catch on as quickly as some of the other pilots, plus I have to balance my roles. My priority is to the command. My priority is to support the Bureau and the office. Flight school had to be secondary for this to have worked.

Mission in the Air

How many work at Air Support?

About 90 people. We have three Lieutenants. We have 10 Sergeants, which includes Sergeant Is and Sergeant IIs. We have one Chief Pilot, one Chief Tactical Flight Officer [TFO]. We have 36 Line Pilots, 24 TFOs, and we have six Tower Operators. We also have our professional staff that supports our Divisionthe Adjutant, Secretary and a Clerk, our Reserve Officers. to name a few. We have a Storekeeper and garage attendants. So we have roughly 10 professional staff members to help us with running the division.

Tactical Flight Officers are ...

They are the divine voice from above and do some heavy lifting. They sit on the left side of the aircraft, and help guide the pilot to the call's location. They communicate all the pertinent information to the units on the ground. The TFO helps the officers manage complicated, dangerous, and fast moving incidents. The TFO has remarkable skills.

Okay. Give us a broad overview of what Air Support does, and what it's tasked to do.

Our mission is to support the resources on the ground for the LAPD. That's our primary objective. That includes responding to pursuits, perimeters, foot pursuits, canine searches and high-risk tactical scenes. We are also equipped to conduct special investigative flights and transportation flights.

— Continued on web Alive! alive.employeesclub.com



Retired Los Angeles City Employees Inc.



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RLACEI Board Member



Beverly J. Clark

Beverly Clark has been a member of RLACEI since April 2018. Her vision as a Board Member is to assist the Los Angeles City employees' retirement community to stay connected, stay involved, and stay physically and financially healthy. Her goal as a Board Member is to keep the Retired community informed of their benefits, ensure that benefits are maintained and to continue to research options to enhance benefits. Since her appointment to the Board, Beverly has taken on

the Publicity Director and Second Vice President positions.

Beverly retired from the City after serving for 32 years in various departments. Her last assignment before retiring was with the LAPD/ Training Division as a Sr. Management Analyst.

Beverly has a degree in psychology from Cal State Northridge. She separated from City service to start her own bookkeeping and accounting business for three years in 1988.

Beverly has been married to her husband, David, for 46 years and has two sons, a daughter-in-law and one grandson. She is active in her community and church. Since her grandson became a Boy Scout in 2012, she has been involved with the Boys Scouts of America. She joined the Red Hatters in 2016 and enjoys just having fun and loves wearing a "red hat"!

Meet Your Board: A look at RLACEI Board Members

After retiring in 2009, Beverly felt it was important to keep in contact with fellow Retirees, so she initiated a luncheon group that gets together monthly and refers to themselves as the "Senior Chicks." She also meets monthly with a group of Retired ladies she met in 1974 when she was first employed in Personnel. These ladies have been her inspiration for many years.

Upon retiring, Beverly set a goal with girlfriends to visit all 50 states. She, her two girlfriends and her son, accomplished that goal in 2017! Now her goal is to visit all the continents. Outside the

United States, she has traveled to Canada, Mexico, Australia, China and Dubai, and she looks forward to many more adventures abroad.

Beverly loves being retired, enjoys people and loves just having fun and being silly (age has its privileges). She enjoys traveling, challenges, reading, attending plays and concerts, and experiencing new adventures! ■



Beverly J. Clark, with her husband, David, and grandson, Shaun.

RLACEI RETIREE HELPLINE: (800) 678-4145, Ext. 0

For retirement assistance, call the Retiree Hotline and leave a message. A Director of RLACEI will return your call and assist you with your concerns.

RLACEI WEBSITE

Visit the RLACEI website www.RLACEI.org to find the latest retirement news. Call (800) 678-4145 Ext. 0 to make suggestions. EMAIL: Contact@RLACEI.org

MAILING ADDRESS:

Retired Los Angeles City Employees Inc. **Terminal Annex** P.O. Box 86264 Los Angeles, CA 90086

Retired Los Angeles City Employees Inc. 1100 S. Flower Street, Suite 3300 Los Angeles, CA 90015

Change of Address?

Please notify Ruth B. Perry, Membership Chair, at (800) 678-4145 ext. 717 or Ruth.Perry@ RLACEI.org for a change of address or to add or change your email address. Also notify LACERS, ACEBSA, LAPCU, and LAFCU as appli-

2020 Health Rates Include New Acupuncture Benefit

LACERS Board Update By Michael R. Wilkinson

Michael R. Wilkinson

The LACERS Board has approved renewals of I the health, vision and dental benefits for the 2020 calendar year, highlighted by a new benefit - acupuncture. An acupuncture benefit had been requested by members, and now we have the program, which will be offered on all of the health plans on the same basis as the chiropractic benefit. While the offering varies slightly by plan, a typical offering is the Kaiser plan of 30 visits per

year, with a \$15 copay. Some of the uses for acupuncture are: general pain relief, back and neck pain relief, nerve conduction, digestion improvements, anxiety and other stress relief. As always, consult your medical professional.

The overall premiums for 2020 are down by 0.1 percent, and most health plans will not experience a premium increase. However, Anthem HMO premiums will increase by 9.1 percent, and United Healthcare Medicare Advantage HMO will increase by 7.5 percent. There will be no changes to copays for this year.

The Delta Dental PPO will have no change, while the Delta Dental HMO will have a 6 percent increase. Anthem Blue View Vision will have a 5 percent increase with a negotiated rate for the next three years at a 5 percent increase.

Our rate reduction of overall premiums is especially satisfying when we compare it to the assumed actuarial trend rate (based on

plans across the United States) of 7 percent for this year and 7.88 percent for the 10-year average, including 2020. When we look at premium rates, our members deserve a lot of credit in living healthier lives by visiting their doctors, taking their medications, exercising, and eating healthy foods. This results in happier, healthier lives and also lower health costs. As if we needed it, these good results are even more incentives for us to continue to support our LACERSWell program that is funded by payments from our health carriers as part of their contracts.

The Board voted to retain the maximum health subsidy of \$1,790.80 based on the Kaiser HMO premium for members under age 65, or with Medicare Part B only. The maximum for members with Medicare Part A and B is \$550.57. The maximum dental subsidy

Finally, the Board has made a change to our Medicare Part D (drug benefit) that will help a few members who have been hit with high prescription costs. In some of the plans the member must pay 5 percent of a drugs cost once they have hit the plan's out-of-pocket spending limit and entering the "catastrophic phase." The difference between the 5 percent payment and the regular copay can be crushing for members who need lifesaving and expensive specialty drugs. LACERS has negotiated agreements with all of the health plans that they will only require the member to pay the copay and not the 5 percent, which would otherwise be required.

Send in your Interesting



Contact Beverly J. Clark, Publicity Director Beverly.Clark@RLACEI.org or Phone: (800) 678-4145 ext 716

2019 RETIREE EVENTS

Dec. 12: RLACEI annual holiday party and general meeting

RESERVATION LINE:

RLACEI: (800) 678-4145, Ext. 701

Are you an **RLACEI Member?**



Members of the Retired Los Angeles City Employees, Inc. are invited to attend all RLACEI events, such as the annual member picnic and holiday party.

Check your pension statement for the "Retired LACEI" \$3 monthly deduction. If it's there, you are an RLACEI member!

If not a member, call (800) 678-4145 x717 or visit our website at RLACEI.ORG and join today! Don't miss out on RLACEI events!

RLACEI

Low Interest Rates Have Negative Impact on Pensions



LEGISLATIVE REPORT: **Pension Law and** Policy, By Michael Karsch

Michael Karsch

AWebsite called Seeking Alpha proclaimed that

the Federal Reserve could be

blamed for the "coming pension crisis." Why? It's because of the way in which the Fed can set interest rates, which have considerable impact on the financial markets.

The lending rate has been too low for too long. Remember the good old days in the 1990s when there were reasonable interest rates that made borrowing a little expensive? Before 2007, interest rates were substantial enough to earn some good money on them. But then the Great Recession began and interest rates went lower and lower. Suddenly those parts of the economy dependent on healthy interest rates were starved. One large segment of the economy that suffered this development were savers at banks and pension funds seeking what pensions have always relied on, reliable and steady income streams. According to Wilshire Consulting, per Seeking Alpha, 97 percent of state pension funds are underfunded. No state is 100 percent funded, but Wisconsin was 99.1 percent funded. The worst states were Kentucky and New Jersey, each at 31 percent. The higher interest rates that used to prevail are now gone; there are fewer young workers in jobs with pensions who are contributing lowerthan-needed amounts to fund the increasingly large pension class (the retiring of the Baby Boomers).

Market Watch says, "Low interest rates are compounding the big problems facing pension funds." In 2001, most public pensions expected returns more than 8 percent (and got them), but today the best returns on their funds is 7.25 percent, or more likely much lower. Fox Business says public pension returns are the lowest in three years, and that all pension plan median returns for the year ending June 28, 2019 were 6.47 percent. Axios.com claims that private "companies are racing to dump their pension plans." In Idaho, the Idaho Press had a story that property taxes are being raised to fund rising pension costs. The rates paid by government employees to their pension systems are just about at 20 percent. An increase in the homeowner exemption, while being of help to the homeowners, will have an increased burden on other state taxes to provide for the same services.

The City Journal in New York argues that state pension funds keep increasing risky investments as pension debt mounts. That Journal cites a new study by Fitch Ratings that most government pension funds since 2001 had annualized returns of 6.4 percent, well below their stated goals of 7.5 percent to 8 percent returns. Only one pension has met its goal since 2001 (the state plan was not identified).

It's nice to have low interest rates for purposes of a re-fi house loan or other consumer project. But that hurts pension funds, although every one of them has sought the best of other investment tools. Remember other viewpoints that I have written before about spreading estimated funding set-asides to meet a pension fund's needs over 10 years, 15 years, and 20 years? This can help to structure sufficient funding and risk. A government entity will always be around, unlike in the private sector. And crucial changes will continue to be made to public pensions, namely asking more from the employee in his/her contribution; in some cases there can be changes in a plan's benefits; and there is always potentially a change to new hires' promised pensions who may not be able to share the same pension benefits as current retirees.



Membership Dues: An Update

Effective Jan. 1, 2019, RLACEI membership dues are now \$3 per month. This new fee includes free membership to the Employees Club of California for all RLACEI members. RLACEI members who carry insurance products with the Club will soon receive a reduction in their payroll contributions for the Club membership.

LACERS and the Club are working to process the appropriate reduction for all applicable RLACEI members. RLACEI has been informed that the correct deduction should be reflected on your payroll statement in the next few months. All RLACEI members will be reimbursed for Club dues deducted from January through the effective date of the correct payroll processing.

Please contact Membership Director Ruth Perry at (800) 678-4145, ext. 717, should you have any questions.

Board Has Vacancy, Seeks New Director

The RLACEI Board of Directors is looking for members to serve on the Board. The Board ensures that our retirement benefits are protected.

Qualifications:

- Retired City Employee
- Enjoy Working to improve and maintain City Benefits
 - Want to make a difference
 - Enjoy being involved

Please email Beverly Clark at Beverly. Clark@RLACEI.org or leave a message at (800) 678-4145, ext. 716.

RLACEI 2019 ANNUAL MEMBER HOLIDAY PARTY

THURSDAY, DECEMBER 12, 2019 11:00 A.M.— 1:00 P.M.

FRIENDSHIP AUDITORIUM 3201 RIVERSIDE DRIVE LOS ANGELES, CA 90049



Open to all Retired Los Angeles City Employees, Inc. members!



RSVP to (800) 678-4145 Ext 701

Please RSVP no later than December 2, 2019.



Limit 2 guests per RLACEI member. All other guests \$5 cash at the door.

RLACEI 2019 Holiday Party Reservation Form

Name	Phone		Email	
Address		-		
City		State	Zip Code	
Number of Attendees				

Email to Contact@RLACEL.org or mail to RLACEI, P.O. Box 86264, Los Angeles, CA 90086



The Club

Club Honors 24 with **Mukai Scholarships**

The Club's Joannie Mukai Scholarship Program for 2019 awards \$500 to 24 members of the Club family.

Joannie Mukai was a pioneer as the LA Port's Director of Construction and Maintenance. A passionate supporter in the Employees Club and longtime Club Insurance Board Member, she died in March 2010. The Club's annual scholarship program was named in her honor. "She believed in education and training, and in preparing for success," Club CEO John Hawkins said. "That's what the Club Scholarship is all about, and we're delighted to name it after her. It's a perfect way to

Congratulations

to the awardees. The Club wishes the best

success to all those who applied.

The Club is pleased to announce the winners of the Club's annual Joannie Mukai Scholarship Program for 2019, 24 Club Members and those related to Club Members have been awarded

The Club's Scholarship program was named for the late Joannie Mukai, the former Club Board Member who passed away in 2010.

ABOUT JOANNIE MUKAI

keep her memory alive."

"The Club is honored to award these incredible young people," said John Hawkins, Club CEO. "Every year I'm amazed with the achievements and promise of those who apply. I wish all the success in the world to these awesome people, and to all those

who applied.

"Keep working hard, keep achieving the world depends on you."

Those eligible included Club Members, their spouses and their children who are in college or will be attending an accredited college or university in Fall 2019.



Patricia Agbayani Daughter of Edgardo Agbayani, Building and Safety, City of Los Angeles.



Ashley Eyraud Daughter of Claudia Eyraud, DMV. State of California.



Ava Craddolph Daughter of Barry Craddolph, Building and Safety, City of Los Angeles



D'Ajah Haynes Daughter of Danita Haynes, Airports, City of Los Angeles.



Cydney Davis Daughter of Rosalyn Davis, LAPD, City of Los Angeles.



Cassandra Hernandez Daughter of Eduardo



Hernandez, Rec and Parks, City of Los Angeles.



Danyel Jackson Daughter of Monica Jackson, Dept. of Fish and Wildlife, State of California



Jaya Jacob Daughter of Melanie Jacob, DWP, City of Los Angeles



Kaden Langlois Son of Meighan Langlois, Airports, City of Los Angeles



Arely Navarro Daughter of Julio Navarro, Public Works. City of Los Angeles



Gabriela Navarro Daughter of Julio Navarro, Public Works. City of Los Angeles



Joshua Nero Son of Charles Nero, Transportation, City of Los Angeles



Natalie Nodar Daughter of Dennis Nodar, LAPD, City of Los Angeles



Victoria Romero Daughter of Laura Romero, DWP, City of Los Angeles



Brittany Romero Daughter of Ricardo Romero, Rec and Parks, City of Los Angeles



Morgan Shepard Daughter of Richard Shepard, Cal. Dept. of Corrections, State of California



Tea Tebangin Daughter of Brian and Panta Tebangin, Caltrans, State of California



Andie Venegas Daughter of Rito Venegas, Transportation, City of Los Angeles



Sheimeikaa Wagstaff Who works for Public Works/ Contract Administration, City of Los Angeles



Mason West Son of Ryan West, Internal Services, Los Angeles County



Jake Wheeles Son of Christina Wheeles, DWP. City of Los Angeles



Nia Williams Daughter of Gary Williams, Library, City of Los Angeles



Vanessa Yepez Daughter of Claudia Yepez, Airports, City of Los Angeles



Yvonne Farrow Who works for Cultural Affairs, City of Los Angeles



Read Their Stories

On the Alive! Website are brief profiles of the awardees, excerpted from their application materials.

To read all about the winners, go to:

alive.employeesclub.com/scholarshipwinners2019



MEMBERS ONLY INSTANT SAVINGS

Explore 1000's of discounts from your favorite local and national restaurants and merchants.

EMPLOYEESCLUB.COM

INSURANCE FROM THE CLUB

Long-Term Disability Insurance



Did you know?

- Every 90 seconds, someone files for bankruptcy in the U.S. because of a serious illness.
- More than 25 percent of today's 20-year-olds will become disabled before they retire.

To learn more about your insurance options, schedule a visit with the Club's insurance experts:



Cheryl Martin

cmartin@employeesclub.com Ext. 136



Tiffany Sy

tsy@employeesclub.com



MaryAnn Urdiales Member Services Counselor Member Services Counselor Member Services Counselor murdiales@employeesclub.com

LACEA Insurance Services, Inc. ('Employees Club of California') is a licensed insurance agency offering insurance benefits to qualified Club members. The Club's CA DOI Lic. is #0B98000.

AIRPORTS

Running for Haiti

Officer Brian Lopez to run 200 miles in charity fundraiser.



irport Police Officer Alli Brian Lopez, Club Member, is putting his feet where his heart is. He plans to run 200 miles across Haiti next year to raise funds to help local families obtain job opportunities, have access to education and job training to ease poverty and assist self reliance.

"All donations go to the families, as I'm

responsible for paying my own expenses out of pocket," Brian says. "Thanks to everyone for their help. It is much

Brian provided links for those considering donations:

THE FUNDRAISING ORGANIZATION: https://www.dowork.org/

BRIAN'S FUNDRAISING PAGE:

https://www.crowdrise.com/o/en/campaign/ brian-run-across-haiti-doworkorg

PROJECT VIDEO: https://vimeo.com/340497152



2019 Softball Teams

Blue Dragons

DEPT: Public Works/Street Lighting MANAGER: Roger Martinez

DOTgers

DEPT: Transportation MANAGER: Carlos Rodriguez

Game Time

MANAGER: Dominick King

Guzzlers

DEPT: Transportation MANAGER: Dennis McCarthy

It Ain't Over

MANAGER: Mike McComas

Killawatts DEPT: DWP

MANAGER: Angel Vidales **Operaiders**

DFPT: LAPD

MANAGER: Oscar Berumen

Notorious D.O.T. DEPT: Transportation

MANAGERS: Brandon Wong, Eddie Guerrero, Maverick Chengcuenca

Sewer Rats

DEPT: Public Works/Sanitation MANAGER: Stacee Karyna

Transformers

MANAGER: Raul Montenegro

Water Hammers

MANAGER: Jane Hauptman

Game Locations

North Division games are played at:

Shatto Recreation Center 3191 W Fourth St.

Eagle Rock Recreation Center 1100 Eagle Vista Dr.

Evergreen Recreation Center

2844 E Second St

CLUB SPORTS

News from Sports Leagues sponsored by the Employees Club of California

— OCTOBER 2019



STANDINGS

7-0

5-2

4-2

4-3

4-2

3 -4

3-4

2-6

0-8

After the games of Sept. 18

(with teams getting one

bye week).

Guzzlers

It Ain't Over

Blue Dragons

Sewer Rats

Transformers

DOTgers

Killawatts

Game Time

Operaiders

Water Hammers

Notorious D.O.T.

CLUB SOFTBALL LEAGUE

It's the **Guzzlers** out in front.

Phone

appointments

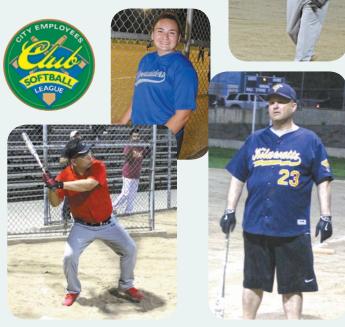
and walk-ins

available.

After Week 8 (of an 11-week regular season) of the Club Softball League's Fall 2019 season, it's the Guzzlers (Transportation) holding a one-game lead over It Ain't Over (free agents), with the **Blue** Dragons (Public Works/Street Lighting) still within reach.

The season started July 31 and is expected to continue until Nov. 13 with the championship game. Commissioners for the league are City Employees Lady Smith and Amanda Cadenas, and Club Sports **Dude Robert Larios.**







REMAINING GAME **SCHEDULE**

Sept. 25

Oct. 2

Oct. 9 - NO GAMES (for Yom Kippur)

Oct. 16

FOLLOW The best way to follow Club Softball news and updates is via the Club's social media **US!** pages, on Facebook, Instagram and Twitter.

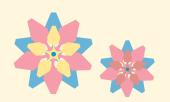




Employees Club | City Employees Club



Life's **Important Moments**





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. YEA	RS
Adams, John L.	Power Supply	DWP	N/D	Gaona, Alfonso	Cement Finisher	Public Works	35	Navarro, Paul A.	Electrician	Gen. Services	23
Aguilar, Ricardo	Officer	Airports	38	Garcia, Antonio G.	Sr. Construction Insp.	Housing	27	Ortega, Angel	Exec. Admin. Assistant	Council	31
Alicante, Valentin Revilla		ITA	30	Garcia, Aurliano	Power Supply	DWP	N/D	Parker, Dannie	Fleet Services	DWP	N/D
Amanti, Lori A.	Administrative Clerk	Bldg. & Safety	34	Garcia, Sonia Tarin	Sr. Manag. Analyst	Housing	31	Paster, Miranda C.	Chief Manag. Analyst	City Clerk	30
Ardalan, Jamileh V.	Sr. Systems Analyst	Transportation		Gardere, Leonor	Sr. Personnel Analyst	Personnel	30	Rainford, Debora A.	Sr. Personnel Analyst	Personnel	31
Ardalan, Sanjar	Integrated Support	DWP	N/D	Gastelum, Aurora	Customer Service	DWP	N/D	Ramclam, Jennifer Stuart	Sr. Admin. Clerk	LAPD	35
Arnold, Jeannette Fong Ping		Gen. Services	39	Gentallan, Rosario	Env. Chem. Lab	DWP	N/D	Ramsey, Jeffery A.	Refuse Coll. Truck Op.	Public Works	29
Ashbaugh, David E.	Wastewater Treat. Op.	Public Works	34	Giambastiani, George A.		Gen. Services	16		•		
Avila, Alfonso	Insp.	Housing	10	Giles, Patricia	ITS	DWP	N/D	Reyes, Maricel F.	Records Supervisor	Personnel	25
Babicka, Jon Frank	Criminalist	LAPD	25	Girgis, Nashaat Anis	Comm. Electrician	ITA	37	Reynoso Jr., Jesus	Business Support	DWP	N/D
Bayer, Daniel	Water Operations	DWP	N/D	Gonzales, Marcia J.	Dep. City Attorney	City Attorney	38	Rico, Ruben Edward	Garage Attendant	Gen. Services	
Bell, Denise Marie	Administrative Clerk	Planning	34	Gonzalez Funches, Gloria	Administrative Clerk	LAPD	30	Romero, Albert A.	Sr. Housing Insp.	Housing	33
Benham, Kenneth W.	Librarian	Library	21	Gonzalez, Richard	Power Constr./Maint.	DWP	N/D	Ruelas, Anthony F.	Signal System Elect.	Transportation	52
Blumenkopf, Neil D.	Dep. City Attorney	City Attorney	27	Gordon, Darlene	Supply Chain	DWP	N/D	Running, Sandra Lee	Secretary	Rec and Parks	16
Bradford, Stephen	Programmer/Analyst	ITA	11	Guinid, Orlando G.	Engineering Designer	Public Works	32	Salazar, Jorge	Refuse Coll. Truck Op.	Public Works	34
Bromley, Randy	Power Transmission	DWP	N/D	Gutenberger, John	New Business	DWP	N/D	Sanchez, Rolando	Street Utility	DWP	N/D
Brosius, John B.	Constr/Maint. Super.	Public Works	32	Hendrix, Sharon A.	Custodian Airport	Airports	14	Scott, E.M.	Gardener Caretaker	Habor	14
Brubaker, Brenda M.	Management Analyst	LAPD	18	Hinkle, Richard V.	Lieutenant	Airports	30	Sepe, Harry Nava	Insp.	Public Works	34
Burke, Nancy G.	Council Aide	Council	6 N/D	Howard, Camille Bonita	Crime/Intell. Analyst	LAPD DWP	19 N/D	Shibuya, Patrick K.	Dep. City Attorney	City Attorney	33
Burnley, Melanie	Fleet Services	DWP	N/D N/D	Jackson, Margaret	Customer Service PSR	LAPD	N/D				33
Cabarrus, George Campbell, Marvin	Equal Employment Power Supply	DWP DWP	N/D	Jackson, Natalie L. Jason, Steven F.		Public Works	29 34	Steinmehl, Gregory J.	Info. Systems Mgr.	ITA	
Carrasco, Mary	Customer Service	DWP	N/D	Joe, Henry	Supervisor Metering Services	DWP	N/D	Ta, Khanh B.	Survey Party Chief	Public Works	30
Chang, Richard L.	Sr. Construction Insp.	Airports	30	Johnson, David B.	Sr. Manag. Analyst	Airports	24	Tabamo, Eleazar	Finance/Risk Control	DWP	N/D
Clausell, Bobbie Jean	Administrative Clerk	LAPD	19	Jones, Scott Aalan	Cement Finisher	Public Works	16	Terry, Audrey R.	Custodian	Airports	24
Contreras, Rosa	Custodian	Airports	14	Jones, Troy	Bus. Support Services	DWP	N/D	Tokashiki, Robert	Water Operations	DWP	N/D
Costa, David A.	Sr. Gardener	Zoo	33	Josef, Lodi C.	Sr. Civil Eng. Draft Tech			Tokich, Tamara E.	Traffic Officer	Transportation	29
Crook, Jon	Power Supply	DWP	N/D	Knox, Johnny A.	Truck Operator	Public Works	21	Toon, Gary	Power Operations	DWP	N/D
Cruz, Carlito	Fleet Services	DWP	N/D	Lagunzad, Gerardo D.	Engineering Designer	Public Works	18	Tukich, Lisa	Sr. Legal Clerk	City Attorney	39
Davidian-Garfy, Noric	Street Utility	DWP	N/D	Lewis, Marlene C.	Programmer/Analyst	Airports	25	Turner, Sherri	Sustainability	DWP	N/D
Davis, Alan D.	Equipment Operator	Public Works	19	Lim, Yin	Street Utility	DWP	N/D	Urgo, Sammie D.	Pr. Clerk	City Attorney	30
Dessert, David	Power Supply	DWP	N/D	Luna, Rosary Ann	Administrative Clerk	Rec and Parks		Villanueva, Honorato	Accountant	LACERS	19
Devisfruto, Luis Finolan		Gen. Services	27	Mardis-Owens, Tracy R.	Comm. Info Rep	Transportation		Vizcaino, Irma Valenzuela	Parking Attendant	Gen. Services	
Dimacale, Maria	Water Distribution	DWP	N/D	Martinez, Rafael	Cement Finisher	Public Works	17	· ·	•	DWP	
Dooley, Delilah	Pr. Clerk	Finance	31	Medina, Amelia C.	Sr. Project Coor.	Housing	28	Wang, Rose	Street Utility		N/D
Dresser, Nora J.	City Planner	Planning	17	Melo, Renato R.	Pr. Clerk	Harbor	27	Werling, Norma	Child Care Associate	Rec and Parks	
Durkee, Steven G.	Environmental Spec.	Airports	24	Miller, Scott A.	Storekeeper	Gen. Services	18	Williams, Ronald Lee	Equip. Repair Super.	Gen. Services	
Farrell, Wesley J.	Civil Engineer	Bldg. & Safety	30	Miller, Virginius	Water Operations	DWP	N/D	Winandy, John R.	Dep. City Attorney	City Attorney	16
Fisher, Eva E.	Admin. Coordinator	City Attorney	42	Montana, Julie A.	Gardener Caretaker	Rec and Parks		Ybarra, Teresa M.	Legal Assistant	City Attorney	35
Fisher, Thomas	Housing Insp.	Housing	20	Morris, Robert	Env. Chem. Lab	DWP	N/D	Yip, Chung L.	Survey Party Chief	Public Works	30
French, Richard J.	Management Analyst	LAPD	23	Najera, Jose M.	Special Prog. Asst.	Rec and Parks		Young, Michael J.	Mechanical Insp.	Bldg. & Safety	14
	·									N/D = not dis	closed







Share Your Life's

Share your news... and send in a photo! Have you gotten married? Had a baby? Graduated? Is a family member in the military? Send in a photo and a paragraph, telling us the details. We love to share your good news.

Submit digital photos and text online: (as high a resolution as you can send)

alive.employeesclub.com/lifes-important-moments

Graduations

Births

Weddings

Military Service

Special Achievements



In Memoriam

Our thoughts and condolences are with the family and friends of the following current and retired City employees who have passed away.

	DEI AITTIIEET	SERVICE		DEI AITIMENT	SERVICE
Active			Kishiyama, Shige	DWP	37
Avila, Frank	Rec and Parks	25	Leng Gerson, Corazon	Harbor	10
Napaleton, Jovanne	Rec and Parks	16	Lewis, Harold	DWP	13
•			Lewis, Edward	N/D	N/D
Retired			Lyles, Gary	DWP	13
	N/D	NI/D	Madawala, Elmo	Harbor	26
Abney, George	N/D ITA	N/D 30	Manzano, Manlio	DWP	9
Anderson, Henrietta	DWP	35	Mazug, Leslie	DWP	22
Ash, Warren			Meyer, Cliff	DWP	22
Barbosa, Rudolph Barta, Tibor	DWP N/D	28 N/D	Mines, Oren	N/D	N/D
Bates, Norma	DWP	27	Morgan Jr., Perry	DWP	26
Beasley, Hubbert	N/D	N/D	Mosley, Gladys	N/D	N/D
	DWP	24	Mueller, Margaret	N/D	N/D
Brooks Jr., Joseph Busser, Francis	DWP	27	Neff, Joy	ITA	30
Carleton, Stephen	N/D	N/D	Newkirk, Melanee	Housing	26
Corley Jr., Raymond	DWP	31	Nishimura, Jane	DWP	25
Croft, David	N/D	N/D	Oliva, Trinidad	N/D	N/D
Dameron, Laroy	DWP	33	Pelayo Beltran, Rigoberto	General Services	12
Daniel, George	DWP	20	Renteria, Raymond	Public Works	41
Douglas, T.	N/D	N/D	Rios, Eduardo	Public Works	31
Drohan, Rosalinda	City Attorney	20	Rodriguez, William	DWP	33
Dudley, Eleanor	DWP	29	Roser, John	DWP	25
Francisco, Fernando	LAPD	17	Ross, Edward	N/D	N/D
Gillespie, Thomas	N/D	N/D	Russell, Owen	N/D	N/D
Godfrey, Alexander	DWP	38	Schmidl, Herbert	General Services	23
Hamai, Mitsuru	N/D	N/D	Sherman, Donald	Transportation	27
Harrington, Jerry	DWP	36	Snelling, Charles	N/D	N/D
Ishibashi, William	DWP	29	Spencer, George	DWP	30
Jackson, Elizabeth	N/D	N/D	Steele, Timothy	Public Works	30
Jacobs, Hezekiah	N/D	N/D	Stosel, Stanley	Airports	29
Janis, Sharon	DWP	32	Sturtevant, Edward	DWP	15
Jeffreys, Claude	DWP	30	Sunok, David	N/D	N/D
Jensen, David	DWP	31	Sweeney, Lois	LAPD	24
Johnson, William	Public Works	20	Taron, Lois	N/D	N/D
Jones, Minor	N/D	N/D	Terui, John	N/D	N/D
Kemp, Helen	N/D	N/D	Valdez, Henry	DWP	23
Kicenski, Virgil	N/D	N/D	Williams, Clifford	DWP	34
Kimura, Richard	DWP	30	Wright, Jimmie	N/D	N/D
Tarray Monara	J ***			, 5	14, 5

N/D = not disclosed

YEARS OF

LAX SHIFT 10:30 a.m.



The Club on Wheels team at the LAX Employee Appreciation Event, from left: Dalila Vielma, Dylan Noel, Guadalupe Lira, DeAngelo Thompson, Jeannette Gadut and Gedina Bergstrom.



Club Store Manager Lupe Lira (right) at the Club merchan-



From left: Club Counselors Gedina Bergstrom and Dalila Vielma.



Club Counselors Dalila Vielma and Dylan Noel.



Club Counselor Jeannette Gadut (left) explains the benefits of Club Membership and insurance.



DeAngelo Thompson and Lupe Lira (left) at the Club merchandise table.

AIRPORTS



Hours at LAX

Club greets Members at all three shifts at the AAE Employee Appreciation Day.

On Sept. 11, the Club attended Employee Appreciation Day at LAX, sponsored by the Association of Airport Employees.

The Club was an official vendor, and the Club on Wheels team was present for all three lunch hours - 10:30 a.m., 6 p.m. and 3 a.m. - to greet Club Members, sign up new Members, sell tons of classy Club merchandise, make Club

hats on the spot, talk Club insurance and introduce Airports employees to all the great reasons to be Club Members.

It was great meeting all of you, and thanks of course go to the Association of Airline Employees for hosting us.



Schedule a Workplace Visit

The Club on Wheels Team is available for workplace visits any weekday, but the Club has expanded mobile availability on Tuesdays.

Contact the team to schedule your Club on Wheels Team visit: mobile@employeesclub.com







Club Counselor Dylan Noel explains the benefits of



Club Store Manager Lupe Lira (right) helps customers at the Club merchandise table during the middle-of-the-night



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is back for more Halloween excitement! The entire Park is open after dark Saturday, September 28, and every Saturday in October. You can add Brick-or-Treat Party Nights to your tickets for only \$20 through CityEmployeesClub.com, or \$25 during your visit to the Park on any event date.









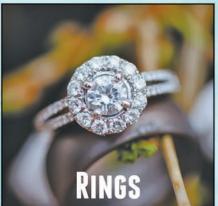
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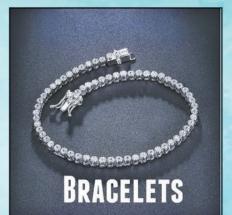


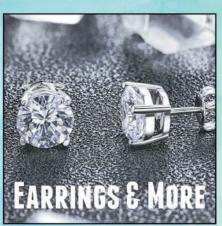
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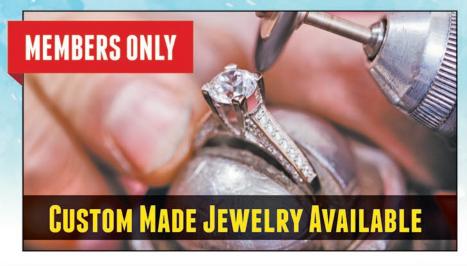
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HOW MUCH ARE YOU QUALIFIED FOR?

Register online through the Club to see your spending limit!

