

Retire the Right Way



The Club, Retirees **Association present** an innovative expo for pre-retirees.

FOR ACTIVELY WORKING

LOS ANGELES CITY EMPLOYEES



MARCH 19

THURSDAY 9:30 AM - 2 PM

Retirement on the horizon? Register for the first-ever Pre-Retirees Expo, sponsored by the Club and the RLACEI. Fun ... innovative ... free ... and nothing off the table.

For anyone thinking about retiring in the next five years to the recently retired, learn Register what you need to Today!* know to retire

the right way!

- GO TO PAGE 8

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OHN'S BLOG

Getting Ahead by Planning Ahead

Are you five years away from retirement in the City? Are you ready for it?

Sure, you can go through the motions and sign the documents. But will you be ready ... the right

In talking to Club Members over the years - and I've talked to a lot of you -- the answer I get most often is, well, I'm not sure if I'm ready.

That's why we teamed up with our good friends at the RLACEI Retirees association to do something about it. The Club is here to serve our Members, so we made a bold decision to just go for it and produce a great event for pre-retirees.

Our very first Pre-Retirees Expo is set for March 19 at the Friendship Auditorium, and it's going to be

We've been working on the details since last fall. Our team of Robert Larios, Cheryl Martin, Mary Ann Urdiales, Summy Lam, Noelle Kauffman and Mariana Guevara got to work. They reached out and partnered with the RLACEI's Ruth Perry, Beverly Clark and Phil **Orland**, and then things really got cooking. I can tell you it's going to be informative, free ... and actually fun. Imagine that!

All the information you need is in this month's issue, so register now (don't wait; at this writing we already have nearly 80 registrations). Be good to yourself. Be smart for your family. And get ready to retire the right way.

Moving on ... congratulations to Andrew Virzi Jr., longtime Club Board Member who just retired from the DWP after more than 32 years. Congratulations, Andrew. Thanks for all you've done for the City and the Club ... Did you see the amazing rescue effort by the brave Firefighters at the LAFD? As I write this, I'm watching the squad going up lad-



The Club team putting together the Pre-Retirement Expo, clockwise from left Mary Ann Urdiales, Noelle Kauffman, Cheryl Martin, Mariana Guevara and Summy Lam. Robert Larios is just out of frame on the right

ders from below, and down cables from above to rescue the residents of the sixth floor of a tall apartment building on Wilshire, Just amazing ... Did you like our cover shot from last month, with the ITA Microwave Team, supervised by **Dave DiLullo**, Club Member? I'm still looking at it; that was one of the best cover photos ever by Club Director of Marketing Summy Lam ... and finally, we're in February, but there's still a final chance to submit your Valentines so we can post them online. Hard deadline is Feb. 7.

As we have plenty of snow in the rest of California, it's time to enjoy the great Club discounts on skiing that Mariana Guevara has arranged for us. Take advantage!

See you at the Expo March 19!







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IN THIS ISSUE

FOR ACTIVELY WORKING **LOS ANGELES CITY EMPLOYEES**

MARCH 19

PRE RETIREMENT **2020 EXPO**

LEARN HOW TO HAVE A HAPPIER AND MORE ENJOYABLE RETIREMENT!

- SEE PAGE 8



COVER STORY:

8-9 **Retire the Right Way**

For anyone thinking about retiring in the next five years to the recently retired, Club, RLACEI present first-ever Pre-Retirement Expo. **Sign up now!**

City of LA Coverage

Citywide

The City Parties: PART 2.....12 Employees read to first-graders, give away teddy bears for Christmas......5

Introducing the Club's newest, most awesome discount: a great deal on Bulls Bikes e-Bikes!5 Clubfest returns for exclusive party at Mulligan in Torrance ... 15

Ed Cuevas and Marcus Stein double their service as they become LAPD Reserve Officers......6

Public Works

Street Services' Urban Forestry unit sets records for tree trimming..

Airports

Airport Police host Santa at LAX on Christmas morning.......12



Entries due March 12

ig(See Contest Art on page f I4 ig)

Sections & Columns

Alive! Around the World	6
Coloring Contest: Kids	14
Deaths: In Memoriam	13
John's Blog: From the CEO	2
Larios in the Clty	6
People We See	4
Retirements	13
United Agencies at the Club	4

For Retirees: RLACEI......Pages 10-11

Get more Alive! news at www.alive.employeesclub.com:

Aquarium This Month	Web
Claims Monthly	Web
Classified Ads	Web
Club Team and Counselors	Web
Cooking	Web
Discount Tickets!	Web
Library Top 10	Web
Observatory This Month	Web
Smart Move	Web

Advertiser's Index

DWP Community Credit Union 2
United Agencies
Rosebud Marketing 6

Send your loved one a special Valentine... Be My Glub to be published on web Alive! in February. Send us a favorite photo (high-resolution digital file) of you and your loved one(s) (could be a romantic partner, a parent or child, etc.) and two or three sentences declaring your special bond. Deadline: February 7 To send photos and your message, go to: alive.employeesclub.com/valentines

NEW THIS MONTH alive.employeesclub.com

JOHN'S Picture Perfect

See great new winners this month!



People We See

Watch this month's interview at <u>youtube.com/</u> cityemployeesclub



Alive! Around the World

Read intrepid traveler Retired Capt. Michael Barnes' travelogue through Hawaii's Big Island.





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



Rosa Calderon

Lulu Cruz

Feb. 20: 10 a.m. - 4 p.m.

The Club: Here to Help

Club staff is dedicated to helping our members receive the maximum benefit from their membership. If you have questions, concerns or suggestions about your Club, our counselors are ready to help.

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

In-house Counselors At Club Headquarters







Cheryl Martin Ext. 136

At the Club Store



Tiffany Sy er Services Cou Ext. 202

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Who are the people you see every day?

People We See

Shelterless in Los Angeles.





Meet Terri Anderson

Lives in a broken-down RV. Wants to help people. Here's her story.

Age: 59.

Previous home: Western New York.

How long in LA: "Since last Tuesday." (Interview took place October 2019.)

Family life: "I have two daughters back home, and one daughter out

Living in an RV: "It's been really rough. My RV keeps breaking down. I don't have any way to charge my phone, and now my RV won't start. Yesterday, I was visiting my daughter, and I got a [parking] ticket. I don't have the money for that. I just want to go home."

Reason for moving to LA: "I wanted to help people because they show so much on TV back home [New York] that people are homeless and destitute and don't have anything. I thought I could come out here and make a difference. Now I'm finding out it's harder than anyone could ever imagine. I wanted to help people, and now I need help."

Growing up: "We would all go down in the middle of the summer and dig through [the town dump] to get toys. That's how we got toys. We never knew Mom and Dad were suffering."

Communication: "Communication is a huge thing for people who are down and out. I can't believe how hard it is to ask [for help]. I'm not lowering myself to ask for help."

What if: "Some people are really desperate. I'm a little better off because I do have an RV to sleep in I'm out of the majority of elements. I saw there are people living in the woods, and I'm like, 'Oh my God. What happens if that ends up being me?"

Favorite book: "I love D.C. Andrews books. They're about the hardships of rich people. I have like 68 books. I have some books by Stephen

Making a living: "I used to trap animals. For six years I trapped muskrats and raccoons. That was quite the experience, checking your traps every single day in the middle of winter."

King, but they're so sick."

Hobby: "I'm an avid rock collector."

Make a wish: "This is a life of hardship. I just want to go home."

Advice for everyday people: "Stay good to yourself. Try desperately to be a good person. Pick up your boots and get back on the horse."

> There's a lot more to this interview online at:

youtube.com/cityemployeesclub

The interview, conducted by guest interviewer Shawn Dworkin, took place October 2019 near the Northridge Recreation Center.



See this interview on The Club posts our "People We See" video interviews

online. See them on the Club's YouTube channel:

youtube.com/cityemployeesclub

HARBOR

Teddy Bears for Christmas

Story and photo courtesy Harbor

Harbor delivers gifts to nearby students for Christmas.

On Dec. 11-12, Harbor employees including Port Police Officers reached out to neighboring students for an early Christmas.

Each year, Port employees participate in Operation Teddy Bear - this year visiting 15th Street Elementary School in San Pedro and Hawaiian Avenue Elementary School in Wilmington. Employees read to first-grade students to help demonstrate the importance of volunteering and kindness, and distribute teddy bear gifts.

It's a beautiful gesture, Port employees!









Port Police Officers get ready to give away teddy bears to first-graders





(PRE) RETIREMENT **2020 EXPO**

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MARCH 19

THE CLUB

SEE PAGE 8



Introducing Bulls Bikes



World leader in e-Bikes strong enough for the LAPD are now available to Club Members at an awesome discount!

The LAPD's e-Bike unit has been using world-leading Bulls Bikes since 2018. The Bulls Bikes are **that** good.

And now you can buy your own at an amazing discount ... thanks to the

to Club Members. Email the Club at BullsBikes@employeesclub.com to receive your personal discount code. The discount is exclusively for Club Members. Bulls Bikes is one of the largest e-Bike companies in Europe and is based in Germany. The LAPD has been using them for its e-Bike patrols

> Electric bikes make pedaling easier and bike riding more fun. With powerful motors, extended battery life, powerful brake discs and comfortable suspensions, Bulls e-Bikes open up whole new worlds to explore!

Take advantage of Club purchasing power and discounts when you purchase this live-changing

For more information on Bulls Bikes, go to: employeesclub.com/ bullsbikes



Here's Club CEO John Hawkins demonstrating the power of Bulls Bikes:

https://employeesclub.wistia.com/medias/0s0zmjvihu

Larios in the City

BY ROBERT LARIOS, Chief Operating Officer

Robert Larios, the Club's Chief Operating Officer, honors Club members with the coveted Club Retirement Plaque.





rzi with the Club COO Robert Larios (above



Andrew Verzi, Jr. DWP, Retired after 32 years of service in the City of Los Angeles.

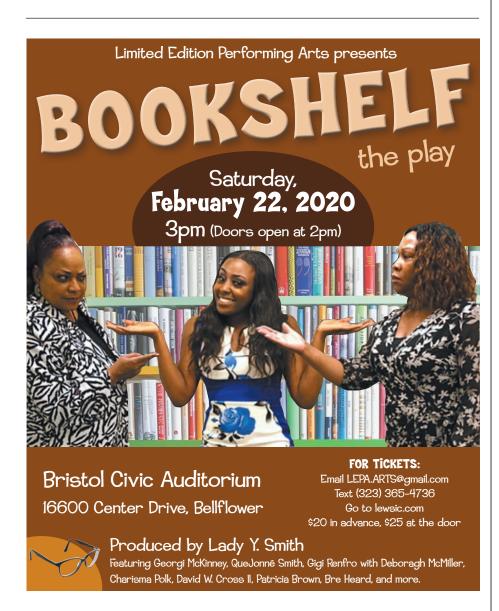
Congratulations!



Leslie Allen LAPD, Retired after 34 years of service in the City of Los Angeles.

Larios in the City is also available on the Alive! website for viewing and sharing:

alive.employeesclub.com/lariosinthecity





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From left: Ed Cuevas and Marcus Stein double up their City service.

Twice a Citizen (Times Two!)

d Cuevas, Environmental Engineering Associate, DWP, 5 years of City service, and Marcus Stein, Water Service Supervisor, DWP, 15 years of City service, have decided to double their City service. In addition to their work for the DWP, they have become sworn LAPD Reserve Police Officers. (Both are Club Members, too.)

Congratulations!

Alive! AROUND THE WORLD

Capt. Barnes Goes to Hawaii!

Intrepid Club traveler Capt. Michael Barnes, Retired, Harbor, takes us to the mountains ... and pubs ... of Hawaii. Check out all the photos and travelogue at Alive! on the Web.



Barnes,

his adventures

to the Island of

the last of the

towns.

Hawaii and Hilo,

nearly tourist-free

Hilo is one of the

last small towns that has not been totally

ruined by the tourist industry. Located on the

biggest Hawaiian island in the chain, it still

people is the home to the goddess Pele. The

last eruption was in 2018, when the molten

lava flowed into the sea at Kapoho Bay, fill-

of homes. This is now a very strange place

to visit as it's like walking on the moon with

ing in the tidepools and destroying hundreds

has a very active volcano called Kilauea,

which according to the local indigenous

continues

the black hardened lava everywhere. The local people have created little shrines and paintings on the lava field to ward off evil spirits and mark where someone once lived.

For this trip we decided to base ourselves in an Airbnb above a colorful clothing store in the heart of Hilo, close to all the action. Just across the street from our apartment was this very basic and interesting kava bar. Being on the adventurous side we decided to pay them a visit and check out their kava products. The bar is a throwback to the days of the hippy generation, with patrons to match, with hair and personal odors. Every now and again there is a band playing Hawaiian-type reggae music, with musicians as colorful as the patrons. The

bar offers all kinds of flavors to add to kava to make it more palatable, but I think it still tastes like muddy water. The kava plant itself is called *piper* methysticum and is part of the pepper plant family. It is used as herbal medicine in many Polynesian cultures. The root of the

plant is used to produce a drink with sedative, anesthetic, and euphoriant properties, and moderate consumption of it will help you with some shortterm anxiety problems. Long-term drinking will give you liver problems. All I can say is on a warm Hawaiian evening sitting outside in the candlelight, sipping coconut water flavored kava, is a very mellow experience to say the least...

Continued on the web alive.employeesclub.com



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Photos by Alive! and courtesy Public Works

PUBLIC WORKS

Urban Forestry trims 20,000th tree since July 1.

ver the Jan. 11-12 weekend, Public Works/Street Services' Urban Forestry unit trimmed its 20.000th tree since the July 1 start of the fiscal year, with 13,000 to go before the end of the fiscal year June 30. The goal is to trim 33,000 this year.

Street Services reported that on Jan. 13. Urban Forestry had 21 aerial towers working

across the City of Los Angeles. Due to the steady growth in Urban Forestry staffing and equipment, staff believes it might have been the biggest day of tree trimming in a decade.

Alive! featured the Urban Forestry tree trimmers in our January 2019 issue. Here are some photos from that story.



Tree trimming, from the Alive! story in January 2019.

INSURANCE FROM THE CLUB

Long-Term Disability Insurance Is the Most Important Product You Can Get at the Club



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- How would you pay your bills if you couldn't work?
- City and DWP employees have limited sick time or salary continuation and no State Disability Insurance (SDI). The Club's Long-Term Disability Insurance is more than an option - it's vital.

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



Cheryl Martin Ext. 136



Ext. 202





Ext. 159

appointments and walk-ins available.



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.

PRE) RETIREMENT

FOR ACTIVELY WORKING LOS ANGELES CITY EMPLOYEES

Retire the Right Way!

Club, Retirees **Association present** an innovative expo for pre-retirees.

For anyone thinking about retiring in the next five years to the recently retired, this event is for you! The Club and the RLACEI (Retired Los Angeles City Employees, Inc.) are hosting the first of its kind - an innovative expo focusing not just on forms and schedules, but how to retire the right way.

This informative – and fun! – expo will include seminars, presentations and workshops by life experts and retirement advisers. Topics will include retirement strategies and asset protection.

Read all about it in this month's Alive! feature.

Produced by the Employees Club of California and the Retired Los Angeles City Employees, Inc. (RLACEI)





PRE) RETIREMENT FOR ACTIVELY WORKING LOS ANGELES CITY EMPLOYEES

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Speakers and topics subject to change.

9:30 – 10 Registrant Check-In

10 – 10:20 Welcome from the Employees Club and RLACEI

Presentation on Aging 10:20 - 10:40 Laura Trejo, General Manager, City of Los Angeles, Department on Aging

10:40 – 11 **Presentation on Aging** Lorenza C. Sanchez, Assistant Director Los Angeles County Aging and Community Services

11 – 11:30 **Legal Considerations** Janet Morris, Esq., JSA Consultants

11:40 - 12:30 Lunch (FREE), Vendor Tables

12:30 – 12:50 **Long-Term Care** Cheryl Martin, Employees Club **12:50 – 1:10 Deferred Compensation**

Presenter to be announced.

Financial Considerations 1:10 - 1:30 Presenter from Foresters Financial to be announced.

1:30 – 1:50 LAFCU and Travel Agency Presentation

1:50 – 2 Closing, Raffles

Member Assistance from Mom's Computers All Day

Exhibitors

Enjoy access to a number of great vendors, with more to come! (Ask about the Bingo Card!)

- Bull's Bikes
- Costco
- Employees Club
- ► Foresters Financial
- JSA Consultants
- ► Los Angeles Federal Credit **Union (LAFCU)**
- ► Los Angeles City Deferred Compensation

- Los Angeles City **Department on Aging**
- ► Los Angeles City Employees **Retirement System (LACERS)**
- Los Angeles County Aging and Community Services
- ► Mom's Computers
- Montrose Travel
- Retired Los Angeles City **Employees, Inc. (RLACEI)**
- ► Sprint

2020



Speaker Spotlight

Laura Trejo, MSG, MPA, General Manager, LA Dept. of Aging



Laura Trejo, the City's foremost expert on aging, was the first Latina appointed to General Manager in the City of Los Angeles. She is responsible for the overall administration of the LA Dept. of Aging, serving one of the largest and most diverse concentrations of older people in the United States. She serves as a technical and policy adviser to the mayor and City Council and represents the City of Los Angeles before the public, community, and private groups on matters affecting senior citizen affairs. She is the City's lead for Purposeful Aging Los Angeles, an age-friendly initiative to make the Los Angeles region the most age

In her previous post, Ms. Trejo served as the first District Chief for older adult mental health for Los Angeles County. Laura is a gerontologist with a Master of science in gerontology, Master of public administration, and a graduate certificate in Long Term Care Administration, all from the University of Southern California.

Los Angeles magazine named her among the "50 Most Influential Women" in the United States.

Janet Morris, JSA Consultants



Janet R. Morris, Esq. has practiced in elder law for the past 33 years. She was formerly the director of the Family Caregiver Project at Bet Tzedek Legal Services. She has her own elder law practice, where she finds solutions to family crises involving long-term care. Janet serves on numerous local and statewide committees and as technical adviser to many projects concerning the legal rights of elderly and incapacitated individuals. She has co-authored numerous articles and publications, including the "Caregiver Companion," and has delivered hundreds of speeches in both English and Spanish.

Janet has received awards from AARP, KCET, the Skirball Foundation, MAPS Charities and the California Council for Gerontology and Geriatrics for her professional contributions in this area. She serves on the Alzheimer's Los Angeles public policy and program committees and on the Board of Directors of MAPS Charities. Janet received her Bachelor's degree from the University of California, Berkeley, and her law degree from the University of San Francisco. www.janetmorrislaw.com

Cheryl Martin, Club Counselor, Long-Term Care Insurance Expert



The Club's own Cheryl Martin, one of the best-known Club employees, is the Club's expert on Long-Term Care insurance. She's never been featured at a retirement event until now; attendees to the Expo will benefit from her expertise and wisdom. Cheryl has worked with City Employees through the Club for more than seven years. She has helped many hundreds of Club Members gain a more secure future by obtaining Long-Term Care insurance

Cheryl grew up in New Orleans; her mother worked at a nursing facility for more than 45 years. Cheryl worked with her for 7 of those years. There, she saw why Long-Term Care insurance is so important.

"We're all living longer," she says. "It's so important that someone is able to take care of you in your home. Long-Term Care insurance helps make that possible. "I love people in general," she continues. "I saw the downside of aging in the senior center - nobody wants to be a burden. So it's my passion to educate people in protecting their income and taking care of their future.

INAUGURAL

(PRE) RETIREMENT 2020 EXPO FOR ACTIVELY WORKING LOS ANGELES CITY EMPLOY

Thursday, March 19

9:30 AM - 2 PM

Friendship Auditorium 3201 Riverside Dr. Los Angeles, CA 90027 (near Griffith Park)

- Presentations
- Vendors
- Raffles



The team putting together the Pre-

Retirement Expo

Reservations Required:

EMAIL: info@employeesclub.com **CALL OR TEXT: (213) 425-2035**

Mary Ann Urdiales, Club

The *Alive!* Interview

'A Purposeful Life, a Purposeful Retirement'

The team putting together the upcoming inaugural Pre-Retirement Expo talks about why it's so important, and how they see it as becoming an major annual event. The team includes: Ruth Perry, President and Membership Director, Beverly Clark, Vice President and Publicity Director, and Phil Orland, Health Director, RLACEI; and Club staff Robert Larios, COO; Summy Lam, Director of Marketing; Cheryl Martin and Mary Ann Urdiales, Club Counselors; Noelle Kauffman, Member Services Manager; and Mariana Guevara, Tickets and Benefits Procurement Manager.

Q: What is the **Pre-Retirement Expo all about?**

Ruth Perry: To promote awareness of and remove some of the phobias about preparing for retirement. It's never too early to begin preparing to better ensure financially secure and fulfilling retirement years.

Beverly Clark: The Expo is a collaboration between the Club and RLACEI to host a seminar for City employees who anticipate retiring within the next few years. The Expo will focus on preparing soon-to-be Retirees for retirement by providing financial advice and procedures to take in preparation for retirement.

Summy Lam: The Pre-Retirement Expo is about providing our Members an opportunity to have a happier and more enjoyable retirement.

Noelle Kauffman: It's going to be a fun event for Members to learn everything there is to know about retirement so that our Members feel confident about the process and the transition is as smooth as possible.

Q: How excited are you about the Expo?

Ruth: What can be more exciting than preparing for your retirement years? This is what we have worked for all our lives. Now it's time to reduce the work stress and the commute time and begin spending more time with family, taking care of ourselves, traveling, and doing all the things we've never had time to do before.

Beverly: It is absolutely an exciting event for both Retirees and soon-to-be Retirees. The Expo has planned a very energetic agenda with topics and speakers that will be very helpful and informative to all attendees. We want attendees to leave looking forward to their retirement years as being the "the best years!"

Summy: This will be an epic event filled with food, fun, education, and camaraderie among Los Angeles City Employees.

Noelle: Yes, many vendors and outlets for Members to experience plus lunch - always a

Noelle Kauffman, Club Q: What do you hope

attendees learn?

Beverly Clark, Phil Orland, , Ruth Perry, RLACEI

Ruth: All attendees will leave being more aware that their retirement years can potentially be the most financially secure and fulfilling years of their lives. A purposeful life should translate into a purposeful retirement, and both RLACEI and the Employees Club want to deliver that exciting message to all City employees.

Beverly: Our goal is to prepare attendees for retirement by providing information and awareness. Attendees should leave with a plan for their life after City employment.

Summy: All City Employees will retire at some point in their careers. Whether they are with the City of Los Angeles or with another company, they will certainly want to find ways to maximize their income and save on daily expenses such as dining, entertainment, travel and shopping. The Club will be there for you today and tomorrow to help you save money and enjoy a happier

Q: How did this start? How did the team develop the Expo?

Mariana Guevara and Summy Lam, Club

Ruth: In our goal to provide our potential new Members the best possible information regarding what RLACEI stands for, we felt is was important for them to know that planning for retirement is more than just about filling out paperwork. Issues like financial stability, the right frame of mind, the current and future needs of our families, and much more can make a significant impact on our decision to retire. Obtaining relevant information, educating oneself and knowing when the best time to retire is can make all the difference in our ability to enjoy our retirement years.

Summy: There aren't many retirement events that Los Angeles City Employees can attend to get assistance on comprehensive retirement strategies. There are certainly not many events, if any, that will promote a "fun factor" for life after

Continued on Web *Alive!* Go to: alive.employeesclub.com



RIACHT For Retired Club Members

CONTACT INFORMATION

Retired Los Angeles City Employees, Inc. (RLACEI)

Ruth B. Perry, President **Terminal Annex** P.O. Box 86264 Los Angeles, CA 90086 PHONE: (800) 678-4145, ext. 717 EMAIL: Ruth.Perry@RLACEI.org ON THE WEB: www.RLACEI.org

2020 Executive Board of Directors



Mary Beetz

Goodbye, Mary!

Mary Beetz retires from the RLACEI Board.

The RLACEI Board I wishes outgoing Board Director Mary Beetz a fond farewell and thanks her for her

many years of service on the Board and to Retired City employees. Mary served on various committees including Publicity, Entertainment and Golf. She provided invaluable service and knowledge to the Board.

The Board wishes her all the best!

MEMBERSHIP DUES: An Update

 $E^{
m ffective}$ 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 soon will 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.

RLACEI DIRECTORS

Ruth B. Perry, President

Dial (800) 678-4145 plus extension

Beverly J. Clark, First Vice President

Harold Danowitz, Secretary/Treasurer

Phil Orland, Second Vice President

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Membership Director, Ext. 717

Neil Ricci, Director, Ext. 714

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

or

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.Perrv@ RLACEI.org for a change of address or to add or change your email address. Also notify LACERS, ACEBSA, LAPCU, and LAFCU as appli-

Send in your Interesting



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

2020 RETIREE EVENTS

RLACEI event dates for 2020 coming soon!

RESERVATION LINE:

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



Tom Moutes

Important Health Benefit Cutbacks? Not So Fast!

Health Benefits Update By Tom Moutes

That would you do if you lost your Retiree health care benefits? Retirees in many other pension systems have seen their retiree healthcare benefits cut back or eliminated altogether. The Dayton Daily News recently reported that the Ohio Public Employees Retirement System is considering reducing its retiree healthcare from the current range of \$225 to \$405 to \$178 to \$315 per month. (LACERS subsidies tend to be much higher than this.)

When public employee retiree healthcare cuts are made and those cuts are litigated, the courts frequently look to the source of the benefit promise, if any. Sometimes, those "promises" amount to nothing more than a longstanding practice or a verbal agreement. In those cases, the benefit cuts are more likely to be upheld by the courts.

As LACERS Retirees, we are very fortunate that the benefit promises for our healthcare benefits are laid out in great detail in the City's Administrative Code. The ordinance containing our benefit promises was voted for by the City Council and signed by the mayor. The fact that our Retiree healthcare benefits are in such a formal document as the Administrative Code makes it much more difficult for any proposed cutbacks to occur or be upheld by courts.

This is just one reason we are fortunate to be LACERS Retirees! ■



Michael Karsch

Management of Pension Funds Affects the U.S. Economy

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

any of you may have seen the recently released any or you may have seen and a half-hour movie film *The Irishman*, the three-and-a-half-hour movie directed by Martin Scorsese. The film is about the life of Jimmy Hoffa and union politics. Of relevance to us is the importance of pension funding and control. Hoffa was a member of the Teamsters union and eager to climb up the ladder of the union. After he became the head of the union, he and others maneuvered for control over their pension fund, "using it for mafia-related loans and personal gain," according to the Dailysignal.com. "In fact, it was fraud and conspiracy related to the union's pension fund that landed Hoffa in prison, and after that, the Teamsters' pension fund was under federal oversight for decades." Not all union pension plans are hurt by allegedly illegal activities, but alleged mismanagement has been a problem.

Congress is now considering how to fund the multi-employer pension systems in the private sector. According to Dailysignal.com, 1,400 such plans have set aside only 43 cents on the dollar to pay for these pension payouts. This does not affect pensions for the public sector, but some public pension systems are facing the same problem of not setting aside sufficient revenue to cover obligations.

Interest-rate changes in the marketplace have serious consequences. They impact us in how much we have to pay when borrowing money, or in our pension plan's need to cover for future payouts. The impact of such rates in pension funding are seen in the capital market for U.S. municipal bonds, which is where many government bodies go to borrow for credit cushions to their upcoming obligations. The market performs by having expectations built in to bond prices; if you want to buy bonds to cover your future, you pay a premium

for the bond. "Bondholders, wary of how a default could play out, demand a premium." (Review.chicagobooth. edu) "Unfunded pensions cost U.S. states more than \$2 billion in lost bond-issuance proceeds in 2016." The writer also commented that the larger effect on bonds with longer maturities (stretching out the long term of bonded indebtedness to fully cover a pensioner's lifespan) of 10 to 20 years means a considerable, longer impact and higher cost.

A year-end review of 2019 and outlook for the future in the Wall Street Journal (Jan. 2, 2020) mentions "Japan's Lost 30 Years Give Pause to Those Looking at the U.S." The Nikkei Index has been flat (yes, flat means barely any growth) after peaking at the end of 1989, starkly in contrast to U.S. shares. While the U.S. still looks good in contrast, the U.S. has falling interest rates, may have slower growth and an aging population, which "look a lot like Tokyo." Again I draw attention to the role of interest rates in an economy. Low interest rates help all of us to finance a new home and we like that, but at the same time lower rates hit hard at the savings rate in a country. A former bond fund manager (Bill Gross) is quoted: "Artificially low interest rates destroy the savings function so necessary for capital to be invested in the real economy. Pension funds, insurance companies and any financed-based structure with long liabilities are slowly being strangled because they cannot earn their assumed return." It should also be noted that the billions of dollars that are invested by pension funds have significant sectors of investment types that are strongly affected by low interest rates. An increase may lead to inflation if it goes too far, but the desirable "middle" compromise is always a challenge to reach. Ask the Federal Reserve Board. ■

RLACEI

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 RLACELORG and join today! Don't miss out on RLACEL events!



Michael R. Wilkinson

Election of Retiree Board Member Coming Soon

LACERS Board Update

By Michael R. Wilkinson

It's that time again. No, not the time to clean your gutters or join a gym. It's almost time for another election of the LACERS Board of

Administration's retired member seat. I am honored to have served in this post as your representative since 2013 and now as Board Vice President.

The reason that this election should matter to you is that you need an advocate keeping the plan financially strong and with an independent voice representing you as Retirees.

The mayor appoints three members on the Board – active members get two and Retired members only get one. So make it count.

Important decisions for running the pension plan should be made with a very long-term horizon. Decisions should not be made on what is best for the short-term needs of City politics.

As your elected Board member, I am always looking for ways to protect our plan and keep us out of investments that are high risk and do not provide the long-term risk-adjusted return needed to sustain our plan.

Risk-adjusted return simply means that the investment return should be measured against the risk that the investment will go down in some markets. So, if you have an investment that might provide a 20 percent positive return in a good market, you should measure that against the possibility that may go down significantly in a down market. If the risk-adjusted return is significantly positive, it is worth considering the investment. Of course, there are many other questions that must be answered before an investment is made.

Finally, I am strongly in favor of fully funding the LACERS plan. Across the country, some of the plans that are in the worst shape financially share one problem - a failure of the employer to properly fund the plan. I am proud to say that the City of LA has always paid 100 percent of the full employer's contribution as determined by LACERS. ■

RETIREES **Board Has**

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

Vacancy,

Seeks New

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.



Show Us Your Grandkids!

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. List names of
- your grandkids. 4. In a sentence
- or two, tell us about them their school, accomplishments, what they love to do. how proud you are of them, etc.

TO SUBMIT. GO TO:

alive.employeesclub.com and click on Send To Alive!

Meet and Greet



From left: Ruth Perry, RLACEI President; Mayor's Representative Sally Castro; and Beverly Clark, RLACEI Vice President.

RLACEI Board takes tour to say hello to City leadership.

On Dec. 18, RLACEI Board members Ruth Perry, President; Phil Orland; Director; and Beverly Clark, First Vice President and Publicity Director, visited the Mayor's Office, Councilmembers and LACERS. They provided holiday cheer and goodies.

Read Alive! on the Web!



alive.employeesclub.com

Alive! is now its own Website ... and a streamlined paper!

Yes! Alive! is now a great new Website ... and a streamlined, more portable version of the paper you've come to know and love, delivered to your

They are companions, working together to deliver a great Club benefit, unmatched in California or anywhere - awesome, streamlined content in a smaller newspaper, especially for Retirees ... and lots of features and fresh content on the new Website for everybody:

- · all the news and content, in full
- sharable
- video
- more photos
- more City stories
- · more instant!



Alive! in print and online: another great Club benefit! Story and photos courtesy Sgt. Rob Pedregon and Officer Jay Kim, Airport Police

AIRPORT POLICE

Santa Visits LAX

Santa, hosted by Airport Police, greets Christmas morning passengers at LAX.

On Christmas morning at LAX, Airport Police and Santa Claus walked the second busiest airport in the nation, greeting passengers, posing with travelers and employees while handing out teddy bears, candy canes and ornaments to children traveling on the

It marked the fifth year that Santa Claus, who resembled Steve Van Noord, spent his Christmas morning walking with Airport Police handing out stuffed animals. Alive! chronicled the Airport Police's annual Christmas giveaway in December.



Airport Police at LAX on Christmas morning 2019.



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All across the City, you celebrated the holidays. And Alive! was there! Here's just a sampling of the fun that was had.

- DWP Contract Operations/Lincoln Heights
- **DWP Metro**
- **Economic/Workforce Dev.**
- Harbor Employees Club **PW Sanitation Recycling Unit**

More Pictures on the web alive.employeesclub.com

DWP Contract Operations/Lincoln Heights

DWP Metro

Economic/Workforce Dev.

Harbor Employees Club















Share Your Life's Moments Submit digital photos and text online: alive.employeesclub.com/lifes-important-moments

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	ı
Banuelos, Joyce	Bkgrd Investigator	Personnel	26	
Beaulieu, Kenneth	Mgmt. Analyst	Airports	21	
Bowin, Claire	Sr. City Planner	Planning	15	
Cadoret, Melvyn C.	Street Srvs. Supv.	Public Works	30	
Chang, Winston K.	Warehouse/T/R Wkr.	Gen. Servics	23	
Cortina, Mario	Gardener Caretaker	Rec & Parks	31	
Coronado, Marta	Customer Service	DWP	N/D	
Davis, Donald	Energy Dist.	DWP	N/D	
Doherty, Brian B.	Trans. Engin. Aide	Transportation	41	
Dominguez, Celia N.	Messenger Clerk	Library	8	
Early, Michael	Traffic Officer	Transportation	29	
Enriquez, Irene A.	Sr. Admin. Clerk	Zoo	30	
Flores, Adrian	Power Reg.	DWP	N/D	
Freeman, Michael C.	Security Officer	Airports	12	
Gibson, Thomas	Landscape Arch.	Rec and Parks	18	
Gomez, Arturo	Sr. Recreation Dir.	Rec and Parks	33	
Hansen, Janet	Sr. City Planner	Planning	18	
Hospe, Pauline Kay	Sr. Admin. Clerk	Harbor	34	
Howard, La T	Customer Billing	DWP	N/D	
Johnson, Haywood O	. Traffic Officer	Transportation	32	l
Lee, Ioannice Maria	Water Microbiologist	Public Works	30	
Leveque, Thomas J.	Maintenance Sup.	Rec and Parks	31	
Leyva, Jesus N.	Safety Engineer	Bldg. & Safety	13	
Louie, Raymond	Sr. Admin. Clerk	LAPD	30	
Macias, Emilio	Architectural Ass.	Harbor	35	
Mack, Anthony	Int. Support Sys.	DWP	N/D	
Owens, David E.	Refuse Coll. Truck Op.	Public Works	30	
Oyakawa, Robert K.	Landscape Arch.	Rec and Parks	34	
Peterson, Robert E.	Power Shovel Op.	Public Works	35	
Pichardo, Beverly D.	Clerical Assistant	Library	9	
Pires, Peter L.	Park Services Att.	Rec and Parks	29	
Price, Rex E.	Maint. & Constr. Hlpr.	Airports	18	











Share Your Life's ** **Moments**

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.

	DEPARTMENT	YEARS OF SERVICE		DEPARTMENT	YEARS OF SERVICE
Active			Carvin, Charles	DWP	27
Beaulieu, Benoit	Bldg. & Safety	19	Cascone, Louis	Gen. Services	31
Cullen, William	City Attorney	42	Childers, David	DWP	40
Erlich, Matthew	Rec and Parks	3 12	Cummings, George	DWP	38
Hines, William	Gen. Services	30	Dallas, Sidney	N/D	N/D
Hsu, Roger	Public Works	16	Dobrenz, Gary	DWP	21
Lemons Murray, Antonio	Personnel	39	Drossel, Lowell	N/D	N/D
Macias, Rafael	Transportation	1 9	Emerson, Robert	DWP	32
Okuda, Linda	Library	35	Esqueda Sr., David	DWP	18
Sutton, Maurice	Rec and Parks	3 16	Evans, Renus	DWP	30
Villarruel, John	Airports	17	Harris, John	Public Works	21
			Harris, Paul	LAFD	25
Retired			Harris, Timothy	Animal Servic	es 10
Adams, Nick	Gen. Services	23	Hedges, Gary	DWP	31
Aguilar, Arturo	DWP	38	Hellman, Charles	DWP	33
Baldovino, Mayorico	Finance	24	Hernandez, Victor	DWP	33
Bateman, Floyd	Harbor	16	Houlette, Kenneth	DWP	22
Beabraut, Ivan	Gen. Services	12	Hughes, Thomas	Public Works	31
Benson, Duane	DWP	26	Jacklich, George	N/D	N/D
Blancett, John	DWP	17	Johnson, William	N/D	N/D
Bratcher, James	Airports	15	Kato, Edward	DWP	41
Brown, Robert	DWP	26	Katz, Charlotte	DWP	35
Bruns, Paul	DWP	36	Kennedy, James	DWP	27
Bui, Howard	Rec and Parks	s 17	Kinloch, James	Rec and Parks	3 13
Burnham, James	DWP	32	Kopp, Randall	Bldg. & Safety	24
Campbell, Paula	Airports	15	Kirkland, Louis	DWP	33
Campbell, Shirley	Public Works	10	Linson, Leonard	N/D	N/D
Campbell, Shirley	DWP	3	Locke, Wauphis	N/D	N/D
Carrico, Phillip	N/D	N/D	Loredo, Marie	N/D	N/D

DEPARTMENT Lovett, Major N/D Madsen, Rodney **DWP** 25 Malin, David Harbor 33 Marquez, Juan Gen. Services 31 Martinez, Jose 30 Martinez, Marcelino N/D N/D Newborn, James N/D N/D Niles, Laurence N/D N/D Nutting, Richard Parker, James DWP 32 Pierce, Robert Reed, Jeanne N/D N/D Remy, Raymond N/D N/D Rhynes, Marshall **DWP** 26 Riddle, Robert **DWP** 30 Santiso, PE N/D N/D Shores, James Bldg. & Safety 22 Simon, Albert **DWP**

)	Sinohue, Sally	LAPD	32
	Solem, Gary	Bldg. & Safety	22
	Smith, Louis	N/D	N/D
	Smith, Paul	N/D	N/D
	Stapp, Dorothy	DWP	17
)	Switzer, Kevin	DWP	29
)	Tamayo, Mac	Gen. Services	27
)	Terrazas, Ernest	N/D	N/D
	Testa, Barbara	N/D	N/D
	Tolbert, Oliver	Gen. Services	36
	Torres, Roberto	N/D	N/D
)	Valdez, Raymond	Gen. Services	27
)	Washington, L.G.	DWP	31
	White, Gwendolyn	N/D	N/D
	Winkler, Robert	DWP	38
)	Zawrotney, Robert	N/D	N/D
		N/D = not disc	closed

Tell Their Story

Every month, Alive! publishes the names of those current or retired City Employees who have died.

But who were they? Did you know them? If you worked with any of these people, knew a story or two about them or were related to them, consider writing to Alive! and letting us know. Tell their story!

- Write a few sentences or paragraphs
- Send in a photo, if you have one
- Let us know your name and connection to the deceased
- Send your memories to: talkback@cityemployeesclub.com. Subject line: Tell Their Story



Deadline For submission:

March 12, 2020

Look for winners on Web Alive! in April:

alive.employeesclub.com

t's a Coloring Contest! GROWN-UPS, GROWN-UPS,

GET YOUR CRAYONS OUT!

It's time for another Grown-up Coloring Contest! Why let your kids have all the fun? The prize: a \$50 Target gift card. So get out your crayons, sparkles and whatnot, and get going!

PLEASE PROVIDE

PLEASE COMPLETE:

Address _

City/State/Zip:

Rules of the Club's Adult Coloring Contest:

Job title and department with the City: _

- Winning contestants must be Club Members in good standing. Everyone is welcome to submit responses, however. (Responses without Club Membership numbers will be accepted but not eligible for the winning prize.)
- All responses must be completed by the person indicated: no ringers (including your children!).
- Winning responses will be determined by official Club personnel. All decisions will be final.
- The contest is all in good fun: The Club cannot be responsible for delays in delivering Alive!, or for delays in the transmission of responses.

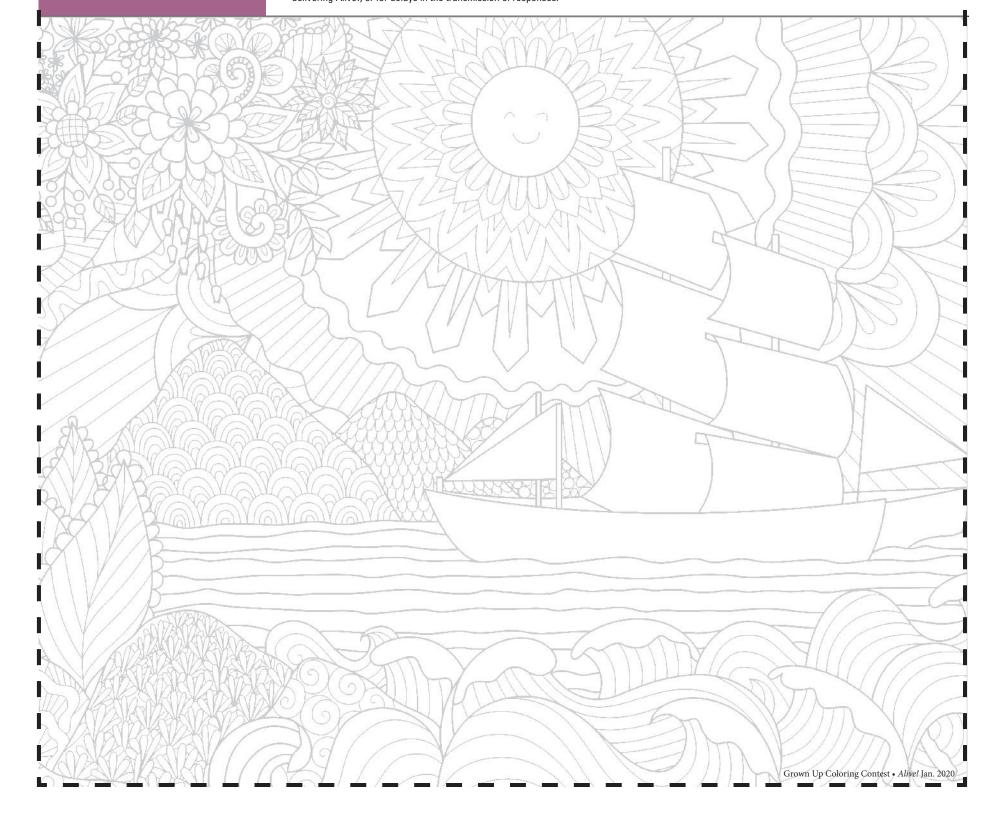
Club Membership Number:

Send Entries to:

Club Grown-Up Coloring Contest Employees Club of California 120 West 2nd Street Los Angeles, CA 90012

Download Coloring Art From the Web

You can download and print art from Alive! on the web: alive.employeesclub.com/coloring-contest-for-adults



Photos by Summy Lam, Club Director of Marketing

THE CLUB

Club Takes a Mulligan!

Clubfest returns for exclusive party at Mulligan in Torrance.

 \mathbf{O}^{n} Jan. 19, hundreds of Club Members and their families came together for the return of Clubfest, as the Club took over the Mulligan Family Fun Center in

The afternoon featured lunch buffet, bumper cars, go-karts, laser tag, a rock wall, miniature golf, batting cages, arcade games, prizes and more.

Of course the Club on Wheels team was there with great Club apparel, gifts and

Did you miss the event? Make sure you've signed up for Club email deals and offers. Sign up on the Club Website: employeesclub.com

See you next time!





Fransportation. Transportation.



Nicki Piepers, Zoo, 17 years of City service.



Dorthea Logan, LAUSD, 2 years of School service, and Terry Duplessis (in goggles), Transportation, 4 months of City service



en Vergara, DWP, 2 years of City service, and family.



Linda Aparicio, LACERS, 16 years of City service, and family.

FOR ACTIVELY WORKING LOS ANGELES CITY EMPLOYEES

(PRE) RETIREMENT **2020 EXPO**

LEARN HOW TO HAVE A HAPPIER AND MORE ENJOYABLE RETIREMENT!

IVIANUN 13

SEE PAGE 8

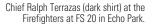


LAFD

Photo courtesy LAFD

Chief Terrazas joins FS 20 on Christmas Day.

AFD Chief Ralph Terrazas turned in his white Chief's helmet for an orange Task Force Commander helmet as he worked the Christmas holiday. He joined the squad at FS 20 in Echo Park. Well done, Chief!







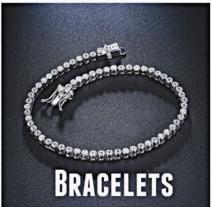
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