

## How was LACERA Affected by WorldCom?

LACERA's policy requires the fund to be broadly diversified across many investments, thereby limiting the fund's exposure to any one investment. However, LACERA did have some WorldCom securities like most institutional investors. As of this writing, LACERA's realized losses attributable to WorldCom are approximately \$26 million. These losses as a percentage of LACERA's total fund assets are approximately 0.10% (one tenth of one percent).

Given the continued allegations of corporate management malfeasance, on June 12, 2002 LACERA's Board of Investments publicly endorsed legislation being debated in Congress (The Sarbanes Bill). Key provisions of this legislation focus on oversight of the auditing of public companies,

**cont'd on pg.8**

## Maximizing LACERA's Investment Returns

Ever wonder how LACERA prescribes the right investment mix for the fund? We've outlined several questions you may have in light of the recent stock market fluctuations. The information provides a general overview of LACERA's funding status and our investment decision-making process.

### What is a fully funded pension fund?

The plan's fully funded status indicates that all plan participants would receive the present value of their accrued benefits as of a given valuation date. In other words, LACERA has sufficient assets on hand to

**cont'd on pg.9**

## What Is Previous Service?

Previous service refers to employment in a public agency prior to LACERA membership. You must belong to a contributory plan in order to purchase credit for previous service.

### What qualifies as previous service?

- Temporary/Recurrent time
- Restoration of earlier service credit in LACERA
- Other Public Agency Time—service earned in another public agency in California
- Military/Federal service

This service may be purchased through payroll deductions or lump sum payment and must be paid within 120 days following retirement. Purchasing service credit will increase your years of service for retirement purposes, but unless it is County service, it cannot be used to meet the minimum requirements for retirement benefits.

### What about credit for military service?

The statutes and resolutions dealing

**cont'd on pg.4**

## ISSUE • HIGHLIGHTS

Address Change?	7	From the Executive Desk	2	Legislative Updates	3
Benefit Notes	6	Got a Cold?	10	Protect Your LACERABenefits	5
Correction	12	Improvements to the Web!	6	Volunteer for the Page Museum	12
Filtering the Liver Claims	5	Involuntary Military Reservist Duty	4		

**Los Angeles County  
Employees Retirement  
Association**

**Members of the  
Board of Retirement**

- LES ROBBINS  
Chair  
Elected by Safety Members
- EDGAR H. TWINE  
Vice Chair  
Appointed by Board of Supervisors
- SIMON S. RUSSIN  
Secretary  
Elected by General Members
- MARK J. SALADINO  
County Treasurer & Tax Collector  
Ex-Officio Member
- SADONYA ANTEBI  
Appointed by Board of Supervisors
- JOHN FLEMING  
Elected by Retired Members
- BRUCE PERELMAN  
Elected by General Members
- WILLIAM PRYOR  
Alternate Member  
Elected by Safety Members
- RICHARD R. WIRTH  
Appointed by Board of Supervisors
- VACANT  
Appointed by Board of Supervisors

**Members of the  
Board of Investments**

- SANDRAJ. ANDERSON  
Chair  
Elected by Retired Members
- SIMON S. RUSSIN  
Vice Chair  
Elected by General Members
- BRIAN C. BROOKS  
Secretary  
Elected by General Members
- MARK J. SALADINO  
County Treasurer & Tax Collector  
Member Ex-Officio
- CODYFERGUSON  
Appointed by Board of Supervisors
- LES ROBBINS  
Elected by Safety Members
- SOLON SOTERAS  
Appointed by Board of Supervisors
- LARKIN TEASLEY  
Appointed by Board of Supervisors
- VACANT  
Appointed by Board of Supervisors

- Chief Executive Officer  
**MARSHA D. RICHTER**
- Assistant Executive Officer  
**GREGG RADEMACHER**
- Assistant Executive Officer  
**ROBERT HILL**

From the **EXECUTIVE DESK**

Marsha D. Richter—CEO, LACERA



# Phasing in Changes at LACERA

LACERA administers the County retirement plans, and our responsibility is to produce, protect, and provide the promised benefits—even as they change. And inherent in that responsibility is the need to accommodate all of the logistics of processing rate changes, recalculations, and reimbursements.

When the benefit enhancements were approved on June 4, 2002, LACERA immediately began the process of implementing the changes. In fact, our preparations began long before the benefit enhancements became law. But until we knew specifically which benefits would be adopted, we didn't begin reprogramming our systems to handle them.

One of the most important benefit enhancements was the approval of the Prospective Transfer method. We know that many members are anxious to take advantage of this new plan transfer option, and we are just as eager to enable your Prospective

Transfer. We have developed a practical plan to administer the Prospective Transfer, along with all the election forms, brochures, and disclosure information. Our systems have been reprogrammed and we are ready to begin accepting your transfer elections.

Here at LACERA, we are continually striving to improve service for our members. Our biggest challenge is to keep to a minimum the time it takes between the passage of new laws and the implementation of them. But complicated issues take time to implement. In addition to making system changes, we also must rewrite all the literature that pertains to the new changes, and train our member service specialists to handle any questions you may have about them.

We appreciate your desire to take advantage of all these changes, and we're working just as fast as we can to accommodate your needs in an efficient and timely manner. Thank you for your patience! 

**The meaning of things lies not  
in the things themselves, but in  
our attitude towards them.**

**-Antoine de Saint Exupery**

# 2002 Legislative Updates

## LEGISLATION ENACTED

*The following legislation will become effective January 1, 2003. Please note that before some laws become operative, they must be adopted by the LA County Board of Supervisors.*

### **AB 1847 Biochemical Substance Presumption (Correa, et. al)**

This bill would provide that, for the purposes of qualification for disability retirement benefits, the development or manifestation of an illness by specified peace officer and firefighter members as a result of exposure to a biochemical substance is presumed to arise out of, and in the course of, employment.

*Status: Chaptered 9/26/02*

### **AB 2023 Criminal Justice Members (Frommer)**

This bill would provide safety member status for "criminal justice members" as defined, including the district attorney series of classes, former district attorneys who were transferred to the local child support agency without a break in service, the public defender series of classes, and public defender investigators. This bill requires Board of Supervisor adoption to become effective in L.A. County. The Board of Supervisors has discretion to establish any benefit formula in the law except a benefit formula of 3% at age 50.

*Status: Chaptered 9/30/02*

### **AB 2777 Domestic Partner Benefits**

Permits LACERA to provide death benefits and survivor allowances to domestic partners if authorized by the Board of Supervisors.

*Status: Chaptered 9/5/02*

## LEGISLATION NOT APPROVED

*The following bills were either not approved by the legislature or vetoed by the Governor.*

### **AB 1190 Public Retirement Systems: Reciprocity (Papan)**

Eliminates from the reciprocity provisions the requirement to transfer between agencies within six months.

### **AB 2123 Additional Board of Investment Members (Koretz)**

Would add two additional members to LACERA's Board of Investments, and would require the Board of Investments to transfer 75% of excess earnings above 1% of system assets to an "additional earnings reserve for negotiated benefits" in any year in which LACERA's assets exceed \$20 billion and the funding ratio is at least 90%. Actuarial studies indicate that creating this reserve would significantly increase employee and employer contribution rates.

### **AB 2004 Retirement Benefits Enhancement (Correa)**

This bill would allow the Board of Supervisors to authorize active members to purchase up to five years of additional retirement credit by paying an amount that does not place any additional financial burden upon the retirement system. With this bill, members who want to retire can purchase retirement credit that they have not actually earned, thereby increasing their years of service.

*Status: Vetoed 9/29/02*

### **SB 1609 Health Care Workers: Blood-borne Infectious Disease (Soto)**

Extends the blood-borne infectious

disease presumption to licensed health care professionals, as defined, who have a documented incident involving a "sharp object," as defined, with exposure to human blood or bodily fluids contaminated with blood, as specified.

*Status: Vetoed 10/1/02*

### **SB 695 Safety Membership for "Hazardous Materials Services" Workers (Karnette)**

Allows the Board of Supervisors to authorize safety membership for employees whose functions "clearly fall within the scope of hazardous materials services."

*Status: Vetoed 10/1/02*

### **SB 1024 DROP Plan for Law Enforcement and Firefighter Members Only (Soto)**

This bill, introduced by the Committee on Public Employment and Retirement, would require Board of Supervisors' approval. It includes actuarial equivalent DROP, forward DROP, and backward DROP provisions.

"DROP" is the acronym for the Deferred Retirement Option Program. The DROP was created to provide eligible members who elect to participate in the program access to a lump sum, or, in some cases, additional monthly payments for a specified period in addition to their monthly retirement allowance.

*Status: Vetoed 10/1/02* 

Do you have questions regarding your retirement benefits?

Telephone LACERA at

626-564-6132

800-786-6464

FAX: 626-564-6155

Your Social Security number is the key to finding your records.

*We thank you for your patience and understanding when you call.*

welcome@lacera.com

Now you can e-mail LACERA to ask about general retirement information. Just use the LACERA e-mail address shown above. If you have specific questions about your benefits or need to resolve any issues affecting your personal retirement account, please contact LACERA at **800-786-6464** and ask to speak to a Retirement Benefits Specialist.

P.S.

## Involuntary Military Reservist Duty

On October 16, 2001, the Los Angeles County Board of Supervisors adopted Ordinance No. 2001-0084 to compensate County employees who, as members of the California National Guard or United States Military Reserve organizations, were involuntarily called to active duty as a result of the World-wide Terrorist crisis. The ordinance provides 360 days of regular County pay, offset by military pay, for those members involuntarily called to duty. The 360 days was in addition to California law, which currently requires the continuation of County pay for the first 30 days that a County employee is involuntarily called into active duty. To qualify, the employee must have been in County service for a period of not less than one year immediately prior to the date on which the absence begins.

On September 17, 2002, the Board of Supervisors amended the above ordinance to now provide two years, or up to 720 days of paid military leave, plus the initial 30 days for a total of 750 days earned service credit.

Most employees called to active military service will continue to receive a

County paycheck minus deductions for their normal LACERA retirement contributions and for service purchase contracts, if applicable. However, some employees may receive military pay that is greater than the County pay or may be activated for longer than 750 days. For these employees, contributions will not be deducted from their paychecks and service credit will cease accumulating. Contribution deductions will resume when these employees return to County service.

You earn LACERA retirement service credit for each month that a contribution is deducted from your paycheck. If you were involuntarily called to active duty and did not receive County pay for any portion of the time you were actively serving in the military, you may have a gap in your service credit. You may contact LACERA and request an application to pay back contributions for this missing service in order to receive credit for that service.

If you have any questions, you may contact LACERA. One of our Member Services representatives will be happy to help you. ▲

### Previous Service cont'd from pg. 1

with Military service are quite complex. Generally, if you want military credit, you must purchase it by paying the required contributions plus interest. Under specific conditions, the County may award "free" credit (at no cost to you) for Military service that interrupts your County employment (see article above).

LACERA must verify all previous service you wish to purchase, including previous County service. If you are (or will be) eligible for a pension from the military or public agency, you may not buy credit for that service. We suggest

you apply to purchase previous service credit at the time you become a permanent employee. The longer you wait to apply, the harder it is for LACERA to obtain verification. In general, the sooner you pay for the service credit, less interest will have accumulated, so the less it will cost you.

If you would like to apply to purchase service credit, please contact LACERA at (800) 786-6464. ▲

# Protect Your LACERA Benefits

If you are thinking about leaving County service, and are **not eligible to retire**, please review the information below to insure that your benefits are protected.

## Leave Your Contributions on Deposit

If you are a contributory Plan A, B, C, or D member and are vested—meaning you have 5 years of County service credit—LACERA will automatically place you on deferred status until you meet the age and service requirements to retire.

If you are vested with 10 or more years of County service in non-contributory Plan E, you may apply for retirement when you reach age 55.

After you terminate and defer service, please keep LACERA informed of your address so we can keep you up to date with the latest retirement information.

OR

## Withdraw Your Contributions

If you are not vested, meaning you have less than 5 years of service credit in Plans A, B, C, or D, LACERA will send you a form to request a withdrawal or rollover of your contributions. Because you are not vested (and therefore not eligible to receive retirement benefits from the system), your contributions will no longer earn interest and should be withdrawn or rolled over into a tax-qualified plan.

If you terminate with less than 10 years of service credit in Plan E, you will lose that service and will not be eligible for future benefits. 

# Filtering the Liver Claims

Excerpted from *The Wellness Letter*

The French blame their livers for everything from headaches to digestive problems. If you believe the ads on the radio and in magazines, you may start worrying about your liver, too.

The ads sell herbal/nutritional formulas and tonics, such as Liver Cleanse, Liver Aid, and Liverite, which are supposed to “support healthy liver function,” cleanse the liver, and prevent the buildup of toxins. A book called *Liver Cleansing Diet: Love Your Liver and Live Longer*,” by Dr. Sandra Cabot, promotes still another liver tonic: “Detoxifying” your liver, the promoters claim, will help you lose weight and fight PMS, chronic fatigue, food allergies, immunological problems, and a wide range of other ailments. Some also say that the supplements can alleviate the toxic effects of medications, alcohol, pollutants, and pesticides.

## Love Your Liver

The liver is essential in hundreds of ways. It processes nutrients so they can be used in the body, and also stores some of them. It regulates cholesterol and fat metabolism. It builds many important proteins and makes bile (needed for digestion). And it cleans the blood of impurities. But just because your liver helps detoxify your body, that doesn’t mean that it needs to be detoxified. It is not like a clogged filter. The toxins do not stay in the liver, but are excreted. Moreover, a healthy liver has a remarkable ability to restore itself when damaged.

## What’s in the Stuff?

The supplements and tonics contain an array of herbs, as well as amino acids (the building blocks of protein), B vitamins, anti-oxidants such as vitamin E, and other ingredients, usually in unspecified doses. You

don’t need a liver supplement to get amino acids or vitamins, which you can get from food or a simple multivitamin, plus a vitamin E supplement.

The most interesting herb in these supplements is milk thistle. This contains a compound called silymarin, which may help block or remove harmful substances from the liver and repair damaged liver cells. Milk thistle is used in Europe for treating liver diseases, and preliminary evidence suggests it may have potential as a drug. But there’s no evidence that it can “detoxify” or protect a normal liver or has any benefits for healthy people. And if you have liver disease such as hepatitis or cirrhosis, you certainly should not take any supplement without consulting your doctor.

Other herbs often found in liver pills include dandelion, licorice, reishi mushrooms, and globe

## Improvements to the Web

If you haven't visited the LACERA web site yet, what are you waiting for? It's a great reference for both active and retired members. You'll find information about plan changes, benefit enhancements, upcoming events, Board Members, new legislation, LACERA investments, and other member information. And it is still changing, with new sections and interactive features being added all the time.

### Transfer Calculator

We enhanced our calculator on [www.lacera.com](http://www.lacera.com) to help you decide if a plan transfer is right for you. When you visit our transfer calculator page, you'll notice that the transfer calculator can now calculate the cost of a Traditional Open Window transfer and a Prospective Transfer. Calculations for both types of transfers reflect the new contribution rates. Although the calculator does not provide an official LACERA plan transfer cost estimate, it can help you

## Benefit Notes Prospective

Changing retirement plans from a contributory to a non-contributory plan, or vice versa, requires considerable thought and planning. Below are some questions you may have regarding such a transfer:

**Q: If I change from the contributory plan to the non-contributory plan, will I get my contributions refunded?**

A: IRS regulations do not allow in-service distributions, therefore your contributory plan contributions will be on deferred status until you retire. Upon retirement, you will receive those contributions in the form of a retirement allowance which is based on your age, years of service credit, and salary.

**Q: If I change to the contributory plan, what will it cost me?**

A: Your rate of contribution is based on

your age at transfer. You may also elect to purchase and convert your non-contributory Plan E credit to contributory plan credit in one-year increments.

**Q: Can I change my mind after I have transferred to another plan?**

A: Yes, but not immediately. Once three years have elapsed after transferring to your new plan, you may transfer back to your original plan.

**Q: When I retire, how will my retirement be calculated?**

A: Each plan is calculated using your highest average salary and the individual plan formulas.

### Preparing to Retire

If you're retiring next spring, now

## 6 Facts about Prostate Disease

1. Prostate cancer is extremely common, yet only 3-4% of men die of it.
2. Screening doesn't decrease your risk of having prostate cancer; it increases the chance you'll find out you have it.
3. PSA (prostate specific antigen) testing can detect early-stage cancers that a digital rectal examination (DRE) would miss.
4. A normal PSA level doesn't guarantee that you are cancer-free.
5. A high PSA level may prompt you to seek treatment resulting in possible urinary and sexual side effects.
6. Other conditions, like prostate gland enlargement or BPH (Benign Prostatic Hyperplasia) and prostatitis (obstructive urinary symptoms), can also elevate your PSA. 

# Plan Transfers

Alice Natale

is the time to request retirement estimates. We appreciate receiving your requests at least six months ahead of your anticipated retirement date. If you are married at least one year prior to retirement, we will need your certified marriage license. If you have other dependent needs, you may wish to review those payment options. If you are single, perhaps a simple choice meets your needs. These are just some of the considerations a future retiree must make. Give us a call and let us help you review your options!

## New Hire to the County

You may be asking, “What does all of this mean to me? Who is LACERA and why do County employees worry about it?”

As a new hire, you now belong

to a retirement plan that will help you build for the future. LACERA is an agency of the County that exists to administer the retirement plan, a fringe benefit of County employment. The end product of the retirement plan is life-long income for our vested retirees. If you belong to a contributory plan and then later leave the County as a vested member, you can defer your retirement until you are eligible for a lifetime monthly benefit. Or, if you are not vested and terminate County service, you can withdraw your contributions to the fund and save it for your future use.

If you have any questions, you can visit LACERA online at [www.lacera.com](http://www.lacera.com), or call us at (800) 786-6464. 

## Improvements cont'd from pg. 6

decide which transfer method would be in your best interest.

## 24-Hour Toll-free Tech Support—(866) 752-6283

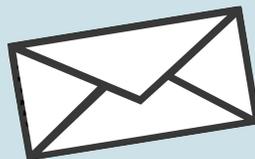
All the new technology now available for the web can be a bit overwhelming. Between scrolling, tabbing, and downloading, sometimes you just need a little guidance! That's why we're implementing a support hotline for members to call, 24 hours a day, 7 days a week. Beginning mid-September, members can call toll-free to reach a tech support specialist for technical help in navigating the LACERA web site.

Please note that this help line is only for *technical assistance*. If you have questions about plan benefits, you still need to call LACERA at (800) 786-6464 during business hours: 7:30 a.m. to 5:30 p.m., Monday through Friday.

## New and Improved Search Engine

As some visitors to our web site have noticed, we deactivated the search engine a few months ago. Ever since, we've been adding keywords to improve the search capabilities and make it easier than ever to

## Address Change?



If you have recently moved, please remember to inform your Personnel Office so they can update your address with the County Auditor-Controller payroll system. LACERA will get your address change from the County.

Important information is sent through the mail, and you won't want to miss any of it:

- *Extra Extra*—The latest publication outlining new changes to your benefits
- Annual Benefits Statements
- *PostScript*—Stay in the loop, read every issue cover to cover!

Please ensure that your Personnel Office has your most current address. We don't want you to miss out on any information! 

## Improvements cont'd from pg. 7

find the information you seek. Soon we will reactivate the search engine, and visitors will be able to search the information on the site, as well as the archives, by topic and keyword.

## Interactive Member Home Loan Program

Considering taking advantage of LACERA's Member Home Loan Program? Now you can try it on for size to see if it fits. This new interactive loan calculator is a great new tool for LACERA members. LACERA's Home Loan Program is administered by the General Motors Acceptance Corporation. Featured under the "Investments" tab, the Home Loan section includes:

- **FAQ**—Frequently asked questions about the Member Home Loan Program
- **Glossary Terms**—What is a mortgage? Find out here.
- **Loan Descriptions**—Review the different kinds of loans available through the LACERA Member Home Loan Program
- **Loan Calculator**—Figure

cont'd on pg. 9

## WorldCom cont'd from pg. 1

accounting principals, auditor independence, enhanced corporate disclosure and securities analysts' conflicts of interest. The Sarbanes Bill was enacted and steps are now being taken by the Securities and Exchange Commission to implement it.

Additionally, on June 26, 2002, the Board of Investments publicly endorsed the 13 recommendations proposed to the New York Stock Exchange Board of Directors by the Corporate Accountability and Listing Standards Committee. Key provisions of these recommendations include: requiring shareholder approval for all equity-compensation plans including the repricing of options; requiring independent directors comprise a majority of a company's Board; requiring the audit committee be comprised of independent directors; and approving all non-audit related work. The new NYSE listing standards have also been approved.

Finally, LACERA has joined with CalPERS and CalSTRS in a lawsuit to recover losses associated with the purchase of WorldCom bonds. Defendants in the suit include WorldCom's auditor, Arthur Anderson LLP, five

investment/commercial banks that acted as underwriters in the sale of the bonds, and certain former officers and directors of WorldCom. The banks may assert that the lawsuit is without merit; however, we believe these investment banks either knew or should have known the financial position of the company. In fact, we suspect they advocated the bond sales in order to rid themselves of short-term debt that they knew was likely to default. Since these banks are still worth billions of dollars, we have hopes of actually recovering some of our losses. Our lawsuit is unique in that it seeks to punish corporate wrongdoers and bring about reforms in the banking industry. We have agreed to pay a bonus to the law firm representing us if the settlement or judgment results in significant recoveries from the personal assets of the individual defendants, or requires the underwriting banks to incorporate corporate governance reforms.

LACERA will keep you posted regarding any important progress that is made in this matter. For now, LACERA members can feel confident that their retirement benefits are—and will remain—secure. 

## Liver cont'd from pg. 5

artichoke. There's no telling what such herbs, used singly or in combination, will do, good or bad.

## Further News

The Federal Trade Commission recently told the manufacturer of Liverite to stop making unsubstantiated medical claims and fined it \$60,000. The ads for Liverite still appear on late-night TV, but now the health claims are vaguer—though the ads for other liver aids remain as bold as ever.

## Words to the Wise

Don't believe the claims that liver supplements protect you from the adverse effects of heavy drinking. The best things you can do for your liver: If you drink alcohol, do so in moderation; eat lots of fruits and vegetables; don't exceed dosing directions for drugs (such as acetaminophen, sold as Tylenol and other brands); and avoid herbal supplements, especially those known to be toxic to the liver (such as chaparral or comfrey). 

**Investment Returns cont'd from pg. 1**

enable it to pay all members' benefits earned to date. However, in reality, the fund has an infinite time horizon and benefits must be paid over many years.

**Who makes LACERA's investment decisions?**

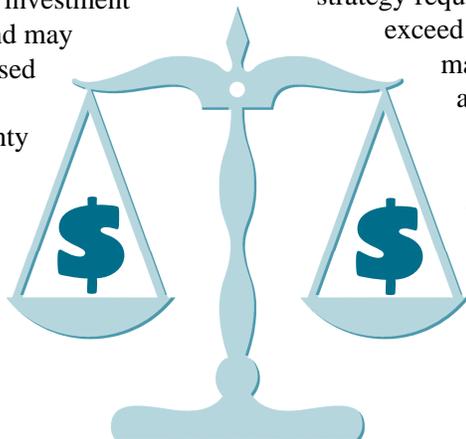
LACERA's nine-member Board of Investments is responsible for all investments of the retirement system. Four of the Investment Board members are appointed by the Board of Supervisors, and four members are elected as follows:

- Two by active general County employees
- One by safety County employees
- One by the retired members

The County Treasurer and Tax Collector serves as an ex-officio member of the Board of Investments.

**How does the Board make investment allocation decisions?**

Prior to making any investment allocation decisions, the Board of Investments employs an actuary to provide an expert estimate of the fund's long-term future benefit cost. The Board uses this future cost analysis to determine the fund's long-term investment return requirement. Should the actual return fall below the investment return, the fund may require increased contributions from the County and, in part, from the



employees.

After deciding the fund's required investment return, the Board selects an asset allocation policy which determines the fund's investment mix. A key component of this policy is providing a prudent investment diversification strategy while enabling LACERA to meet investment return objectives. Asset allocation options are reviewed with the Board by LACERA's professional investment staff and investment consultants.

**Why does LACERA stay in the stock market?**

While the Board recognizes the risks associated with stock investing, using only U.S government bonds will not allow LACERA to meet the plan's required investment return. Consequently, LACERA must maintain some U.S. stock market exposure to maintain a long-term fully funded status. Moreover, the volatility associated with stock market investing is incorporated in LACERA's asset allocation policy.

**Does LACERA ever sell investments?**

A critical component of LACERA's asset allocation policy is the re-balancing strategy. The re-balancing strategy requires selling assets that exceed their target ranges as mandated in LACERA's asset allocation policy and reallocating these assets to the appropriate asset class. 

**Improvements cont'd from pg. 8**

out what you can afford by plugging in your interest rate, salary, loan amount, and other variables. Also, recalculate your existing loan to see if you want to refinance.

- **Current Interest Rates**— View the current interest rates that are updated daily.

Look for other improvements to this terrific interactive feature in the coming months.



**The greater the obstacle the more glory in overcoming it.**

**- Molière**

# Got a Cold?

## Antibiotics are Not the Answer

As the cold and flu season (fall through winter) approaches, adults and parents should be aware that every sneeze, snuffle and cough doesn't require an antibiotic. Antibiotics only work to fight illnesses that are caused by bacterial infections but not viral infections such as the common cold and flu. The Centers for Disease Control and Prevention (CDC) estimates that up to 50% of the 235 million doses of antibiotics prescribed annually are unnecessary. Taking an antibiotic when it is not necessary may lead to antibiotic resistance—a growing problem in which bacteria build defenses that allow them to fight off or become "resistant" against antibiotics. Taking antibiotics when they are not needed, like taking them for colds or flu, increases the chances of developing bacteria that are resistant to antibiotics. If we continue to use antibiotics when they are not needed, we will be unable to use them when they are needed.



### What can I do to help fight the problem of antibiotic resistance?

- Ask your doctor whether or not antibiotics are appropriate for the type of illness you have. There is no need to ask for an antibiotic prescription if your illness is a viral infection like the cold or flu.
- If you are prescribed an antibiotic for a bacterial infection, take the full course of antibiotics as directed by your doctor. Stopping too soon when you start feeling better may allow the bacteria to become resistant to the antibiotic.
- Never give leftover antibiotics to someone else or take leftover antibiotics from someone else.
- If you have leftover antibiotics in your home, throw them away unless your doctor told you to keep them.

### Do I Have a Cold?

Frequent symptoms include runny nose, sneezing and sore throat. Mild symptoms include muscle aches, tiredness, and cough. Headaches and fevers are rare in adults and older children. However, fever can be as high as 102° F in infants and small children.

### What can I do if I have a cold?

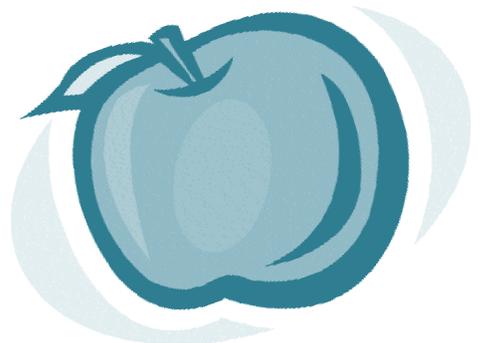
A cold can be treated at home rather than at your doctor's office without the need for antibiotics. You can relieve your cold symptoms by doing the following:

- Get plenty of rest
- Drink lots of fluids
- Eat healthy foods
- Take over-the-counter medication to relieve symptoms of fever, aches, or pain. Do not give children and teenagers aspirin or any medications containing aspirin

when they have any viral illness, particularly chickenpox or flu.

### What can I do to keep myself or others from getting sick?

- Wash your hands often and as thoroughly as possible. Washing hands with soap, including the back of the hands, in between the fingers, for 20 to 30 seconds will help keep you healthy.



cont'd on pg. 11

Got a Cold? cont'd from pg.10

- Avoid rubbing or touching your eyes, nose and mouth to prevent germs like bacteria or viruses from entering your body.
- Cough or sneeze into a tissue and promptly throw it away.
- If possible, avoid close and prolonged contact with sick individuals.
- Clean and disinfect hard surfaces such as sinks and tables to kill germs.
- Get your immunizations up-to-date. Also make sure you ask your doctor about what vaccines you should be receiving such as the flu or pneumococcal vaccine.

**According to the National Institute of Allergy and Infectious Diseases, children have about six to ten colds a year. In families with children in school, the number of colds per child can be as high as 12 a year. Adults average about two to four colds a year, although the range varies widely. Colds are caused by viruses, which are not treated with an antibiotic.**

*Article submitted by Ben Techagaiciyawanis, MPH, CHES, Senior Health Educator, County of Los Angeles, Dept. of Health Services, Public Health Programs, Acute Communicable Disease Control Unit.*

## Laughing the World Over

What makes a joke funny? Well, that all depends on where in the world you tell it. That is, according to the LaughLab project based in the UK. LaughLab, created by Dr. Richard Wiseman from the University of Hertfordshire, in collaboration with the British Association for the Advancement of Science, has just completed an experiment that will tickle your funny bone.

For over a year, huge numbers of people from all over the world sent in their favorite jokes and rated how funny they found the jokes submitted by others. Over 40,000 jokes were submitted, with nearly 2 million ratings! After storing and analyzing the submissions, LaughLab has announced their final findings.

The following jokes garnered top scores in their respective countries:

### Top Joke in the USA

A man and a friend are playing golf one day at their local golf course. One of the guys is about to chip onto the green when he sees a long funeral procession on the road next to the course. He stops mid-swing, takes off his golf cap, closes his eyes, and bows down in prayer. His friend says, "Wow, that is the most thoughtful and touching thing I have ever seen. You truly are a kind man." The man replies, "Yeah, well, we were married for 35 years."

### Top Joke in Canada

When NASA first started sending up astronauts, they quickly discovered that ballpoint pens would not work in zero gravity. To combat the problem, NASA scientists spent a decade and \$12 billion to develop a pen that could write in zero gravity, upside down, underwater, on almost any surface including glass, and at temperatures ranging from below freezing to 300 C. The Russians used a pencil.

### Top Joke in Germany

A general noticed one of his soldiers behaving oddly. The soldier would pick up any piece of paper he found, frown and say, "That's not it..." and put it down again. This went on for some time, until the general arranged to have the soldier psychologically tested. The psychologist concluded that the soldier was deranged and wrote out his discharge from the army. The soldier picked it up, smiled, and said, "That's it!"

## Volunteer for the Page Museum of La Brea Discoveries

Do you like inspiring and educating young minds? Does the prospect of teaching people new things in a fun environment sound appealing to you? Then you should consider volunteering at the Page Museum of La Brea Discoveries! This fascinating museum, located at the heart of LA's Miracle Mile, is a center of scientific research on the Ice Age.

At this location, millions of Ice Age specimens have been recovered, including Columbian Mammoths, American Mastodons,

Saber-tooth cats, and hundreds of other species of plant and animals. The Page Museum presents a variety of opportunities for volunteering. Possibilities include interpreting the Museum's content matter through hands-on fossil cards, guided tours, interactive displays, and working at the Museum's Information Desk. If you are interested, call (323) 857-6306, or look us up on our web site at [www.tarpits.org](http://www.tarpits.org), to receive an application. 

### Contributing Writers:

Alison Herschberg  
Alice Natale

### Design:

Courtney Cook

### Letters to the Editor may be sent to:

Delia Price  
Editor-in-Chief

**POSTSCRIPT**  
LACERA  
PO BOX 7060  
PASADENA, CA 91109-7060



## Correction to Article in June 2002 *PostScript*

In the last issue of *Postscript*, the article entitled "Strategic Planning for Retirement" incorrectly stated that "each quarter year of service" will be reflected in the growth of your retirement benefit amount. This should have read, "quarter year of age..." We apologize for the confusion. 

## Editor's Note—

*PostScript* is published by the staff of LACERA. Signed articles represent the opinion of the writers and not necessarily the opinion of the LACERA management, Board of Retirement or Board of Investments.

Alternative formats are available upon request.