

When Will I Receive My Annual Benefit Statement?

Your active member Annual Benefit Statement is calculated on the 15th of the month following your birthday month. For instance, whether you were born on February 1 or February 28, your statement is prepared on March 15. After your yearly benefits have been calculated, it normally takes about 2 weeks for the statement to be printed and mailed. So those born in February should expect to receive their statements around the end of March or early April.

As a registered member of My LACERA on www.lacera.com, you can also view your Annual Benefit Statement online. For more information about how to register for this free service, please read the article,

cont'd on pg.9

State Legislation Authorizes Flexible Survivor Benefit

On March 1, 2005, the Los Angeles County Board of Supervisors adopted legislation for a new retirement option. The new Unmodified+Plus settlement provides continuing benefits of up to 100% for eligible survivors of LACERA members by lowering the member's retirement allowance while living. Unmodified+Plus is available to those who retire on or after March 1, 2005.

This new provision permits additional flexibility in survivor benefits without placing any additional financial burden upon the retirement system. The member pays for the increased survivor allowance by an actuarially equivalent reduction in the member's retirement allowance while living. Survivors eligible to receive the survivor benefit include eligible spouses and domestic partners.

Retirement Calculator with Unmodified+Plus option on www.lacera.com

BENEFITS	RETIREMENT CALCULATOR					
	Please answer the following questions. Additional information about each question can be found on the Calculator Tips page. After reviewing your retirement estimate, you will have the opportunity to recalculate it using different information. (Contact LACERA for a disability retirement estimate. 2-6-04)					
	1. What age will you be when you retire? <input type="text" value="50"/> yrs <input type="text" value="0"/> mos See the Calculator Tips page for minimum age requirements.					
	2. How much Los Angeles County service <u>credit</u> will you have when you retire?					
	PLAN	A	B	C	D	E
	General	<input type="text"/> - <input type="text"/> yrs-mos				
	Safety	<input type="text"/> - <input type="text"/> yrs-mos	<input type="text"/> - <input type="text"/> yrs-mos	N/A	N/A	N/A

cont'd on pg.4

ISSUE • HIGHLIGHTS

30-Year Cancellation and Purchasing Service Credit	8
2005 Boards and Committees	7
Announcing My LACERA	10

Bringing Up Baby	8
From the Executive Desk	2
Identity Theft: Protect Your Privacy	5

Retiring This Year	9
Welcome New Board Members	6

Los Angeles County Employees Retirement Association

Members of the Board of Retirement

- LES ROBBINS
Chair
Appointed by Board of Supervisors
- WILLIAM PRYOR
Vice Chair
Elected by Safety Members
- WILLIAM DE LA GARZA
Secretary
Elected by Retired Members
- MARK J. SALADINO
County Treasurer & Tax Collector
Ex-Officio Member
- SADONYA ANTEBI
Appointed by Board of Supervisors
- BRIAN C. BROOKS
Elected by General Members
- SI FRUMKIN
Appointed by Board of Supervisors
- ARMANDO MACIAS
Alternate Member
Elected by Safety Members
- ED MORRIS
Alternate Retired Member
- SIMON S. RUSSIN
Elected by General Members
- RICHARD WIRTH
Appointed by Board of Supervisors

Members of the Board of Investments

- SANDRA J. ANDERSON
Chair
Elected by Retired Members
- ESTEVAN R. VALENZUELA
Vice Chair
Appointed by Board of Supervisors
- BRUCE PERELMAN
Secretary
Elected by General Members
- MARK J. SALADINO
County Treasurer & Tax Collector
Member Ex-Officio
- WILLIAM PRYOR
Elected by Safety Members
- HERMAN SANTOS
Elected by General Members
- SOL SOTERAS
Appointed by Board of Supervisors
- LEONARD UNGER
Appointed by Board of Supervisors
- LARKIN TEASLEY
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



The Facts about Changing Pension Plans

There are several legislative proposals and at least one potential ballot measure that would impact California's public pension funds. These proposals include:

- Assembly Constitutional Amendment [ACA] No. 1 and No. 5 (Richman); and
- The Howard Jarvis Taxpayers Association's Fair and Fiscally Responsible Public Employee Retirement Act.

What Would These Proposals Do?

These proposals vary in design, but all would mandate closing State, county, and local government "defined benefit" pension plans to new hires beginning July 1, 2007. The retirement benefits of those who are members of LACERA on that date, whether retired or active employees, would be unaffected.

How Would This Impact LACERA and the County?

- Investments of assets may need to be more conservative because no new members will be added after 7/1/07. More conservative investments historically have produced smaller returns for public pension funds.
- If there are smaller investment returns, the employer may need to pay more to fund retirement benefits.

- The employee and employer share the funding for the Cost-of-Living Adjustment program (COLA). If there are smaller investment returns, the employer and employee may need to pay more to fund the COLA program.
- LACERA's actuary estimates that the County contribution rate would need to increase by 3.66% of pay to pay down existing funding shortfalls. We expect the closed LACERA plan will have fewer members over time. So, LACERA will need to match the payment of this County debt to the shrinking membership payroll. This could equate to a \$206 million increase to the County contributions for the fiscal year ending June 30, 2008.
- LACERA's actuary estimates that the County's total contributions (the LACERA defined benefit plan and the proposed new defined contributions plan combined) for the first 10 years would be \$1.29 billion more than the contributions required if all employees were covered by the LACERA defined benefit plan. The actuary estimates that the County would not realize any

budgetary relief under the Richman/Jarvis proposals until the 2018-2019 fiscal year.

How Would This Impact New Employees Hired After 7/1/07?

The proposals all mandate that new employees, hired after 7/1/07 would not be able to participate in the State, county, or local government’s defined benefit plan. New hires

would (or “may”) enroll only in a defined contribution plan, similar to a 401(k).

There are many differences between LACERA’s defined benefit plan and a defined contribution plan. Some major distinctions between the two include:

- Retiree health care is not included in a defined

contribution plan but is available through LACERA’s current plan, and

- Disability retirement is not included in a defined contribution plan but is available through LACERA’s current plan.

Listed below are other differences between LACERA’s defined benefit plan and a defined contribution plan:

<u>Defined Benefit Plan</u>	<u>Defined Contribution Plan</u>
Employer promises to pay specified benefit at retirement	Employer promises to contribute specified amount to member account periodically
Retirement allowance is payable for the life of the member	Benefit payments stop when money is exhausted
Employer invests the funds and bears the risk of adverse investment performance	Employee decides how to invest the funds and bears the risk of adverse investment performance
Benefit amount is determined by average pay, years of service, and age	Benefit amount is determined by investment performance and amount of contributions
Better inflation protection thru COLA (cost-of-living) programs	No COLA program
Funds not available during active service	Hardship withdrawals permitted, sometimes loans permitted during active service
Reciprocal pension benefits possible with specified public employers	Possible transfer of member funds to tax-qualified plans as allowed by law
Various retirement benefit options available to member	Not applicable
\$5,000 lump sum death benefit for retirees	Not applicable

How Would This Impact Retirees?

- As indicated above, current retirees and employees are guaranteed their LACERA benefits under State law.
- LACERA’s STAR COLA plan is optional. Although the STAR COLA benefit is vested for retirees who are currently receiving it, new inflation damage does not have to be included.

- The current Retiree Health Care program is available to employees who retire with a LACERA benefit. It is uncertain if non-LACERA members may participate in the Retiree Health Care program.
- If the Retiree Health Care program is closed to new entrants as the LACERA defined benefit plan is closed to new entrants, retiree health care

costs may increase since there will be fewer covered enrollees.

Other Important Facts

- Smaller investment returns resulting from more conservative investments would increase employee contribution rates.
- Administrative costs of defined contribution plans are higher than defined benefit plans.

Flexible Survivor cont'd from pg. 1

Survivors of members in contributory plans generally receive 65% of the member's benefit, while Plan E survivors get 55%. Previously, if a member wished to provide a 100% survivor allowance under Option 2, the member's allowance was reduced to cover the cost of the entire 100% of the survivor's continuing allowance.

The important change under this new provision is that members' allowances will be reduced only

enough to cover the difference between the 55% or 65% continuance and 100%. The reduction may be from 3% to 10%, and is based on several variables, including the survivor's age. In addition, the legislation gives members the option to set the continuance at a custom percentage up to 100%.

LACERA has added an Unmodified+Plus option to the Retirement Calculator on

www.lacera.com. Using this calculator, you can estimate your cost for this option by seeing the reduction in your retirement benefits.

If you are retiring soon and wish to elect Unmodified+Plus, call LACERA at 800-786-6464 to begin the process. LACERA will send you a retirement estimate with the Unmodified+Plus option included.

Example 1

In this example, a Plan D member with a final compensation of \$3,310 per month retires at age 60 with 16 years of service credit. The member's spouse is 55 years old. The second column shows the same scenario as a Plan E member. (The numbers in this example are approximate.)

	Plan D		Plan E	
	Member Benefit at age 60 (%reduction from Unmodified allowance)	Survivor Benefit (Age 55)	Member Benefit at age 60 (%reduction from Unmodified allowance)	Survivor Benefit (Age 55)
Unmodified	\$ 1,010	\$ 657 (65%)	\$ 630	\$ 347 (55%)
Option 2	\$ 890 (-12.4%)	\$ 890 (100%)	\$ 555 (-12.6%)	\$ 555 (100%)
Unmodified+Plus	\$ 967 (-4.5%)	\$ 967 (100%)	\$ 595 (-4.7%)	\$ 595 (100%)

Example 2

This example shows a Safety Plan B member with a final compensation of \$6,000 per month, retiring at the mandatory age of 60 with 25 years of service credit. The member's spouse is age 55. (The numbers in this example are approximate.)

	Safety Plan B	
	Member Benefit at Age 60 (%reduction from Unmodified allowance)	Survivor Benefit at Age 55 (% survivor continuance)
Unmodified	\$ 3,920	\$ 2,548 (65%)
Option 2	\$ 3,472 (-11.7%)	\$ 3,472 (100%)
Unmodified+Plus	\$ 3,760 (-4.1%)	\$ 3,761 (100%)

Identity Theft: Protecting Your Privacy

by Bernie Buenaflor

One doesn't have to look very far to see how vulnerable an individual's privacy is today, and how damaging the loss of privacy can be. A case in point is the recent misappropriation of private information from Choicepoint, one of the nation's largest data gathering companies. In this case, perpetrators created approximately 50 fake companies to establish customer accounts with Choicepoint. They were then able to buy the private credit and identifying information of unsuspecting victims. They were detected and stopped in October, 2004. Choicepoint has now notified almost 35,000 California residents, and over 140,000 individuals throughout the nation, that their personal information may have been compromised. According to the Identity Theft Resource Center, a non-profit group from San Diego, it can cost someone several thousands of dollars and, on average, 175 hours over a year's time to restore one's good credit standing once it has been damaged by identity theft. In the Federal Trade Commission's latest estimates, identity theft victimizes nearly 10 million Americans each year, costing businesses approximately \$45 billion per year and consumers, about \$5 billion per year.

The Choicepoint crime brings up two very important questions:

- What is LACERA is doing to protect the private information you share with us?
- What can you do to protect yourself from identify theft?

LACERA has taken great pains to ensure that our members' private information is well protected. We supply our staff with privacy training, and have implemented a number

of physical, as well as electronic, safeguards to maintain the security of your data. We use key card doorway access controls, and biometric computer access controls. We also have state-of-the-art video surveillance at our facility and shred all member-related paper garbage. A recent independent audit of our network and website controls by the audit firm, CANAUDIT Inc., gave LACERA outstanding marks for its innovative and exhaustive network and web site security systems. The bottom line is that LACERA does not sell or share your personal information with anyone, and we use this information only to process your benefits. Rest assured, it is LACERA's priority to make sure your personal information is secure with us.

Even if you aren't one of the people affected by the Choicepoint incident, you can help to keep from becoming a victim, by taking a few steps that may go a long way towards protecting your identity:

- Get a shredder. One of the most popular ways to steal personal information is still "dumpster diving"—going through your trash to retrieve bank statements, bills, pre-approved credit card offers, or anything that might show your personal information. If you shred anything that contains your personal information before you throw it into the trash, you will eliminate a major source of risk.
- Carry only the credit and identification cards you need, make a list of the cards you carry, and keep the list in a safe place.
- Do not give personal and

financial information to people you don't know or whose identity you have not verified. Be particularly cautious about unsolicited phone calls, emails, or U.S. mail claiming to come from a legitimate source and asking you for personal information for "verification" or other official-sounding purposes.

- Keep all credit card receipts and statements in a safe place.
- Review your bank and credit card statements every month as soon as they are received.
- Ask your bank, credit card companies, people you do business with, and your employer to protect and not share your personal and financial information.
- Review a copy of your credit report from all three credit reporting agencies at least once a year. You are entitled to one free copy per year from each agency. They may be contacted at the following numbers:
 - o Equifax: 800-525-6285 or 800-685-1111 (www.equifax.com)
 - o Experian: 888-397-3742 (www.experian.com)
 - o TransUnion: 800-680-7289 (www.transunion.com)
- You might also consider placing a fraud alert on your credit report with each of the three major credit reporting agencies above. A fraud alert will force the credit reporting agency to obtain your permission

cont'd on pg.11

**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.*

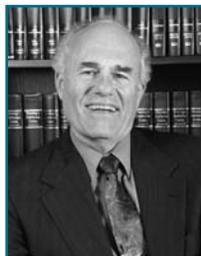
welcome@lacera.com

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.

Welcome New Board Members!

LACERA is pleased to welcome two new members to the Board of Retirement. Ed Morris joins the Board as the Alternate Retired Member, and Armando Macias joins the Board as the Alternate Member elected by safety members. LACERA Board members and staff are looking forward to working with you. Good luck, gentleman, in your new roles on the Board!



ED MORRIS

Ed Morris was born and raised in Los Angeles. He graduated from Glendale High School, attended Glendale College, and took accounting courses at UCLA. He started his career with the County of Los Angeles in 1956 in the office of the County Auditor, and later transferred to the County Treasurer, Retirement Division in 1961. Of his 38 years of County service, Mr. Morris worked for LACERA for 33 years, retiring in 1994. He was the manager of the Benefits Division, and found it especially rewarding to assist active and retired members with issues regarding their pension, disability and health benefits.

Other professional affiliations have included serving on and being the Chairman of the Board of the Fiscal Credit Union, and serving on the Board of Directors of RELAC. Mr. Morris has also been a member of the Glendale Elks Lodge for 48 years. He and his wife Pat have been married 48 years this year. They have three children—two daughters and a son, and six granddaughters and one grandson. Ed's hobbies include sports and traveling in his family's motorhome.



ARMANDO MACIAS

Armando Macias joins the Board of Retirement for a three-year term as the Alternate Member. Mr. Macias is a 22-year veteran of the Los Angeles County Sheriff's Department. Before becoming a Sheriff, Mr. Macias served in the Air Force from 1977–1981. Mr. Macias has earned A.A. degrees in Criminal Justice at the Community College of the Air Force, and Liberal Arts at Allan Hancock College, and is currently earning his degree as a business major at Cal State L.A.

Professional affiliations include serving as the Secretary for ALADS (currently serving a second term), serving on the Political Endorsement Committee since 1999, and founding the Centurion Club, a gathering place for community and business leaders to meet and contribute to their community through fellowship and teamwork.

In January 2005, Mr. Macias received the Legendary Lawman pin, recognizing his work on patrol for over 10 years. He was the recipient of the Meritorious Service award in 2004. 🏆

2005 LACERA Boards and Committees

Below is a listing of all the Board and Committee members on both the Board of Retirement and the Board of Investments. In addition to this comprehensive list, you can find photos, Board agendas, Minutes, By-laws, and more on www.lacera.com. Just click on the "About LACERA" tab at the top of the home page and select "LACERA Boards."

Members of the Board of Retirement

Les Robbins, Chair
William Pryor, Vice Chair
William de la Garza, Secretary
Mark J. Saladino, Treasurer and Tax Collection, Ex-Officio Member
Sadonya Antebi
Brian C. Brooks
Si Frumkin
Armando Macias, Alternate Member
Ed Morris, Alternate Retired Member
Simon S. Russin
Richard Wirth

Members of the Board of Investments

Sandra J. Anderson, Chair
Estevan R. Valenzuela, Vice Chair
Bruce Perelman, Secretary
Mark J. Saladino, Treasurer and Tax Collection, Ex-Officio Member
William R. Pryor
Herman Santos
Sol Soteras
Leonard Unger
Larkin Teasley

Board of Retirement Committees

Disability Procedures and Services

William Pryor, Chair
Simon S. Russin, Vice Chair
Sadonya Antebi
Armando Macias
Les Robbins, Alternate
Sylvia Miller, Staff

Insurance, Benefits, and Legislative

Les Robbins, Chair
William de la Garza, Vice Chair
Sadonya Antebi
Simon S. Russin
William Pryor, Alternate
Marsha D. Richter, Kathy Migita, Staff

Operations Oversight

Brian C. Brooks, Chair
Sadonya Antebi, Vice Chair
Armando Macias
Richard Wirth
William de la Garza, Alternate
Rob Hill, Gregg Rademacher, Staff

Board of Investments Committees

Travel Policy Committee

Sandra J. Anderson
Larkin Teasley
Bruce Perelman
Herman Santos
David Muir, Chief Counsel, Staff

Joint Committees

Audit Committee

Les Robbins
William Pryor
Simon S. Russin
Sandra J. Anderson
Estevan R. Valenzuela
Leonard Unger

CEO Evaluation Committee

Les Robbins
William Pryor
William de la Garza
Sandra J. Anderson
Estevan R. Valenzuela
Bruce Perelman

30-Year Cancellation and Purchasing Service Credit

If you have 30 years of service with LACERA, you may be eligible for cancellation of your member contributions. If eligible, your retirement plan contributions would stop, but you will continue to earn service credit for each month in which you have earnings. The County Employees Retirement Law (CERL) indicates different requirements for general and safety members. A general member must have been a LACERA member on or before March 7, 1973, and may include most types of service credit to meet the 30-year service requirement; if hired after March 7, 1973, there is no cancellation of

member contributions for general members. (General members restoring to a prior plan may be eligible. Contact LACERA for more information). A safety member has no membership date requirement for eligibility, and is limited to certain continuous County and deferred reciprocal service credit that counts toward service credit to meet the 30-year cancellation.

If you are a contributory plan member and will be eligible for 30-year cancellation and plan to purchase service credit, it is important to buy it early in your career to avoid the risk of paying for more than 30 years of service. For

example, if you have earned 20 years of service credit and then decide to purchase 3 years of temporary time over a 10-year period, you will be paying the contract as well as contributing to your general or safety plan. Therefore, by the end of the contract period, you will have paid for 33 years of service.

Members who would like to purchase service credit should take into account their current earned credit when deciding to purchase service credit, and shorten the term of purchase to complete payments prior to the 30-year cancellation date, if applicable. 📈

Bringing Up Baby

Excerpted from *The Wellness Letter*

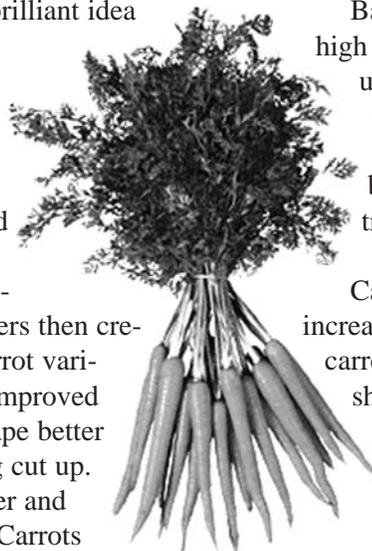
Those miniature peeled carrots in cello packs, piled up at the produce counter, now account for one-third of all carrots sold in this country. Carrots are the original “good-for-you” vegetable. They’re cheap, sturdy, tasty whether raw or cooked, and a storehouse of fiber and beta carotene (which the body uses in that form and also converts into vitamin A). They offer some lutein (another carotenoid), vitamin C, and potassium as well.

But are these “babies” as nourishing as the good old-fashioned carrots you buy with the tops on?

Yes. First, though, they aren’t really baby carrots, which are those small, pale miniatures you may see

on your plate in an upscale restaurant. They are regular carrots that have been peeled and cut down.

This was the brilliant idea of a farmer in Bakersfield, California, seeking to maximize his carrot crop and use up broken or knobby vegetables. Breeders then created newer carrot varieties with an improved cylindrical shape better suited to being cut up. They are longer and sweeter, too. (Carrots



that don’t make the cut are turned into juice or cattle feed, so everybody benefits.)

Baby carrots contain the same high levels of beta carotene as regular carrots. People tend to eat more of them because they are so handy—excellent for lunch boxes, snacks, and appetizer trays. They cost about twice as much, but they are worth it.

Carrot consumption has increased because of packaged baby carrots. In a country that is, or should be, worried about its waistline, baby carrots are good news. 📈

Retiring This Year?

If you're planning to retire in 2005, you have a lot of things to consider, including figuring out the best day to retire, and possibly where to live once you do. Many LACERA members have traditionally retired on March 31, to make the most of the annual Cost-of-Living increase (COLA) which is implemented on April 1. Of course members must also take other things into consideration, including their age, date of hire, and other factors affecting salary. The best way to determine your most opportune retirement date is to attend a Retirement Workshop and speak to a Retirement Benefits Specialist. Take advantage of this excellent service and make sure that you make the most of your retirement date.

If you don't have time to attend a Retirement Workshop, call LACERA at 800-786-6464 and a Retirement Benefits Specialist will assist you over with the phone with choosing a retirement date and other retirement information.

Calculate the Differences

In addition to making use of the Retirement Workshops in planning your retirement, we encourage you to sign on to www.lacera.com and use our retirement calculator. By simply entering your planned retirement date and plan, age as of your retirement, years of service at retirement, and final monthly compensation, the calculator uses current actuarial tables to determine what your retirement allowance could be. You can calculate numerous estimates by entering different retirement dates, salaries, and years of credit.

Although the calculator does not include all the retirement options available to LACERA members or include reciprocal service (your reciprocal service credit is only used by the calculator as a measure of qualifying you for retirement), this tool is still an excellent way to explore different retirement dates. Keep in mind, also, that the results from using the Retirement Calculator are not an official LACERA

estimate. They are solely to be used to help you plan your retirement date.

New Life, New Location

Many retirees find that once their career obligations are no longer a consideration, there's no better time to start a new life chapter in a new location. Whether you're finally going to Florida, moving closer to the children, or packing up an RV for an adventure on the road, don't forget to consider your retirement income taxes. If you remain in California, your retirement income will be taxed by the State of California. But if you reside in another state, California will not collect state income tax on your retirement allowance that was earned in California. This retirement income, however, may be taxable in your new state of residence. State tax requirements on retirement income differ from state to state. You should consult with your own tax advisor and contact the appropriate state tax authority for its rulings. 

The Facts cont'd from pg. 3

- The National Association of State Retirement Administrators (NASRA) reports that the median administrative cost of a defined contribution plan is approximately 1.40% of assets, whereas the median cost of a statewide public defined benefit plan is approximately 0.30%.
- The average cost of investing and administering LACERA's defined benefit plan is 0.39% percent of assets.
- Currently, new hires to L.A. County do not pay into Social Security and therefore employees would not receive a benefit from Social Security at retirement unless they paid into Social Security through another employer. 

Annual Benefit Statement cont'd from pg. 1

"Announcing My LACERA" on page 10.

You may use the form at the end of your benefit statement to change your beneficiaries at any time. 

Announcing My LACERA!

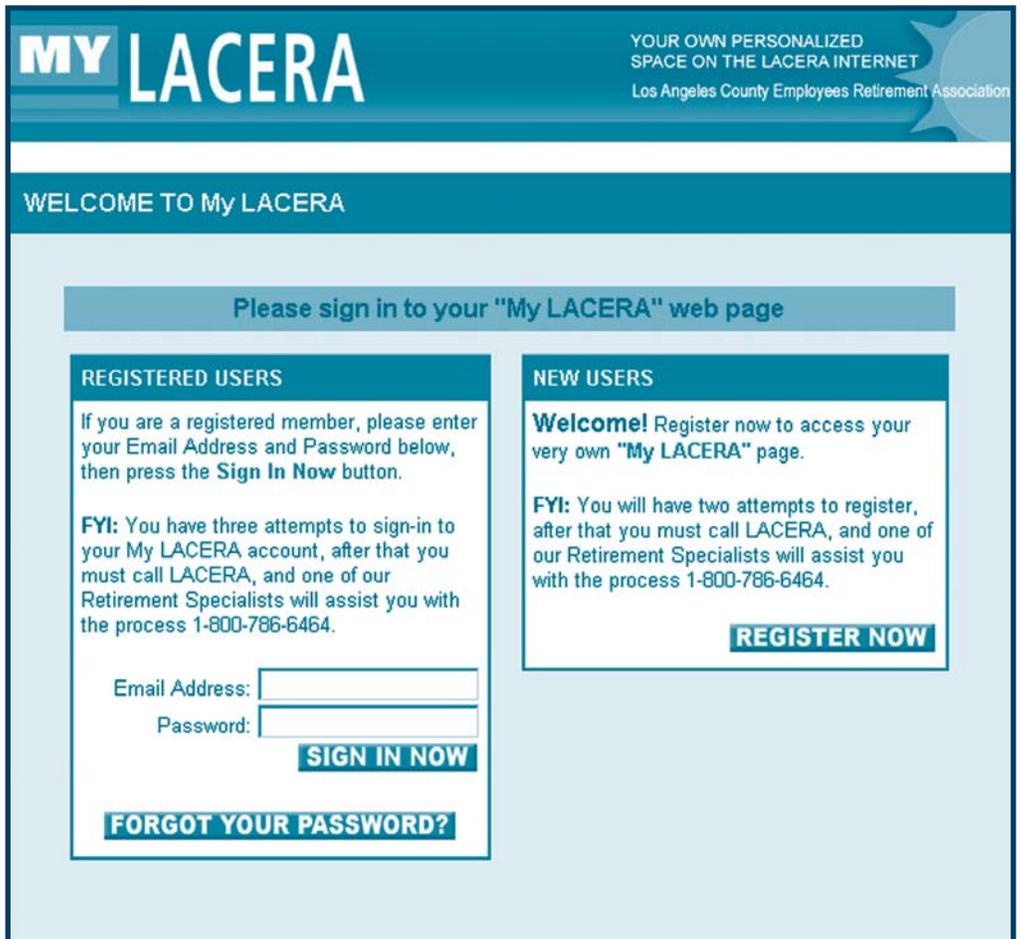
We are very proud to announce the newest and one of the more exciting additions to our web site. Introducing the “My LACERA” member portal, an interactive feature that allows members to securely sign in and access personal membership information online, including:

- Plan type, service credit, membership date
- Retirement plan information such as hire date, current contributions and rate, reciprocal credit, contracts and remaining payments
- Your annual benefit statement
- Recent LACERA interactions such as address changes, estimate requests, etc.
- Much more!

When used together with our online interactive calculators, My LACERA can be a valuable resource for planning your retirement—whether it’s two or twenty years in your future. Just visit the My LACERA page to find out your years of service credit and other information, then plug those numbers into the Retirement Calculator to see how your retirement is shaping up.

Signing Up

Signing up for My LACERA is easy. Just log on to www.lacera.com and click on the “My LACERA” link on



the home page. When you register for the first time, you should be prepared with your latest paycheck stub and know the most recent year you were hired by Los Angeles County. Once you have completed the registration, you will receive an email that contains a link; by clicking on this link, you will activate your account. Note that until you activate your account, you will not be able to access your personalized information on My LACERA.

Need Help?

If at any time you need assistance using My LACERA, feel free to

contact a Retirement Benefits Specialist by calling us toll-free at 800-786-6464, or sending an email to MyLacera@lacera.com. When you sign on for the first time you will have two chances to register. If you are unable to register online for any reason, or have any problems accessing your account, just call or send an email and we’ll be happy to help you. [//](#)

MY LACERA

Public Service Announcement

Be a Volunteer at LACMA

The Art for All program at the Los Angeles County Museum of Art seeks volunteers willing to present tours of the museum's permanent collection and special exhibitions and conduct art workshops for seniors, visitors with disabilities, and youth-at-risk. Gallery guides have the opportunity to participate in a unique program in one of the largest museums in the western United States.

Established in 1980, Art for All has a history of providing quality programs for seniors, children and adults with disabilities, and youth-at-risk. These programs have included gallery tours, art history lectures, and art workshops. In 1992, the museum formed a corps of volunteer guides to meet the increased demand for these

programs. Since its inception Art for All has served over 125,000 visitors, with 98,000 being served over the last 12 years.

The volunteer Art for All guide will be required to attend four training sessions (each four hours), which will begin in the Spring of 2005. Volunteers are expected to do independent research in order to learn about the museum's art works and to become proficient in the delivery of their individually developed tours. Each guide will present a practice tour before being assigned to specific constituencies. Volunteers will be asked to provide at least three one-hour tours per month. Art for All guides are expected to make a minimum commitment of one year to the program.

The minimum requirement for an Art for All guide is an undergraduate degree in liberal or fine arts. Art for All is especially interested in recruiting guides who are fluent in English and Spanish and willing to conduct art workshops. The Art for All guide must be comfortable working with individuals with diverse functional abilities. The ideal guide is enthusiastic, compassionate, and flexible. In addition, the Art for All guide must either be a member of the museum or become a member upon acceptance into the program.

For further information, please contact Mary Martz, Ph. D. or Thelma Waxman by phone at (323)857-6130 or (323)857-0098 (TDD) or by email: mmartz@lacma.org or twaxman@lacma.org.

Los Angeles County Museum of Art

Identity Theft cont'd from pg. 5

before giving your personal information to anyone, so be sure that this added control won't be too unwieldy before you use it. Also, unless you are a victim of fraud, you may be charged for this service.

- There are private companies that offer credit surveillance services for a fee. Though types of services vary, they all basically alert you by email if activity has occurred on your credit file in one of the three major credit reporting agencies. Be wary of these services,

though, as there may be unscrupulous vendors out there. When in doubt, contact one of the major credit reporting agencies or the Department of Consumer Affairs at the number given below.

No matter what we do, we can never completely eliminate the risk of identity theft. To learn additional ways to deal with identity theft, you may contact the Department of Consumer Affairs at (213) 974-1452 (their website is <http://consumer-affairs.co.la.ca.us>). You may also call the Federal Trade Commission's

identity theft hotline, (877) 438-4338. A helpful resource is a book entitled "From Victim to Victor: A Step by Step Guide to Ending the Nightmare of Identity Theft." This book was written by Mari Frank, an attorney-mediator and leading identity theft victim's advocate, who, herself, was once an identity theft victim.

Incidents of identity theft have increased exponentially in recent years. Fortunately, law enforcement and government have also stepped up their responses. At LACERA, we are doing our part to make sure your personal information is safe with us.

Public Service Announcement

CASA Volunteers Needed



CASA of Los Angeles is currently recruiting Court Appointed Special Advocate (CASA) volunteers to investigate the circumstances of children who have been removed from their home due to abuse or neglect and placed in protective custody. CASA volunteers monitor compliance with court orders, work to obtain court-ordered services for

the child, and advocate for the best interests of the child in court and in the community. Volunteers must be at least 21 years of age, be able to make a one-year commitment to the program, undergo a thorough background check, and successfully complete a 36-hour CASA training. Approximately 5-6 hours per week are required. For more information, please call (323) 526-6666. 

Contributing Writers:

Alison Herschberg
Jan Barcus
David Muir
Bernie Buenaflor

Design:

Courtney Cook

Letters to the Editor may be sent to:

Delia Price
POSTSCRIPT
LACERA
PO BOX 7060
PASADENA, CA 91109-7060



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.