

P.S.

POST SCRIPT

NEWS FOR ACTIVE MEMBERS

SEPTEMBER 2019 • VOL. 30, NO. 3

YOUR SECURITY OUR CONCERN Disaster Prep Made Easy

The recent earthquakes in Ridgecrest serve as a reminder for all of us in Southern California to be prepared for “The Big One.” Being prepared means having advanced plans and knowing how to respond to a possible disaster, and making sure your plans are regularly updated to reflect a continually changing environment.

What to Do in an Earthquake

The L.A. County Office of Emergency Management and L.A. County Fire Department remind you to follow

these tips when you experience shaking, which can make a big difference in avoiding injuries.

- **Drop** to the floor; **take cover** under a piece of furniture or protect your head and neck with one arm/hand; and **hold on** to the piece of furniture’s leg to keep it from shifting or uncovering you until the shaking completely stops.
- If you are in a wheelchair or walker and are unable to take cover, **lock** your wheels; **cover** your head and neck area with a pillow or some type of object that

cont’d on pg. 8

CEO Transition

For those members who are not yet aware, effective June 7, 2019, LACERA’s governing Board of Retirement and Board of Investments terminated Lou Lazatin as Chief Executive Officer. Ms. Lazatin was an at-will employee under a public written contract. While this is a confidential personnel matter about which we cannot comment in detail, LACERA’s Boards and staff understand that members care deeply about LACERA and would like additional information.

The Boards and a joint board committee conducted a performance evaluation of Ms. Lazatin in closed session over the course of several meetings spanning four months from February to May 2019, as permitted under California law. Each closed session was duly posted on a public agenda. Through the performance evaluation process and lengthy deliberations, the Boards decided to dismiss Ms. Lazatin from her position.

cont’d on pg. 4

IN THIS ISSUE

- 2 From the Executive Desk
- 4 Congresswoman Judy Chu Visits LACERA
- 4 Message From Chief Counsel
- 5 LACERA Accomplishments
- 10 Your Retirement Healthcare Questions—Answered
- 10 Fraud Alert From the D.A.’s Office
- 11 3 Things: Bowling
- 11 Pre-Retirement Workshop Schedule

Los Angeles County Employees Retirement Association

Board of Retirement

ALAN J. BERNSTEIN

Chair
Appointed by Board of Supervisors

LES ROBBINS

Vice Chair
Elected by Retired Members

GINA ZAPANTA-MURPHY

Secretary
Appointed by Board of Supervisors

VIVIAN H. GRAY

Elected by General Members

JAMES P. HARRIS

Alternate Member
Elected by Retired Members

SHAWN R. KEHOE

Elected by Safety Members

KEITH KNOX

Acting County Treasurer and Tax Collector
Ex-Officio Member

RONALD A. OKUM

Appointed by Board of Supervisors

WILLIAM R. PRYOR

Alternate Member
Elected by Safety Members

HERMAN B. SANTOS

Elected by General Members

THOMAS WALSH

Appointed by Board of Supervisors

Board of Investments

SHAWN R. KEHOE

Chair
Elected by Safety Members

RONALD A. OKUM

Vice chair
Appointed by Board of Supervisors

WAYNE MOORE

Secretary
Appointed by Board of Supervisors

ALAN J. BERNSTEIN

Appointed by Board of Supervisors

DAVID GREEN

Elected by General Members

KEITH KNOX

Acting County Treasurer and Tax Collector
Ex-Officio Member

DAVID L. MUIR

Elected by Retired Members

GINA V. SANCHEZ

Appointed by Board of Supervisors

HERMAN B. SANTOS

Elected by General Members

Assistant Executive Officer
JJ POPOWICH

FROM THE EXECUTIVE DESK

J.J. POPOWICH, ASSISTANT EXECUTIVE OFFICER



MAINTAINING CONTINUITY

Hello, members! Fall is already upon us. I hope you all had a wonderful summer, and are looking forward to the holiday season as much as I am.

As you know, LACERA's CEO position is now in transition, which is why this issue's executive message is coming from me. Hopefully, I'm a familiar face to many of you, as I have been with LACERA since 2005 and have been AEO since 2012. My very first position at LACERA was the Member Services Call Center Manager, so, as you might guess, making sure our members and their families are taken care of is, and always will be, my top priority.

“Our staff remains as focused as ever on providing the highest level of service we can to care for every member, survivor, and beneficiary.”

Despite the CEO vacancy, business continues smoothly and uninterrupted at LACERA. Our very experienced and capable Chief Counsel, Steve Rice, is ably handling the duties of CEO, and the recruitment for a new CEO is moving

along quickly. The goal is to have the search completed by November 1 this year.

If there is one thing I would say to all of our members, it is this: While leadership at the top is important, LACERA is so much more than just one leader. LACERA is 400-plus highly trained, dedicated, professional employees who understand and live our mission on a daily basis. These staff members remain as focused as ever on providing the highest level of service we can to care for every member, survivor, and beneficiary entrusted to us, while ensuring the fund's long-term stability and growth.

Update on Strategic Goals

One of my duties as AEO is working with our staff members to execute the Boards' strategic goals as well as serving as a liaison to the Operations Oversight Committee (OOC), which is responsible for overseeing and making recommendations to the Board of Retirement on a broad range of LACERA operations.

In previous issues of *PostScript*, we gave updates on the progress of our current strategic goals. Teams of managers and key staff members continue to meet regularly and work

toward our prioritized goals, which currently stand as follows.

Case management system: Due to the complexity of coordinating several divisions' needs in one system, the approach to this project has been split into phases. The first phase, a comprehensive needs overview, is pending presentation to the OOC, after which the project plan will be revised and additional phases defined.

Lacera.com redesign: Members of the team shared a prototype of the site architecture (called a wireframe) with the OOC in July. With the OOC's input, the team is now progressing to the next phases of the project, including testing with LACERA members. A planned launch date of the new site is in early 2020; watch *PostScript* for more details in the coming months.

Retirement Benefit Estimate redesign: A new estimate summary and application design is nearing the review and testing stages, and an accompanying guidebook is in development. Ultimately, the goal is to develop an online application process.

PEPRA implementation: A major milestone for this project, the felony forfeiture appeal process, was completed and approved by the BOR in March, and has since been implemented. We are also working closely with the Auditor-Controller's office in addressing pensionable compensation payroll codes, particularly code 099 transparency, and will keep you posted on that progress. A redesigned Annual Benefit Statement is also in the works.

We've Got a Plan for That

Back in July, we were all reminded why it's important to be prepared for an emergency when a 7.1 magnitude earthquake hit Ridgecrest, followed by thousands of aftershocks. Here at LACERA, we are mindful of the adverse effects on members if our operations are interrupted, which is why we have a business continuity plan. The goal of our business continuity plan is to provide management with a road map following a disruption.

Our plan is based on understanding the most essential needs of the organization and how to best meet them. Our recovery efforts center on the ability to provide member benefits and services—first by focusing on mission-critical tasks, then by resuming normal operations as quickly as possible.

Since communication is key to any successful plan, many years ago LACERA implemented an emergency notification system that delivers pertinent information and ensures an open line of communication with staff in the event of a business disruption.

A critical part of ensuring we are prepared to implement our plan is through practice, so we hold scenario-based and functional exercises during the year. This allows us to constantly evolve and improve our skills and teamwork. As a member of the response team, I can assure you that we have a robust and efficient process to take immediate action under a variety of circumstances.

Finally, it's always a good idea to review any plan regularly. LACERA recently contracted with Assurance, a business continuity software and consulting company, to help us take a fresh look at our plan and update it. Bringing in a consultant with years of experience in this area helps us make sure our plan is based on the most current best practices. We will be reviewing and updating our plan over the next few months.

Last, but Certainly Not Least

We had a busy spring and summer full of accomplishments and activities. I'm very proud to announce that, once again, LACERA has won awards from the Government Finance Officers Association for our annual reports. See page 5 for more details about that plus our annual Take Our Daughters and Sons to Work Day, Volunteer Day at the L.A. Food Bank, and co-hosting of the CEM Global Pension Administration Conference.

In closing, I would like to congratulate Board member Joe Kelly on his retirement. Mr. Kelly's engagement and creative approach on issues before the Board will be greatly missed.

Until next time,



Congresswoman Judy Chu Visits LACERA

LACERA was proud to host U.S. Representative Judy Chu on Wednesday, July 3, during a special joint Board meeting. A longtime supporter of many of our issues, Chu represents the 27th District, a highly diverse stretch of San Gabriel Valley communities that is home to LACERA's headquarters and many of its members and staff.



U.S. Representative Judy Chu visited LACERA in July, providing the latest on legislation and congressional efforts in the nation's capital.

After thanking LACERA for its advocacy in Washington, D.C., Chu detailed her efforts on retirement and benefits legislation as a member of Congress and the

House Ways and Means Committee, which has jurisdiction over Social Security and Medicare, among other federal government programs.

Chu gave an update on HR 141, the current version of the Social Security Fairness Act, which would repeal the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO). The WEP and GPO penalize those who have worked in public service by reducing their Social Security benefits. The legislation was reintroduced in the House this year, and is currently with the Subcommittee on Social Security.

Regarding healthcare, Chu is a supporter of early Medicare buy-in for first responders and overall Medicare expansion through lowering the age for eligibility and bringing back the public option. She stated that prescription drug prices need to drop down to the levels seen in other countries, and advised that a bipartisan bill to increase transparency in drug pricing recently passed out of the Ways and Means Committee.

At the end of the meeting, Chu thanked the Boards for their wide-ranging questions. "It shows that you are concerned with *all* Americans: immigrants, workers, and students, and what we all need to succeed and have hope for the future," she said.

Message From Chief Counsel Steven Rice

Recently, events regarding the dismissal of our CEO and an audit of our travel and education policy have received attention from our plan sponsor, the press, and members. Additionally, on July 30, the Board of Supervisors passed a resolution directing the County Auditor-Controller to conduct an audit of LACERA's operations and to request a state audit.

Public service organizations such as LACERA have a unique and solemn duty to work in the public's interest at all times. In addition, we have a duty to be open and transparent about our policies, procedures, and how we administer the funds we are entrusted to manage to pay the promised benefits. We respect the roles and rights of the press and our plan sponsor, as well as members and the public, to ask hard questions and review our operations. We recognize this scrutiny is for the public good, and we welcome constructive feedback that helps LACERA continue to be the premier public pension fund we have always strived to be.

LACERA will be open, transparent, and responsive to all press requests and the County audit, within the limits of the obligations and exemptions provided in the law, and we will continue to update members about the recent developments. We are using our website, lacera.com, to share the most recent updates and information with members as well as the public.

All members should know that LACERA's business is sound and that their benefits, now and into the future, are secure. We will continue to focus on improvement, with an emphasis above all on being good stewards in fulfilling our mission to produce, protect, and provide the promised benefits to our members, as we have very effectively done for 80 years.

CEO Transition cont'd from pg. 1

The Boards have now started the recruitment process for a new CEO to lead LACERA, and unanimously asked Steven P. Rice, Chief Counsel, to assume the delegated duties and responsibilities of CEO during the transition. Mr. Rice has many years of California public pension experience, including at LACERA, and is providing steady leadership for the organization during the search.

To assist in the selection process, the Board chairs have appointed an ad hoc search committee, following the

approach used in past years. Once the committee narrows the field of qualified candidates, all members of the Boards will participate in a thorough interview and evaluation process, and the new CEO will likewise be selected by a vote of all members of both Boards. An executive recruiter, Alliance Recruiting Resources, has been engaged to work with the Boards and the ad hoc committee.

Visit lacera.com for ongoing updates as the process moves forward.



LACERA ACCOMPLISHMENTS

LACERA Honored for Continued Excellence in Financial Reporting



Chief Counsel Steve Rice and Chief Financial Officer Beulah Auten display LACERA's latest GFOA award.

For the 29th consecutive year, LACERA has been awarded the Government Finance Officers Association (GFOA) Certificate of Achievement for Excellence in Financial Reporting for LACERA's Comprehensive Annual Financial Report (CAFR) for the fiscal year ended June 30, 2018. The GFOA award represents the highest form of recognition in governmental accounting and financial reporting. In addition, our annual Popular Annual Financial Report (PAFR)—a condensed version of the CAFR that we send to all members with their December newsletter—has earned the GFOA award for Outstanding Achievement for the 21st consecutive year. Congratulations to the LACERA employees who contributed to the annual reports for earning these prestigious national awards.

Board Member Joe Kelly Retires



Congratulations to Trustee Joseph Kelly, who retired in July from his position as the County of Los Angeles Treasurer–Tax Collector, ex-officio Public Administrator (TTC/PA) and, therefore, his position as ex-officio member of LACERA's Board of Retirement (BOR) and Board of Investments (BOI). Mr.

What Is an Ex-Officio Member?

A Latin term literally meaning “from the office,” an ex-officio member is a member of a governing body by virtue of holding a particular office.

Why is the County Treasurer the ex-officio member of LACERA's governing boards? Because state law requires it.

The County Employees Retirement Law of 1937 (CERL) was enacted to govern retirement benefits for certain public employees for those counties adopting its provisions. The County of Los Angeles is one of 20 California counties that operate their retirement systems under the provisions of CERL.

Prior to the adoption of CERL, county treasurers were responsible for managing retirement assets. When CERL was written, the legislators reasoned that having county treasurers on the governing boards of the retirement systems organized under CERL would provide valuable ongoing financial expertise.

Kelly was appointed TTC/PA by the Board of Supervisors and, at the time of retirement, had held that position for nearly five years.

With Mr. Kelly vacating the TTC/PA position, the ex-officio member of the two governing boards is Keith Knox, who assumed the role of Acting Treasurer–Tax Collector.

During his tenure, Mr. Kelly was active in multiple committees and was elected to several leadership positions, including Secretary of the BOI in 2015, 2016, and 2017, and Vice Chair in 2019; BOI Portfolio Risk Committee Chair in 2016, 2017, and 2018; Joint BOI and BOR Audit Committee Vice Chair in 2015, and Chair in 2016, 2017, and 2019; BOR Operations Oversight Committee Chair in 2015 and 2016; and BOI Fixed Income/Hedge Funds/Commodities Chair in 2015.

A Certified Internal Auditor, Mr. Kelly stated his favorite committee assignment at LACERA was, fittingly, the joint Audit Committee. Among other efforts, he strongly supported development of the Retirement University education module available on lacera.com and

cont'd on next page



In June, 33 LACERA staff helped box meals for needy families at the fourth Annual Employee Volunteer Day at the L.A. Regional Food Bank.

implementation of the appointment system in Member Services. As an openly gay Board member, he also advocated for diversity and inclusion efforts among financial service firms doing business with LACERA.

“The employees of the County of Los Angeles are dedicated public servants,” says Mr. Kelly, reflecting on his own service. “From Pomona to Palmdale to Pacific Palisades, we fight fires, prosecute criminals, clear trails in parks, watch over swimmers at the beach, take care of our neighbors’ physical and mental health, supply water to residences and, like me, collect property taxes, among many other services. We do not pay into the Social Security system, instead paying into our own employee retirement system from our first day of employment. My role has been to oversee the management of LACERA to ensure that the agency provides the promised benefit to retirees, of which I am now one!”

In retirement, Mr. Kelly says he looks forward to spending more time with his large family, hiking, traveling, and teaching at the university and community college level.

Serving the Community One Meal at a Time

On June 15, 33 LACERA staff, along with 14 friends and family members, participated in the fourth Annual Employee Volunteer Day at the Los Angeles Regional Food Bank in Commerce.

Organized by Senior Human Resources Analyst Connie Chan, LACERA staff worked as an assembly line to pack meals for needy families in the community. Describing why she began the event as an opportunity to give back, Chan said, “We started the LACERA Volunteer Day because it was a perfect fit for our culture and values. The L.A. Food Bank is a great cause that

provides us an opportunity to work together and make a difference in the community we live in.”

As a team, LACERA staff packed 4,368 meals for families in need across Los Angeles in a frenetic but fun environment, alongside volunteers from other organizations and nonprofits. In addition, LACERA staff donated a bin of nonperishable food items weighing 75 pounds. On the importance of volunteering at events like this, LACERA employee Percy Petrov said, “I have received food from the Food Bank and other organizations in the past, so it was important for me to give back. Also, I recognize that other families in a similar situation have needs. I am happy that LACERA gives us the opportunity to give back.”

The Los Angeles Regional Food Bank has distributed more than 1 billion pounds of food since it began in 1973. With the help of 37,000 volunteers, like LACERA staff, the

Food Bank is able to serve more than 300,000 people in need on a monthly basis.

Visit Lacera.com to view the video of this event.

LACERA's Daughters and Sons Join the Team for a Day

On April 24, LACERA hosted a group of 40 children between the ages of 8 and 12 as a part of the annual Take Our Daughters and Sons to Work Day. This year's theme was "Workforce Development for All" and centered on fostering skills that are essential for joining the workplace. The employees' kids participated in a wide range of fun activities across several departments that were focused on exposing them to a variety of career paths. In addition, the kids were able to gain insight into their parents' jobs and see what a typical day at work looks like.

After being welcomed at 9 a.m., our young visitors had the opportunity to learn more about LACERA operations by visiting with the Communications, Human Resources, Financial and Accounting Services, Disability Retirement, and Legal divisions. The group took part in specialized activities and games at each stop on the tour and were treated to lunch and ice cream.

The committee for Take Our Daughters and Sons to Work Day includes Andrea Ellison, Justin Chiu, Lauren Decoudreaux, Michelle Yanes, Sevan Simonian, Soledad Cortez, and Stephanie Ashley.

A non-profit educational program in its 27th year, Take Our Daughters and Sons to Work is focused on empowering children by having them participate in hands-on activities outside of a traditional educational setting. Every year, LACERA is proud to be one of the millions of organizations across the country to take part.

LACERA Shines as Co-host of International Benchmarking Conference

From Monday, May 13 to Thursday, May 16, LACERA co-hosted the CEM Global Pension Administration Conference, held in downtown Los Angeles. The CEM firm specializes in benchmarking the cost and performance of investments and administration.

On Tuesday, May 14, 140 conference participants, ranging from local to international, were given a tour of

LACERA, which was skillfully coordinated and planned by staff members from Quality Assurance and Metrics, Benefits, and Member Services. About 50 LACERA staff members from various departments helped host the event, pitching in to serve as ambassadors and onsite help—handling everything from food delivery to room setup to tech support. Workshops by in-house subject matter experts provided attendees with valuable information that many of our guests said they would take home to their own organizations.

Congratulations on a job well done by all the LACERA team members who pulled together to show our organization in the best light!

Public Service Announcement

Adopt a Family for the Holiday Season!

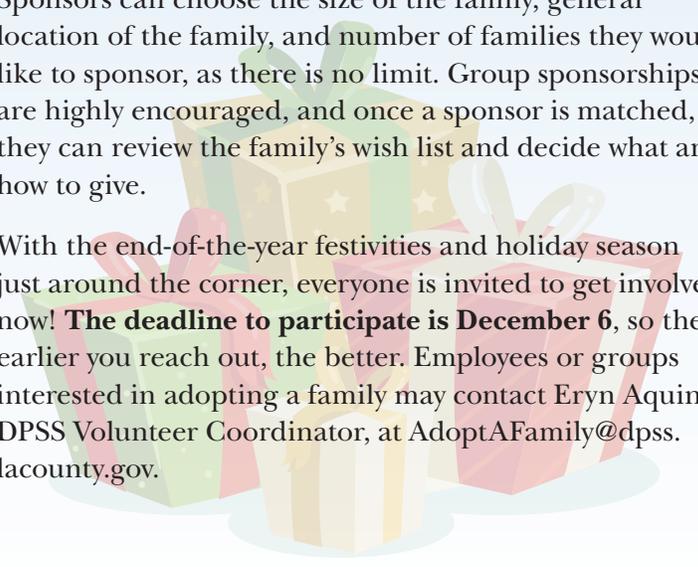


The Department of Public Social Services (DPSS) is gearing up for its annual Adopt-A-Family Program. Adopt-A-Family is a special program that allows individuals or groups the opportunity to provide sponsorship to families in need who are currently being served by DPSS.

Each year, an increasing number of donors have taken part in this worthy DPSS tradition and have helped create a positively memorable holiday season for many families. New items such as toys, clothing, and household items are but a few of the thoughtful gifts given. No gift is too small! This meaningful act of sharing brings a sense of warmth to everyone involved and truly exemplifies the holiday spirit.

Sponsors can choose the size of the family, general location of the family, and number of families they would like to sponsor, as there is no limit. Group sponsorships are highly encouraged, and once a sponsor is matched, they can review the family's wish list and decide what and how to give.

With the end-of-the-year festivities and holiday season just around the corner, everyone is invited to get involved now! **The deadline to participate is December 6**, so the earlier you reach out, the better. Employees or groups interested in adopting a family may contact Eryn Aquino, DPSS Volunteer Coordinator, at AdoptAFamily@dpss.lacounty.gov.



YOUR SECURITY OUR CONCERN

Disaster Prep Made Easy

cont'd from pg. 1

will deflect the debris from falling on to you, and **hold on.**

- Never run out of buildings during an earthquake, since most people are injured by falling debris as they try to exit buildings during the shaking.
- Fires may be common after severe earthquakes due to ruptured gas lines. Locate your gas valve and turn off your gas *only if* you smell gas.
- Keep your hallways clear to help keep you safer during an earthquake. Be very careful when opening closets, cabinets, and other compartments since things may have shifted.
- Limit driving your car following a disaster so emergency vehicles have less traffic.

As we've seen with devastating wildfires and mudslides in recent years, disasters in our area are not limited to earthquakes. To be ready for a variety of situations, the County of Los Angeles' Office of Emergency Management urges the public to follow these tips:

- Have a "go kit" by your bedside, in your vehicle, and at work. Your kit should include the following items: extra battery or charger for your cellphone, flashlight, radio, extra prescription medicine(s), and an extra pair of glasses if you use them. Have a pair of sneakers by your bedside.
- In addition to a go kit, make sure to have an emergency kit with emergency contact information, first aid kit, water, matches or a lighter, nonperishable food, medicines, blanket, comfortable and sturdy shoes, change of clothes, battery-powered radio, cash, manual can opener, and a bottle opener. Ideally, your kit will also include prescription names and dosages; and names, addresses, and phone numbers of doctors.
- Know the location of your kit(s) and include a plan with important information such as a neighborhood map, emergency contacts, evacuation routes/emergency exits, and the location of the gas shut-off valve, water main shut-off valve, and electrical circuit breaker box.
- Don't forget about pet preparedness! Visit www.ready.gov/animals for resources.
- Practice your plan and keep your emergency supplies updated.

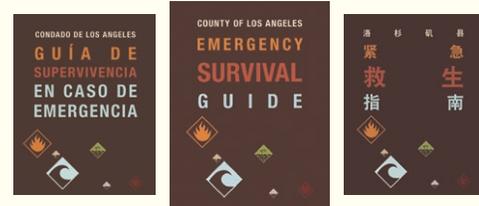


Stay Connected

The more notifications you have, the better. Make sure you are signed up for alerts through a variety of methods, and work together with your neighbors on your emergency plans.

- For L.A. County residents, register for ALERT LA County to receive emergency notifications from authorities at lacounty.gov/emergency/alert-la.
- Cities, special districts, employers, schools, and universities may have their own notification systems. Research other systems available in your community and sign up so that you are informed when there is a local emergency.
- Go to your cellphone settings to double check it is set up to receive wireless emergency alerts (WEAs). Most cellphones' default settings are turned on to receive geographically targeted WEAs from authorities as part of the public safety system.
- Organize and announce a neighborhood meeting to discuss emergency planning activities or, if possible, add to an existing community or neighborhood meeting. Get the word out through community news websites and newsletters, passing out flyers, and posting in public places. This can be an opportunity for communal planning and cooperation in advance of a disruptive event.

For more information on how to prepare for earthquakes and other hazards and threats in Los Angeles County, download a free copy of the County of Los Angeles Emergency Survival Guide at lacounty.gov/emergency or request a free copy by dialing 2-1-1.



Sources: L.A. County Office of Emergency Management, L.A. County Fire Department, Federal Communications Commission





Your Retiree Healthcare Questions

ANSWERED

Members' most frequently asked questions, answered by LACERA's Retiree Healthcare Division

Does the LACERA-administered Retiree Healthcare Benefits Program have an open enrollment period?

No. Unlike the County of Los Angeles, which has an open enrollment period every October, LACERA Retiree Healthcare does not have an open enrollment period. However, there is an applicable waiting period, unless you meet certain exceptions.

The waiting period begins from the date LACERA receives your enrollment change form.

Medical Waiting Period=Six Months

In most cases, after completing a six-month waiting period, you can change your LACERA-administered health plan to another. Coverage is continuous and you do not need to provide evidence of insurability.

There are **exceptions** to the medical waiting period requirement as follows:

- You move out of your HMO service area.
- You are currently enrolled in Anthem Blue Cross of California and move out of the Prudent Buyer network area.
- You change from Anthem Blue Cross Plan I, Anthem

Blue Cross Plan II, Anthem Blue Cross Prudent Buyer Plan, Kaiser Permanente, UnitedHealthcare, or CIGNA Network Model Plan into Kaiser Senior Advantage, United Healthcare Medicare Advantage, SCAN, or Anthem Blue Cross III.

- You change from Anthem Blue Cross I into Anthem Blue Cross II.
- You change from any LACERA-administered medical plan into SCAN.

Dental/Vision Waiting Period=One Year

In most cases, after completing a one-year waiting period, you can change your LACERA-administered dental/vision plan into another. Coverage is continuous and you do not need to provide evidence of insurability.

The only **exception** to the dental/vision one-year waiting period is if you move out of your HMO service area.

For more information, please visit the LACERA website at lacera.com and click on the Retiree Healthcare Tab.

If you have questions, please contact the LACERA Retiree Healthcare Division by calling 800-786-6464 (press 1) or 626-564-6132, or emailing healthcare@lacera.com.

To access your health plan information on your My LACERA account, visit lacera.com and click the My LACERA logo at the bottom of the page to sign up or sign in.

FRAUD ALERT FROM THE D.A.'S OFFICE

Fraudsters Target Drivers with Staged Auto Collision Scam

A seemingly simple fender bender might really be a financial fraud. In the Staged Auto Collision Scam, criminals quickly pull in front of another vehicle and hit the brakes, causing a rear-end collision that appears to be the other driver's fault. The fraudsters then collect payouts from the victim's insurance.

Scammers use a variety of tricks, such as waving for victims to merge and then suddenly pulling forward so that their vehicle is struck, saying a crash caused damage that was already on a vehicle and falsely claiming they and their passengers were seriously injured.

Tips:

- Immediately call police to a crash scene.
- Take photos of the other person's driver's license, license plate, vehicle damage, and passengers.
- Don't use a body shop recommended by the other driver; it could be part of the scam.

Visit lacera.com/about_lacera/fraud_alerts.html for a video link with more details.

3 THINGS: BOWLING

Bowling is a great way to beat the heat and have some indoor fun as summer comes to an end. People all around the world participate in bowling leagues or relax with friends and family by hitting the lanes. Even if you weren't able to celebrate National Bowling Day on August 10 or U.S. Bowling League Day on September 3, you can still head to your local bowling alley and spend some quality time with your favorite people. Here are some fun facts about bowling:

- According to anthropologists, a version of bowling may have been played in ancient Egypt as early as 5,000 BC. It is believed the Egyptians rolled stones at objects with the goal of knocking down as many of them as they could.
- The largest bowling alley in the world is in Inazawa, Japan. Completed in 1972, the Inazawa Grand Bowl has a total of 116 lanes.
- Bowling balls were made of wood before transitioning to heavy rubber in the first half of the 20th century. In the 1960s, manufacturers progressed to the polyester resin balls we use today.

Sources: southfloridareporter.com, bowling.com, bowlingdigital.com, guinnessworldrecords.com, nationaldaycalendar.com

Pre-Retirement Workshop Schedule

SEPTEMBER 2019

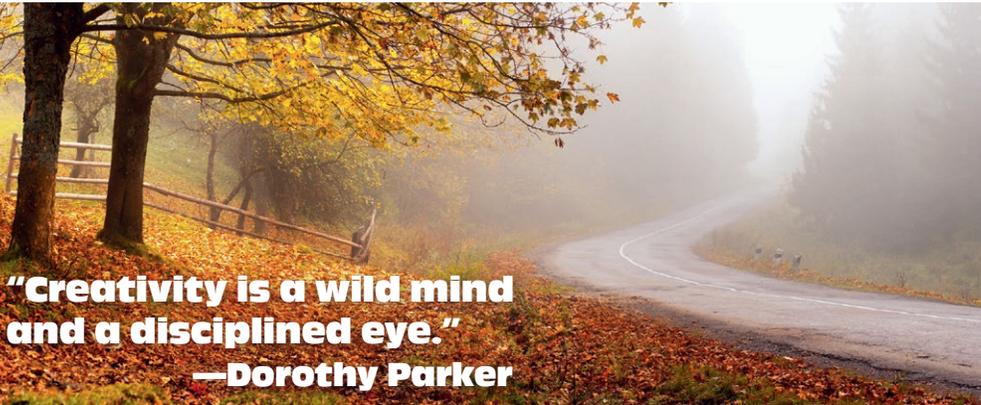
S	M	T	W	T	F	S
1	H	3	4	5	6	G/S*
8	9	G	11	12	13	14
15	16	G	18	19	20	21
22	23	G	25	26	27	28
29	30					

OCTOBER 2019

S	M	T	W	T	F	S
		S	2	3	4	G/S*
6	7	G	9	10	11	12
13	H	15	16	17	18	19
20	21	G	23	24	25	26
27	28	G	30	31		

NOVEMBER 2019

S	M	T	W	T	F	S
					1	G/S*
3	4	S	6	7	8	9
10	H	G	13	14	15	16
17	18	G	20	21	22	23
24	25	G	27	H	H	30



"Creativity is a wild mind and a disciplined eye."
—Dorothy Parker



CONNECT WITH US!

Visit: 300 N. Lake Ave.
Pasadena, CA 91101

Email: welcome@lacera.com

Call: 800-786-6464

Website: Lacera.com

G = General Members
S = Safety Members
H = Holiday

Unless otherwise indicated, workshops are held at LACERA from 8:30 a.m. to noon. Empower Retirement will offer a 45-minute overview of Horizons (457) and Savings (401k) plans; LACERA will give a 2.5-hour presentation. **Reservations are required; access the Appointment System on lacera.com or call 800-786-6464 to reserve a seat.**

*Held at LACERA from 8:00 a.m. to 11:30 a.m.

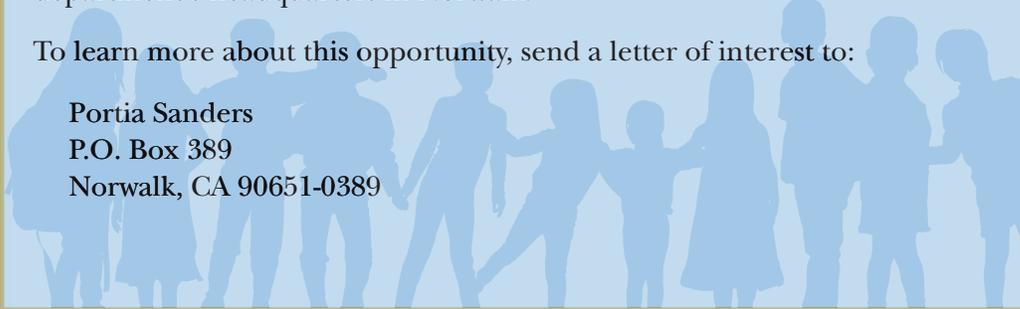
Public Service Announcement

Become a Marriage Ceremony Volunteer

The Los Angeles County Registrar-Recorder/County Clerk's office is currently seeking volunteers to perform civil wedding ceremonies. Volunteers become part of a special and memorable event in the lives of loving couples by performing ceremonies in branch offices and the department's headquarters in Norwalk.

To learn more about this opportunity, send a letter of interest to:

Portia Sanders
P.O. Box 389
Norwalk, CA 90651-0389



Upcoming Holidays

LACERA will be closed:

- **Monday, October 14**
to observe Indigenous Peoples Day
- **Monday, November 11**
for Veterans Day
- **Thursday and Friday, November 28 and 29**
to observe Thanksgiving

Editor's Note:

PostScript is published by the staff of LACERA. Consult with professional advisors regarding legal, tax, and/or medical matters; LACERA does not offer legal, tax, or medical advice.

LACERA Communications, P.O. Box 7060, Pasadena, CA 91109-7060 • 800-786-6464 • email: welcome@lacera.com

Contributing Writers: Thomas Cohen, James Nicholson, Sarah Scott, Retiree Healthcare Division **Designer:** Josh Smalley

Editor: Sarah Scott