

P.S.

POSTSCRIPT

NEWS FOR ACTIVE MEMBERS

JUNE 2020 • VOL. 31, NO. 2



Salute to Our Members on the Frontlines



LACERA gives its heartfelt thanks to all of our members working in medical, public health, emergency, and other essential services throughout the COVID-19 pandemic. While we are all in this together, you are leading the way with your life-saving efforts.

We know how important your work is and how vital it is to our community. We salute you for your steadfast dedication to keeping our residents as safe and healthy as possible under the most challenging of conditions. We will continue to serve you with the conviction you've shown, and to fulfill our mission to produce, protect, and provide the promised benefits.

August 2020 LACERA Board Elections

YOUR VOTE COUNTS

Between August 5 and August 31, the County is holding elections for the Second Trustee seats on both the Board of Retirement and the Board of Investments. The current Board trustees' terms expire on December 31, 2020, with the newly elected trustees taking office on January 1, 2021.

Active LACERA general members will have two options for casting their votes: online and over the phone. All active

IN THIS ISSUE

- 2 From the Executive Desk
- 4 LACERA Accomplishments
- 5 Ways to Have Fun at Home
- 6 It's Time to Start Your Garden
- 9 Three Things: Jigsaw Puzzles
- 10 Taking Care of a New Pet
- 11 Pre-Retirement Workshops

cont'd on pg. 4

**Los Angeles County Employees
Retirement Association**

Board of Retirement

HERMAN B. SANTOS

Chair
Elected by General Members

VIVIAN H. GRAY

Vice Chair
Elected by General Members

GINA ZAPANTA

Secretary
Appointed by Board of Supervisors

JAMES P. HARRIS

Alternate Member
Elected by Retired Members

SHAWN R. KEHOE

Elected by Safety Members

KEITH KNOX

County Treasurer and Tax Collector
Ex-Officio Member

WAYNE MOORE

Appointed by Board of Supervisors

RONALD A. OKUM

Appointed by Board of Supervisors

WILLIAM R. PRYOR

Alternate Member
Elected by Safety Members

LES ROBBINS

Elected by Retired Members

THOMAS WALSH

Appointed by Board of Supervisors

Board of Investments

DAVID GREEN

Chair
Elected by General Members

HERMAN B. SANTOS

Vice Chair
Elected by General Members

WAYNE MOORE

Secretary
Appointed by Board of Supervisors

ALAN J. BERNSTEIN

Appointed by Board of Supervisors

ELIZABETH GREENWOOD

Appointed by Board of Supervisors

SHAWN R. KEHOE

Elected by Safety Members

KEITH KNOX

County Treasurer and Tax Collector
Ex-Officio Member

DAVID L. MUIR

Elected by Retired Members

GINA V. SANCHEZ

Appointed by Board of Supervisors

Chief Executive Officer

SANTOS H. KREIMANN

Assistant Executive Officer

JJ POPOWICH

FROM THE EXECUTIVE DESK

SANTOS H. KREIMANN CHIEF EXECUTIVE OFFICER



Through Thick and Thin

Hello, LACERA members. As I write this at the end of April, we have lived through dramatic changes since the last issue of *PostScript*, with the COVID-19 pandemic altering the way we live and work practically overnight. On behalf of everyone at LACERA, thank you for your dedicated service to our community when it has counted the most.

I hope you and your families are staying mentally and physically healthy, and that we are much closer to life as normal when our September newsletter hits your mailbox.

How We Transformed Operations

Fulfilling our organizational mission as the COVID-19 crisis has developed has been a tremendous challenge, but one that our staff has taken up gamely. Our top priorities of protecting the health of our members and employees while maintaining uninterrupted service operations helped guide all of our actions and decisions in the last several months.

When the Safer at Home orders and social distancing guidelines went into effect in mid-March, we had to close our Member Service

and Call Centers with almost no time to prepare and give notice to members. We began operating with only essential staff on site while quickly converting to a remote workforce.

Our staff quickly reached out to help as many members with pending business as they could, and rescheduled members with in-person appointments to phone

“
I want to reassure everyone that LACERA remains financially stable.
”

counseling sessions. Our call center system was temporarily limited to voicemails and electronic communication, so staff called members back on their personal cellphones, answered emails and secure messages, and continued to process work and counsel retirees and active LACERA members.

We've never had a teleworking program for a variety of reasons specific to how we run our organization. This transition would

From the Executive Desk cont'd

have been challenging under the best of circumstances, but was particularly untimely during our busy retirement season.

Nevertheless, our Systems staff quickly developed and implemented technological tools such as a secure work-at-home portal for our service units and legal team, while our work units simultaneously developed new telework procedures and rules.

Despite our compromised position to interact with members, I'm proud to report that all members who elected to retire by March 31 were processed. This is a testament to the dedication, flexibility, resourcefulness, and resilience of our staff, and I commend them all for a job well done.

Throughout April, we continued to expand and improve our capabilities. We introduced a new way for members to return our messages and connect with a Retirement Benefits Specialist on an appointment basis, and we created a remote call center to restore our customer service abilities to near full-service functionality. We also co-partnered with Empower Retirement to present retirement planning webinars as another avenue to inform members about their retirement benefits and create long-term financial security. In addition, we created a special COVID-19 Resources page (lacera.com/home/covid19_news.html) to help members access important LACERA documents and notices, County alerts, and security, health, and safety resources.

As this issue goes to print, we are still getting our service operations back to full speed while also turning our attention back to our strategic planning and budget process, as well as the strategic goals and major projects that were underway when the crisis hit. I anticipate updating you on progress in many of those areas in the next newsletter.

If you were in the retirement process while all of this was happening, thank you for your patience and understanding. We recognize it was extremely hard on those of you who needed to reach out to us for service as you were making crucial decisions for your financial future. As we have been restoring our services one by one, we are building them out in a robust manner that will make our future customer service operations more nimble, reliable, and secure during emergencies and under normal conditions.

Many of you expressed your support as we were ramping up our remote capabilities and services. Thank you for your kind words. I shared several of your messages with our entire staff so they knew that their efforts were appreciated.

Your Benefits Remain Secure

I want to reassure everyone that LACERA remains financially stable. As a long-term investor, we manage our investments to enable us to pay benefits today, tomorrow, and well into the future for both current and future Los Angeles County employees and retirees.

Over such a long time horizon, there will be periods of strong market returns, as well as times of market turmoil like the one the COVID-19 pandemic has prompted. LACERA prudently diversifies its investment portfolio to produce returns over long time frames to pay benefits, despite occasional market disruptions. We also focus on maintaining sufficient cash balances at all times. Rest assured that your benefits remain safe and secure.

Strong Together

The events of the last several months have proven to me that L.A. County employees are truly at their best when they work together in the community's interest. To our 34 departments providing services too numerous to list here, and particularly frontline medical, first responder, public health, and social services personnel who have stepped up to take care of our residents, you are truly inspirational. Thank you for showing us the best of humanity during the worst of times.

We all have more challenges ahead before this is over, but step by step and day by day, we will get through this together. Until next time, take care and stay safe.

Santos H. Kreimann



LACERA ACCOMPLISHMENTS

LACERA Attends NCPERS, Visits With Policy Makers

From January 26 to 29, LACERA trustees and staff attended the National Conference on Public Employee Retirement Systems (NCPERS) 2020 Legislative Conference in Washington, D.C. Attendees included trustees Herman Santos, Vivian Gray, David Green, and Gina Sanchez, and executive and staff members Santos H. Kreimann, Barry Lew, Cassandra Smith, and Kathy Migita.

The conference provided education on a variety of topics, including tax, federal pension, and Social Security policy, and regulatory activities.



L to R: CEO Santos H. Kreimann, Legislative Affairs Officer Barry W. Lew, Congressman Tony Cárdenas (CA-29), Board of Investments Trustee Gina V. Sanchez, Board of Retirement Chair and Board of Investments Vice Chair Herman B. Santos, and Consultant Shane Doucet

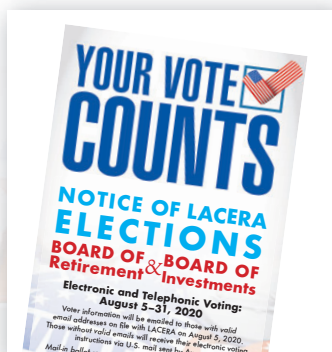
LACERA's conference participants took the opportunity to directly engage with the following California legislators and their staffs: Senator Dianne Feinstein and Representatives Adam Schiff, Susan Davis, Alan Lowenthal, Mike Thompson, Kevin McCarthy, Tony Cárdenas, Jimmy Gomez, Linda Sánchez, and Judy Chu. LACERA provided input about laws and policies that affect our organization and its members, like the unrelated business income tax on public pension plans, the Public Employees' Pension Transparency Act, and a possible repeal of the Windfall Elimination Provision and Government Pension Offset.

LACERA Board Elections cont'd from pg 1

general members with a valid County email address will be sent individualized login credentials and voting instructions to access the online and telephonic voting systems.

You are strongly encouraged to update or provide your current email address to LACERA to receive voting information and reminders via email. Please contact LACERA at 800-786-6464 or log in to your My LACERA account to edit your profile. All election materials will be provided to your most recent contact information.

For general information regarding the election, call the Executive Office of the Board of Supervisors at 213-974-1093.



Public Service Announcement Disaster Help

All of our lives have been affected over the last several months, and many people are more financially vulnerable. The L.A. County Disaster Help Center was created to provide advice and resources to workers, consumers, businesses, nonprofits, and tenants/landlords. A collaboration of the L.A. County Board of Supervisors, Department of Consumer and Business Affairs, and Workforce Development, Aging and Community Services, the Help Center is open Monday through Friday, 8:30 a.m. to 5:30 p.m., and Saturday from 10 a.m. to 3 p.m.

Call 833-238-4450 or visit lacountyhelpcenter.org for more information.



Ways to Have Fun at Home

Now is a great time to take advantage of a luxury that most of us usually don't have: extra time. Here are some ideas to help you make the most of it.

Connect virtually with loved ones. If you don't live in the same household, regularly call, text, or video chat to check in. It can bring you closer together, as well as improve your moods. You can also set up an account to play free internet games together, including chess, checkers, bingo, trivia, word games, or even karaoke. Or if you have a videogame console, arrange to play online multiplayer games.

Take up a new hobby to help pass the time, open your mind, and create meaning for yourself. Get started on websites like www.createca.org/ or [createathome](http://createathome.com), which has links to various creative resources. There are endless free podcasts, lessons, and videos to help you learn a new skill like painting, photography,

sculpture, dance, singing, writing, acting, or other ways of expressing yourself.

Get your game on. If you have a group, break out that bocce ball, badminton, or croquet set, or play cards and board games for competitive fun. For more relaxing activities, try Legos and putting together jigsaw puzzles.

Find your breath. Focusing on the here and now is an excellent way to build awareness and find contentment. Practicing meditation and mindfulness can provide a renewable source of happiness, while yoga and tai-chi can help you stay active and healthy. There are many free apps and videos that can lead you in the basics of these practices.

Educate yourself. Lifelong learning is for everyone. Find a topic that interests you and explore. It can be as simple as reading a book or listening to the radio or a podcast on a new topic, or taking a free class on

platforms like www.edx.org or www.khanacademy.org. You can also access limitless free resources on websites like www.openculture.com.

Travel the world at home. Use Google Earth to explore new places, or research countries you've always wanted to visit. For full immersion, combine that with learning a new language, via one of the many free apps, classes, and online lessons available. Or visit a top tourist attraction: The world's most famous museums, parks, zoos, and aquariums offer virtual tours.

Attend a Concert. Yes, you can even watch a play or attend a virtual concert, thanks to the magic of the internet. Many artists, bands, and orchestras are offering free, online concerts and performances on YouTube or their own websites. Have slow internet? Don't worry, check your local public radio for an analog option.

It's Time to Start Your Garden



Now that going to the grocery store has become a stressful endeavor and we are spending more time at home, many people have turned to planting a garden to help alleviate some of their food needs while enjoying a relaxing hobby.

It's also a nod to the victory gardens of the past, which aimed to boost morale and help create food security during both world wars. (Amazingly, in 1944, victory garden production equaled about 40 percent of the fresh fruits and vegetables consumed in the U.S.!)

Whether growing veggies from scraps on your countertop or repurposing a section of your yard, there are lots of benefits to starting a garden:

- It's fun: You get to nurture and watch something grow.
- It's rewarding: You literally get to reap—and eat—what you sow.
- It's good for the planet: Plants help clean the air, and growing your own produce and composting helps you reduce your carbon footprint.
- It's good for you: Positive effects range from improved heart health to better sleep and immunity.
- It creates community: You can learn from others and share what you grow with family, friends, and neighbors.
- It's experimental: There are lots of unusual heirloom varieties to try and you can test out brand-new recipes come harvest time.

If you have children or grandchildren, gardening can also be a great educational tool and a cooperative way to spend time together.

If you are unsure of where to start with your garden, start small. You probably already have something on hand! If you trim about two inches of the white part of a stalk of green onions and place it in a cup of water, it will eventually bloom a new stalk and you can plant it in soil. You can do the same thing with the roots of a round onion. You can also grow beet, celery, and lettuce leaves by placing their bases in water.

If you want to grow bigger, there are lots of possibilities. You can be creative and optimize your space in a way that is visually appealing and functional. If you have a small apartment balcony, you can try growing your favorite fruits, vegetables, or herbs in containers. If you have yard space, you have lots of options to lay out your garden, from traditional rows to raised beds to tiers and trellises. Planning is part of the fun!

If it's your first time giving gardening a try, there is a wealth of free web resources to help. Great places to start your research are the classic Old Farmer's Almanac, seed companies, or your local university's extension program. Hobby gardeners are also generous with their knowledge. If you don't have an expert friend or family member, check out some of the thousands of videos shared online.



Buy Direct From the Farm



If you don't want to maintain a garden but would like access to farm-fresh produce, consider buying harvest "shares" from a local farm as a member or subscriber. Generally, CSA boxes are available weekly via pickup or delivery, and farms range from traditional family-run operations to urban backyard cooperatives. Depending on the farm, some offer customizable boxes, while others pack up whatever is ready for harvest that week (a good way to try new ingredients). Some also offer add-ons like eggs, flowers, honey, meats, or prepared goods.

To find a CSA near you, try www.localharvest.org or the USDA's local food directory at www.ams.usda.gov/services/local-regional/food-directories.

Easy Homemade Zucchini Bread

Do you have the gardener's classic "problem" of too much zucchini? Comfort baking some quick and delicious zucchini bread can help use up some of that bounty. What you will need:

- An 8 inch x 4 inch bread pan
- 1 1/2 cups of all-purpose flour
- 1 cup of grated zucchini
- 1 egg and 1 egg yolk
- 1/4 teaspoon of baking powder
- 1/2 teaspoon of baking soda
- 1/2 teaspoon of salt
- 1/2 cup of vegetable oil, or 1/4 cup of applesauce and 1/4 cup of oil
- 1 1/2 teaspoons of cinnamon
- 1/4 teaspoon of nutmeg or pumpkin pie spice
- 2 teaspoons of pure vanilla extract
- 1/2 cup of walnuts
- 3/4 cup of white sugar
- 3/4 cup of brown sugar

Directions:

1. Preheat oven to 325 degrees.
2. Grease your bread pan.
3. Whisk together flour, baking powder, baking soda, salt, cinnamon, and nutmeg in a large bowl.
4. In another bowl, beat the egg and egg yolk together with a whisk, adding sugar, oil, and vanilla until mixed.
5. Add the wet bowl ingredients to the dry bowl and mix.
6. Stir in zucchini and walnuts.
7. Pour into your greased pan.
8. Bake for 45 to 60 minutes. Check for doneness with a toothpick after 45 minutes and continue baking until it comes out clean.
9. Remove pan from the oven and let cool for at least 20 minutes before slicing and enjoying.

Health and Home Word Search

V E W J X C H N Z G U N V R C
O L S B W R E O N I E U K M L
U Z X O M D T I Y V W S R Y E
O Z Q W R A C G N I K O O C A
Z U C A A N S S N E U T L Z N
U P G O A S B K T A A G U W I
K O V T W L H Z S E C Q A M N
B S S X A F S H Z F P R Y K G
P I U Z L Q O E A Y P R A H H
D R Q X K J K Q V N T Z E Q X
C Q W X S I N N B O D A O S H
V I D E O G A M E S L S P O H
V K H O B B Y L H T M G M R X
J C J O P E D J H W N E K A B
A M O O V I F Y F I Y Q R B L

BAKE
CLEANING
COOKING
DISTANCING
GARDEN

GLOVES
HEALTHY
HOBBY
HOME
MASKS

PETS
PUZZLE
VIDEO GAMES
WALKS
WASH HANDS

Answer key on page 11



Fruit and Veggie Frenzy

Add one letter to the word in each line.

Rearrange all the letters to spell the name of a fruit or vegetable.

Example: plea

Answer: Add the letter p to spell apple.

1. noon _____

2. page _____

3. tee _____

4. chains _____

5. nab _____

6. ump _____

7. rap _____

8. chap _____

9. if _____

10. groan _____

11. nor _____

12. elm _____

13. raids _____

14. eat _____

15. moan _____

Answer key on page 11

3 THINGS: Jigsaw Puzzles

Now that most of us are spending a lot more time at home, the jigsaw puzzle has boomed in popularity. It's a fun way to pass the time or to work on a project together with friends or family. Whether you bought a brand-new puzzle or finally dusted off that box you found in your closet, here are some fun facts about jigsaw puzzles:

- The creation of the modern jigsaw puzzle is credited to John Spilsbury in England in 1767. Spilsbury was a cartographer from Berkshire who cut out a map and challenged people to reassemble its geographic design.

- Every time you put together puzzle pieces, you get a surge of dopamine. This brain chemical compound improves memory, learning, and mental health.
- Think you're a jigsaw puzzle expert? Try to beat the current world record of 13 minutes and seven seconds for a 250-piece puzzle.

Sources: *The Perfect Fit*, *Culture Greetings*, *RAR Puzzles*

Taking Care of a New Pet

A bright side of quarantining is that a record number of dogs and cats have been fostered or adopted in recent months, and numerous studies show that pets are good for your health. If you recently adopted a four-legged family member, here are a few friendly reminders to keep everyone healthy and happy.

Medical Care

Veterinary services are considered essential, so make sure your new pet receives a physical, proper vaccinations, and neutering/spaying.

Supplies

All pets need to have access to a warm, dry bed, a place to use the bathroom, toys, and clean food and waterbowls.

Feeding

Whether you are giving your cat or dog its age-appropriate kibble, making them gourmet treats, or letting them eat some of your leftovers, it's important



to remember that certain foods are never okay for your pet. Cats cannot eat things with garlic or onion powder. Eating foods seasoned with these can lead to poisoning. Dogs need to avoid fruits, nuts, oils, avocado, chocolate, coffee, anything salty, and yeasted doughs.

As always, make sure your pet has access to clean, fresh water.

Hygiene

To prevent spreading germs, wash your hands any time you handle your pet. Also, keep them away from areas where you are preparing, serving, or consuming food.

Exercise

Regular exercise and maintaining a healthy weight helps keep both you and your pet physically and mentally healthy. Schedule in

playtime or set up and maintain a routine of getting outside and enjoying the fresh air together.

Sources: www.latimes.com,
www.wired.com, www.aspca.org,
www.cdc.gov

FRAUD ALERT

AVOID SOCIAL SECURITY SCAM TEXTS

The Inspector General of the Social Security Administration (SSA) is warning of a new tactic by government imposters to reach—and victimize—Americans by phone.

Text messages that claim to come from Social Security warn about a Social Security number problem.

They ask the recipient to call a number back to resolve the problem and avoid legal action.

This trick appears to be the latest development in continuing widespread scams meant to deceive Americans into providing money and personal information to scammers. Social Security will *never* send a text asking for a return call to an unknown number. SSA will only send text messages if you have opted in to receive texts from the agency and

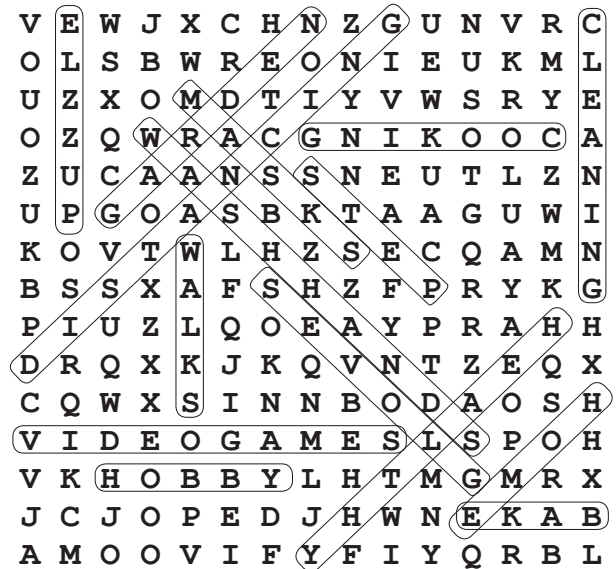
only in limited situations. If you receive a suspicious call, text, or email about a problem with your Social Security number or account, do not respond or engage with the caller or sender. Report these scams through the SSA's dedicated online form at <https://oig.ssa.gov>.

You can find more information about this and other scams on the Social Security Matters blog at <https://blog.ssa.gov/>.

Pre-Retirement Workshops Update

LACERA's highest priority is the health and well-being of our members and employees. We have a responsibility to each other and the greater community to slow the spread of COVID-19. Until further notice, all Pre-Retirement Workshops will be replaced with phone appointments and webinars. You can call us at 800-786-6464 to schedule a phone appointment or webinar or to ask any questions you may have about your benefits.

If you were planning to attend a Pre-Retirement Workshop, LACERA and Empower Retirement are also scheduling upcoming retirement counseling webinars to cover this information. If you are interested in participating, watch your inbox. Empower will be sending a webinar invite to all County employees through the County's email system, with a sign-up link and instructions on how to attend.



BAKE	GLOVES	PETS
CLEANING	HEALTHY	PUZZLE
COOKING	HOBBY	VIDEO GAMES
DISTANCING	HOME	WALKS
GARDEN	MASKS	WASH HANDS

“A NEW DAY WILL COME,
AND WHEN THE SUN
SHINES, IT WILL SHINE
OUT THE CLEARER.”

— J.R.R. Tolkien

Fruit and Veggie Frenzy Answers from pg 9

- | | | |
|------------|------------|------------|
| 1. onion | 6. plum | 11. corn |
| 2. grape | 7. pear | 12. lime |
| 3. beet | 8. peach | 13. radish |
| 4. spinach | 9. fig | 14. date |
| 5. bean | 10. orange | 15. mango |

FRAUD ALERT

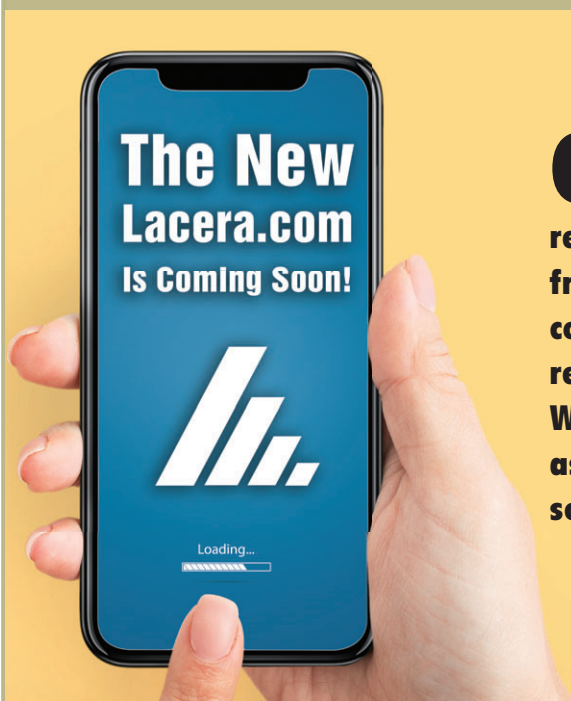
WATCH OUT FOR COVID-19 SCAMS

The Los Angeles County Joint Information Center reports that malicious websites, email schemes, and other scams are proliferating, trying to cash in on COVID-19 fears. When web users click on fraudulent weblinks, hackers can deliver malware and then gain access to passwords, browsing information, credit card numbers, and other personal information. The following is a list of security tips the public can follow:

- Avoid online advertising offers related to COVID-19.
- Decline door-to-door solicitations claiming COVID-19 fundraising.
- Do not click on emails and attachments that you do not recognize.
- Visit trusted websites for COVID-19-related information.

If you believe you have been scammed, contact your bank immediately and report the information to local law enforcement.

For legitimate information on COVID-19 and ways that you can support the community, visit www.covid19.lacounty.gov.



Our newly redesigned website is almost ready to launch! With input from our members, we have completely restructured and reorganized lacera.com. We'll keep you updated as we prepare to go live, so stay tuned!



Upcoming Holiday

LACERA will be closed:

- Friday, July 3
Independence Day

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.

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