

Spotlight on retirement

LOS ANGELES COUNTY EMPLOYEES RETIREMENT ASSOCIATION • SEPTEMBER 2017 • VOL. 28, NO.3



Embracing Aging Reframing the Conversation

At LACERA, we're all about helping you with your retirement, from planning it to living it. For many, retirement conjures up images of leisure, travel, and freedom. But retirement also brings to mind something viewed in a much less positive light—aging. If you're quick to assign a negative metaphor to aging (e.g., *going downhill*), you're not alone. Depressing descriptions of aging are impressed upon us from childhood.

Leading experts on aging urge us to reexamine our deeply ingrained beliefs. Research commissioned by the Leaders of Aging Organizations and performed by FrameWorks Institute points to significant gaps between the public's understanding of aging and expert opinion (Sweetland, 2017).

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YOUR SECURITY, OUR CONCERN: Is Your Home Safe?

LACERA's mission is to produce, protect, and provide your promised benefits. In support of the "protect" tenet of our mission, this series of articles is dedicated to demonstrating our commitment to the security of your retirement benefits. Let's take it a step further this time and discuss safety in your home. Although we're not directly involved in this aspect of your life, we want you to enjoy all

the benefits retirement affords, and staying safe is a big part of that.

A home is meant to be a secure, comfortable haven from the rest of the world. But as you may know, more accidents happen at home than anywhere else. Of the accidents that occur in the home, falls are the most common, and the risk of falling increases with age. Every year,

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Los Angeles County Employees Retirement Association

Board of Retirement:

SHAWN R. KEHOE

Chair
Elected by Safety Members

VIVIAN H. GRAY

Vice Chair
Elected by General Members

WILLIAM DE LA GARZA

Secretary
Elected by Retired Members

MARVIN ADAMS

Appointed by Board of Supervisors

ALAN J. BERNSTEIN

Appointed by Board of Supervisors

ANTHONY BRAVO

Appointed by Board of Supervisors

YVES CHERY (IN MEMORIAM)

Elected by General Members

HERMAN SANTOS (REPLACING MR.

CHERY)

Elected by General Members

JOSEPH KELLY

County Treasurer and Tax Collector
Ex-Officio Member

KEITH KNOX

Chief Deputy County
Treasurer and Tax Collector
Alternate Ex-officio Member

DAVID L. MUIR

Alternate Retired Member
Elected by Retired Members

RONALD A. OKUM

Appointed by Board of Supervisors

WILLIAM R. PRYOR

Alternate Member
Elected by Safety Members

Board of Investments:

DAVID GREEN

Chair
Elected by General Members

SHAWN R. KEHOE

Vice Chair
Elected by Safety Members

JOSEPH KELLY

Secretary
County Treasurer and Tax Collector
Ex-Officio Member

KEITH KNOX

Chief Deputy County Treasurer
and Tax Collector
Alternate Ex-Officio Member

WAYNE MOORE

Appointed by Board of Supervisors

RONALD A. OKUM

Appointed by Board of Supervisors

DIANE A. SANDOVAL

Elected by Retired Members

HERMAN B. SANTOS

Elected by General Members

MICHAEL SCHNEIDER

Appointed by Board of Supervisors

VALERIE ROSE VILLARREAL

Appointed by Board of Supervisors

Chief Executive Officer
GREGG RADEMACHER

Assistant Executive Officer
Robert Hill

Assistant Executive Officer
JJ Popowich

From the
Executive Desk

Gregg Rademacher – CEO, LACERA



**All About
LACERA's Boards**



Greetings from LACERA. I hope you had a wonderful summer and managed to stay cool during the warmer months. When the temperature creeps up into the triple digits, I start to look forward to the fall, and now in the blink of an eye, it has arrived.

In our summer issue of *Spotlight*, we introduced LACERA's 15 divisions and provided some insight into how the employees in each division do their part in fulfilling the association's mission to Produce, Protect, and Provide the Promised Benefits. In this newsletter issue, I'd like to discuss the boards leading LACERA. The Board of Retirement and the Board of Investments are composed of elected members, members appointed by L.A. County's Board of Supervisors, and an ex-officio member.

Each board governs LACERA's direction in unique ways.

In a nutshell, the Board of Retirement is responsible for the overall management of the retirement system and the LACERA-administered Retiree Healthcare Benefits Program. The

Board of Investments is responsible for establishing LACERA's investment policy and objectives as well as exercising authority and control over the investment management of the fund.

Elected, Appointed, and Ex-Officio

Eleven members make up the Board of Retirement, as follows:

- Six elected members:
 - Two elected by active general members
 - One elected by retired members
 - One alternate elected by retired members
 - One elected by safety members
 - One alternate elected by safety members
- Four members appointed by the Los Angeles County Board of Supervisors

“Whenever a seat is open for election, eligible LACERA members receive ballots in the mail.”

- One ex-officio member (required by law to be the County Treasurer and Tax Collector)

EXECUTIVE DESK cont'd

Nine members make up the Board of Investments, as follows:

- Four elected members:
 - o Two elected by active general members
 - o One elected by retired members
 - o One elected by safety members
- Four members appointed by the Los Angeles County Board of Supervisors
- One ex-officio member (required by law to be the County Treasurer and Tax Collector)

Whenever a seat is open for election, eligible LACERA members receive ballots in the mail. Our last election, which ended August 1, was for two seats on the Board of Investments and three seats on the Board of Retirement. The results from this election will be declared final by the Board of Supervisors on September 12, 2017. The elected members will take office on January 1, 2018, except for one elected member on the Board of Retirement. That member will take office at the October 2017 Board of Retirement meeting to fill the vacancy left by the sad passing of Mr. Yves Chery, who served on the board since 2006.

Board Committees

Committees made up of Board of Retirement members meet separately to review retirement-related information in order to provide information or recommendations to the full board when it meets.

The topics of these committees are disability procedures and services; insurance, benefits, and legislation; and operations oversight.

Committees made up of Board of Investments members meet separately to review investment-related information in order to provide information or recommendations to the full board when it meets. The topics of these committees are portfolio risk, equity (public/private), fixed income/hedge funds/commodities, real estate, and corporate governance.

Two joint committees comprising members from both boards meet separately about audits and joint organizational governance.

Qualifications

LACERA's board members are well-equipped to serve. They bring with them a wealth of experience and education. Additionally, each

is required by law to receive a minimum of 24 hours of board member education within the first two years of assuming office and for every subsequent two-year period in which he or she serves on the board.

Education topics include the following:

- Fiduciary responsibilities
- Ethics
- Pension fund investments and investment program management
- Actuarial matters
- Pension funding
- Benefits administration
- Disability evaluation
- Fair hearings
- Pension fund governance
- New board member orientation

Learn More

If you're interested in learning about the individuals who currently serve on LACERA's boards, you can find their profiles, which provide details about their education and experience, on lacera.com. Thank you for joining me in taking a closer look at our boards. Together with them, we achieve our mission to Produce, Protect, and Provide your Promised Benefits.



2017 Payday Calendar

September						
S	M	T	W	T	F	S
					1	2
3	H	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	M	D	30

October						
S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	H	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	M	28
29	30	D				

November						
S	M	T	W	T	F	S
			1	2	3	4
5	6	7	8	9	H	11
12	13	14	15	16	17	18
19	20	21	22	H	H	25
26	27	M	29	D		

M = Check Mailing Date

D = Direct Deposit Date

B = Both Mailing Date and Direct Deposit Date

H = Holiday

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Your Security, Our Concern: Is Your Home Safe? **cont'd from pg. 1**

one in three Americans 65 and older experiences a fall. Between 20 and 30 percent of adults who fall suffer from hip fractures, head traumas, and lacerations.

Although these statistics are alarming, it may comfort you to know that the solutions for preventing a fall are fairly simple and straightforward.

Remove small rugs. They may look nice, but rugs are a major cause of tripping and falling. If you're attached to your rugs, you can make them less of a safety hazard by taping them down to prevent sliding.

Clear your space. Over time, the amount of stuff we own accumulates, often outgrowing our storage spaces and overflowing onto our living areas. Remove items from the floor and place them in a storage room, closet, or bin.

Consider having a garage sale to clear your clutter.

Step up your stair safety. If you have stairs in your home, you're at a greater risk of falling. Make sure you have solid handrails on both sides of the staircase. Also, attaching carpeting to hardwood stairs can help provide traction.

Secure your bathroom. The slippery surfaces in the bathroom can be problematic. The most hazardous bathroom activities are bathing, showering, and getting out of the tub or shower. To mitigate the risk of falling during these activities, install grab bars and furnish the floor and shower with nonslip mats.

Light up your space. Here's a bright idea: Make sure you have enough light throughout your house. Open the

shades or curtains during the day, and invest in a backup supply of lightbulbs.

Wear shoes or slippers. Most of us like to kick off our shoes when we get home, but this can pose a safety risk. Wearing socks on smooth surfaces increases the chance of slipping. Walking barefoot solves the traction problem, but it places you at greater risk for stepping on something sharp, injuring your foot, and then falling as a result. Wearing rubber-soled shoes or slippers is the solution.

Taking these precautions reduces the likelihood that you will fall and injure yourself. In our next issue of *Spotlight*, we'll take a look at another common problem that can occur in the home, especially around the holidays: fires and burns. Until then, stay safe and enjoy your well-earned retirement.

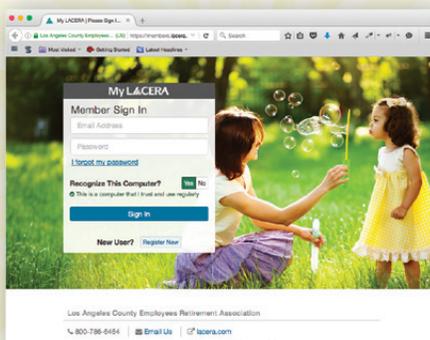
Source: everydayhealth.com

FAQS — MY LACERA

1. Q: How do I sign up for My LACERA?

A: It's easy to register. Follow these simple steps:

1. Go to lacera.com and click on the My LACERA logo at the bottom right of the page.
2. Select "Register Now."
3. Enter your name, birth date, last four digits of your Social Security number, and your email address.
4. Answer two personalized security questions:
 - randomly generated questions based on your employment, salary, benefit, or benefit payment data; or
 - security questions that you create yourself
5. My LACERA will email you an account activation link.
6. Click the activation link to complete registration and create your password.
7. **Success!** Registration completed.



2. Q: Is My LACERA easy to use?

A: Yes, now more than ever. My LACERA was redesigned to make reading and navigating easier for everyone on a range of devices, including personal computers, tablets, and smartphones. In addition to a responsive design, My LACERA also has improved accessibility features.

3. Q: Which retirement transactions can I complete via My LACERA?

A: As a **retired** member, you can:

- Sign up for or change your direct deposit information
- Add or update a mailing address
- Adjust your federal or state tax withholdings and submit them online
- Update or add up to three phone numbers
- View your history of LACERA interactions, direct deposits and 1099-Rs, and beneficiary designation(s)

Fatalism and Idealization

Studies show that the American public views aging as something that must be battled until the end rather than accepted as a normal and natural part of life with unique challenges and opportunities. We mostly avoid talking about it. When we do reluctantly admit aging exists, we tend to be fatalistic, seeing it as an unwelcome journey that will inevitably result in unpleasant events like dependency and disability (Sweetland, 2017).

Conversely, society sometimes takes the opposite approach and idealizes the lives of older people. Think of those commercials depicting “super seniors” who are running marathons, playing sports with their grandchildren, and traveling the world. This depiction of older people might be preferable to the doom-and-gloom approach, but it’s no less flawed. And while these active lifestyles are certainly within the realm of possibilities for older people, idealizing aging isn’t helpful in forming a good understanding of it.

Both fatalistic and idealistic thinking about aging can lead to stagnancy or even rollbacks in existing support. From the fatalist’s perspective, why should we even *try* to support our aging population if nothing can be improved anyway? The idealistic thought process leads to the assumption that being frail or healthy in older age depends entirely on the individual’s choices, absolving society of its responsibility. Therefore, idealistic thinking is potentially just as detrimental as fatalistic thinking.

Rejecting both fatalism and idealization, experts recognize that individual aging outcomes are neither random nor guaranteed, just like outcomes in any other phase of life (Sweetland, 2017). Wellbeing in older age exists, with many older adults experiencing the normal, biological process of aging as a period of good health and personal growth, and frailty also exists.

We Are the Aging Population

Experts view aging as “normal, lifelong, and cumulative” (Sweetland, 2017). However, the American public tends to think of aging as something that happens toward the end of life. We try to identify *against* getting older; for example, *I’m still young, but those people born a decade before me are old*. This kind of “us vs. them” thinking needs reframing. We’re all aging as we speak and, save for the latest newborn, we’re all “old” compared to someone else.

Setting aside philosophical musings and using a standard definition, currently some of us can define ourselves as being “young”; however, using that definition means eventually we’ll be considered old. Therefore, we need to frame our thinking about aging in such a way that we include ourselves. If we acknowledge that aging is about *us*, not *them*, we take a solid step in the direction of addressing the needs of an aging population in a productive, nonbiased way.

Experts believe it’s important to support our aging population because it’s undergoing one of the biggest demographic changes in recorded history. World population age 60 and over is projected to increase from 900 million in 2015 to 2 billion by 2050. In the United States, the 65-plus cohort will nearly double to 83.7 million from 43.1 million. If tapped into, this change in demographics can benefit society. For instance, research tells us that with maturity, people develop a desire to give back, and an engaged older population provides economic benefits. Aging adults often seek to address the needs of successor generations in a range of ways and share their wisdom for the welfare of the future societies (Purposeful Aging, 2016).

Moving Forward

The American public needs to shift its understanding of aging to encompass a

more balanced perspective that doesn’t fall into the trap of either fatalism or idealization. We need to recognize that *we* are the aging population. The problems and opportunities presented as a result of an aging population are about us and are therefore our responsibility, and ignoring or misunderstanding aging is something we can’t afford to do, considering the huge demographic shift that’s taking place.

For us to support an aging society, experts suggest we address societal issues outside of the aging person’s individual control, such as instances of biased employment and inadequate transportation. We should support intergenerational programs, which enhance wellbeing and enable older people to assume new roles in their communities. When we support aging people, we tap into the benefits they provide to society.

Unravelling the knee-jerk negative connotations associated with aging won’t happen overnight, but we can begin by reframing our conversations about it. Consider this positive spin on the *going downhill* metaphor: “As we age, we gather momentum through the build-up of experiences and insights. This momentum can add power and force to moving our communities forward—and so, as a society, we should do all we can to support it and make the most of it” (Sweetland, 2017).

Sources:

Sweetland, J., Volmert, A., & O’Neil, M. (2017). *Finding the frame: An empirical approach to reframing aging and ageism*. Washington, DC: FrameWorks Institute.

The Power of Purposeful Aging: Cultural Change and the New Demography. Report from the 2016 Purposeful Aging Summit, Milken Institute.



LACERA ACCOMPLISHMENTS

Mother–Baby Friendly Workplace Award

LACERA was recognized as a family-friendly workplace by the California Breastfeeding Coalition when it was nominated and chosen to receive the statewide Mother–Baby Friendly Workplace Award. This is a special honor given to companies that support their breastfeeding employees. As part of its Lactation Support Program, LACERA provides a designated room that allows privacy, comfort, and sanitation for lactating mothers. The company is proactive in orienting employees about the program prior to maternity leave and provides return-to-work consultation. Additionally, the program includes a meeting with the employee and the supervisor



to establish a work schedule that facilitates the employee's lactating needs. In a survey of LACERA's current nursing mothers, the results showed a consensus that the program increases workplace satisfaction, respect, support, and appreciation for nursing and working mothers.

Two LACERA employees, Julia Ray and Rosalind White, formally accepted the award on May 23, 2017, at the California State Capitol. Representatives from Senator Pan's office, the California Department of Public Health, and the Labor Commissioner's office were in attendance.

LACERA Receives 2017 NASP Pacesetter Award

The National Association of Securities Professionals (NASP) recognized LACERA with the 2017 Pacesetter Award for its role in ensuring and promoting the full involvement of women and minorities in the securities industry. The prestigious Pacesetter Award was created by NASP in 1996 to recognize individual trustees, funds, and entities that have demonstrated excellence in furthering racial and gender equality. One way in which LACERA exemplifies this principle is through its emerging



Pictured from left to right are LACERA board members Wayne Moore, Herman Santos, and Vivian Gray and LACERA staff members Brenda Cullen, Gregg Rademacher, and Scott Zdrrazil.

manager investment policy. In adhering to this policy, LACERA identifies promising investment management organizations in their early development, which are more likely to include minority-, women-, and disabled veteran-owned organizations.

As a proud Pacesetter Award honoree, LACERA joins a distinguished group of previous award recipients,

including the State of Wisconsin Investment Board, the New York City Employees' Retirement System, and the California Public Employees' Retirement System.

PULL UP A CHAIR WITH THE FINANCIAL AND ACCOUNTING SERVICES DIVISION



BEULAH AUTEN
Division Manager

Welcome to FASD. We're a team of nearly 30 employees responsible for LACERA's financial reporting in compliance with regulatory and statutory mandates. Divided into two functional areas—investment accounting and general accounting—the team members in both sections maintain financial and accounting records used to prepare LACERA's Comprehensive and Popular Annual Financial Reports.

In the area of investment accounting, the team works to record, monitor, and reconcile financial transactions impacting LACERA's investment portfolio. Over on the general accounting side, the team is responsible for, among other duties, the receipt and recording of retirement and other postemployment benefit contributions from members and employers.

As we perform our work, we do so with our division's mission in mind: to provide sound guardianship of LACERA's assets and to produce accurate and timely financial information. In doing so, we are instrumental in helping to fulfill LACERA's overall mission to produce, protect, and provide your promised benefits.

Public Service Announcement Volunteers Needed for Income Tax Assistance

The Volunteer Income Tax Assistance (VITA) program provides a unique opportunity to learn about tax law while helping low-income County residents get the most from their tax returns. As a volunteer, you will learn important tax concepts, including filing status, dependency, credits, and deductions.

The L.A. County Department of Consumer and Business Affairs (DCBA) Center for Financial Empowerment is accepting applications for individuals interested in becoming a volunteer tax preparer with the County's VITA program. No prior tax or accounting experience is required. The center will provide training at no cost to help you pass the IRS certification process.

In exchange for the free training, the DCBA Center for Financial Empowerment requires volunteers to provide at least two Saturdays of volunteer service during the January to April 2018 tax season.

If you would like more information about this program, contact Center for Financial Empowerment Program Chief Dawnnesha Smith at dsmith@dcba.lacounty.gov.



LACERA Honored for Excellence in Financial Reporting

The Government Finance Officers Association (GFOA) Certificate of Achievement for Excellence in Financial Reporting has been awarded for LACERA's Comprehensive Annual Financial Report (CAFR) for the fiscal year ended June 30, 2016. This prestigious GFOA award represents the highest form of recognition in governmental accounting and financial reporting, and this year marks the **27th consecutive year** that LACERA has qualified.

LACERA also publishes an annual Popular Annual Financial Report (PAFR), a condensed



version of our CAFR, which we send to all members with their December newsletter. Our PAFR has earned the GFOA award for Outstanding Achievement now for the 19th consecutive year.

Congratulations to the LACERA employees who contributed to the annual reports for earning these prestigious awards.

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STAYING HEALTHY TOGETHER

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Make Healthy Eating a Habit!

Eating well is important at any age, but it's especially important for older adults. Healthy eating is key to managing many health conditions and risks, like heart disease, diabetes, high blood pressure, and certain types of cancer. Also, nutrition is especially important for seniors because as we age, our body needs more of certain nutrients, like vitamin D, calcium, and vitamin B12.

Choose a Variety of Foods

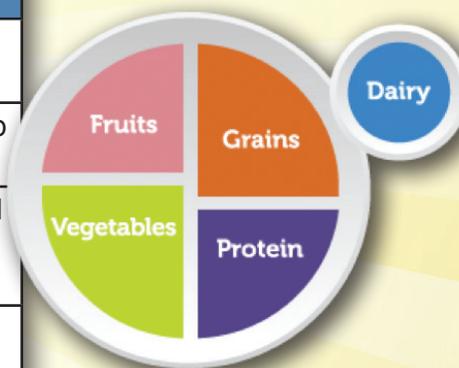
Eating a variety of foods from each food group will help you get the nutrients you need. The U.S. Department of Agriculture suggests these guidelines for people age 50 or older:

Category	Daily Serving	Food Equivalents
Fruit	1½ to 2½ cups	Peach = ½ cup; apple = ¾ cup
Vegetables	2 to 3½ cups	2 cups fresh lettuce = 1 cup chopped vegetables
Grain	5 to 10 oz.	Slice of bread, 1 cup cereal or ½ cup cooked pasta = 1 oz. grain
Protein	5 to 7 oz.	One egg, ¼ cup beans or tofu, ½ oz. nuts or 1 tbsp. peanut butter = 1 oz. meat, fish or poultry
Dairy	3 cups (fat-free or low-fat)	1 cup yogurt, 2 oz. cheese or 2 cups cottage cheese = 1 cup milk
Oil	5 to 8 tsp.	20–40 olives = 1 tsp. oil; half avocado = 3 tsp. oil

Trim Down Salt and Fat

Sodium. Your body needs sodium to maintain blood pressure and fluid balances, as well as to transmit nerve impulses. Generally, you get sodium by eating salt; however, salt levels in food, especially canned and prepared foods, can be high, which can lead to high blood pressure and other health issues. Take these steps to lower your sodium intake:

- Limit sodium to no more than 2,400 milligrams per day—about 1-1/4 teaspoons
- Swap out salt for fresh herbs, spices, or lemon juice
- Eat out less often and choose fewer processed, packaged, and canned foods
- Check the sodium listed in “Nutrition Facts” on the labels of foods you commonly eat



Fat. Your body burns fat to create energy and absorb certain vitamins, but saturated fat in particular can increase your risk of heart disease. Consider these tips to cut saturated fat from your meals:

- Choose lean (low-fat) cuts of meat, fish, or poultry (with skin removed)
- Trim off any extra fat before cooking
- Use low-fat dairy products and salad dressings
- Use non-stick pots and pans so you can cook without adding butters, oils, and other fats
- Broil, roast, bake, stir-fry, steam, or boil your food instead of frying

Don't Let Eating Become a Burden

Eating well when you're living with a special circumstance can be a challenge, but a healthy lifestyle should still be your focus. Based on your situation,

cont'd on next pg.

Make Healthy Eating a Habit! cont'd

follow these steps to make eating healthy easy:

- **Chewing Problem.** Focus on soft, protein-rich foods. Add vegetables and proteins to casseroles or puree them in soups so they're soft and easy to eat. Try cooked cereals, like oatmeal, for a good source of soft grains.
 - **Eating Alone.** Sometimes, eating alone becomes an excuse to skip meals or repeatedly eat the same meal. Set your table, eat by the window and listen to music while you eat. On a nice day, sit outdoors or meet up with friends.
- Consider food delivery through a subscription service or your local grocery, to bring a variety of healthy meal options right to your door.
- **Limited Income.** Stretch your budget using coupons and grocery store circulars. Make a shopping list and stick to it—don't load your cart with unnecessary items. Store or generic brands will generally cost you less, but check the cost per unit (not just the price tag) to make sure you're getting the best deal.

Choose My Plate Quiz

Take this quick quiz to test your knowledge of healthy eating habits. Write down your answers and check them on the next page when you complete the quiz.

1. **What important mineral is found in all foods in the Dairy Group?**
 - a. Vitamin C
 - b. Riboflavin
 - c. Calcium
 - d. Fiber
2. **How many cup-equivalents from foods in the Dairy Group are recommended for adults each day?**
 - a. 1 cup
 - b. 2 cups
 - c. 3 cups
 - d. 4 cups
3. **Which of these nutrients can you get from eating whole fruit that is not usually found in juice?**
 - a. Vitamins
 - b. Minerals
 - c. Fiber
 - d. Sugar
4. **Potassium is a nutrient that many Americans don't get enough of. Which of the following is a good fruit source of this mineral known to help regulate blood pressure?**
 - a. Dried apricots
 - b. Bananas
 - c. Orange juice
 - d. All of the above
5. **What is the best way to know that the bread you are buying is a whole-grain bread?**
 - a. The label says "wheat bread," "multi grain," or "stone ground."
 - b. Bread is brown, not white, in color.
 - c. Any ingredient includes the word "whole."
 - d. The bread tastes "grainy."
 - e. The person putting out the bread says so.
6. **Refined grains are grains that have been milled, a process that removes the bran and germ. This is done to give grains a finer texture and improve their shelf life, but it also removes dietary fiber, iron, and many B vitamins. Which of these foods is a refined grain?**
 - a. Oatmeal
 - b. Bulgur (cracked wheat)
 - c. White rice
 - d. Popcorn
 - e. All of the above
7. **Nuts and seeds are good sources of what?**
 - a. Protein
 - b. Dietary fiber
 - c. Minerals
 - d. Vitamin E
 - e. All of the above
8. **Should you wash or rinse raw meat or poultry before you cook it?**
 - a. Yes
 - b. No
9. **What food group are beans and peas counted in?**
 - a. Vegetable
 - b. Protein
 - c. Both
 - d. Neither
10. **About how much of your plate should be fruits and vegetables?**
 - a. One quarter
 - b. One half
 - c. Three quarters
 - d. All of it

cont'd on next pg.

Make Healthy Eating a Habit! cont'd

Answers

1. **Calcium.** All foods in the Dairy Group contain calcium, a mineral that is important for building and maintaining strong bones and teeth and regulating blood pressure. It's also important for the nervous system.
2. **3 cups.** Consuming 3 cups of foods from the Dairy Group each day will provide you with the recommended amount of calcium and other important nutrients like potassium and vitamin D.
3. **Fiber.** Fiber is found in the pulp of the fruit. When juice is made (either commercially or at home with a juicer), the pulp is usually removed. Unfortunately, the fiber goes with it.
4. **All of the above.** Potassium is a nutrient found in a wide variety of foods, including all the fruits listed in question #4, some beans (white beans, soy beans), vegetables (spinach, potatoes), fish (halibut, tuna), and low-fat yogurt and milk.
5. **Any ingredient includes the word "whole."** You cannot rely on the color or texture of a bread to show that it is a whole grain. Look for the word "whole" in the ingredient list. Breads labeled with the words "multi-grain," "stone-ground," "100% wheat," "cracked wheat," "seven-grain," or "bran" are usually not whole-grain products.
6. **White rice.** White rice is a refined grain. Choose brown rice, wild rice, or quinoa for a whole grain alternative to white rice.
7. **All of the above.** Nuts and seeds are good sources of protein, dietary fiber, minerals, and vitamin E.
8. **No.** Do not wash or rinse raw meat or poultry before you cook it. Washing can cause bacteria found on the surface of meat or poultry to be spread to ready-to-eat foods, kitchen utensils, and counter surfaces. Cooking (baking, broiling, boiling, and grilling) to the right temperature kills the bacteria.
9. **Both.** Beans and peas can be counted in either food group because they contain nutrients that are similar to foods in the Protein Group (protein, iron, and zinc) and the Vegetable Group (fiber, potassium, and folate).
10. **One half.** Eating a diet rich in vegetables and fruits as part of an overall healthy diet may reduce risk for heart disease, including heart attack and stroke.

Source: U.S. Department of Agriculture

Learn More About Healthy Eating at Our Fall Workshop

Start the journey to an all-around healthier you! Join us for our fall Staying Healthy Together workshop, offered to LACERA retirees September 18 at the Diamond Bar Center. Elvira Garay from Kaiser will bring you the facts you need to know about senior nutrition and lead the group in easy-to-do

exercises. Plus, enjoy other vendor activities, our raffle, and healthy refreshments—and connect with your fellow retirees! Watch your home mail for an invitation, and be sure to visit lacera.com for updates.



Inside-Out Lasagna

Meat Lover?
Brown some crumbled turkey sausage with the onions and garlic.

Comfort foods don't have to set back your diet plans. This recipe puts a healthy spin on traditional lasagna by keeping the flavors and adding vegetables, calcium and fiber—plus reducing the sodium.

Ingredients

25 minutes | 4 servings

- 8 oz. whole wheat rotini or fusilli
- 1 tbsp. extra-virgin olive oil
- 1 onion, chopped
- 3 cloves garlic, sliced
- 8 oz. sliced white mushrooms (about 3 ½ cups)

- ½ tsp salt
- ¼ tsp freshly ground pepper
- 1 14-oz. can diced tomatoes with Italian herbs
- 8 cups baby spinach
- ½ tsp crushed red pepper (optional)
- ¾ cup part-skim ricotta cheese

Instructions

1. Bring a large pot of water to a boil. Add pasta; cook until just tender, 8 to 10 minutes or according to package directions. Drain and transfer to a large bowl.
2. Meanwhile, heat oil in a large

nonstick skillet over medium heat. Add onion and garlic and cook, stirring, until soft and beginning to brown, about 3 minutes. Add mushrooms, salt and pepper and cook, stirring, until the mushrooms release their liquid, 4 to 6 minutes.

3. Add tomatoes, spinach and crushed red pepper (if using). Increase heat to medium-high; cook, stirring once halfway through, until the spinach is wilted, about 4 minutes.
4. Toss the sauce with the pasta and divide among 4 bowls. Dollop each serving with 3 tbsps. of ricotta.

Source: *Eating Well*,
<http://www.eatingwell.com/recipe/250018/inside-out-lasagna/>

If you are currently enrolled in a LACERA-administered health plan, heads up! You may have seen the marketing campaigns that companies sponsoring Medicare prescription drug plans conduct in an effort to enroll Medicare-eligible beneficiaries in their Medicare Part D prescription drug programs. As a Medicare-eligible member enrolled in a LACERA-administered healthcare program, we want you to know that **you can safely ignore the advertisements of these companies.** No action is required on your part.

Remember, your prescription drug plan under your LACERA-administered healthcare program is creditable: **This means that it is as good, if not better, than the standard non-LACERA Medicare Part D plan.** Furthermore, signing up



Don't Sign Up for Non-LACERA Medicare Part D Plans

for a non-LACERA Medicare Part D plan may conflict with your LACERA-administered healthcare

benefit or delay your reenrollment. Contact LACERA first if you have any questions.

Exercise caution if asked to report your personal or financial information, such as a Medicare ID number or credit card number, to anyone. If you are contacted about a non-LACERA Medicare Part D plan and something doesn't seem right, report it immediately by contacting Medicare at 800-633-4227. You can also contact an SAIC Medicare Drug Integrity Contractor (MEDIC) at 877-772-3379.

Still have questions? For more information, contact LACERA Retiree Healthcare at 800-786-6464 (press 1) or 626-564-6132, send an email to healthcare@lacera.com, or log in to My LACERA. You may also contact Medicare, visit medicare.gov, or call 800-633-4227 (877-486-2048 for TTY users).

3 THINGS FULL MOON

There's something magical about gazing up at the sky on a clear evening and seeing a full moon. The full moon is a recurring theme in folklore, with both auspicious and ominous meanings assigned to it. Intrigue aside, it's the lunar phase that occurs when the moon is completely illuminated as seen from Earth. Here are a few fun facts about it:

- The full moon nearest the autumn equinox is known as the "harvest moon," since it helps the harvest by providing more light.
- In folklore, full moons are associated with insomnia and insanity (hence the terms lunacy and lunatic).
- Lunar eclipses can occur only at full moon, when the moon's orbit allows it to pass through Earth's shadow. The next total lunar eclipse visible from Los Angeles will take place on January 31, 2018.

Inside-Out Lasagna – Nutrition Information (per serving)

Calories	338	Sugars	4 g
Saturated Fat	3 g	Calcium	231 mg
Unsaturated Fat	6 g	Iron	4 mg
Fiber	8 g	Sodium	493 mg
Carbohydrates	53 g	Potassium	815 mg
Protein	18 g	Vitamin A	91% daily value
MCG Folate	142	Vitamin C	45% daily value
Cholesterol	14 mg		



The afternoon of life is just as full of meaning as the morning; only, its meaning and purpose are different. –Carl Jung

800-786-6464



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Public Service Announcement

THE CIVIL GRAND JURY NEEDS YOU!

The Los Angeles County Superior Court seeks citizens interested in serving on the Civil Grand Jury (CGJ). The CGJ, an independent investigative body of 23 jurors, helps to ensure that the County, city, and special districts are well governed. Based on its findings, the CGJ makes recommendations for improvements that serve the best interest of County residents. Applicants must be U.S. citizens, 18 years or older, and L.A. County residents for one year immediately prior to the selection. They must have a working knowledge of the English language and commit 30–40 hours per week for 12 months of service.

Compensation: Jurors receive \$60 per day of service. Public transportation costs are reimbursable.

To Apply: Visit grandjury.co.la.ca.us to apply online, download an application, and learn more. The deadline to apply is November 3, 2017. For additional information, call 213-628-7914.

Public Service Announcement

Join L.A. Works to Make a Difference

The L.A. Works RSVP program offers volunteers age 55+ an opportunity to make an impact in Los Angeles. Mobilizing L.A.'s volunteers since 1991, L.A. Works forms partnerships with nonprofits that need volunteers who are willing to share their skills in management, marketing, and more. Volunteers can work with L.A. Works to match their interests and availability to L.A. Works' partner nonprofits, making it easy for volunteers to find the right fit. Become a part of the movement. L.A. works better... together. Find out more at laworks.com/RSVP.

Upcoming Holidays

LACERA will be closed on:

- **Monday, October 9**, in observance of Columbus Day
- **Thursday and Friday, November 23–24**, in observance of Thanksgiving Day
- **Friday, November 10**, in observance of Veteran's Day



Email: welcome@lacera.com

Editor's Note: *Spotlight on Retirement* is published by the staff of LACERA and is for general informational purposes only. Consult with professional advisors regarding legal, tax, and/or medical matters; LACERA does not offer legal, tax, or medical advice.