



Spotlight on retirement

LOS ANGELES COUNTY EMPLOYEES RETIREMENT ASSOCIATION • DECEMBER 2018 • VOL. 29, NO. 4

LACERA Welcomes Lou Lazatin as New CEO

LACERA is excited to announce the appointment of Lou Lazatin as Chief Executive Officer.

Lazatin brings to LACERA over 30 years of service-oriented leadership experience in large and complex organizations within the for-profit and nonprofit sectors, and joined the organization as of November 19, 2018. She succeeds Robert Hill, Interim Chief Executive Officer, who served for 14 months and provided excellent leadership based on his 25 years of service with



LACERA. Hill returns to his prior position as Assistant Executive Officer and is assisting in Lazatin's transition.

Lazatin has deep experience in the healthcare industry, which will enhance her efforts of ensuring that LACERA delivers benefits in an effective, member-friendly manner. She joins LACERA following her most recent position as CEO at Shriners Hospitals for Children of Southern California. To improve the quality and expand the availability of pediatric surgical

cont'd on pg.2

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Los Angeles County Employees Retirement Association

Board of Retirement:

VIVIAN H. GRAY

Chair

Elected by General Members

HERMAN B. SANTOS

Vice Chair

Elected by General Members

MARVIN ADAMS

Secretary

Appointed by Board of Supervisors

ALAN J. BERNSTEIN

Appointed by Board of Supervisors

JAMES P. HARRIS

Alternate Member

Elected by Retired Members

SHAWN R. KEHOE

Elected by Safety Members

JOSEPH KELLY

County Treasurer and Tax Collector

Ex-Officio Member

KEITH KNOX

Chief Deputy County

Treasurer and Tax Collector

Alternate Ex-Officio Member

WILLIAM R. PRYOR

Alternate Member

Elected by Safety Members

LES ROBBINS

Elected by Retired Members

THOMAS WALSH

Appointed by Board of Supervisors

GINA ZAPANTA-MURPHY

Appointed by Board of Supervisors

Board of Investments:

DAVID GREEN

Chair

Elected by General Members

SHAWN R. KEHOE

Vice Chair

Elected by Safety Members

WAYNE MOORE

Secretary

Appointed by Board of Supervisors

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

Elected by Retired Members

RONALD A. OKUM

Appointed by Board of Supervisors

GINA V. SANCHEZ

Appointed by Board of Supervisors

HERMAN B. SANTOS

Elected by General Members

MICHAEL SCHNEIDER

Appointed by Board of Supervisors

Chief Executive Officer

LOU LAZATIN

Assistant Executive Officer

ROBERT R. HILL

Assistant Executive Officer

JJ POPOWICH

LACERA Welcomes Lou Lazatin As New CEO cont'd from pg. 1

services at Shriners, she established a partnership with Huntington Memorial Hospital, including the construction of a \$100 million medical center in Pasadena.

Lazatin previously served as President and CEO of Saint John's Health Center in Santa Monica, where she ran a \$252 million fundraising campaign and oversaw the improvement of quality and safety measures, resulting in HealthGrades naming Saint John's as one of "America's 50 Best Hospitals." She also led completion of the construction of the replacement campus of Saint John's Health Center after the Northridge earthquake.

Among other community efforts, Lazatin currently serves on the Board of Trustees of the Pasadena Ronald McDonald House.

The national CEO search process was thorough, encompassing the review of over 200 candidates identified by LACERA's executive search firm, Korn Ferry. Vivian Gray, Chair of LACERA's Board of Retirement says, "We wanted to find a professional with the right skills—and, importantly, the right vision—to successfully lead LACERA into the future for the benefit of our 165,000-plus members, including the more than 40,000 retirees and dependents to whom LACERA provides health benefits. Lou brings a fresh and compelling perspective to LACERA, along with a proven track record of taking complex organizations

to the next level of success and service."

David Green, Chair of LACERA's Board of Investments, highlighted Lou's member-centric approach, saying, "Lou is the right champion for our members—ensuring they can retire with financial security. Her leadership at some of the nation's most prominent healthcare organizations gives her the

The national CEO search process was thorough, encompassing the review of over 200 candidates.

necessary expertise and knowledge to understand and address the various needs of our members. We are excited to bring her energetic focus on service to LACERA."

Lazatin spent her first few weeks on the job getting to know LACERA's employees and culture, as well as developing an understanding of members' specific needs and how LACERA can serve them better.

Emphasizing the bright future that lies ahead of the organization, she says, "LACERA is recognized in California and around the nation as a best-in-class fund in its space, and I'm honored to have the opportunity to lead it through its next stage of development. I look forward to working with the amazing team at LACERA to continue to provide our members with high-quality services, a promise of security and transparency, and a flexible, friendly approach to delivering benefits."

New Year, New Horizons



As 2018 draws to a close, so too does my 14-month tenure as LACERA's Interim Chief Executive Officer, a position I was honored to fill from the time of Gregg Rademacher's retirement to the appointment of our newly hired permanent CEO, Lou Lazatin.

Making sure that you can retire with security and confidence after dedicating your career to public service has been one of the most enriching experiences of my own working life, while seeing firsthand the dedication of LACERA's various department employees in serving our membership has been nothing short of inspiring.

I'm truly proud of what we have accomplished at LACERA in the last year: We helped record numbers of active members retire, surpassed our funds' annual policy benchmark returns, and continued to offer a high level of service and benefit programs as part of fulfilling our mission. As is true of all large endeavors, it has truly been a team effort: I've been ably guided by our Boards; worked

closely with an experienced executive team; and enjoyed the support of our skilled staff in achieving these goals.

The depth of talent, commitment, and integrity demonstrated at all levels of our organization leaves no doubt in my mind that LACERA's foundation is strong, and I feel extremely confident that our future is in good hands. I am staying on temporarily as Assistant Executive Officer with plans to retire in the first quarter of 2019, and am working in partnership with incoming CEO Lazatin to assure a seamless transition. Her engaging leadership style, fortitude, and vision will be true assets to LACERA moving forward.

In closing, thank you for the trust you have placed in me and LACERA. I wish you all the happiest of holidays.

"Joy is not in things; it is in us."

— Richard Wagner

A dark blue background with a white rectangular frame. Inside the frame, there is gold confetti and several flowing gold ribbons with a shimmering, sequined texture. The text is centered within the frame.

TO ALL OF OUR MEMBERS

**We wish you peace, health, and
happiness this holiday season
and throughout the year.**

—LACERA Boards, Management and Staff



LACERA ACCOMPLISHMENTS

LACERA Congratulates Newly Appointed Board Members



ALAN BERNSTEIN

LACERA welcomes Mr. Alan Bernstein as the appointed Seventh Member of the Board of Investments, for a three-year term beginning January 1, 2019. Mr. Bernstein is also currently serving his third appointed term on the Board of Retirement, presently as the Sixth Member.

Mr. Bernstein brings considerable experience to the Board of Investments, including serving as Chair of both the West Hollywood Chamber of Commerce and the City of West Hollywood Planning Commission.



RONALD OKUM

LACERA congratulates Mr. Ronald Okum on his appointment as the Fifth Member of the Board of Retirement for a three-year term beginning January 1, 2019. Mr. Okum previously served as the Ninth Member on the Board of Retirement from 2012 through 2017, and currently serves on the Board of Investments.

Mr. Okum's experience includes a long career in the life insurance industry, in which he earned numerous awards and honors, and founded and ran his own firm; as well as investment counseling, real estate packaging, and commercial property development. He is active in several educational, healthcare and cultural foundations, and serves on multiple associated boards.

Board Members Recognized as NACD Fellows



Three members of LACERA's boards were recently recognized by the National Association of Corporate Directors (NACD) as NACD Fellows.



JOSEPH KELLY

Joseph Kelly, County of Los Angeles Treasurer-Tax Collector and the ex-officio member of the Board of Retirement and Board of Investments, and Vivian Gray, Board of Retirement Chair, became Board Leadership Fellows in August and October, respectively, earning



VIVIAN GRAY

their Gold Standard Director credentials. The Gold Standard is the highest level of credentialing for directors on boards. In

October, Board of Retirement member Alan Bernstein was certified as a Governance Fellow.



ALAN BERNSTEIN

They join a diverse and distinguished group of credentialed directors who serve on domestic and international corporate, private, and nonprofit boards. Congratulations to all.

LACERA Receives PPCC Award

In November, LACERA received the Public Pension Coordinating Council's (PPCC) Public Pension Standards 2018 Award, in recognition of meeting professional standards for plan funding and administration as set forth in the Public Pension Standards. These standards are intended to reflect minimum expectations for public retirement systems management and administration and serve as a benchmark by which all defined benefit public plans should be measured. LACERA is a 16-time recipient of this important award.

Board Members, Executives, and Staff Attend SACRS Fall Conference

LACERA's board members, executive management, and supervisory staff attended the State Association of County Retirement Systems (SACRS) fall conference November 13 through 16 in Indian Wells. SACRS is an association of 20 California county retirement systems enacted under the County Employees Retirement Law of 1937.

Representatives from LACERA shared their expertise in several capacities:

Vivian Gray, Board of Retirement Chair and SACRS Vice President and Program Committee Chair, and **JJ Popowich**, Assistant Executive Officer, helped kicked things off the first day as part of a panel providing guidance in the New/Advanced Trustee Training, "I Got it! Now, What Is It That I Do as a Pension Fund Trustee?" On November 15, Popowich also moderated the meeting of the SACRS Education Committee, which he chairs.

Senior Staff Counsel **Frank Boyd** was speaker and Disability Retirement Specialist Supervisor **Tamara Caldwell** was moderator for the Disability/Ops presentation, "The Heart, Cancer, Blood-Borne Infectious Diseases, and Biochemical Substances Presumptions Under CERL."

Information Systems Manager **James Brekk** took part as a speaker at the final day's General Session, addressing the topic of "Cyber Security at the Retirement System."

SACRS conferences are held each fall and spring to provide an opportunity for pension system professionals to network, exchange information, and discuss best practices.

Team DRS Loses to Win

Congratulations to LACERA's Disability Retirement Services (DRS) staff members for taking one of the top spots in the Countywide Biggest Loser competition as part of the L.A. County Fitness Challenge events that ran from April to November. Team DRS Goes the Distance—made up of Marilu Bretado (captain), Tamara Caldwell, Amabelle Delin, Melena Sarkisian, and Michelle Yanes—came in second out of all County departments in terms of average percentage of weight lost, helping Los Angeles County place third overall in the Interagency competition. The team was recognized at the Board of Supervisors' Challenge Recognition Ceremony on November 20, and in L.A. County's own version of the Stanley Cup, temporarily took possession of the Fitness Challenge trophy, which has been passed from one department to the next since 2010.



PAFR Enclosed: Our Financial Condition, At a Glance

This year's Popular Annual Financial Report (PAFR), which reports on LACERA's financial condition and accomplishments for fiscal year 2017–2018, is enclosed for your review. We have expanded this year's PAFR to include additional important information and make it more reader friendly. We encourage you to spend some time reading up on the financial status of our pension plan and retiree healthcare program, and see how the trust funds are performing. Our full Comprehensive Annual Financial Report (CAFR) will be available on lacera.com in January 2019.



800-786-6464

STAYING HEALTHY TOGETHER

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REDUCING YOUR RISK OF SHINGLES

One in three people 60 years or older will develop shingles. How can you avoid being one of them?

Shingles, also known as zoster or herpes zoster, is a painful skin rash caused by the varicella zoster virus. Here's what you need to know:

- Shingles is caused by the same virus that causes chickenpox. Even after chickenpox clears, the virus remains in the body. It often reactivates as you get older.
- The older you are, the more likely it is that you will develop long-term pain from shingles, and the more likely this pain will be severe.
- Shingles may also lead to vision loss, neurological problems, pneumonia, hearing problems, and even death.

So, what can you do? Talk to your doctor about getting the shingles vaccine, which:

- Reduces your risk of shingles
- Reduces your risk of long-term pain and other complications if you do get shingles
- Generally causes no serious side effects (except mild temporary reactions like a headache or soreness/itching where you receive the shot)
- Is safe unless you are pregnant, have a weakened immune system, or are allergic

How LACERA-Administered Plans Cover the Shingles Vaccine:

| | Anthem Blue Cross ¹ | | | Cigna | |
|--|---|--|--|--------------------|---|
| | Prudent Buyer Plan | Plans I and II ² | Plan III | Network Model Plan | Cigna-HealthSpring Preferred With Rx (Arizona) |
| Retail Participating Pharmacy | You pay 100% of negotiated rate and are reimbursed at 80%; deductible applies | You pay 20% of negotiated rate; deductible applies | You pay 20% of negotiated rate | \$0 copay | Tier 3 copay: \$45 |
| Participating Provider's Office | Covered at 100% under routine preventive benefit | Covered at 100% under routine preventive benefit | If Medicare provides coverage, Anthem covers the vaccination | \$0 copay | \$0 copay if administered during preventive visit; otherwise office visit copay applies |

¹Not covered at provider's office if you are in an out-of-area plan.

²Covered at 100 percent if you are in a California plan, you have Medicare, and Medicare denies the vaccination.

| | Kaiser Permanente | SCAN Health Plan | | UnitedHealthcare ³ | |
|--|--|--|--------------------|---|---|
| | California and Out-of-Area Plans | In-Network | Out-of-Network | UnitedHealthcare HMO | UnitedHealthcare Group Medicare Advantage (HMO) |
| Retail Participating Pharmacy | N/A | Tier 4 copay: \$15 | Tier 4 copay: \$40 | N/A | Tier 3 copay: \$7 (based on current formulary) |
| Participating Provider's Office | \$0 copay if prescribed by Kaiser Permanente physician; office visit copay applies | You pay 100% of negotiated rate and are reimbursed in full minus \$15 Tier 4 copay | Not covered | Covered under preventive benefit and administered in physician's office; \$5 office visit copay applies | \$5 office visit copay |

³Vaccine can be obtained at any pharmacy that carries and administers it, a doctor's office, or other site of service such as an outpatient hospital, acute care hospital, or skilled nursing facility.

This article is for general informational purposes only. Consult with professional advisors regarding medical matters; LACERA does not offer medical advice.

Source: "What You Need to Know About Shingles and the Shingles Vaccine," U.S. Department of Health and Human Services, August 2014.

Call your health plan's customer service number or refer to their website for more specifics about your coverage.

Anthem Blue Cross I, II, and III:
800-284-1110 or anthem.com/ca

Cigna Network Model Plan:
800-244-6224 or mycigna.com

Kaiser Permanente:
800-464-4000 or kp.org

Kaiser Permanente Senior Advantage:
800-443-0815 or kp.org

SCAN Health Plan:
800-559-3500 or scanhealthplan.com

UnitedHealthcare:
800-624-8822 or myuhc.com

UnitedHealthcare Group Medicare Advantage:
800-457-8506 or uhcretiree.com

Website links are provided as a service to our members. LACERA does not administer these websites and is not responsible for their content. For questions regarding content on these sites, contact the respective insurance carrier.

2019 Medicare Part B Premium Verifications—Action Required

*Attention! For enrollees in the following LACERA-administered Medicare Advantage Prescription Drug Plans (MAPDs) **only**: Cigna HealthSpring Preferred Rx (Phoenix, Arizona); Kaiser Permanente Senior Advantage; UnitedHealthcare Medicare Advantage; SCAN Health Plan; or Medicare Supplement Plan—Anthem Blue Cross Plan III. If you are not in one of these plans, **no action** is required on your part.*

When you and/or your eligible dependent receive your 2019 SSA New Benefits Amount Statement (Form SSA-4926) or your CMS billing statement for 2019 (CMA 500), please submit a copy of the document to LACERA for verification. Completion of the verification process will be subject to the County Board of Supervisors approving the continuation of this program in 2019. (Board approval was pending as this issue of *Spotlight* was being prepared for print.) Upon the Board of Supervisors' approval of the Medicare Part B Premium Reimbursement Program continuation, additional information, including examples of the required verification documents, will be mailed and posted on lacera.com.

You can send copies of your 2019 Medicare Part B premium verification to LACERA:

- By mail:
LACERA
P.O. Box 7060
Pasadena, CA 91109-7060
Attention: 2019 Medicare Part B Verification
- By fax: 877-399-3621

Do not send a copy of Form SSA-1099 Social Security Benefit Statement as a form of verification. It does not list your monthly Medicare Part B premium amount needed for verification. If you have already submitted the required document as stated above, no further action is needed.

If you have any questions about your 2019 Medicare Part B premium verifications, please contact the Social Security Administration or Centers for Medicare and Medicaid Services at the numbers below.

Social Security Administration (SSA):

- Telephone: 800-772-1213
- Website: www.ssa.gov

You can access proof of your 2019 Medicare Part B basic premium online at the SSA website: www.ssa.gov/myaccount/. You may be required to create or register your SSA account.

Centers for Medicare and Medicaid Services (CMS):

- Medicare Service Center:
800-MEDICARE (800-633-4227)
- Website: www.cms.gov

For other questions, please contact LACERA Retiree Healthcare Division at 800-786-6464 (press 1) or 626-564-6132, or send us an email at healthcare@lacera.com.

We're Here to Help

Contact LACERA's Retiree Healthcare Division if you wish to enroll in a new healthcare plan, change healthcare plans, or clarify the Retiree Healthcare Benefits Program administrative rules. Call us Monday through Friday, 7 a.m. to 5:30 p.m. PT at 800-786-6464 (press 1) or 626-564-6132, or email us at healthcare@lacera.com. For more information and to access brochures, forms, rate booklets, and the latest Creditable Coverage Notice, visit lacera.com and click on the Retiree Healthcare tab, then click on the Retiree Healthcare Brochures and Forms Page link under "You Might Find This Helpful!" on the right-hand side of the page.

Great Tips, Tasty Food, and Good Times at the Fall Workshop

As members learned at our Fall 2018 Staying Healthy Together workshop, eating the right foods is key to fighting diabetes. They especially enjoyed the great nutritional tips from our speaker, plus the healthy cooking demonstration with recipes and tasty samples. And they had a blast at our new photo booth—complete with Halloween costumes! All of this, combined with chair massages, glucose and blood pressure screenings, and games provided by our health plan vendors, added up to a very fun and educational day. Want to join us next time? Watch your mail for details in a few months about our April 2019 Spring Workshop, or visit lacera.com for updates.

Tips to Keep Your Holiday Healthy

It's the holiday season—so many tasty treats to enjoy! But as we all know, those favorite holiday dishes can add up to extra calories and weight gain. The good news is that you don't have to give up your favorites to be healthy. Instead, try these simple substitutions to lower your calories, fat, and sugar.

- Love spinach or onion dip? Try low-fat yogurt instead of sour cream in your recipe. And put out vegetables like celery, carrots, broccoli, and cherry tomatoes for dipping, instead of crackers and chips.
- Speaking of crackers and chips, serve nuts for a high-protein, low-carbohydrate alternative. But remember that nuts are high in fat and calories, so just a few will do.
- Can't wait for turkey? Choose white meat over dark to lower your fat and calories. And be sure to skip the skin!
- Try whole-grain rolls instead of white rolls for a nutritious alternative.
- Use heart-healthy olive oil instead of butter in stuffings and other holiday recipes.
- For a healthy side dish, serve roasted sweet potatoes brushed with olive oil instead of candied yams or white potatoes.
- Can't pass up holiday drinks and desserts? Lower your fat and calories by choosing hot apple cider over eggnog and pumpkin pie over pecan pie.

And try these tips at parties to help manage your appetite:

- Don't arrive hungry: eat a small, high-protein snack before you leave.
- Bring a healthy dish that you can enjoy guilt-free.
- Stand more than an arm's length away from food while you talk to others.
- Fill up on healthy foods before trying higher calorie options.
- If you think you want second helpings, take a break for 20 minutes, then ask yourself if you really want more.
- Drink lots of water to fill yourself up and ensure you stay hydrated.

Being active can also help you stay fit while you celebrate. But it can be challenging to stick with your exercise schedule when you're busy with holiday fun. Here are some ways to keep moving.

If you're mobile:

- Take a walk after large meals.
- Do floor exercises while watching holiday shows on TV.
- Do some extra housecleaning to prepare for holiday guests.
- Dance to holiday music with your friends or family.
- Go caroling around your neighborhood.
- Serve holiday meals for a charity.
- When running holiday errands, take the stairs and walk as much as you can. Try choosing the farthest parking spot instead of the closest.

If you have limited mobility, try chair exercises, exercise bands, or simple stretches while in bed or on a chair. And water exercises can be a great option if you have access to a pool. Whatever your exercise program, try doing it in short spurts rather than skipping it because you're busy. And finally, remember that the holidays affect different people in different ways:

- For those with big families and lots of activities, it's easy to get over-tired. Be sure to take breaks so you can rest, and allow yourself lots of time for sleep.
- For others, the holidays can be a sad, lonely time. Reach out to family or friends, even if you're just talking on the phone. Or try getting out of the house, taking a walk, visiting your local senior center or place of worship, or volunteering for a charity.

Remember that taking care of yourself is the best recipe for a healthy, happy holiday!

This article is for general informational purposes only. Consult with professional advisors regarding medical matters; LACERA does not offer medical advice.

Sources: Kaiser Permanente, "Maintain, Don't Gain," ©2014; American Heart Association, "Holiday Healthy Eating Guide," ©2017



**STAYING
HEALTHY
TOGETHER**

Winter Word Search Puzzle

Find the words below and circle them on the puzzle. For the answer key, see page 10.

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

BELOWZERO
 FROZEN
 HOTCHOCOLATE
 SKATING
 SKIING
 SLEDDING
 SNOWBOARDING
 SNOWFLAKE
 SNOWMAN
 WINTER

2018-2019 Payday Calendar

| 12 December | | | | | | |
|---------------|----------|----------|----|----------|----|----|
| S | M | T | W | T | F | S |
| | | | | | | 1 |
| 2 | 3 | 4 | 5 | 6 | 7 | 8 |
| 9 | 10 | 11 | 12 | 13 | 14 | 15 |
| 16 | 17 | 18 | 19 | 20 | 21 | 22 |
| 23 | 24 | H | 26 | M | 28 | 29 |
| 30 | D | | | | | |

| 01 January | | | | | | |
|--------------|----------|----------|----|----------|----|----|
| S | M | T | W | T | F | S |
| | | H | 2 | 3 | 4 | 5 |
| 6 | 7 | 8 | 9 | 10 | 11 | 12 |
| 13 | 14 | 15 | 16 | 17 | 18 | 19 |
| 20 | H | 22 | 23 | 24 | 25 | 26 |
| 27 | 28 | M | 30 | D | | |

| 02 February | | | | | | |
|---------------|----------|----------|----|----------|----|----|
| S | M | T | W | T | F | S |
| | | | | | 1 | 2 |
| 3 | 4 | 5 | 6 | 7 | 8 | 9 |
| 10 | 11 | 12 | 13 | 14 | 15 | 16 |
| 17 | H | 19 | 20 | 21 | 22 | 23 |
| 24 | 25 | M | 27 | D | | |

M = Check Mailing Date

D = Direct Deposit Date

H = Holiday

800-786-6464

New on My LACERA: Automated Pension Verification Letters

Are you refinancing your home, applying for an RV loan, or conducting another transaction that requires your income information? You can now instantly generate a Pension Verification letter by logging in to your My LACERA account. From the landing page, click on the Payments tab and select Pension Verification (Award Letter) from the dropdown menu. Your customized Pension Verification letter is available in PDF format for printing or emailing.

Amount in Fund

Select Time Period

- All Dates
- Specific Date Range

[Create PDF](#) [Cancel](#)

Options: Time Period

To create an Amount in Fund letter, select one of the two options:

- **All Dates** will create a letter totaling any contributions you have made to LACERA.
- **Specific Date Range** allows you to enter a start and end date to specify the time period you would like to include in your letter.

Once you have selected your option, click the **Create PDF** button to open a PDF that you can print or save to your computer or device.

Winter Word Search Answer Key

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

BELOWZERO
 FROZEN
 HOTCHOCOLATE
 SKATING
 SKIING
 SLEDDING
 SNOWBOARDING
 SNOWFLAKE
 SNOWMAN
 WINTER

Public Service Announcement

Volunteers Needed for Mediation Program

The L.A. County Department of Consumer and Business Affairs (DCBA) Dispute Resolution Program is accepting applications for retired individuals interested in becoming a volunteer mediator. The program provides a unique and valuable opportunity to learn mediation techniques that can be utilized in your community and place of work. As a volunteer, you will learn the different types of consumer and business complaints that result from transactions in the marketplace. Volunteers work “hands-on” in learning the mediation process, and we will train you at no cost. In order to become a mediator, you will need to attend DCBA’s mandatory mediation training this winter 2019. Participants will learn the eight-stage mediation model, conflict theory and styles, mediator communication skills, interest-based negotiations, collaborative problem-solving, the mediator’s role, and principles of conflict resolution.

In exchange for the free training, DCBA requires volunteers to provide at least four consecutive hours of volunteer service each week for a total of 150 hours.

If you are interested in becoming a volunteer mediator, please email your request to Maritza Gutierrez at Volunteer@dcba.lacounty.gov.

CONNECT WITH US!



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



Call: 800-786-6464



Email: welcome@lacera.com



Website: Lacera.com

Public Service Announcement

Help a Child in Need as a Court-Appointed Special Advocate

You can make a lasting, positive impact on the life of an abused and neglected child in foster care as a Court-Appointed Special Advocate (CASA) volunteer. CASA volunteers are paired with a child one-on-one and work to ensure that they have the services and support needed in the areas important to all kids: stable homes, education, and healthcare. There are 30,000 children in the foster care system in Los Angeles, and many need the support of a CASA volunteer.

Learn more about how you can make a difference in a young person's life at one of CASA's information sessions, held in different locations throughout L.A. County. A calendar of upcoming sessions can be found on the CASA website. To learn more or RSVP for an upcoming session, please visit www.casala.org or call (323) 859-2888.

FRAUD

Requests for Gift Cards as Payment Often Signal Fraud **ALERT**

Twice a month, the L.A. County District Attorney's Office releases a public service announcement (PSA) called the Friday Fraud Alert to warn the community about current financial scams (some perennial; some seasonal or tied to current events). One of the newest alerts spells out how some scammers are requesting payment for phony services in the form of gift cards.

In the Gift Card Payment Scam, fraudsters call the victims, usually with a sense of urgency, and offer to resolve a purported debt or other problem. The scammers keep victims on the phone, then tell them to buy a gift card, most commonly an Apple iTunes card, and provide the card's code as payment. Government agencies and most legitimate companies, except for those that issue gift cards for redemption, won't ask for or accept gift cards as a form of payment.

Visit lacera.com/about_lacera/fraud_alerts.html for a video link with more details about how this type of fraud works and tips to avoid getting scammed.

3 THINGS

MISTLETOE

Most people think of mistletoe as the "kissing plant" they hang in their doorways during the holidays. But did you know that it actually has a less innocuous side? Mistletoe is a parasite that can destroy the hosts it grows on, including traditional Christmas trees such as firs and pines, but it is nonetheless fascinating. Consider these fun facts:

- Mistletoe contains a substance called phoratoxin that is poisonous to humans. However, some ancient cultures considered the plant to have sacred healing properties, and doctors in Europe have recently been using mistletoe extract as a treatment for colon cancer.
- The custom of kissing under mistletoe goes back at least as far as the 1500s in European countries. During the Middle Ages, people there also hung mistletoe in the belief that it would protect them from ghosts and other supernatural mischief-makers.
- Mistletoe shrubs grow on their host plants in strange, basket-like formations popularly known as witches' brooms. These growths, which can weigh up to 50 pounds, serve as nests for several species of birds and even squirrels.

Sources: National Wildlife Federation, CBS News, History.com



Stay Safe: Register for Emergency Alerts

The 2018 wildfire season in California was the most destructive and deadly on record, a sad and disturbing milestone. Our hearts go out to those affected, and we thank all of the first responders for their heroic efforts to save lives and property.

Because prompt notification is essential when danger is imminent, we remind everyone that it's a good time to sign up to receive emergency alerts for your area.

If you live in Los Angeles County, you can enroll in ALERT LA COUNTY to receive text alerts and emails with important information. ALERT LA COUNTY has accessibility features for people with disabilities and others with access and functional needs, and you can select your preferred language for notifications. Register at <https://public.coderedweb.com/CNE/en-US/BF5E205B1D69>.

The State of California also offers wireless emergency alerts (WEAs) sent to WEA-capable mobile devices during emergency situations. WEAs are sent by state and local public safety officials, the National Weather Service, the National Center for Missing and Exploited Children, and the President of the United States. Visit <http://calalerts.org/> for more details.

If you are outside of California, check for your state's emergency service agency website at www.fema.gov/emergency-management-agencies to sign up for alerts. You can also see public alerts online via Google maps at www.google.org/publicalerts.

Public Service Announcement

Volunteer Opportunities Available: Department of Public Social Services

The L.A. County Department of Public Social Services Volunteer Services Section is seeking volunteers for short- or long-term assignments. Volunteers gain highly marketable experience, and can commit to one or more ongoing assignments. The number of hours served is often 20 to 40 hours per week. DPSS serves an ethnically and culturally diverse community through programs designed to alleviate hardship and promote health, personal responsibility, and economic independence. Volunteering can be personally rewarding and has a tremendous impact on the community!

All volunteers must be at least 16 years old, and must complete a personal background/fingerprinting and reference check, and DPSS confidentiality agreement.

The DPSS Volunteer Services Section is committed to creating volunteer opportunities of true value for students, displaced workers, and senior citizens from Los Angeles County. We customize volunteer placement based on individual skills or desired location. For more information, please contact Eryn Aquino, DPSS Volunteer Coordinator at (213) 744-4348 or dpssvolunteers@dpss.lacounty.gov.

Upcoming Holidays

LACERA will be closed on:

- **Tuesday, December 25**, for Christmas Day
- **Tuesday, January 1**, for New Year's Day
- **Monday, January 21**, to observe Martin Luther King Jr.'s Birthday
- **Monday, February 18**, to observe Washington's Birthday



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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.