



Spotlight on retirement

LOS ANGELES COUNTY EMPLOYEES RETIREMENT ASSOCIATION • JUNE 2019 • VOL. 30, NO.2

SOCIAL SECURITY ELIGIBLE?

What You Need to Know About the WEP
and GPO – and How to Take Action

If you receive a retirement allowance from LACERA and are also eligible for Social Security benefits, you may be subject to Social Security's Windfall Elimination Provision (WEP) and Government Pension Offset (GPO), enacted by Congress in 1983 and 1977, respectively.

The WEP reduces the Social Security benefit for workers who receive a government pension from employment that is not covered by Social Security. The County of Los Angeles withdrew from participation in Social Security beginning in 1983. If you have service with the County of Los Angeles on

[cont'd on pg. 5](#)



Protecting You From Fraud: We Take It Seriously

Fraud. It's a small word that represents a big headache for millions of people annually, and it has serious implications for your financial security. Already rampant, fraud is a growing problem: In 2018, reported fraud losses to the Federal Trade Commission increased by \$406 million to total \$1.48 billion.

(Note the word *reported* in that statistic. Actual losses are likely much higher, as many cases go unreported.) Meanwhile, every advance in technology provides a new way for enterprising thieves to scam unwitting victims.

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JJ POPOWICH

CEO's Corner

Lou Lazatin



GREETINGS! IT WAS A VERY BUSY SPRING HERE AT LACERA. LET ME UPDATE YOU ON THE LATEST.

March Madness Wrap-Up

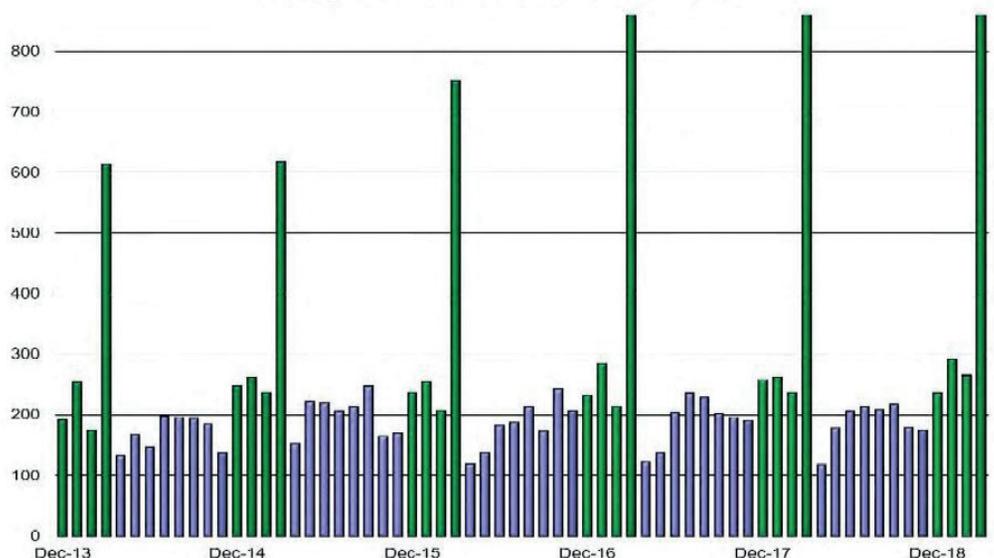
Every year, it's all hands on deck in various divisions during the peak retirement period we call March Madness. December through March are popular retirement months because those who retire on or before March 31 are eligible for the April 1 cost-of-living adjustment (COLA), if a COLA is approved by the Board of Retirement. If you were part of our March Madness this year, congratulations! I wish you a long, healthy retirement.

Retirement is a complex, highly individualized process. It takes knowledgeable frontline Retirement Benefits Specialists to guide members through the various retirement allowance

options, confirm service credit is correctly calculated and purchased, make sure that healthcare is in place, and see that all forms get properly completed. Our Member Service Center stayed open on Saturdays until mid-March this year to accommodate demand. Behind the scenes, team members from multiple divisions worked long hours to make sure that all of the applications and associated paperwork were processed timely.

This year, we processed 1,758 applications. This is up from 1,685 in 2018, which was higher than the rolling five-year average of 1,466. See the graph below for retirement processing statuses over the last five years—green bars reflect completed status for the months of

Rolling Five-Year March Madness Trends



CEO's Corner cont'd

December through March, and blue bars reflect completed status for the other eight months.

Special thanks to all of our employees who stepped up during March Madness to make sure that members' benefits would be in place for a smooth transition to retirement.

Progress on Strategic Plan Goals

In the last issue of *Spotlight*, I reported how the management team is taking a fresh approach to our strategic plan by assessing current projects based on SMARTER goals. Since then, we have prioritized the following strategic plan goals: incorporating a cross-divisional case management system;

redesigning lacera.com; redesigning our retirement benefit estimate, application, and election form package; and implementing final changes necessitated by the Public Employees Pension Reform Act of 2013 (PEPRA), specifically the felony forfeiture appeals policy and payroll code clarification for calculating the pensionable portion of an employee's total compensation. The working teams have made significant progress on their project plans, and will be reporting to their respective Board oversight committees in the coming months.

United in Protecting You

In this issue, we feature some LACERA divisions that have decidedly different

areas of expertise, but a strong connecting objective: protecting your benefits. On page 4, our Investments Division describes its corporate governance efforts as part of ensuring the long-term health of the fund, while in our cover feature about fraud, we highlight how our specialized divisions and management team safeguard against a variety of threats.

As we head into summer, I hope you have already scheduled in some rest and relaxation. Enjoy! Until next time,



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WITH US!**

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welcome@lacera.com
Call
800-786-6464

Visit
300 N. Lake Ave.
Pasadena, CA 91101
Website
lacera.com

Public Service Announcement

Volunteer Opportunities at the Veterans Home of California

Do you want to make a difference in the lives of veterans? The Veterans Home of California is searching for volunteers at its **West Los Angeles Campus**. There are multiple ways to honor our veterans at this home, including companion care, escorting on outings, reading, writing letters, helping with special events, and maintaining a library for the residents. For more information about how you can make a difference, call Pamela White, Coordinator of Volunteer Services, at (424) 832-8554, or email her at pamela.white@calvet.ca.gov.



800-786-6464

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TAKING THE LONG VIEW: SAFEGUARDING OUR INVESTMENTS THROUGH CORPORATE GOVERNANCE

At LACERA, our investment team carefully manages the fund's \$56 billion portfolio with the sole aim "to produce, protect, and provide the promised benefits" to our members. As part of our efforts to fulfill that mission, we encourage sound corporate governance practices at the companies in which we invest, to support sustainable business practices and long-term value creation. Good corporate governance includes promoting high-quality corporate boards of directors, sound investor legal rights and fiduciary protections, reliable financial reporting, and prudent management of operational risks, including those related to environmental resources or workforce issues.

We pursue several strategies to exercise our investor rights and advance sound corporate governance practices:

Proxy voting: Each year, companies hold annual shareholder meetings, where investors vote to elect board directors,

ratify auditors, and consider other matters that may be presented by either company management or other shareholders. LACERA carefully reviews each ballot item at annual meetings and casts its votes in line with LACERA-approved policies.

Public policy: Sound and stable financial markets are key to LACERA's ability to generate sustainable financial returns. LACERA supports strong legal protections for investors to take action in the event of corporate misconduct or fraud; sound financial reporting; and effective, sensible regulatory measures that enable fairness and instill investor confidence in our capital markets.

Engagement: From time to time, LACERA meets with the directors and managers of portfolio companies on defined priorities in order to understand companies' business strategies and encourage best practices. As an example, LACERA collaborates with other

California public funds to encourage boards to cast a wide net in identifying the best talent to nominate to their boards, inclusive of diverse gender, racial and ethnic backgrounds.

Collaboration: To amplify its voice, LACERA collaborates with other investors, often through associations such as the Council of Institutional Investors, the United Nations-affiliated Principles for Responsible Investment, and the Institutional Limited Partners Association. These associations coordinate institutional investors, such as LACERA, to advance common interests and represent our members.

For more information about our corporate governance efforts, policies, and recent initiatives, visit www.lacera.com/investments/corporate_governance/corporate_governance.html.



What You Need to Know About the WEP and GPO cont'd from pg. 1

or after 1983 and receive a LACERA retirement allowance, any Social Security benefit you receive may be subject to the WEP.

The WEP lowers the calculation formula of your Social Security benefit. For example, for a worker who turns 62 in 2019, the first \$926 of Social Security-covered average monthly earnings is multiplied by 90 percent; earnings between \$926 and \$5,583 by 32 percent; and the balance by 15 percent. The sum of these three amounts equals the Social Security benefit, which is then decreased or increased depending on whether the worker starts receiving benefits before or after full retirement age. The WEP can reduce the percentage factor that is multiplied against the first \$926 of average monthly earnings to as low as 40 percent, based on the number of years of covered employment. This means a possible reduction of the Social Security benefit by as much as \$463 per month; however, the reduction of the Social Security benefit under the WEP cannot exceed more than one-half of the worker's government pension amount.

The GPO applies to Social Security dependent benefits that you may receive as a spouse, widow, or widower while you are also receiving a government pension. The

GPO reduces your benefits by two-thirds of your pension amount. Thus, if you are subject to the GPO and two-thirds of your LACERA allowance is more than your Social Security dependent benefit, the GPO will completely eliminate your dependent benefit.

A Legislative Fix Is Pending

Since 2001, Congress has successively introduced the Social Security Fairness Act, which historically has garnered bipartisan support, to repeal the WEP and GPO. This year, two bills for the act have again been introduced: H.R. 141 by Representative Rodney Davis (Ill.) and S. 521 by Senator Sherrod Brown (Ohio). LACERA's Board of Retirement has traditionally supported the Social Security Fairness Act, since the current provisions unfairly penalize those who have worked in public service. The Board of Retirement adopted a "Support" position on these bills at its meeting of April 11, 2019, and LACERA continues to engage with members of Congress to advocate repealing the WEP and GPO.

For More Info

Visit the Social Security website to get more information about how the WEP and GPO might affect your federal benefit:

Take Action

To get in touch with your member of Congress regarding repeal of the WEP/GPO, visit the following links:

- www.house.gov/representatives/find-your-representative
- www.senate.gov/general/contact_information/senators_cfm.cfm

Communications toolkits with talking points, information sheets, sample letters, and more are available from organizations with members affected by the WEP and GPO:

- www.nea.org/home/16567.htm
- www.calrta.org/repealing-wepgpo/
- www.ssa.gov/planners/retire/wep.html
- www.ssa.gov/planners/retire/gpo.html

See the Take Action sidebar above for links to contact your congressional representatives, plus communications toolkits to help you make your case.



“Summer afternoon, summer afternoon; to me those have always been the two most beautiful words in the English language.”

— Henry James



LACERA ACCOMPLISHMENTS

Senior Investment Officer Scott Zdrazil Re-elected as Treasurer of Council of Institutional Investors



LACERA continues to actively support efforts to advance the fund's rights as an investor in capital markets, including participation in the Council of Institutional Investors (CII), a nonprofit, nonpartisan association of pension funds and other employee benefit funds and endowments with \$4 trillion in assets. The CII focuses on effective corporate governance; strong investor rights; and vibrant, transparent, and fair capital markets.

In March, LACERA Senior Investment Officer Scott Zdrazil, who has served on the CII board since 2018, was re-elected as the association's treasurer. At LACERA, Zdrazil leads the fund's corporate governance efforts, including the revision of LACERA's Corporate Governance Principles and related investment initiatives.

Stepping Up for Charity

LACERA staff members made great strides for kids in two recent charity walks. First, on Sunday, April 7, Team LACERA joined more than 750 supporters in Pasadena's Central Park for a 2.3-mile walk to raise funds for the Pasadena Ronald McDonald House, which provides a home

environment and services to families facing the illness of a child. Team LACERA raised \$570 toward the event



total of over \$102,000. Participating for LACERA were John Nogales and family, Sevan Simonian, Alex Hollis and family, Kathleen Horning (whose family also donated), Srbui Vartanian and family, Giselle Jaimes, Kerri Wilson and family, Percy Petrov, and Donna Hansen and friend. Staff



Team LACERA at the April 7 Walk for Kids benefiting the Ronald McDonald House

members Rosalie Baker, Laura Fuentes, and Maggie Luong were not able to participate in the walk but donated to the team.

Just a few weeks later, on Saturday, April 27, Team LACERA did it again, meeting in Grand Park to hike three miles through downtown in the March of Dimes' March for Babies. The March of Dimes provides programs that support healthier pregnancies as well as services for premature babies. Team LACERA included captains Donna Hansen and Sevan Simonian, Lou Lazatin, Gina Marie Massarotti, Maggie Luong, Steven Rice, Percy Petrov, Flora Zhu, Natalie Ng, Srbui Vartanian, Alex Hollis, Rosalie Baker, Giselle Jaimes, and Kristina Sun, who all together raised \$1,589.



Team LACERA at the April 27 March for Babies



Protecting You From Fraud cont'd from pg. 1

As part of our mission of protecting your benefits, LACERA is intent on safeguarding your personal information and accounts through multiple security measures. Here's how we do it.

Ongoing Alerts and Fraud Prevention Resources

First, LACERA helps you be on your guard against current, ongoing scams by posting alerts on our website and in our newsletters. See this issue's fraud alert from the L.A. County District Attorney's Office below, and check lacera.com regularly for the latest. More resources are also available at right.

Internal and External Controls

Behind the scenes, LACERA is vigilant about keeping your information secure. To protect member information, LACERA's system security is constantly monitored and engineered with facilities to detect and prevent unauthorized intrusions. My LACERA has enhanced security features to protect members' identity.

Internal security starts with preventing unauthorized access to LACERA's offices

and computers. Additionally, employees are trained to follow our policies and

Fraud Resources

There are plentiful local, state, and federal resources to help protect consumers. Check out the following agencies to sign up for alerts, file a complaint, get links to free credit reports, report identity theft, and more.

- (In L.A. County) Department of Consumer and Business Affairs: www.dcba.lacounty.gov
- (Inside California) California Department of Consumer Affairs: www.dca.ca.gov/
- (Outside California) State Consumer Protection Offices: www.usa.gov/state-consumer
- Federal Trade Commission: www.ftc.gov

procedures on handling sensitive and confidential information. These internal and external controls dovetail with regular audits to flag any areas for improvement.

Specialized Teams

Investigative and response teams are at the ready if problems do arise.

LACERA has an internal team dedicated to detecting fraud, anomalies, and irregular activity on member accounts using a variety of factors.

In keeping with industry best practices, LACERA also has a standing team of executive officers and top-level managers that mobilizes to quickly and decisively deal with threats to business operations, which could range from a disaster to a security incident. After any incident, the group institutes lessons learned and appropriate steps to be taken to prevent or minimize impacts from any similar events in the future.

Though we can never eliminate criminal threats, we can thwart attacks and mitigate damages through a comprehensive, evolving approach of prevention, preparedness, and action. Let's stay vigilant together!

Fraud Alert From the D.A.'s Office

Don't Let Crooks Tap Your Wallet With Credit Card Scam

Consumers should beware of scammers trying to steal personal information as some credit card companies issue new tap-to-pay cards.

In the New Credit Card Scam, fraudsters contact people who may be receiving new cards, claiming to be from the issuing company. The crooks tell their victims they must provide personal or financial information to activate the cards. Then, the scammers use the information to commit identity theft.

Credit card companies typically include a phone number or website for new card activation and won't call or email asking for personal information.

Tips:

- Don't provide personal or financial information through an unsolicited call or email.
- Don't click on a link in an email message unless you're sure the source is legitimate.
- If in doubt about activating a



new credit card, contact the financial institution that issued the card.

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

800-786-6464

STAYING HEALTHY TOGETHER

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Caring for a Loved One With Dementia



Are you caring for a loved one with Alzheimer's disease or another type of dementia? If so, you're not alone. About 15.7 million adult family members in the U.S. are caring for someone with one of these conditions. Alzheimer's disease and other types of dementia can cause problems with memory, thinking, and planning. Caregivers in these situations face many challenges. Here are some tips that can help.

- **Develop a routine.** A clear, simple daily plan will help the person feel less frustrated or confused.
- **Remind the person** about important facts and events when needed.
- **Be patient.** It may take longer for the person to complete a task than it used to.
- **Help the person maintain proper nutrition** throughout each day, with plenty of whole grains, fruits, and vegetables. If the person is not eating well at mealtimes, provide healthy snacks at midmorning and in the afternoon.
- **Encourage exercise and hobbies** such as reading and crossword puzzles to help the person keep an active mind. Walking and other activity may slow the decline of mental ability.
- Take steps to **help if the person is sundowning** (restless behavior and trouble with sleeping that may occur in the late afternoon and at night).



Discourage napping during the day. Offer a glass of warm milk or caffeine-free tea before bedtime.

- **Ask family members and friends for help.** Be aware of your own needs and feelings. Recognize that it's normal and acceptable to ask others to help.
- For **as long as the person is able, allow him or her to make decisions** about activities, food, clothing, and other choices. When the person needs help, offer it gently.
- **Talk to the person's doctor** about:
 - o Resources available in your area, such as in-home care management, nutrition support, transportation services, adult day care, legal and financial counseling, respite care, and caregiver support groups
 - o Medicines the person takes and their possible side effects

- **Call the doctor** or seek immediate medical care if the person:
 - o Suddenly sees or hears things that are not there
 - o Has a sudden, drastic change in behavior
 - o Has problems with medicine or shows signs of illness or injury
- **Call 911 if you think the person may need emergency help** (for example, has disappeared or is seriously injured).

And don't forget to take care of yourself! Research shows you can develop emotional and physical problems when caring for frail or disabled relatives. Keep these tips in mind:

- Recognize warning signs early.
- Think about what stresses you—and what you can and cannot change.
- Identify ways to reduce stressors that you can change, such as getting help with caregiving tasks like bathing and preparing meals.
- Take breaks when you can.
- Try activities that will make you feel healthier, like walking or meditating.

Safety First

As a caregiver, it's important to focus on your loved one's safety—both inside and outside of the home. Think prevention, and help avoid accidents by controlling possible problems:

- Add home safety features.
- Make changes to prevent falls and injuries.
- Lock up or remove potentially dangerous items, including medications.
- Don't let the person drive or cook if he or she cannot do it safely.
- Get medical alert jewelry so you can be contacted if the person wanders.

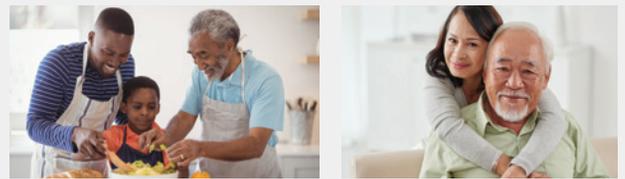
This article is for general informational purposes only. Consult with professional advisors regarding medical matters. LACERA does not offer medical advice.

Sources: "2015 Alzheimer's Disease Facts and Figures," © 2015 Alzheimer's Association; "Helping a Person With Alzheimer's Disease: Care Instructions—Your Kaiser Permanente Care Instructions," © 2006-2018, Healthwise, Incorporated; "Caregiver's Guide to Understanding Dementia Behaviors," © 2004, 2008, 2016, Family Caregiver Alliance

Brain Boosters

Keep your brain active with exercises like this one. How many of these logic riddles can you answer correctly? (See answers below.)

1. If you ran a race and passed the person in third place, what place would you be in now?
2. What is full of holes but can still hold water?
3. If you have it, you want to share it. If you share it, you don't have it. What is it?
4. What can travel around the world and stay in a corner?
5. What disappears the moment you say its name?



Members Gain Insights on Dementia and Caregiving at Spring Workshop

Our Spring 2019 Staying Healthy Together Workshop answered many members' questions about dementia, including its symptoms and causes, and how to care for loved ones who have it. Members also enjoyed an entertaining follow-up session with brain exercises that boost mental fitness, plus other offerings from our health plan vendors, including mind games, chair massage, glucose and blood pressure screenings, and tasty boxed lunches. And our free photo booth was a hit again—with members donning spring hats and sunglasses and posing with friends. Be sure to join us next time! Watch your mail in August for details about our September 2019 Fall Workshop, or visit lacera.com for updates.

cont'd on pg. 10



Answers:
 1. Third place
 2. A sponge
 3. A secret
 4. A postage stamp
 5. Silence



Staying Healthy Together *cont'd from pg. 9*

Retiree Healthcare Benefits Program Letter Packet Mailing: 2019–2020 Plan Year

If you are currently enrolled in a LACERA-administered health plan, your Annual Retiree Healthcare Packet for the 2019–2020 plan year was mailed at the end of May. This packet contains important information about the LACERA-administered Retiree Healthcare Benefits Program, including the 2019 healthcare monthly premium rates and mandated benefits update. If you haven't already done so, please review the information about your health plan coverage. *No action is needed unless you would like to make changes to your current healthcare plan enrollments.*

If you have not received your packet, please contact the Retiree Healthcare Division by calling 800-786-6464 (press 1 when prompted) or 626-564-6132. You may also sign in to My LACERA to send a secure message, or send us an email at healthcare@lacera.com.

Please note: If you are enrolled in a LACERA-administered Kaiser Permanente plan outside of California or Cigna HealthSpring Preferred Rx–Phoenix, Arizona, LACERA will mail a different packet to you. Plan changes and premium rates are determined by the Kaiser Permanente region in which you reside.

Pharmacy Benefit Manager Change Effective July 1, 2019: LACERA-Administered Anthem Blue Cross Prudent Buyer Plan Only

No changes to Anthem Blue Cross Plans I, II, and III

Anthem informed us that effective July 1, 2019, the pharmacy benefit manager (PBM) for the Anthem Blue Cross Prudent Buyer Plan will change to IngenioRx (replacing the Anthem Blue Cross Pharmacy Plan). All pharmacy services related to the Anthem Blue Cross

Prudent Buyer Plan will transition to IngenioRx. The telephone number for IngenioRx Pharmacy Member Services is 833-267-2129, which is also located on the back of your new Anthem Blue Cross ID card sent by the carrier. Please note there are **no changes** to the prescription drug benefits.

If you have any additional questions, please contact Anthem Blue Cross at 800-284-1110 or IngenioRx at 833-267-2129.



Long-Term Care Seminar Schedule

Educational seminars are scheduled the second Wednesday of each month at LACERA at 10:30 a.m. (Please note the time change from our last issue.)

Upcoming seminars:

- June 12
- July 10
- August 14
- September 11
- October 9
- November 13
- December 11



To make a reservation, please call 626-818-2673 and a Long Term Care Insurance Program Coordinator will assist you. Please note the above schedule is subject to change.

Workshop Location:

LACERA Office — Gateway Plaza
300 N. Lake Ave., Pasadena, CA 91101
First Floor, Workshop Room

3 THINGS Picnics



Picnics are an activity enjoyed by cultures around the world—and nothing announces the official arrival of summer more than dining al fresco in the company of friends and family. Here are some fun facts for you to share about this warm-weather tradition at your 4th of July celebration (or International Picnic Day on June 18 if you can't wait that long!).

- The concept of a picnic as a pleasurable escape coincided with urban living (differentiating it from simply eating outdoors, as our ancestors did for millennia). The earliest picnics were likely enjoyed by aristocrats as part of their hunting activities, depicted in numerous works of art from the Middle Ages on.
- The word “picnic” is based on the French term “pique-nique,” which dates back to the 1600s and referred to someone who brought their own wine when dining out. Picnics became especially popular in France after the French Revolution, when royal gardens and hunting grounds were opened to the public.
- The current record for the world's largest picnic is 22,232 confirmed attendees, set on June 20, 2009, in Lisbon, Portugal.

Closer to home, the world's largest picnic “basket” is the former headquarters of the now-defunct basket-making Longaberger Company in Newark, Ohio. The seven-story, 180,000-square-foot building was completed in 1997 and features woven sides, giant handles, and a brass name plate.

Sources: History.com, npr.org, apnews.com, smithsonianmag.com, guinnessworldrecords.com



2019 Payday Calendar

Your monthly retirement allowance check is payable the last business day of the month.

06 June						
S	M	T	W	T	F	S
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08 August						
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11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	M	29	D	31

M = Check Mailing Date **D** = Direct Deposit Date **H** = Holiday

800-786-6464



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Public Service Announcement **Volunteers Needed for Mediation Program**

The Los Angeles County Department of Consumer and Business Affairs (DCBA) helps over 400,000 consumers each year. DCBA provides quality service to the public, thanks in large part to the dedicated people in our Volunteer and Internship Program. Our volunteers and interns are a valuable asset to DCBA, offering a wide range of talents and expertise. The mission of DCBA is to promote a fair and vibrant marketplace for consumers, businesses, and communities through education, advocacy, and complaint resolution. There are volunteer opportunities throughout the department in consumer counseling, mediation, small claims advisory, financial empowerment, small business services, and immigrant affairs. DCBA is currently accepting applications and asking volunteers for a commitment of twice per week during business hours, Monday through Friday, from 8:00 a.m. to 5:00 p.m.

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



Upcoming Holidays

LACERA will be closed on:

- **Thursday, July 4**, for Independence Day
- **Monday, September 2**, for Labor Day

Sorry We're
CLOSED

M E D I A T I O N

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.