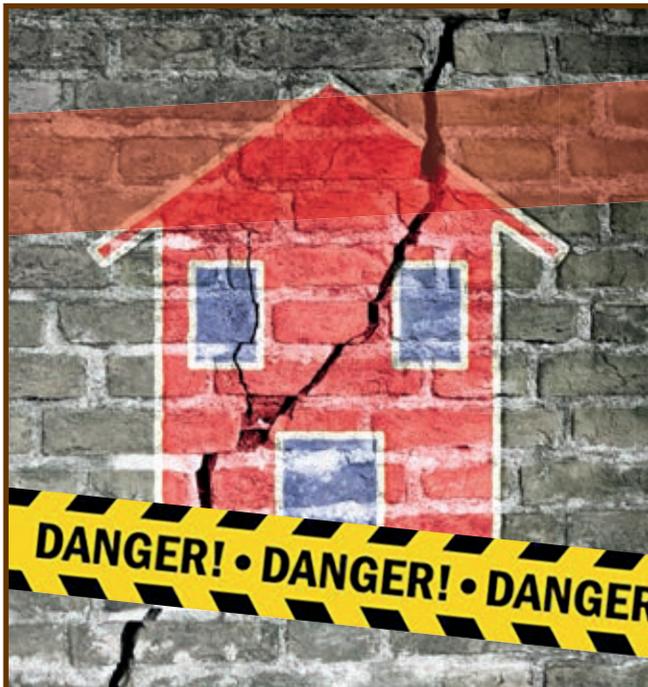


Spotlight on retirement

LOS ANGELES COUNTY EMPLOYEES RETIREMENT ASSOCIATION • SEPTEMBER 2019 • VOL. 30, NO.3



Your Security, Our Concern DISASTER PREP MADE EASY

The recent earthquakes in Ridgecrest serve as a reminder that knowing what to do in an emergency is a top priority. Being prepared means advanced planning and knowing the proper response actions for a specific threat. Emergency plans should be regularly reviewed and updated to reflect a continually changing environment.

No matter where you live, the L.A. County Office of Emergency Management and L.A. County Fire Department have tips for you to be ready to go at a moment's notice:

- Have a "go kit" by your bedside, in your vehicle, and at work. Your kit should include the following items: extra battery or charger for



cont'd on pg. 5

CEO Transition

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

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

cont'd on pg. 5

IN THIS ISSUE:

- 2 From the Executive Desk
- 4 Message From Chief Counsel
- 6 LACERA Accomplishments
- 8 Staying Healthy Together
- 10 Public Service Announcements
- 11 3 Things: Bowling
- 11 Payday Calendar
- 12 Upcoming Holidays

Los Angeles County Employees Retirement Association

Board of Retirement

ALAN J. BERNSTEIN
Chair
Appointed by Board of Supervisors

LES ROBBINS
Vice Chair
Elected by Retired Members

GINA ZAPANTA-MURPHY
Secretary
Appointed by Board of Supervisors

VIVIAN H. GRAY
Elected by General Members

JAMES P. HARRIS
Alternate Member
Elected by Retired Members

SHAWN R. KEHOE
Elected by Safety Members

KEITH KNOX
Acting County Treasurer and Tax Collector
Ex-Officio Member

RONALD A. OKUM
Appointed by Board of Supervisors

WILLIAM R. PRYOR
Alternate Member
Elected by Safety Members

HERMAN B. SANTOS
Elected by General Members

THOMAS WALSH
Appointed by Board of Supervisors

Board of Investments

SHAWN R. KEHOE
Chair
Elected by Safety Members

RONALD A. OKUM
Vice Chair
Appointed by Board of Supervisors

WAYNE MOORE
Secretary
Appointed by Board of Supervisors

ALAN J. BERNSTEIN
Appointed by Board of Supervisors

DAVID GREEN
Elected by General Members

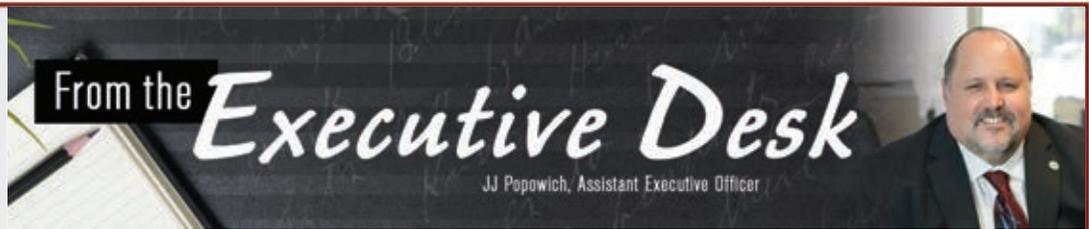
KEITH KNOX
Acting County Treasurer and Tax Collector
Ex-Officio Member

DAVID L. MUIR
Elected by Retired Members

GINA V. SANCHEZ
Appointed by Board of Supervisors

HERMAN B. SANTOS
Elected by General Members

Assistant Executive Officer
JJ POPOWICH



MAINTAINING CONTINUITY



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

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

Despite the CEO vacancy, business continues smoothly and uninterrupted at LACERA. Our very experienced and capable Chief Counsel, Steve Rice, is ably handling the duties of CEO, and the recruitment for a new CEO is moving along quickly. The goal is to have the search completed by November 1 this year.

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

Update on Strategic Goals

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

In previous issues of *Spotlight*, we gave updates on the progress of our current strategic goals. Teams of managers and key staff members continue to meet regularly and work toward our prioritized goals, which currently stand as follows.

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

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

Retirement Benefit Estimate redesign: A new estimate summary and application

From The Executive Desk cont'd

design is nearing the review and testing stages, and an accompanying guidebook is in development. Ultimately, the goal is to develop an online application process.

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

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

A redesigned Annual Benefit Statement is also in the works.

We've Got a Plan for That

Back in July, we were all reminded why it's important to be prepared for an emergency when a 7.1 magnitude earthquake hit Ridgecrest, followed by thousands of aftershocks. Here at LACERA, we are mindful of the adverse effects on members if our operations

are interrupted, which is why we have a business continuity plan. The goal of our business continuity plan is to provide management with a road map following a disruption.

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

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

A critical part of ensuring we are prepared to implement our plan is through practice, so we hold scenario-based and functional exercises during the year. This allows us to constantly evolve and improve our skills and teamwork. As a member of the response team, I

can assure you that we have a robust and efficient process to take immediate action under a variety of circumstances.

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

Last, but Certainly Not Least

We had a busy spring and summer full of accomplishments and activities. I'm very proud to announce that, once again, LACERA has won awards from the Government Finance Officers Association for our annual reports. See page 6 for more details about that, plus our annual Take Our Daughters and Sons to Work Day, and Volunteer Day at the L.A. Food Bank.

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

Until next time,



RETIREMENT ALLOWANCE NOTICE

Attention members: For your security and convenience, we urge all LACERA retirees to sign up to receive your retirement allowance via direct deposit rather than a mailed check. To get signed up, or if you have experienced any delay in receiving your allowance check or automatic deposit receipt (ADR), please contact LACERA at 800-786-6464.

Message From Chief Counsel Steven Rice

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

Public service organizations such as LACERA have a unique and solemn duty to work in the public's interest at all times. In addition, we have a duty to be open and transparent about our policies, procedures, and how we administer the funds we are

entrusted to manage to pay the promised benefits. We respect the roles and rights of the press and our plan sponsor, as well as members and the public, to ask hard questions and review our operations. We recognize this scrutiny is for the public good, and we welcome constructive feedback that helps LACERA continue to be the premier public pension fund we have always strived to be.

LACERA will be open, transparent, and responsive to all press requests and the County audit, within the limits of the obligations and exemptions provided in the law, and we will continue to update

members about the recent developments. We are using our website, lacera.com, to share the most recent updates and information with members as well as the public.

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

CONGRESSWOMAN JUDY CHU VISITS LACERA

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

After thanking LACERA for its advocacy in Washington, D.C., Chu detailed her efforts on retirement and benefits legislation as a member of Congress and the House Ways and Means Committee, which has jurisdiction over Social Security and Medicare, among other federal government programs.

Chu gave an update on HR 141, the current version of the Social Security Fairness Act, which would repeal the

Windfall Elimination Provision (WEP) and Government Pension Offset (GPO). The WEP and GPO penalize those who

through lowering the age for eligibility and bringing back the public option. She stated that prescription drug prices need to drop down to the levels seen in other countries, and advised that a bipartisan bill to increase transparency in drug pricing recently passed out of the Ways and Means Committee.

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

succeed and have hope for the future," she said.



have worked in public service by reducing their Social Security benefits. The legislation was reintroduced in the House this year, and is currently with the Subcommittee on Social Security.

Regarding healthcare, Chu is a supporter of early Medicare buy-in for first responders and overall Medicare expansion



Your Security, Our Concern cont'd from pg. 1

your cellphone, flashlight, radio, extra prescription medicine(s), and an extra pair of glasses if you use them. Have a pair of sneakers by your bedside.



- In addition to a go kit, make sure to have an emergency kit with emergency contact information, first aid kit, water, matches or a lighter, nonperishable food, medicines, blanket, comfortable and sturdy shoes, change of clothes, battery-powered radio, cash, manual can opener, and a bottle opener. Ideally, your kit will also include prescription names and dosages; and names, addresses, and phone numbers of doctors.
- Know the location of your kit(s) and include a plan with important information such as a neighborhood map, emergency contacts, evacuation routes/emergency exits,

and the location of the gas shut-off valve, water main shut-off valve, and electrical circuit breaker box.

- Don't forget about pet preparedness! Visit www.ready.gov/animals for resources.
- Practice your plan and keep your emergency supplies updated.

In addition, organize and announce a neighborhood meeting, or add your emergency planning activities to an existing community or neighborhood meeting. Get the word out through community news websites and newsletters, passing out flyers, and posting in public places.

Stay Connected

The more notifications you have, the better. Make sure you are signed up for alerts through a variety of methods:

- For L.A. County residents, register for ALERT LA County to receive emergency notifications from authorities at lacounty.gov/alert-la.
- Cities, special districts, employers, schools, and universities may have their own notification systems. Research other systems available in your community and sign up so that you are informed when there is a local emergency.

- Go to your cellphone settings to double check it is set up to receive wireless emergency alerts (WEAs). Most cellphones' default settings are turned on to receive geographically targeted WEAs from authorities as part of the public safety system.

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

For those outside L.A. County, the Federal Emergency Management Agency's "Are You Ready?" guide covers preparedness for various types of disasters, available at www.fema.gov/pdf/areyouready/areyouready_full.pdf. You can also check your local municipality's public safety website for resources.

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



CEO Transition cont'd from pg. 1

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

To assist in the selection process, the Board chairs have appointed an ad hoc search committee, following the approach used in past years. Once the committee narrows the field of qualified candidates, all members of the Boards will participate in a thorough interview and evaluation process, and the new CEO will likewise be selected by a vote of all members of both Boards.

An executive recruiter, Alliance Recruiting Resources, has been engaged to work with the Boards and ad hoc committee.

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



LACERA ACCOMPLISHMENTS

LACERA Honored for Continued Excellence in Financial Reporting



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

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

Board Member Joe Kelly Retires

Congratulations to Trustee Joseph Kelly, who retired in July from his position as the County of Los Angeles Treasurer–Tax Collector, ex-officio



Public Administrator (TTC/PA) and, therefore, his position as ex-officio member of LACERA's Board of Retirement (BOR) and Board of Investments (BOI). Mr. Kelly was appointed TTC/PA by the Board of Supervisors and, at the time of retirement, had held that position for nearly five years.

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

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

A Certified Internal Auditor, Mr. Kelly stated his favorite committee assignment at LACERA was, fittingly, the joint Audit Committee. Among other efforts, he strongly supported development of the Retirement University education module available on lacera.com and implementation of the appointment system in Member Services. As an openly gay Board member, he also advocated for diversity and inclusion efforts among financial service firms doing business with LACERA.

“The employees of the County of Los Angeles are dedicated public servants,” says Mr. Kelly, reflecting on his own service. “From Pomona to Palmdale to Pacific Palisades, we fight fires, prosecute criminals, clear trails in parks, watch over swimmers at the beach, take care of our neighbors’ physical and mental health,

supply water to residences and, like me, collect property taxes, among many other services. We do not pay into the Social Security system, instead paying into our own employee retirement system from our first day of employment. My role has been to oversee the management of LACERA to ensure that the agency provides the promised benefit to retirees, of which I am now one!”

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

What Is an Ex-Officio Member?

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

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

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

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

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

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

After being welcomed at 9 a.m., our young visitors had the opportunity to learn more

about LACERA operations by visiting with the Communications, Human Resources, Financial and Accounting Services, Disability Retirement, and Legal divisions. The group took part in specialized activities and games at each stop on the tour and were treated to lunch and ice cream.

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

A non-profit educational program in its 27th year, Take Our Daughters and Sons to

Work is focused on empowering children by having them participate in hands-on activities outside of a traditional educational setting. Every year, LACERA is proud to be one of the millions of organizations across the country to take part.



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

Serving the Community One Meal at a Time

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

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

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

As a team, LACERA staff packed 4,368 meals for families in need across Los Angeles in a frenetic but fun environment, alongside volunteers from other organizations and nonprofits. In addition, LACERA staff donated a bin of nonperishable food items weighing 75 pounds. On the importance of volunteering at events like this, LACERA employee Percy Petrov said, "I have received food from the Food Bank and other organizations in the

past, so it was important for me to give back. Also, I recognize that other families in a similar situation have needs. I am happy that LACERA gives us the opportunity to give back."

The Los Angeles Regional Food Bank has distributed more than 1 billion pounds of food since it began in 1973. With the help of 37,000 volunteers, like LACERA staff, the Food Bank is able to serve more than 300,000 people in need on a monthly basis.

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

STAYING HEALTHY TOGETHER

Vol. 13, Issue #3 • September 2019

Keep Your Estate Plan in Shape

Staying healthy in retirement means more than taking care of your physical, mental, and emotional well-being. It also means focusing on your financial wellness, so that you have peace of mind into the future, too. To protect your financial assets, including your LACERA retirement income and healthcare benefits, it's important to have an estate plan—one that is regularly reviewed and updated throughout your retirement.



There are two common errors in estate planning:

- **Having an incomplete estate plan**—one that's missing a key tool or document, like a will or advance medical directive.
- **Failing to update the estate plan regularly.** This article focuses on avoiding this second mistake.

If your estate plan is more than three years old, you should review it to make sure it reflects your current financial directives. You might also consider working with an estate planner or attorney to assess changes in the tax law or other laws that govern your estate and make appropriate changes.

In addition, you should review your estate plan when specific events take place in your life:

- **You've moved to another state.** Each state has its own laws that affect estate plans. Some may seem trivial, like the number of witnesses required to validate a last will and testament. Other laws are more substantive, like those affecting inheritance

shares/percentages or estate taxes. The differences in state regulations may mean that one or more of your estate plan documents are no longer effective in your new state without an update.

You should also be sure to establish proof of your change in residence. This is especially important when you have a substantial estate and move from a state like California that has inheritance or state taxes. Many states with those taxes assert that people who haven't changed their legal residence are liable for the full amount of taxes in their prior state.

- **There are changes in your family and friend relationships.** If you have any new additions to the family, like a new grandchild, you may want to update your estate planning documents to name and include those new family members. This could help avoid potential conflicts and lawsuits. Conversely, you may want to update your documents to remove someone who was previously included in the

estate plan, or to add, update, or remove any charitable organizations as beneficiaries.

- **Your assets or liabilities change.** Whether your estate's value went up or down, any significant change in the value of your estate should trigger a review of your plan documents. For example, you may want to review how the property is divided and decide whether to keep things the same or make a change. It's also important to review your plan if you've added or sold an asset, such as a business or real estate, that changes the composition of your estate.
- **Your executor or trustee assignments need updating.** The executors and trustees are the people who make sure your estate plan is followed—and they often determine how successful it is. However, over time, your relationships with these people or their ability to serve your estate plan successfully may have changed. Are they still able and willing to perform their duties as you'd like them to? Has your estate changed so that someone else is now a better choice? Has anyone aged, become ill, moved away, or passed away?

Reviewing your estate plan regularly, in addition to when you have a major life event, can help ensure that it's up to date and legally binding. This means that your wishes, both financial and otherwise, will be honored—delivering peace of mind to both you and your loved ones.

Note: This article is intended to provide general information. LACERA does not provide legal, tax, or other financial advice. Always consult an attorney or financial professional for specific advice.

Sources: "Seven Reasons It's Time to Update Your Estate Plan," Forbes, 2018; "Review Your Estate Plan Against This 14-Point Checklist," Marketwatch, © 2018; "Estate Planning Checklist: Everything You Need to Know," The Motley Fool, © 2018

What Does "Estate Planning" Mean?

Estate planning means establishing a set of legal documents that can protect your family and your assets against any of the inevitabilities of life. If you get sick or injured, you may need a plan in place to determine what kind of medical or skilled nursing care you'll receive. If you become incapacitated, unable to make important decisions on your own or to live independently, or you die—wouldn't you want your wishes to be known ahead of time and followed?

If you haven't already, it's important to establish a basic estate plan, which may include a last will and testament, a durable power of attorney, advance medical directive, and more. An attorney who specializes in elder law can help. Visit The National Academy of Elder Law Attorneys website and click on the red "Find a Lawyer" button. Or, to search for a local attorney, try the American Bar Association Lawyer Referral Directory.

In addition, you might want to consider executing the LACERA Special Durable Power of Attorney for matters specifically related to your LACERA retirement and LACERA-administered healthcare plan options. See the September 2018 edition of *Spotlight* or visit lacera.com for more details. The complete Special Durable Power of Attorney Guide with Frequently Asked Questions (FAQs), instructions, and form are available on the Brochures & Forms page.

Focus on Financial Health at Our Fall Workshop

Now is a great time to focus on your financial wellness, in addition to your physical health and well-being. Join us for the fall Staying Healthy Together workshop for LACERA retirees on Tuesday, September 17, from 9 a.m. to 1 p.m. at the Carson Event Center. Get practical tips on estate planning as well as how to identify and avoid being a victim of real estate and other financial fraud. Our health plan vendors will be there as usual, offering giveaways, fun activities, and raffle prizes. Enjoy healthy refreshments, lunch, and time with your fellow retirees! Watch for your invitation in the mail, and visit lacera.com for updates.

SAVE THE DATE:
9/17/19

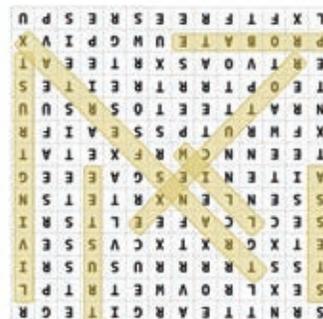
WORD SEARCH:

ESTATE PLANNING TERMS



EXECUTOR
TRANSFER TAX
TRUSTEE
PROBATE
ASSETS
WILL
LIVING TRUST

Word Search Answer Key



Fraud Alert From the D.A.'s Office Fraudsters Target Drivers with Staged Auto Collision Scam

A seemingly simple fender bender might really be a financial fraud.

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

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

Tips:

- Immediately call police to a crash scene.

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

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



Public Service Announcement

Adopt a Family for the Holiday Season!

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

Each year, an increasing number of donors have taken part in this worthy DPSS tradition and have helped create a positively memorable holiday season for many families. New items such as toys, clothing, and household items are but a few of the thoughtful gifts given. No gift is

too small! This meaningful act of sharing brings a sense of warmth to everyone involved and truly exemplifies the holiday spirit.

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

With the end-of-the-year festivities and holiday season just around the corner,

everyone is invited to get involved now! The **deadline to participate is December 6**, so the earlier you reach out, the better. Individuals or groups interested in adopting a family may contact Eryn Aquino, DPSS Volunteer Coordinator, at AdoptAFamily@dpss.lacounty.gov.



3 THINGS: Bowling

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

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

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



2019 Payday Calendar

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

09 September						
S	M	T	W	T	F	S
1	H	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	M	27	28
29	D					

10 October						
S	M	T	W	T	F	S
		1	2	3	4	5
6	7	8	9	10	11	12
13	H	15	16	17	18	19
20	21	22	23	24	25	26
27	28	M	30	D		

11 November						
S	M	T	W	T	F	S
					1	2
3	4	5	6	7	8	9
10	H	12	13	14	15	16
17	18	19	20	21	22	23
24	25	M	27	H	H/D	30

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

Public Service Announcement

Become a Marriage Ceremony Volunteer

The Los Angeles County Registrar-Recorder/County Clerk's office is currently seeking volunteers to perform civil wedding ceremonies. Volunteers become part of a special and memorable event in

the lives of loving couples by performing ceremonies in branch offices and the department's headquarters in Norwalk.

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

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



800-786-6464



LACERA
P.O. BOX 7060
PASADENA, CA 91109-7060

PRST STD
U.S. Postage
PAID
Industry, CA
Permit #4278

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

The L.A. County Department of Consumer and Business Affairs (DCBA) Dispute Resolution Program is now accepting applications for retired individuals interested in becoming a volunteer mediator. Our nationally recognized program provides a unique and valuable opportunity to learn mediation techniques that can be utilized in your community.

As a volunteer with DCBA's Dispute Resolution Program—which this year earned an Achievement Award from the National Association of Counties (NACo) for our innovative application of technology—you will work hands on in learning the mediation process. DCBA volunteers will learn the different types of consumer and business complaints that result from transactions in the marketplace.

We train our candidates at no cost. As a DCBA volunteer, you will get prepared through our mandatory mediation training, where you 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.

DCBA asks that interested participants commit to at least four consecutive hours of volunteer service each week for a total of 150 hours.

Want to join this award-winning team of mediators? Email us at volunteer@dcbalacounty.gov to find out about joining our 2019 Fall Cohort.



Upcoming Holidays

LACERA will be closed on:

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



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.

Contributing Writers: Thomas Cohen, James Nicholson, Sarah Scott, Retiree Healthcare Division Editor: Sarah Scott Design: Courtney Cook