

Spotlight on retirement

LOS ANGELES COUNTY EMPLOYEES RETIREMENT ASSOCIATION • MARCH 2019 • VOL. 30, NO. 1

Board of Retirement Approves 3.0 Percent COLA Increase



On February 14, 2019, the Board of Retirement approved a 3.0 percent cost-of-living adjustment (COLA) increase for retirees and eligible survivors. The increase, effective April 1, 2019, will be reflected in your April 30 benefits payment.

The increase is based on the change in the cost of living from December 2017 to December 2018, as reflected in the Bureau of Labor Statistics Consumer Price Index (CPI) for all urban consumers in the Los Angeles–Long Beach–Anaheim area. The calendar year-to-date change is 3.24 percent. When rounded to the nearest

one-half of one percent, as prescribed by law, the result is a 3.0 percent increase.

According to the provisions of LACERA retirement plans, if the COLA percentage exceeds the maximum allowable amount, the excess percentage is accumulated to supplement future COLA benefits. The accumulated percentage carryover is known as the COLA Accumulation. The longer you have been retired or receiving a survivor's allowance, the more COLA carryover you accumulate. LACERA uses the COLA Accumulation to fund the maximum increase allowable under each plan.

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YOUR SECURITY, OUR CONCERN Safely Storing Hazardous Materials in Your Home

Part 3: Fuels and Flammable Substances

In the March and June 2018 issues of *Spotlight*, we highlighted that many common household items are potentially hazardous if stored improperly. This time, we focus on fuels and flammable substances. Whether it's propane tanks for your barbecue, supplies for home repair or hobbies, or gasoline for maintenance equipment, there are many flammables in the home that pose a risk.

The danger of flammable liquids actually occurs when they vaporize into gas. It is these vapors that can ignite (the temperature at which this occurs is called the flash point) and burn in the presence of a spark or flame. As with other potentially hazardous materials, you should carefully follow all manufacturer's instructions regarding proper use and storage of flammable items to reduce

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Retirement Association**

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CEO's Corner

Lou Lazatin



Resetting Our Path

Every spring at LACERA, two events dominate our day-to-day activities. The first is the annual retirement peak we call March Madness. As I write this article in January, March Madness is well underway, with our Member Service Center seeing a dramatic uptick in visitors and our retirement counseling and claims processing staff working hard to manage the increased workload.

At the management level, spring is the time we develop our strategic plan, and lay out our goals and associated action items. Since I came on the job last November, I have been consulting with the Boards, management, and staff to evaluate LACERA's success in achieving our goals as part of our larger mission of producing, protecting, and providing your promised benefits. Because one of the biggest responsibilities of any CEO is ensuring that organizational goals are met, one of my first tasks was taking that input to define and create five SMARTER (specific, measurable, achievable, relevant, time-bound, ethical, and repeatable) goal categories as follows: 1) fund sustainability, 2) transforming healthcare purchasing and delivery, 3) reducing complexity, 4) cultivating a risk-intelligent organization, and 5) promoting high performance and diversity in the workforce.

With our SMARTER goals identified, in December LACERA's executive, managerial, and supervisory staff revisited our mission, vision, and values statements, and had a candid, enlightening discussion about the

SWOTs (strengths, weaknesses, opportunities, and threats) in achieving our goals. At the January strategic planning meeting with the Boards of Retirement and Investments, we presented our findings and shared our progress in re-categorizing existing strategic goals in line with the five SMARTER classifications, as well as reprioritizing the existing goals based on effort, resources, and impact. For optimum engagement, working teams have been established to create project plans detailing how each goal will be accomplished and translated into the budget planning process for final Board approval.

“One of my ongoing duties will be to ensure that our efforts toward achieving organizational goals are aligned.”

One of my ongoing duties as CEO will be to ensure that our efforts toward achieving those goals are aligned. I'm encouraged by the amount of progress we've already made as an organization in such a short time. Refreshing our strategic plan, reexamining our goals, and streamlining our internal processes are the starting point for ultimately improving services and providing more benefits to our members, and we are well on our way.

Innovative Spirit

Speaking of improving service, two LACERA divisions are raising the bar. I'm proud to recognize Chief

CEO's Corner **cont'd**

Investment Officer Jonathan Grabel, who won a *Chief Investment Officer* Industry Innovation Award in December 2018, and our Quality Assurance and Metrics team, led by Derwin Brown, which was presented with an Innovating for Impact Award from the L.A. County Quality and Productivity Commission in October 2018. Read more in LACERA Accomplishments below.

Speaking Up for You

An important part of protecting members' benefits includes advocating on your behalf and maintaining constructive relationships with lawmakers. At the end of January, Trustees

Alan Bernstein, Herman Santos, Gina Sanchez, and Wayne Moore, Legislative Affairs Officer Barry Lew, and I met with our congressional representatives in Washington, D.C.,



as part of the NCPERS Legislative Conference. Our packed schedule included visits with Senators Dianne

Feinstein and Kamala Harris, 12th District Representative and House Speaker Nancy Pelosi, and L.A. County representatives Judy Chu (27th District), Adam Schiff (28th District), Brad Sherman (30th District), Ted Lieu (33rd District), Jimmy Gomez (34th District), Linda Sánchez (38th District, pictured here with Herman Santos and yours truly), and Gilbert Cisneros (39th District).

In closing, it's an exciting time of evolution at LACERA, and I look forward to sharing our ongoing progress with you in future issues of *Spotlight*. Stay tuned!



LACERA ACCOMPLISHMENTS

QA Team Earns LACERA an Innovation Award

LACERA recently won the L.A. County Quality and Productivity Commission's 2018 Innovating for Impact Award, which recognizes commendable achievements in public service. LACERA received the award during the All Star portion of the 32nd Productivity and Quality Awards program on October 10, 2018. The award was given to LACERA for the innovative training developed by the Quality Assurance and Metrics team, under the leadership of Derwin Brown, to teach staff members how to perform



an account analysis as part of the retirement process. Performing the analysis during the retirement process allows LACERA to identify any problems and address them before the member is placed on payroll. Congratulations to the QA team for their excellent work and this well-deserved public honor.

CIO Jonathan Grabel Receives Industry Innovation Award

Last December 13, LACERA Chief Investment Officer Jonathan Grabel was honored at the 9th Annual *Chief Investment Officer* Industry Innovation Awards gala in New York City as the winner in the category of Public Defined Benefit Plan Between \$15 Billion and \$100 Billion. He was selected from a group of distinguished finalists from pension plans across the United States.



The annual awards ceremony is hosted by the *Chief Investment Officer* publication and communications firm with the goal of changing the way people think about the

investment business by highlighting the industry's most creative, inventive leaders. Winners are chosen by the CIO editorial team in conjunction with CIOs from some of the country's most influential companies and organizations. Grabel was chosen for his strategic, forward-thinking approach to investing for LACERA's long-term success and stability. Visit www.ai-cio.com/lists/2018-industry-innovation-awards/?pid=37592 to read the feature article on Jonathan. Congratulations and well done, Jon!

800-786-6464

Board of Retirement Approves 3.0 Percent COLA Increase **cont'd from pg. 1**

Plan A Retirees and Eligible Survivors Will Receive a 3.0 Percent Increase

Plan A allows for a maximum annual COLA adjustment of 3.0 percent. Since the CPI increase of 3.0 percent equals the maximum allowed COLA, there is no excess to add to the COLA Accumulation balance for 2019.

Plan B, C, D, and G Retirees and Eligible Survivors Will Receive a 2.0 Percent Increase

Plans B, C, D, and G allow for a maximum annual COLA adjustment of 2.0 percent. The 1.0 percent excess

(LACERA 2019 COLA of 3.0 percent less annual COLA maximum of 2.0 percent) will be added to the COLA Accumulation.

Plan E Retirees and Eligible Survivors Will Receive an Increase Up to 2.0 Percent

Plan E COLA increases apply only to service credit earned on and after June 4, 2002, and any purchased Plan E Elective COLA. Plan E members who retired on and after June 4, 2002 will receive up to a 2.0 percent COLA increase. The portion of the 2.0 percent COLA is based on a ratio defined as the months of service earned on and after June 4, 2002, plus any purchased

Plan E Elective COLA, divided by the total months of service. The 1.0 percent excess (LACERA 2019 COLA of 3.0 percent less annual COLA maximum of 2.0 percent) will be added to the COLA Accumulation.

2019 COLA Accumulation Chart

The chart below shows the COLA Accumulation percentages for all retirees and survivors as of April 2019.



2019 COLA Accumulation Chart

The chart below reflects the COLA Accumulation percentages for all retirees and survivors as of April 2019.

Retirement Dates*	Plan	Maximum Cost-of-Living Increase	CPI Change	Accumulation as of April 2018	April 2019 Adjustments	Accumulation as of April 2019
Prior to 4/1/81	A	3.0%	3.0%	6.5%	0.0%	6.5%
4/1/81 – 3/31/82	A	3.0%	3.0%	0.5%	0.0%	0.5%
4/1/82 – 3/31/18	A	3.0%	3.0%	0.5%	0.0%	0.5%
4/1/18 – 3/31/19	A	3.0%	3.0%	0.0%	0.0%	0.0%
4/1/77 – 3/31/90	B, C, D	2.0%	3.0%	16.5%	1.0%	17.5%
4/1/90 – 3/31/91	B, C, D	2.0%	3.0%	13.9%	1.0%	14.9%
4/1/91 – 3/31/92	B, C, D	2.0%	3.0%	9.3%	1.0%	10.3%
4/1/92 – 3/31/00	B, C, D	2.0%	3.0%	8.7%	1.0%	9.7%
4/1/00 – 3/31/01	B, C, D	2.0%	3.0%	8.4%	1.0%	9.4%
4/1/01 – 3/31/02	B, C, D	2.0%	3.0%	6.7%	1.0%	7.7%
4/1/02 – 3/31/03	B, C, D	2.0%	3.0%	6.6%	1.0%	7.6%
4/1/03 – 3/31/05	B, C, D	2.0%	3.0%	4.9%	1.0%	5.9%
4/1/05 – 3/31/06	B, C, D	2.0%	3.0%	2.5%	1.0%	3.5%
4/1/06 – 3/31/18	B, C, D	2.0%	3.0%	1.5%	1.0%	2.5%
4/1/18 – 3/31/19	B, C, D	2.0%	3.0%	0.0%	1.0%	1.0%
1/1/13 – 3/31/18	PEPRA Plans G and Safety C	2.0%	3.0%	1.5%	1.0%	2.5%
4/1/18 – 3/31/19	PEPRA Plans G and Safety C	2.0%	3.0%	0.0%	1.0%	1.0%
6/4/02 – 3/31/03	E*	2.0%	3.0%	6.6%	1.0%	7.6%
4/1/03 – 3/31/05	E*	2.0%	3.0%	4.9%	1.0%	5.9%
4/1/05 – 3/31/06	E*	2.0%	3.0%	2.5%	1.0%	3.5%
4/1/06 – 3/31/18	E*	2.0%	3.0%	1.5%	1.0%	2.5%
4/1/18 – 3/31/19	E*	2.0%	3.0%	0.0%	1.0%	1.0%

*Plan E COLA increases apply only to service credit earned on and after June 4, 2002, and any purchased Plan E Elective COLA. Plan E members who retired after June 4, 2002, will receive up to a 2.0 percent COLA increase. The portion of the 2.0 percent COLA is based upon a ratio of the months of service earned on and after June 4, 2002, plus any purchased Plan E Elective COLA, divided by the total months of service.

FRAUD

Scammers Try to Take Portion of Unclaimed Property

ALERT

People with forgotten bank accounts or insurance policies should beware of fraudsters seeking to profit from their overlooked assets.

In the Unclaimed Property Scam, asset locators or investigators contact individuals and offer to track down long-lost money. They demand an up-front fee or a percentage of the collected cash. Such services are unnecessary and may be illegal.

Banks, insurance companies and other businesses are required to turn over inactive properties to the State Controller's Office, which provides the information to the public for free. Once an unclaimed property is reported, investigators are prohibited by law from contacting the owner to offer their services.

Tips:

- Avoid signing contracts with asset investigators.
- If entering such a contract, it is illegal for investigators to charge more than 10 percent of the value of the property.
- Search for unclaimed property for free at the California State Controller's Office website: <http://ucpi.sco.ca.gov>.
- If you live outside of California, access your state government's unclaimed property website at www.unclaimed.org.

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.

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 seeking 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.



2019 Payday Calendar

03 | March

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	D	30
31						

04 | April

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	25	M	27
28	29	D				

05 | May

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	25
26	H	28	M	30	D	

M = Check Mailing Date

D = Direct Deposit Date

H = Holiday

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

800-786-6464

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

the possibility of a fire or explosion. In addition to the reminders below, it's a good idea to check with your fire department regarding local fire code rules. For example, a typical limit on flammable liquids in a residence is 10 gallons.

Reminders

- Keep flammable substances in their original or approved containers. Make sure that lids and caps are securely fastened.
- Most fuel vapors (except natural gas) are heavier than air, and will travel along the ground to possible ignition sources. Keep flammables away from heat and any sources of flames, sparks, or static electricity, such as dryers, furnaces, water heaters, tools, etc.
- Of course, don't smoke around flammable materials.
- Check regularly for leaks from fuel tanks, engines, and storage containers.
- Buy only what you think you will use.
- Keep a fire extinguisher near anywhere you store flammables.
- As your safest option, consider a flammable chemical storage cabinet.

Additional reminders on some common household flammables are included below.

Compressed Gases

Some fuels are gases stored under pressure as liquids. When pressure is released, the fuel boils and becomes gas that you can burn for energy. A very common liquefied gas that you can buy and transport yourself is propane, and while propane cylinders are

fairly ubiquitous, they still pose a danger if handled improperly. Take special care when storing and transporting propane, including the following:

- Never store or place a propane cylinder indoors or in an enclosed area such as a basement, garage or shed. If there is a leak, the gas will settle in the lowest place possible, creating a hazard. Store tanks in a dry, open, ventilated area, where gas can easily dissipate.
- If you smell gas, do not operate lights, appliances, telephones, cell phones, or anything that might create a flame, spark, or static electricity.
- Never store or place a propane cylinder in an area of excessive heat (120 degrees or higher) or near a heat source. This includes not storing a spare cylinder under your barbecue. If heat builds up pressure inside the cylinder, the pressure relief valve will release gas, a potential hazard.
- Transport and store cylinders in a secure, upright position to prevent falling or rolling, and to allow pressure release. Place them in a well-ventilated area of your vehicle, proceed directly to your destination, and remove immediately. Never leave a filled cylinder inside a vehicle or transport it inside a closed trunk.
- If you live in a wildfire-prone area, keep a 10-foot clear area around tanks and grills, removing any debris and items that could ignite. Grills and cylinders should also be at least 10 feet from any structure. For safety tips specific to common weather events in your area, visit www.propanesafetyfirst.com/weather-related-safety.html.
 - Butane is similar to propane, but the small canisters used to fuel lighters and small stoves can be kept in the home. Canisters should be stored away from sunlight, heat, and flame sources in a well-ventilated location, and out of the reach of children.





Liquid Fuels

Fuels such as gasoline, diesel, kerosene, and heating oil are highly volatile, and their misuse is a common cause of home fires. Therefore, precautions should be taken to regarding their storage as follows:

- Never store fuel in anything but an approved container or tank. Containers should not be filled more than 95 percent, to allow for expansion.
- Store fuels in properly labeled, colored containers: regular gas in red, diesel gas in yellow, kerosene in blue, and oils in green. It's a good idea to only keep enough fuel on hand that you will use in the short term.
- Keep containers tightly closed and handle them gently to prevent spills.
- Store at room temperature, away from potential heat and ignition sources, in a well-ventilated area away from your house, and out of the reach of children.
- Take special care when transporting liquid fuel containers. Be sure that the cap and vent are tightly closed; place the container only in your car trunk or truck bed—never the passenger area; make sure the container is securely fastened to stay upright and not slide or move; proceed directly to your destination; and remove the container as soon as possible.
- If you have plastic gas cans, consider replacing them with metal safety cans that are not only more durable, but have flame arrestors, self-closing lids, pressure relief, and other safety features. Although rare, flashback explosions—when gas vapor escapes the can, ignites, “flashes back,” and explodes inside the can—have injured and even killed people using plastic cans.

Other Flammables

Other flammables and combustibles in the home include solvents, pesticides, oil, spray paint, turpentine, rubbing alcohol, and nail polish, among other items. Always check manufacturer labels for proper handling and storage.

Handling Spills

If you do happen to have a flammable liquid spill, follow the cleanup tips below.

- First, track down and stop the source of the spill. If it is inside, ventilate the area to dissipate vapors, being careful not to walk through the spill. Extinguish all flames and turn off anything that could produce a spark.
- Wear a respirator mask, gloves and other protective gear to keep from inhaling fumes and getting liquid on your skin or clothes.
- Use rags or an absorbent like cat litter to soak up the liquid. You might also consider buying special absorbent socks to keep on hand in case of an emergency. Never use a vacuum cleaner or Shop-Vac to clean up flammable material spills or debris, because contact with the motor could start a fire.
- If you spill flammables on your clothes or use rags to clean the spill, let air dry before disposing or washing. Do not put items in the dryer, even after washing.
- Don't toss it! Never dispose of flammables in the garbage, or by pouring them out. Contact your local municipality's solid waste, environmental, or health department to inquire about hazardous waste disposal services in your area; or visit search.earth911.com or call 1-800-CLEANUP to find a disposal center in your area. If you live in L.A. County, you can also visit www.cleanLA.com for more information.

Sources: National Fire Protection Association, Western Propane Gas Association, Propane Education and Research Council, AmeriGas, ConsumerSafety.org, National Agricultural Safety Database, Pasadena Fire Department, Reference.com, University of Iowa Environmental Health and Safety, American Chemical Society, wikiHow, L.A. County Department of Public Works

STAYING HEALTHY TOGETHER

Vol. 13, Issue #1 • March 2019

Concerned About Memory Loss? Here's What You Need to Know

Have you noticed that you or a loved one seem to be getting more forgetful? Before you start worrying, keep in mind that it's normal to expect some memory loss with age. Think about all the information your brain collects over a lifetime. It makes sense that recalling certain details—like where you put your keys or glasses, or the name of someone you don't see every day—takes more time and effort than it used to.

However, memory loss that starts suddenly, gets worse over time, or prevents you from functioning in daily life may mean a more serious problem, such as dementia. Dementia is a loss of mental skills that can cause problems with your memory and how well you can think and plan. Your chances of having dementia rise as you get older. But this doesn't mean everyone will get it.

What Are the Signs of Dementia?

If you're having trouble with activities like these, you might have dementia:

- Planning, like making a list and going shopping
- Using or understanding words
- Finding your way in places you know well
- Recalling recent events
- Recognizing familiar people
- Doing math calculations
- Exercising judgment, such as knowing what to do in an emergency

What Causes Dementia?

Some of the typical causes of dementia are:

- **Alzheimer's disease:** A condition that damages the brain, causing a steady loss of memory and decline in the ability to speak, think, and do daily activities. This gets worse over time, but how quickly it happens is different for each person. Some people do fairly well for years, while others get worse quickly.
- **Stroke:** A condition that happens when the blood supply to the brain is blocked, which causes brain cells to die. The symptoms of dementia due to a stroke depend on which area of the brain is affected. Strokes are often associated with hardening of the arteries caused by high cholesterol, high blood pressure, or diabetes.
- **Parkinson's disease:** An illness that happens when there is a problem with certain nerve cells in the brain, causing tremors, difficulty moving, shuffling, and balance issues. In its later stages, Parkinson's may cause dementia.

What Can I Do About Dementia?

If you're concerned that your memory loss—or that of a loved one—may be linked to dementia, talk with your doctor. Keep in mind that memory loss alone does not mean you have dementia. A number of factors other than age can affect how your mind functions. For example, it could be caused by depression, side effects or interactions from medications, or heart or lung problems. But if you do have dementia, there are medicines that can improve the symptoms and slow memory loss. Also, keeping your body

and mind active can help prevent memory loss. So be sure to try the 10 steps below.

10 Steps You Can Take to Help Prevent Memory Loss

Growing evidence indicates that people can reduce their risk of memory loss by taking these steps:

- **Exercise regularly.** Raising your heart rate increases blood flow to the brain and body, helping to reduce mental decline.
- **Go to school.** Keep your brain active with a class at a local college or community center, or online.
- **Stop smoking.** Studies show that smoking increases the risk of mental decline.
- **Prevent brain injury.** Wear a seat belt, use a helmet for sports and bike riding, and use a cane or walking sticks if needed to prevent falls.
- **Eat a healthy, balanced diet, and drink plenty of fluids.** This will help you avoid dehydration, which can cause memory problems. Keep in mind that a balanced, low-fat diet with ample sources of vitamin B12 and folate will help protect your memory. Folate sources include dark green leafy vegetables, beans, peas, nuts, oranges, lemons, bananas, melons, and strawberries.
- **Get enough sleep.** Keep a regular sleep schedule, and get help for insomnia or sleep apnea, which can cause problems with memory and thinking.
- **Be social.** Get together with friends and family, and volunteer for community programs that are meaningful to you. Going out and spending time with others can prevent depression, which affects memory and can cause other symptoms that are like dementia.
- **Get help for depression or anxiety.** Ask your doctor or other healthcare professional for help with these issues.
- **Exercise your brain with puzzles and games.** This can help improve your ability to concentrate and keep your memory sharp.
- **Limit alcohol intake.** Excessive drinking can lead to alcoholic dementia, which can cause problems with memory, learning, and other mental skills.

Sources: Kaiser Permanente, "Memory and Aging," ©2019; Alzheimer's Association, "10 Ways to Love Your Brain," ©2019

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

Learn More About Memory and Aging at Our Spring Workshop

Concerned about memory loss or need help caring for a loved one with dementia? Join us for the spring Staying Healthy Together workshop for LACERA retirees on April 23 from 9 a.m. to 1 p.m. at Almansor Court in Alhambra. Learn how to recognize dementia symptoms, plus get

useful tips on preventing memory loss and managing dementia, including ideas for caregivers. Stop by our vendor tables for giveaways and special activities, and enjoy our raffle and healthy refreshments. Plus, meet up with your fellow retirees! Watch your mail for an invitation, and visit lacera.com for updates.



Important Announcement

The Retiree Healthcare Division will soon have a new toll-free telephone number—stay tuned for more information!



SPRING WORD SEARCH PUZZLE

Puzzles, like this one, can help you exercise your brain to help prevent dementia. Find the words below and circle them on the puzzle. You can find the words in the grid by looking diagonally, forward, backward, up, and down. For the answer key, see page 11.

APRIL
BLOOM
BLOSSOM
BREEZE
BUD
BULBS
BUNNY
BUTTERFLY
CHICK
DAFFODIL
EASTER

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

EGGS
FLOWERS
GRASS
GREEN
GROW
HATCH
LIFE CYCLE
NEST
PUDDLES
RABBIT

RAIN
RAINBOW
RAINCOAT
SHOWERS
SPRING
SPRING BREAK
SPRING CLEANING
SPROUT
SUNSHINE
TADPOLE

TULIP
UMBRELLA
WARMING
WEATHER
WINDY
WORMS

2019 Long-Term Care Seminar Schedule

Long-Term Care educational seminars are held at 10 a.m. on the second Wednesday of each month at LACERA. Upcoming seminars:

- **March 13**
- **April 10**
- **May 22**
- **June 12**
- **July 10**
- **August 14**
- **September 11**
- **October 9**
- **November 13**
- **December 11**

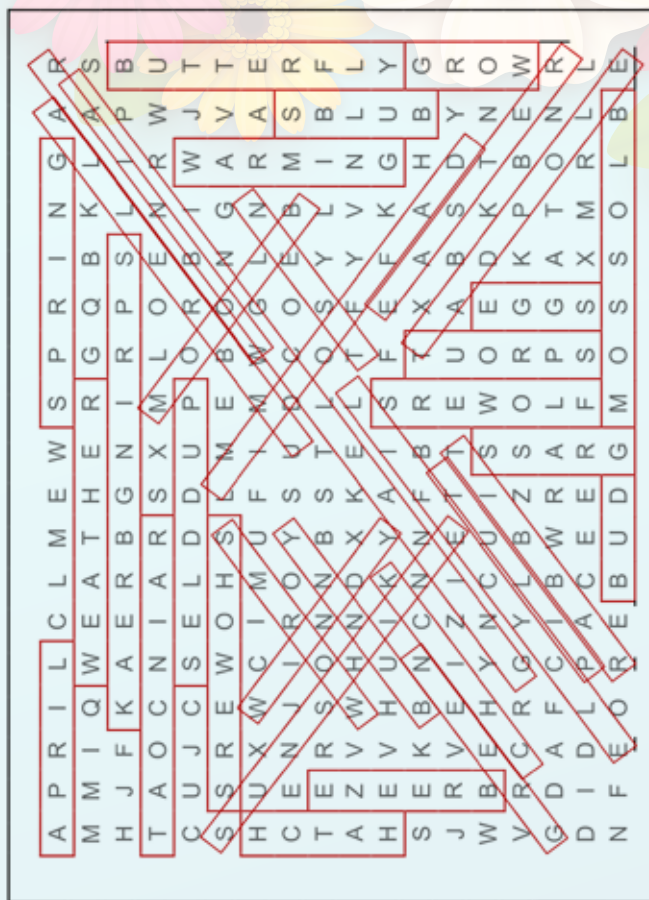
To make a reservation, please call (626) 818-2673, and a Long-Term Care Insurance Program Coordinator will assist you. Please note that schedule may be subject to change.

Workshop Location:

LACERA Office

300 N. Lake Ave., Pasadena, CA 91101

First Floor Workshop Room



Source: WhenWeWordSearch.com

SPRING WORD SEARCH PUZZLE ANSWER KEY

3 THINGS:

ALASKA

Happy belated birthday to Alaska, which marked 60 years of statehood on January 3. Our 49th state was originally acquired from the Russian Empire on March 30, 1867, for \$7.2 million, in a treaty negotiated by Secretary of State William Seward, ratified by the U.S. Senate, and signed by President Andrew Johnson. Referred to by skeptics as Seward's Folly, the investment first paid off when gold was discovered in Sitka in 1872. Here are some other interesting facts about our second-to-youngest state.

- Two of Alaska's outer Aleutian Islands—Attu and Kiska—were invaded by 2,500 Japanese troops in World War II and occupied for nearly a year, the only

part of the continental territory of the United States to be taken over during the war.

- Alaska averages 100 earthquakes a day. A 9.2 magnitude earthquake, the second strongest in recorded history, hit Alaska on March 27, 1964, causing massive destruction, tsunamis, and loss of life.
- Seventeen of the 20 highest peaks in the U.S. are located in Alaska. At 20,320 feet above sea level, Denali (meaning "the great one"), is the highest point in North America.

Sources: Alaska Public Land Information Centers, Wikipedia, History.com

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.

**“The longer I
live, the more
beautiful life
becomes.”**

— Frank Lloyd Wright

Upcoming Holidays

LACERA will be closed on:

- **Monday, March 25**, to observe Cesar Chavez Day
- **Monday, May 27**, to observe Memorial Day



Email: welcome@lacera.com

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