

Spotlight on retirement

LOS ANGELES COUNTY EMPLOYEES RETIREMENT ASSOCIATION • DECEMBER 2020 • VOL. 31, NO. 4

Looking Forward and Ensuring a Safe LACERA

At LACERA, we've proudly been serving you remotely since March. However, we're looking forward to a time when you can visit us in our Pasadena office once again. Since the beginning of the Safer at Home order, we've been planning for how to reopen our Member Service Center to make it as safe as possible for you and our staff.

We take our mission and service to our members very seriously, therefore, our preparation plan is multifaceted; we are doing everything we can to create a safe work environment where social distancing and hygiene are prioritized.

cont'd on pg. 5

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Los Angeles County Employees Retirement Association

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FROM THE EXECUTIVE DESK

SANTOS H. KREIMANN, CHIEF EXECUTIVE OFFICER



Wrapping Up a Wild Year

Greetings, LACERA members, and a happy and healthy new year to you all!

My deadline for this article is at the end of October, so I write this as national elections dominate the news and voting is already underway in California and many other states via mail-in and drop-off ballots. I hope that you took part in our democratic process—to elect not only our president, but the leaders and direction we will take on important state and local issues and rebuilding our economy after the COVID-19 pandemic.

Many of our holiday traditions will look different and be scaled back this year. Despite that, I hope you found safe and meaningful ways to connect with your loved ones. With promising news about COVID-19 vaccines becoming available early next year, I'm optimistic that next year's holiday season will be more like we are used to.

“
LACERA took the challenges presented by the pandemic and resulting shutdown to make numerous organizational improvements.
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This pandemic has highlighted the precarious financial situation of so many people in our communities. While LACERA members dedicate their careers to service, I encourage you to read our 'Tis the Giving Season article on page 9 in case there are more ways you might help others during this time of great need. And know that at LACERA, ensuring your financial security is always front and center in our decision-making and planning processes.

Focusing on the Positive

As I've shared with you in articles and email messages throughout the year, LACERA took the challenges presented by the pandemic and resulting shutdown to make organizational improvements. Behind the scenes, we implemented a remote workforce, beefed up cybersecurity, improved efficiency, and created more virtual services. The upshot for you is that getting benefits information and assistance and completing transactions is more convenient and secure than ever.

Our cover article describes how we have modified our Member Service Center to welcome you back as soon as circumstances allow. Whenever that date is, we will be ready, thanks to our Business Continuity Team. This team of LACERA health, safety, and human resource professionals has worked hard to create a safer environment for you and a phased return-to-work plan for our staff members.

Fund Returns

Our pension and benefits trust returns for fiscal year 2019-2020 were 1.8 percent and

From the Executive Desk cont'd

–0.1 percent respectively (see the enclosed Popular Annual Financial Report for more details). While we didn't meet our fiscal year benchmarks due to market volatility and overall economic decline, the good news is we are still ahead of our benchmarks over the long term, and our trusts remain stable. This is due to the prudence and expert management exercised by our Board of Investments and Investments team.

Congratulations, and Welcome Back

Our August LACERA election results are official. Trustee David Green was reelected to the BOI second seat and

Trustee Les Robbins was reelected to the BOR eighth seat. Former ex-officio Trustee Joseph Kelly was newly elected to the BOI eighth seat; and BOR Trustees Herman Santos (second seat) and JP Harris (alternate retired position) were unopposed and automatically renewed. Congratulations to all, and thank you for your continued leadership. We look forward to a seamless Board transition in January when you start your new terms.

Looking Ahead

The pandemic has affected some of our strategic goal deadlines, but we are still on track to introduce some

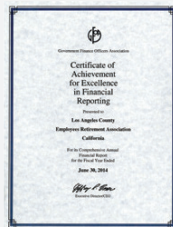
exciting member-facing projects in 2021, including our revamped website and a new retirement application, summary, and guidebook package. We have also been heavily focused on expanding our business metrics to improve our services and operations and forecast future resource needs. This is all to ensure that we deliver on our promises to you!

On a personal note, November marks my first anniversary as LACERA's CEO. It has been my privilege to serve you and lead our organization in 2020, and I'm excited about the year ahead and the many accomplishments to come. Onward into 2021—here we go!

Santos H. Kreimann

LACERA Honored for Three Decades of Excellence in Financial Reporting

For the 30th consecutive year, LACERA has been awarded the Government Finance Officers Association (GFOA) Certification of Achievement for Excellence in Financial Reporting for LACERA's Comprehensive Annual Financial Report (CAFR) for the fiscal year ended June 30, 2019. The GFOA award represents the highest possible recognition of governmental accounting and financial reporting.



all members with their December newsletter—earned the GFOA award for Outstanding Achievement for the 22nd consecutive year.

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



In addition, our annual Popular Annual Financial Report (PAFR)—a condensed version of the CAFR sent to

PAFR Enclosed: Our Financial Condition, at a Glance

This year's Popular Annual Financial Report (PAFR) is enclosed for your review. The PAFR includes LACERA's financial condition and accomplishments for the fiscal year 2019-2020. We encourage you to spend some time reading up on the financial status of our pension plan and retiree healthcare program to see how the trust funds are performing. Our full Comprehensive Annual Financial Report (CAFR) is available on lacera.com.





LACERA ACCOMPLISHMENTS

Trustee News: Green and Robbins Reelected; Santos and Harris Renewed; Former Ex-Officio Kelly Elected



David Green



Les Robbins



Joseph Kelly



Herman Santos



JP Harris

Elections for seats on LACERA’s Board of Retirement and Board of Investments were held in August. Incumbent trustees David Green and Les Robbins were reelected as the Second Trustee on the Board of Investments and Eighth Trustee of the Board of Retirement, respectively. Joseph Kelly, formerly the County Treasurer and Tax Collector prior to his retirement in 2019, has been elected as the Eighth Trustee on the Board of Investments.

Elected by general members, Trustee Green currently serves as the Chair of the Board of Investments. In his career, he has served as a social worker for the Los Angeles County Department of Children and Family Services, and as Secretary and Treasurer of SEIU Local 721.

Trustee Robbins, elected by retired members, has served consecutively on the Board of Retirement or Board of Investments since 1997. In addition, he served as a Sheriff’s Deputy for 30 years, as a Long Beach City Council Member, and in the U.S. Army.

Elected by retired members, Trustee Kelly previously served as the County of Los Angeles Treasurer-Tax Collector and was an ex-officio Trustee on both the Board of Retirement and Board of Investments. He is a Certified Independent Auditor and has held a number of leadership positions on both of LACERA’s Boards.

Board of Retirement Trustees Herman Santos (second seat) and JP Harris (alternate retired position) were unopposed and their terms automatically renewed.

Trustee Santos started on the LACERA Boards when he joined the Board of Investments in 2004. He has served on the Board of Retirement since 2017 and is the current Chair. He also serves as an attorney with the Los Angeles County Public Defender’s Office.

Trustee Harris served as a Sheriff’s Deputy for 35 years before retiring as a Lieutenant. He first served on the Board of Retirement from 2008 until 2010 until his retirement. In 2018, Trustee Harris came back to the Board when he was elected by the retired members.

All trustees begin their new terms on January 1, 2021, which run through December 31, 2023.

CONNECT WITH US

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WE WISH YOU PEACE, HEALTH, AND HAPPINESS THIS HOLIDAY SEASON AND THROUGHOUT THE YEAR. LACERA Boards, Management, and Staff Members

“Healthy citizens are the greatest asset any country can have.”

- Winston Churchill





What to Expect

When you do come visit us in the future, we will ask that you follow all guidelines, protocols, and markings that you see posted to help us better protect you, our staff, and other LACERA members. For example, service will be by appointment only. And, once you arrive for your appointment, you will be directed where to wait, with assigned seating. This will help us ensure all visited areas are cleaned regularly.

In addition to providing our staff with the necessary personal protective equipment (PPE) like masks, gloves, and cleaning agents, we have marked the most efficient way to

travel through our Member Service Center to limit any exposure. These traffic flow plans will be marked on the floor clearly with arrows and directions so you can easily find your appointment or anything else you may need. Following these markings and directions carefully will help protect you and others.

We have also installed personal glass protective windows in our Member Service Center, so we can provide the face-to-face communication and assistance we're so proud of without potential virus exposures.

Finally, we'll also be following all procedures and protocols established by the County of Los Angeles, State of

California, and the Center for Disease Control in order to better prepare for any contingencies. California has created a tiered color program to reduce the spread of COVID-19 and monitor restrictions and activities. You can find additional information and the current tier that Los Angeles and other counties are in by visiting <https://covid19.ca.gov/safer-economy>.

Although we've been happy to continue our regular service to you over the phone and web, we're excited to see you in person when circumstances permit! We'll keep you posted on when that will be in our newsletters, lacera.com, and via email.



Fraud Alert From the D.A.'s Office

Scammers Taking Advantage of Telemedicine



Beware of criminals offering "free" video-aided physician exams. In the telemedicine scam, con artists promise consumers that the video appointment will be covered by their health insurance.

Instead, they take the health insurance information and file bogus medical claims. The consumers may receive no services. Make sure you only schedule telemedicine appointments directly through your healthcare provider.

You can find more information about this and other scams on the District Attorney's website here: <http://da.lacounty.gov/community/fraud-alerts>.



STAYING HEALTHY TOGETHER

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SAFETY
FIRST:



It Starts 
at Home

In light of COVID-19, we've all come to think carefully about both our safety and that of our loved ones. Following COVID-19, safety protocols have become a part of our daily routine, especially when stepping out of our homes to run essential errands, attend important appointments or events, or even get exercise.

But what about ensuring your safety inside your home? Now that we're spending a lot more time indoors at home, it's important to take a look around and minimize the chances of falling and getting injured. Falls can have serious and long-term consequences, including breaking major bones or causing traumatic brain injuries, which can result in hospitalizations, the need for assisted care, and loss of independence.

Falls are often caused by hazards that are easy to overlook, but at the same time are relatively easy to fix. Check out the following checklists. You don't have to tackle every one of them immediately, but many of us have more time on our hands these days—so there's no

excuse not to get started. And with the New Year approaching, you can look forward to beginning 2021 with a fresh start in a streamlined home.

Tidy Your Home

Fall prevention research finds that most falls occur in the bathroom and the kitchen area of the home. Start with these rooms, but then work your way through every room of your house to address the following:



- **Install bathroom grab bars** in and around the shower or bathtub, as well as near the toilet.
- **Place nonskid mats or stickers** in front of and inside the shower or bath.
- **Add bathroom safety equipment** like a raised toilet seat or shower chair.



- **Remove throw rugs** that don't have a rubberized backing, or add double-sided tape to create a nonslip floor covering—making sure the edges are not loose.
- **Clean up piled clutter.** This includes newspapers, magazines, unused boxes, loose clothes, and shoes.
- **Discard or donate** old furniture.
- **Avoid stretching extension cords** across the floor.
- **Clear walking pathways** of trip hazards.
- **Ensure good lighting** in every room, including nightlights for hallways and bathrooms.

- **Eat a balanced diet, avoid alcohol, and get plenty of sleep.** These are the pillars to good health, which can help you navigate around your house safely every day. Don't forget to monitor your medications, too.
- **Use support if you need to for balance and stability,** like a cane or walker.
- **Wear nonslip shoes or slippers** around the house instead of socks or going barefoot.
- **Get your vision checked regularly** and keep your eyeglasses around your neck or in multiple, easy-to-reach places around the house.



Sources: parentgiving.com/elder-care/safety-first-falls-risks-and-fall-prevention-tips/, healthy.kaiserpermanente.org

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

Work on Yourself

- **Be active—exercise every day** to help build muscle strength, balance, and reduce fatigue. (Keep reading for easy, equipment-free strength exercises.)

Equipment-Free Strength Exercises You Can Do at Home

Working toward a stronger, healthier body can help you avoid injuries, falls, pain, and other issues associated with getting older. And, from the comfort of your own home, you can follow some easy workouts that build your strength and balance without the need for special equipment. Search online for resources using “no equipment strength training” as your keywords, or check these out:

- **Article: 12 Best Equipment-Free Strength Exercises for Older Adults**

This article covers how effective body-weight training can be, and offers simple descriptions of 12 exercises you can do at home, without needing any special workout equipment: bit.ly/31agyfa

- **Video: Whole Body Strength Exercises for Seniors (No Equipment Workout)**

This 15-minute video shows a physiotherapist demonstrating some simple, at-home exercises that work the whole body without any equipment: bit.ly/3iZ9JTB

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Wellness Workshops Still on Hold

Due to the COVID-19 public health emergency, LACERA has had to continue suspension of our Staying Healthy Together wellness workshops. Please know that we remain dedicated to serving your needs through our Virtual Member Service Center, which launched in June. Visit lacera.com for more information.

2021 Medicare Part B Premium Verification

Attention members enrolled in LACERA-administered Medicare Advantage Prescription Drug (MAPD) plans such as Kaiser Permanente Senior Advantage, Cigna HealthSpring Preferred Rx (Phoenix, AZ), SCAN Health Plan, UnitedHealthcare (MA), or Medicare Supplement Plan (Anthem Blue Cross III):

If you and/or your eligible dependent(s) have received your 2021 Medicare Part B Premium Amount verification from Social Security or Medicare and are currently enrolled in any of the plans listed above, you may send a copy to LACERA now. Upon approval by the Board of Supervisors to continue the Medicare Part B Premium Subsidy Program, LACERA will mail a detailed Medicare Part B Verification Notice to members. Stay tuned for more information.

The fastest way to verify Social Security benefits or receive your Part B verification letter from Social Security is to visit www.socialsecurity.gov/myaccount and create or sign in to your My Social Security account. With My Social Security, those who receive benefits can easily view, print, or save an official Part B verification letter from Social Security.

Enrollment Alert: Do Not Sign Up for Non-LACERA Medicare Part D

Companies and organizations sponsoring Medicare prescription drug plans are aggressively conducting massive marketing campaigns seeking to enroll Medicare-eligible beneficiaries, such as you, in other Medicare prescription

drug programs. **Ignore these advertisements and solicitations!**

Proceed with caution, remembering the following important information:

- **No action is required** on your part.
- **You do not need any additional prescription drug insurance.** You currently have a prescription drug plan through your LACERA-administered medical plan that is as good and likely better than other Medicare Part D plans.
- **If you wish to keep your LACERA-administered medical coverage, do not enroll in other Medicare Part D plans.** Signing up for another Medicare Part D plan may **jeopardize** your LACERA-administered medical plan, and you may not get it back until later!

Reminder: Protect Your Identity

Do not give out any personal and financial information such as your Medicare ID number or credit card number to anyone. To report suspected Social Security-related fraud, contact the Office of the Inspector General at <http://oig.ssa.gov/report-fraud-waste-or-abuse>.

If you have any questions about your Social Security verification or Medicare, contact:

- Your local Social Security Administration (SSA) office, www.ssa.gov, or 800-772-1213
- Medicare at www.medicare.gov or 800-633-4227
- LACERA Retiree Healthcare Division at 800-786-6464 (press 1)

'TIS THE GIVING Season

The ongoing pandemic has placed our society's most vulnerable populations in a tougher position than usual this holiday season, making it even more important for those of us who can to give back. If you have the means, here are a few ways to donate or get involved. If you are receiving this issue of *Spotlight* after the holidays, remember that donations drop off after the new year, so it's an even better time to give!

Fight Food Insecurity

Food banks across the country are seeing a dramatic increase in demand as a result of the COVID-19 pandemic and resulting unemployment or underemployment. Our community has suffered tremendously, with an estimated one in five Angelinos struggling with food insecurity. Organizations like the Los Angeles Regional Food Bank (www.lafoodbank.org) are helping to meet the need thanks to generous donors. The LA Food Bank also accepts volunteers to help serve our community's most vulnerable and provide them with the resources they need.

Seasonal Giving

There are numerous opportunities to create a joyful experience for others, such as the County District Attorney's Office Holiday Giving Drive for families and children who have been affected by crime. Staff members collect, donate, purchase, and deliver gifts to these survivors. Visit the California Community Foundation at www.calfund.org/District-Attorneys-Victim-Assistance-Fund for more information.

Donate Your Time

Not all goodwill comes in the form of donations; you can also volunteer. There are hundreds of charities and organizations serving our community that are looking for volunteers. The nonprofit volunteer action center LA Works (www.laworks.com) can help you find the project, organization, or cause you're interested in working with.

If you don't live in L.A. County and want to find opportunities near you, try Volunteer Match (www.volunteermatch.org). This nonprofit brings people and volunteering opportunities together, with over 130,000 participating organizations.

In fact, Volunteer Match even offers "Virtual Opportunities," including flexible and online volunteer options, so that you can stay socially distant while still giving your time to those in need. This can be a great way for seniors and retirees to donate their time while still being COVID safe.

Whichever way you decide to participate, know that because of you, our communities are safer and healthier. Thank you!



Avoid the Flu: Get Vaccinated

Experts advise that this year it's more important than ever to get your annual flu shot due to the ongoing COVID-19 pandemic. The flu shot is the best way to prevent getting the flu, spreading the flu, and having any serious complications from the flu. Getting a flu vaccine can also save healthcare resources for the care of COVID-19 patients.

According to the Center for Disease Control (CDC), flu vaccines have been shown to reduce the risk of flu illness, hospitalization, and death. In fact, during seasons when the flu vaccine viruses are similar to circulating flu viruses, flu vaccine has been shown to reduce the risk of having to go to the doctor with the flu by 40 percent to 60 percent.

The CDC also states that flu vaccines have a good safety record. Hundreds of millions of Americans have safely received flu vaccines over the past 50 years, and there has been extensive research supporting the safety of flu vaccines.

Adults 65 years and older are considered "at risk" for developing serious complications from the flu. While flu seasons vary, people 65 years and older often encounter the most severe flu symptoms. In recent years, it's estimated that between 70 percent and 85 percent of seasonal flu-related deaths have occurred in people 65 years and older, and between 50 percent and 70 percent of seasonal flu-related hospitalizations have occurred among people in this age group.

Speak with your healthcare provider to get your flu shot as soon as possible. Or, visit Los Angeles County's Department of Public Health's (DPH) website at <http://publichealth.lacounty.gov/media/FluSeason/> to find out how you, or a friend or family member who may be uninsured, can get a flu shot today.

If you live outside of L.A. County, check your local public health website for resources.



Retiree Payday Calendar

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

December 2020						
M	T	W	T	F	S	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	27
28	M	30	D			

January 2021						
M	T	W	T	F	S	S
				H	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
H	19	20	21	22	23	24
25	26	M	28	D	30	31

February 2021						
M	T	W	T	F	S	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
H	16	17	18	19	20	21
22	23	M	25	D	27	28

M = Check Mailing Date

D = Direct Deposit

H = Holiday

3 THINGS: GINGERBREAD



Whether you are enjoying some gingerbread with your hot chocolate, making a toothsome gingerbread man, or flexing your architectural prowess by making a gingerbread house, you are taking part in the unique history and tradition of this wintertime treat. Here are some interesting facts about the surprisingly complex and storied history of gingerbread.

1 The oldest gingerbread recipe dates all the way back to ancient Greece, circa 2400 B.C.E. Chinese recipes for gingerbread are dated in the 10th century, and made their way to Medieval Europe via the Silk Road.

2 The first “gingerbread men” are attributed to a dinner hosted by Queen Elizabeth I of England. She had her chef create the gingerbread in the shape of the foreign dignitaries who were coming to the dinner.



3 It is assumed that the first gingerbread houses were made in Germany in the 16th century. Their popularity likely coincided with the Brothers Grimm fairytale of Hansel and Gretel, who encountered a witch living in a house made of treats and candies.

Sources: time.com; smithsonianmag.com; pbs.org

Winter Word Search

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

Following are words and phrases found throughout this issue of *Spotlight*.

- CHARITY
- FOOD DRIVE
- GINGERBREAD
- GIVING
- HOLIDAYS
- NEW YEAR
- REOPENING
- TRUSTEES
- WORKSHOPS



Answer Key

Public Service Announcement

Volunteers Needed for Mediation Program—Telecommute Training and Assignment



The L.A. County Department of Consumer and Business Affairs (DCBA) Dispute Resolution Program is now accepting applications from retired individuals interested in becoming a volunteer mediator. This is a telecommute opportunity to mediate disputes from the comfort of your home office, without the commute to our office in downtown Los Angeles.

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, 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 be 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. For the telework assignment, you will need to provide your own computer or tablet, phone, and internet access to carry out the work.

Want to join this award-winning team of mediators? Email us at volunteer@dca.lacounty.gov to find out about joining our 2020-2021 Winter Cohort.

Public Service Announcement

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

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

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



Upcoming Holidays

LACERA will be closed on:

- **Friday, December 25, 2020**
Christmas
- **Friday, January 1, 2021**
New Year's Day
- **Monday, January 18, 2021**
Martin Luther King Day
- **Monday, February 15, 2021**
Presidents' Day



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

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