President’s Message
by David Muir

I’ve decided to write this time about RELAC’s finances and the latest news on how public pensions are surviving in bankruptcy.

RELAC’s Finances: Special thanks goes to those of you who attended our General Membership Meeting in Torrance on February 24th. You voted nearly unanimously (only one “no” vote) to approve a modest dues increase, effective with retirement checks that were mailed on March 31st. Our last increase in dues occurred over 14 years ago, in September 2000. Since then, RELAC’s expenses have grown dramatically. Office rent increased from $30,000 a year to $59,000, a 92% increase. Insurance costs increased by 169%, to $34,400. Services and Supplies expenses increased 102%, to $59,000. We have found it increasingly necessary the last few years to dip into our reserves in order to maintain the level of services our members have come to expect. With the ever-increasing attacks on public pensions, it is vital that we remain in a strong financial position with adequate reserves to fund litigation, should that ever become necessary.

The new dues structure, which incorporates a modest 50-cent increase for regular and associate members, is as follows:

- Regular Member: $2.50/mo.
- Associate Member (spouse/partner): $1.00/mo.
- Regular Member plus Associate: $3.50/mo.
- Affiliate Member (active employees): $30/year

You will find on page 10 our 2014 year-end financial report that provides a summary of our assets, revenues, liabilities, and expenses for the year.

Pensions in Bankruptcy: Page one of the Business Section in the March 17th edition of the L.A. Times featured an article with the heading: “State public pensions in jeopardy.” The Times opined: “...the safety of a government pension in California may be fading fast.” The Times based its outlook on a recent bankruptcy court case involving the City of Stockton where the judge opined that public pensions are a “contract” just like all other contracts that can be modified in bankruptcy. As it turned out, the plan approved by the bankruptcy court in Stockton provided for the Stockton pensions to continue without reduction. Nevertheless, the view expressed by the bankruptcy judge in Stockton – that public pensions can be modified by a bankruptcy court – could be followed in future government bankruptcies.

But not to worry -- as I’ve written before, the possibility of L.A. County going bankrupt is extremely remote. The County’s finances are strong and in great shape. For example, Fitch Ratings, in connection with a 2012 County bond issuance, gave the County an outstanding credit rating. Fitch noted that “the diversity and maturity of the County’s vast economy and tax base helps offset its cyclical vulnerability,” and that the County’s financial operations “are well managed with strong general fund balances and significant reserves.”

On August 12, 2014, the County Board of Supervisors approved new “Budget Policies and Priorities” to position the County in an even stronger financial position. One of the new priorities was to begin prefunding the retiree health care program. The County’s press release announcing the new policies and priorities noted:

“Over the past decades, Los Angeles County has established itself as a national model of fiscal responsibility. The Board has enacted numerous reforms to curtail growing pension costs and retiree health care spending, and created a ‘rainy day’ fund to help the County weather the Great Recession. In turn, the County’s conservative budgetary practices have been rewarded with significant credit and bond rating increases, allowing for more investment back into the communities.”

As I’ve said many time before, we are so fortunate to have an outstanding and secure retirement. But rest assured that RELAC will continue as your pension and health benefit “watchdog.” We appreciate very much your confidence in approving the modest 50-cent dues increase. And we remain forever diligent in protecting your benefits.
As part of my responsibility on the LACERA Board of Investments I attended a Conference held in Washington, DC sponsored by the National Institute of Retirement Security (NIRS). NIRS is dedicated to providing viable solutions and conducting research studies on retirement security.

According to a recent study conducted by NIRS 86% of Americans believe there is a retirement crisis. Americans remain anxious about their retirement outlook and some 82% say a pension is worth having because it provides a steady stream of income that won’t run out. Approximately 67% are willing to take less in pay increases in exchange for guaranteed retirement income.

Sound familiar? That is exactly what we did during our County careers. I remember hearing my friends boast about the annual bonuses they had received during a period when Los Angeles County declared a salary freeze. We traded taking less in pay increases for a guaranteed retirement pension. We made a great trade!

Remember what we gave up when your friends and neighbors begin criticizing you for receiving a lifetime retirement benefit from Los Angeles County. You also participated in contributing through mandatory payroll deductions. We are indeed fortunate to know that there is a Board and professional staff dedicated to serving us and making sure the Fund remains financially strong. As Los Angeles County retirees we know our retirement and medical benefits are secure.

According to the most recent staff memorandum, the estimated total market value of the LACERA portfolio as of February 28, 2015 was $48.3 billion. The estimated portfolio return for the fiscal year to date (July 1, 2014 through February 28, 2015) was 3.5%. Please note that performance calculations for the real estate and private equity portfolios use the most recent available quarterly returns. Performance of hedge funds is one month in arrears. To date the return of the portfolio is below the assumed investment rate of 7.5%. Time will tell whether LACERA’s portfolio earns the assumed investment return rate for the fiscal year July 1, 2014-June 30, 2015. Stay tuned. I will keep you apprised.

As always thank you for your trust and support. Enjoy your summer and sleep well – LACERA has your back!
RELAC Night at Dodger Stadium

Friday, July 3, 2015
by Mary K. Rodriguez
Chair, Recreation Committee

Last Call!

On Friday, July 3, 2015 the Los Angeles Dodgers will be playing the New York Mets. Following the game there will be a “Spectacular Fireworks Show”.

The actual ticket price is $32.00 per person. However, with RELAC’s subsidy, your net cost will be $29.00 per ticket. Our seats are located in a great spot in the Lower Reserved Section near Home Plate. Mr. David Kirkpatrick, Account Director at the Stadium, told me that we will be seated in his favorite area - not only does it provide a great view of the game but you can see into the Dodger Dugout. It should be an awesome game!

RELAC night has always been very popular and a limited number of seats are available. Bring your family and friends and enjoy a fun evening. Fill out the coupon below and send it along with your check to the RELAC office. The deadline for reservations is June 22, 2015. Your tickets will be mailed to you on June 25, 2015.

Hope to see you there!

Go Dodgers!!!

Regional Activities and Special Events
by Diane Sandoval, Chair
Regional Support/Special Events Committee

Lancaster Regional Luncheon Meeting
I enjoyed our annual get together at the Lancaster Moose Lodge on March 31, 2015. We enjoyed a delicious lunch and those attending had an opportunity to win wonderful door prizes. Thank you to those who were able to attend.

Mr. Norm Hinkling, Senior Deputy to Fifth District Supervisor Michael Antonovich, provided a brief update on the latest improvement projects and issues of interest to members residing in Lancaster and neighboring cities.

Our Featured Speaker, Rob Hill, LACERA Executive Assistant, was unable to be at the meeting. Mr. Gregg Rademacher, LACERA Chief Executive Officer, graciously volunteered to attend in his stead. Gregg updated us on the State of LACERA.

Huntington Beach Regional Meeting – June 30, 2015
RELAC was unable to reserve a meeting room in July as planned. We were, however, able to select a date in June. Tuesday, June 30, 2015 is the day of our meeting. Doors open at 9:30 a.m. and the meeting will begin at 10:00 a.m. Refreshments will be served and there will be door prizes. Please plan to attend and reconnect with co-workers and neighbors. The Committee is busy finalizing the final details of our meeting – Please mark your calendars and plan to attend!

Annual Picnic – October 17, 2015 – Santa Fe Dam
The date of our picnic is now confirmed. Our menu and location remain the same. This is one of the highlights of the year. The Committee is looking forward to seeing you there. We are hoping by scheduling the picnic later in the month the weather will be a bit cooler. Those of you who attended last year know exactly what I’m talking about – last year the day was a scorcher!

Look for a reservation form and additional information in the next issue.

Annual Recognition Luncheon – January 28, 2016
The Committee has reserved Almansor Court once again as the site of our meeting. Additional information to follow as the Committee reviews its options for a speaker and entertainment.

The Committee is always looking for sites to hold future meetings. Call the RELAC Office with your suggestions. As always, thank you for your interest and support.

County Treasurer and Tax Collector
Joseph Kelly
Featured Speaker at Retirement Seminar

On February 19, 2015, Mr. Joseph Kelly, Los Angeles County Treasurer and Tax Collector, gave the keynote address to 95 Los Angeles County employees attending a Seminar on Retirement Planning held at the Quiet Cannon in Montebello. Mr. Kelly, who also sits on LACERA’s Board of Investments and Retirement, was appointed by the Board of Supervisors to his County position on January 6, 2015.

A representative of RELAC also spoke at the Seminar which was sponsored by the Los Angeles County Management Council.
LOS ANGELES COUNTY MAYOR
MICHAEL D. ANTONOVICH
PRESENTS
18TH ANNUAL SALUTE TO VETERANS AND THEIR FAMILIES
HONORING THOSE WHO HAVE SERVED THIS COUNTRY

SATURDAY, MAY 23, 2015
10:00 AM TO 2:00 PM
MEMORIAL DAY TRIBUTE AT 11:00 AM

★ VETERAN’S BENEFITS AND SERVICES
★ LIVE MUSIC; FOOD VENDORS; CHILDREN’S AREA
★ FREE HAIRCUTS; MANICURES; IMMUNIZATIONS
AND HEALTH SCREENINGS
★ VINTAGE AIRCRAFT FLYOVER AND SKYDIVERS
★ WALL OF REMEMBRANCE-
BRING A VETERAN’S PHOTO TO DISPLAY

FREE ADMISSION & PARKING

ARCADIA COUNTY PARK
405 S. SANTA ANITA AVENUE, ARCADIA

FOR MORE INFORMATION CALL: 909-394-2264

EVENT SPONSORS:
Welcome New Members
February & March 2015

Assessor
  Capagchan, Leandro
Assessment Appeals Board
  Deland, Virginia
Chief Executive Office
  Andrizzi, Gwen
  Williams-Irons, Valarie
Children and Family Services
  Harris, John
  Hogan, Judy
  Jefferson, Debrah
  Liang, Ruby
  Pitts, Lovia Joann
  Wyche, Lillie M.
Child Support Services
  Branch, Cheryl
  Gomez, Virginia T.
  Montoya, Irma
  Naab, Lyvonne
  Nally, Esperance
  Worthen, Arthur
Community & Senior Services
  Johnson, Edna
  Pierson, Donna
County Counsel
  Salamon, Rsenia
District Attorney
  Arroyo Miguel
Fire
  Bland, Fred
  Koeritz, Jeffrey
  Moncrief, Arthur A.
  Valencia, Diego
Harbor/UCLA Medical Center
  Baluyot, Victoria
  Castillo, Cion
  Mc Guire, Sara
  Porciuncula, Rosalinda
Health Services
  Hamusek, Susan
  Hoyos, Sylvia
  Munekiyo, Natividad
  Ramirez, Raul
  Ross, Deborah
  Takehara, David
Human Resources
  Taylor, Sandra
Internal Services
  Norton, Dorothy
  Punneo, Floyd
  Thompson, John
LAC+USC Medical Center
  Moulton, Elaine
  Pacheco, Aracely
  Reed, Gloria
  Tate, Ophelia
  Wilkerson, Joe
King Drew Medical Center
  Mathews-Simpson, Velma
Mental Health
  Alvarez, Frank
  Isser, Audrey
  Keeffe, Frances
  Paltanwala, Wilfred
Probation
  Anderson, Stan
  Robinson, Merle
  Thoma, Vicki
Public Defender
  Green, Laura
Public Library
  Duarte, Everardo
Public Social Services
  Camarena, Guy
  Davis, Shermaine
  Galvan-Mc Mullin, Kathleen
  Gibbs, Sandra
  Green-Hickman, Peggy
  Mack, Delphine
  Murphy, Thomas Jr.
  Prater, Mary
  Rowe, Angela
  Shaw, Clarence
  Valdez, Ruby A.
Public Works
  Caro, George
  Corral, Michael
  Duldulao, Narciso
  Galbraith, James
  Gau, Thomas
Rancho Los Amigos Med. Ctr.
  Osorio, Salvador
Registrar-Recorder/County Clerk
  Hunt, Robert
Sheriff
  Adams, James
  Elder, David
  Lamb, Judith
  Mayer, Glen
  McReynolds, Irene
  Nigsarian, Daren
  Pangilinan, Marilyn T.
  Pens, Catherine
  Reinhardt, Teri
  Sanchez-Parrott, Claudine
  Savedra, Larry
  Send, Bennett
  Steele, John
Superior Court
  Arroyo, Rosa
  Copelan, James
  Hamerski, Mary Ann
  Luper-Gallont, Alicia
  Rivera, David J.
Treasurer and Tax Collector
  Wright, Deborah
Department Not Designated
  Akhanjee, Lutful
  Coleman, Olivia
  Hoodye, Patricia
  Mia, Mustafa
  Schmidt, Kurt
Active County Employees
  Cousins, Susanne
  Fries, Judith
Associate Members
  Alvarez, Frank
  Arroyo, Concepcion
  Arroyo, Diego
  Caro, Belinda
  Cindee, Adams
  Corral, Mary Jane
  Davis, Johnny
  Deland, Virginia
  Duarte, Silvia
  Duldulao, Marsha
  Fishlyn, Elliott
  Gau, Kathy
  Gomez, Guillermo
  Hamenski, Steve P.
  Hazard, Charles
  Hoodye, Morris
  Hoyos, Ruben A.
  Koeritz, Diane M.
  Kopanski, Janice
  Latitham, Oranuch
  Liang, James Jenn Dong
  Mayer, Yzette M.
  Mc Guire, Wayne D.
  McReynolds, Thomas A.
  Mia, Eleanor M.
  Moncrief, Brenda
  Moulton, Dennis T.
  Naab, Earl
  Pangilinan, Ernesto
  Parrott, Charles
  Pitts, Ricky J. Sr.
  Ross, Robert
  Rowe, Billie E.
  Savedra, Christina Marie
  Schmidt, Denise
  Seno, Darlene Q.
  Takehara, Yohko
  Thoma Joseph III
  Thompson, Sharon
RELAC’s GENERAL MEMBERSHIP MEETING
RELAC held a General Membership Meeting on February 24, 2015 at the Ken Miller Recreation Center Auditorium in Torrance. Over 146 RELAC members and their guests enjoyed light refreshments and were treated to an informative visual presentation narrated by Dr. Erwin N. Fang of the Southern California Permanente Medical Group. Dr. Fang is an expert in vision and eye problems due to aging. To round out the event, RELAC awarded 20 Door Prizes including cash, gift certificates and gas cards. Some of the top winners are pictured below.

Photos below by Jason H. Williams

Three of the prize winners at Torrance meeting. Left to right they are Bob Daugherty who won a $25 gift certificate for Chili’s, Thema Crutchfield and Jerry Cokrell. Thelma and Jerry each won $35 Chevron gas cards.

Dr. Erwin N. Fang, featured speaker at Torrance General Membership meeting.

Initiative May Permit Reductions In Pensions of Current Retirees
California law does not permit the pensions of already retired public employees to be reduced. It is anticipated that a so-called “pension reform” initiative now being drafted will include a provision that would give local jurisdictions the power to solve their fiscal problems by cutting the pensions of retired employees. RELAC will strenuously oppose any attempt to have the voters approve such a measure. Los Angeles County and LACERA are in good financial shape, but we can’t be certain about the future. We’ll keep you informed.

Notice from RELAC member Augustin Aguilar
I am an Air Force veteran served at Lincoln Air Force Base until 1960. The 307th Bomb Wing Association is having a reunion to commemorate the deactivation 50 years ago. The information is at www.307bwassoc.org if anyone is interested. Thanks!
Golf News

By Gil Sandoval
RELAC Golf Director

LA MIRADA GOLF TOURNAMENT
March 23, 2015

It was a beautiful day to play golf. Gil Sandoval took first in the “A” flight with a low net of 69. There was a battle for second as Don Hughes edged out Michael Hernandez in a card off as they both posted net 71. Michael took third place.

Miguel Ortiz-Marroquin won the “B” flight with a net 66. Luis Martinez with a net 69 followed in 2nd place. Only one stroke back to take 3rd place was Andres Mendoza who shot a net 70.

Terry Black is on a roll, shooting the low net of the day score of 61. Jose Cancel playing well came in 2nd place with a net 69. Following in 3rd place was Art Moronez who duplicated his placement and score with a net 77.

The Ladies competition was small but Marjorie Stevens-Kelly won with a net 77. She had all the competition to herself.

It is vital that we increase participation in our Golf Tournaments. In order to keep the program viable, we need more players. I encourage those of you who play golf to invite your friends to join us, especially women, to add the numbers that we need to continue the program in the future. We do have fun and enjoy playing this game.

LA MIRADA RESULTS:

“A” Flight Winners (19 and under)
1st    Gil Sandoval   (69)
2nd   Don Hughes   (71)*
3rd  Michael Hernandez   (71)

“B” Flight (20-27 Handicaps)
1st   Miguel Ortiz-Marroquin   (66)
2nd  Luis Martinez   (69)
3rd  Andres Mendoza   (70)

“C” Flight (28 up Handicaps)
1st   Terry Black   (61)
2nd  Tony Cancel  (69)
3rd  Art Moronez  (77)

Women’s Flight
1st   Marjorie Stevens-Kelly   (77)
2nd   No winner
3rd   No winner
*Winner in a card off

Closest to the Pin on Par 3’s
Men  # 3 – No Winner
# 5 – George Sims
# 9 – Michael Hernandez
#11 – No Winner
#13 – Fred Whiting
#17 – George Sims

Women  No Winners

Entry Deadline
May 21, 2015
ALL CHECKS MUST BE IN RELAC OFFICE
Seeking Volunteers to Advocate on Behalf of Abused and Neglected Children!

Apply your skills and experience to ensure that every child can be safe and have the opportunity to thrive! Become a Court Appointed Special Advocate.

Founded in 1978, Court Appointed Special Advocates (CASA) of Los Angeles is a non-profit organization that supports community members in transforming the lives of abused and neglected children in the foster care system. Volunteers receive in-depth training to gather information about the present circumstances of foster children in order to advocate for their best interests both in the courtroom and in the community. People with patience, persistence and a passion for children are excellent candidates! With you as an advocate, a foster child is more likely to be adopted or returned to his/her family and less likely to re-enter the child welfare system.

Please join us at one of our information sessions where you can learn more about this opportunity. To sign up for one or learn more about CASA, visit www.casala.org/volunteer or contact Camrin Christensen, Volunteer Recruitment and Outreach Director, at cchristensen@casala.org or 323-859-2888, Ext. 6320.

First Annual Mid-Year DEPARTMENT OF PERSONNEL (DOP) REUNION

Friday, June 26, 2015
11:00 a.m. – 3:00 p.m.
Buffet in the Buena Vista Ballroom
Luminarias
3500 Ramona Boulevard
Monterey Park, CA 91754
$35.00 per person - $60.00 per couple

For the $60.00 per couple deal you can bring one guest – can be your spouse, partner, or another DOP member. We want as many former DOP employees in attendance as possible. Couple payment must be made together on same check, money order, or in cash.

Make check/money order payable to Cathy Robinson and return by June 1, 2015. Mail to: Cathy Robinson, 15119 Carsen Bend Drive, Houston, TX 77049. Please include Name(s), email address, phone number and amount enclosed.

For additional information contact:
Cathy Robinson, 281-436-1987, cathy295@yahoo.com
David Rodriguez, 626-893-7818, dsaulrodiriguez@verizon.net
Denise Sosebee-Fiore, 562-598-6893, valentinefiore@earthlink.net

For Sale

1995 JAGUAR XJS CONVERTIBLE - Like new, 54,000 original miles, automatic, 6 cyl. White with tan top and cover. Tan leather interior with burl wood trim. Custom chrome wheels, new Pirelli tires, a/c, 6 CD player, vehicle cover w/storage bag. Garaged in Desert, drives great! $14,000. Call Laura at 760-202-6362.

Member Recruits New Members

Special thanks to member Pat Holland for the referrals of two new members in February, James Galbraith and Daren Nigsarian. We need your help in building our membership. Please tell your former colleagues how important it is to join RELAC. We are the only organization that exclusively serves the interests of Los Angeles County retirees. We are dedicated to safeguarding your benefits. For a membership form, call 800-537-3522, e-mail admin@relac.org or go online at www.relac.org. Help us help you.

Quote submitted by Bill de la Garza
"Any fool can make a rule, and any fool will mind it."
Henry David Thoreau
From Jeanne: Fred Weinberg and Randy Forney wagon mastered our March outing even though they are in the process of selling their motorhome. Last year they volunteered to lead this outing, as they live nearby, and were kind enough to continue. They have promised to join us when they can and we are very hopeful that they will.

On Sunday, March 22 we rolled into Banning KOA which was a bit breezy and cool. We were wearing tee shirts and shorts - and we quickly donned jackets and switched our britches. Arriving on Sunday were: Ed Clifton, Mike and Veronica Reyes, Bob and Linda Reyes, Leon and Dian Stegall, Ken and Janet Cerato, Bill and Janice Hayhurst, Dennis and Wanda Klodt, Norm and Chickee Nelson, Don and Shirley Egbert, Dorie Fregeau, and me, Jeanne Klauk. On Monday, Ron and Betsy Morgon and Paul and Stinne Ladefoged arrived.

Since this was a fairly close outing we had numerous friends come to visit. On Monday, Al and Diana Medina as well as Gil and Eloise Cardiel. On Tuesday Jesse and Phyllis Murph came to spend the afternoon. At the potluck dinner Janet and Janice's friends: Linda and Lyle from Iowa and their friends, Bruce and Toni from Modesto, joined us. Virginia Green from Banning, came to join her friends, Chickee and Norm. She brought a delicious-looking chocolate cake to share, with which Chickee absconded immediately after thanking her.

Ed held our meeting on Tuesday morning. We have decided to come back to Banning next March. We will need a wagon master for this outing. Elroy Morris, who had joined us last year with his wife Terri, was reported to be having severe medical complications from his rotator cuff surgery. We wish him a speedy recovery.

So, Ron and I were pretty excited with our anemometer (measurers wind speed reading of 19). I think last year it would have been higher-so next year we will try to beat 19! On Tuesday and Wednesday afternoons Betsy held quilting sessions. We made wine coasters and some made doll blankets. It was great fun and we will continue quilting at our next park. At our evening 50-50, one table won all the raffles. Dian won the 50-50, Paul received the gas card, and Don won the wine which was donated by the RV Park. Wednesday evening found us at Sizzler for dinner out. They have a nice salad bar which I enjoyed.

OK - now for the serious stuff. We played 3-13 Monday, Tuesday, and Wednesday. I kept a tally sheet, and these are the results: WINS: Helen 1, Dorie 1, Jeanne 2, Linda 1, Ronnie 1, and Ed 5. The very lowest score was Ed with 22 - although Helen had a 23. The Losses: Dorie 2, Jeanne 1, Linda 1, Ronnie 2, Fred 1, Ron 1 and Bill 3. The highest Loss score was Bill with 269.

From Ed: IF ANYONE HAS ANY QUESTIONS OR NEEDS INFORMATION ABOUT OUR OUTINGS PLEASE GIVE ME (ED) A CALL AT 562-428-3360. IF I'M NOT HOME LEAVE A MESSAGE, AND I'LL RETURN YOUR CALL AS QUICKLY AS I CAN.

Continued on p.10
appreciate the benefits I have received as a result. The best part is how great all of you are looking after our interests. Thank you again.

Delores Bonner Carbone
Las Vegas, NV

Thank you for the Valentine check. I retired in March 1983 and have been sending in my coupon for 32 years. I think this might be a record.

Claude Wright
Westminster, CA

Thank you so much for the $25.00 I won in the Valentine Drawing. I will put it to good use. I am grateful.

Sylvia Hungerford
Santa Fe Springs, CA

What a wonderful surprise in my mailbox ($25.00 won in Valentine Drawing). Thank you, thank you, thank you! Also, thank you for everything else you do for us retirees.

Eileen Mac Millan
Parker, CO

What a pleasant surprise to be the lucky winner of your Valentine Drawing. Thank you for the $25.00. This is the first year I participated – it’s like “beginners luck”. I really feel lucky to be picked. You are all doing such a wonderful job!

Chiyeko Iguchi
Monterey Park, CA

Thank you for the Valentine Drawing winnings.

Theodore Potter
Saint Paul, NE

Thank you for the surprise check. Thrilled to be a Valentine Drawing winner.

Ken Pavlick
Fort Lauderdale, FL

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**RETIREMEN TERMS OF LOS ANGELES COUNTY**

**REPORT OF ASSETS, LIABILITIES, REVENUE AND EXPENSES**

**FOR YEAR ENDING DECEMBER 31**

**I. Changes in Assets and Liabilities – 2014 vs. 2013**

<table>
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<th>ASSETS</th>
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<th>12/31/13</th>
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<td>Checking Account</td>
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<tr>
<td>Refundable Deposits</td>
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<tr>
<td>Security Deposit</td>
<td>2,591</td>
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<tr>
<td>Office Equipment, Less Depreciation</td>
<td>14,219</td>
<td>13,850</td>
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<tr>
<td>Board Designated Reserve for</td>
<td>977,310 (1)</td>
<td>937,263 (1)</td>
</tr>
<tr>
<td>Litigation and Other Contingencies</td>
<td></td>
<td></td>
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<tr>
<td><strong>Total Assets</strong></td>
<td>$1,013,387</td>
<td>$1,028,768</td>
</tr>
</tbody>
</table>

**LIABILITIES AND EQUITY**

| Retained Earnings           | $1,026,817 |
| Less Net Income             | (13,431)   |
| **Total Equity**            | $1,013,386 |
| **Total Liabilities and Equity** | $1,013,386 |

**II. Operating Results – Calendar Year 2014**

**REVENUE**

| Member Dues                | $318,538   |
| Investment Income          | 84,807 (1) |
| Miscellaneous Income       | 24,290     |
| Member Events & Misc. Benefits | 30,717   |
| Interest                   | 1          |
| **Total Revenue**          | $458,352   |

**EXPENSE**

| Office Expense             | $119,719 (2) |
| Personnel & Payroll        | 96,644 (3)   |
| Board of Directors Mtgs. & Expenses | 17,614   |
| Committee Meetings & Expenses | 8,363   |
| Memberships & Conferences  | 8,740       |
| Insurance                  | 37,384 (4)  |
| Membership Meetings        | 41,252      |
| Membership Benefits & Promotions | 50,450   |
| Elections                  | 8,744       |
| Newsletter                 | 56,656      |
| Website                    | 3,600       |
| Investment Expense         | 22,618      |
| **Total Expense**          | $471,784    |

**NOTES:**

(1) Litigation Reserve is invested in a diversified portfolio pursuant to RELAC’s Investment Policy approved by the Board of Directors with the assistance of Morgan Stanley.

(2) Office Expenses include bookkeeping and auditing, rent, services and supplies, payroll processing and postage.

(3) Personnel and Payroll includes office manager and two clerical personnel with a four-day workweek.

(4) Insurance includes liability, workers compensation and one year AD&D premium subsidy for new members.

Treasurer’s Certification: I, Diane Sandoval, hereby certify that this report was prepared without audit from the books and records of the corporation.

Diane Sandoval, Treasurer
I hope everyone is doing well.

There are two things on my mind this month: changes to Retiree Healthcare benefits for members with dependents under age 26, and the annual update regarding the "March Madness" retirement season.

By now I hope you have received a letter from Retiree Healthcare regarding the County of Los Angeles,' (LACERA’s Retiree Healthcare Benefits Program plan sponsor) decision to approve an extension of the dependent age limit to 26, for retiree healthcare coverage, regardless of the eligible child's marital or student status. You may recall previously dependent children were covered through age 19, or through age 23, as long as they remained unmarried and enrolled full-time in an accredited school.

This extension is in response to passage of SB 1088 by the California State Legislature in late 2010. This legislation required the carriers to offer the extended coverage but did not obligate the plan sponsor to pay for the coverage. If you would like more information on the extended benefit, please visit www.lacera.com or call 1-800-786-6464 and choose option 1 to speak to a Retiree Healthcare Benefits Specialist. You may also send an email to healthcare@lacera.com.

As I write we have just finished our annual "March Madness" period. That is our affectionate term for the period between December and March when we see more members retire than any other time of year. Members do this so they are eligible for any April 1st cost of living adjustment (COLA) that may be approved. The numbers are not final yet, but as of this date we retired 1,357 members. This is slightly higher than the five year average. Many of these new retirees may very well become RELAC members!

This seems like a perfect time to give a couple of plugs for our web site www.lacera.com.

Anyone who has gone through the retirement process knows there are a lot of forms you may need to fill out. We provide these forms as part of our new retiree welcome package but sometimes you just need an extra copy. If that happens, the quickest way to get copies is to visit www.lacera.com and access our Brochures and Forms page. You can download and print forms or make a request to have LACERA send you a copy.

We encourage members who like to use the computers to establish a My LACERA account if you haven’t already. My LACERA allows you to update your address, tax withholding and direct deposit instructions, beneficiary information, download your monthly Automatic Deposit Receipts, or access copies of your annual 1099-Rs (for our newly retired members this is the form that replaces the W2). It is a huge time saver performing these account maintenance procedures online vs. calling our Call Center or sending a written request.

Of course, if you are the type of person that prefers talking to a live person, our Call Center is available every weekday

Continued on p.15
What is Probate?
by Mary M. Benzinger, Esquire, Senior Attorney,
Pentagon Army and Air Force Legal Assistance Office

You’ve probably heard people talk about “probate” … but what is it exactly?

Probate is a court administered process. It is designed to make sure your will (if you have one) was properly executed, that any debts of your estate are paid, that any individual income taxes and estate or inheritance taxes are paid and, finally, that your assets are distributed in accordance with the instructions in your will.

If you die without a will, the probate court will still be responsible for overseeing the distribution of your assets in accordance with state “intestacy” laws. Intestacy laws provide a statutory framework for distribution in the event there is no will or all the named heirs in a will are deceased. This roadmap varies by state. For example, in an intestacy case a state may provide for distribution to spouse and children first, then parents, then siblings and keep going until a living heir can be found.

Probate can be time consuming for your executor and, in some states, is expensive. Your heirs may have to wait months before they can receive their inheritance. Each state’s laws are different and you should consult your local attorney for advice. Active duty or retired service members and their ID card holder family members may be eligible for free legal assistance. For more information on modifying or updating your documents and to find a legal assistance office near you, call your nearest military installation or go to http://legalassistance.law.af.mil/content/locator.php. You can also find military legal assistance locations using the My Army Benefits Resource Locator for your state at http://myarmybenefits.us.army.mil/Home/BenefitLibrary/ResourceLocator.html.

Published in “Echoes” - the bulletin for retired soldiers, surviving spouses and families.

One Step Veteran’s Service Center
The Department of Military and Veterans Affairs is proud to announce that the historical Bob Hope Patriotic Hall has truly become a non-stop service center for L.A. County’s military veterans and their families. The addition of U.S. Vets, a non-profit that provides housing, employment and counseling to veterans brings together a network of service agencies providing collaborative and coordinated services under one roof. U.S. Vets is the final veterans’ service organization to make the move, joining already established American Legion and Vietnam Veterans of America, among others. Bob Hope Patriotic Hall is located at 1816 South Figueroa Street, Los Angeles, CA 90015.

Published in Los Angeles County Digest
Both articles above submitted by RELAC Board member George Hernandez
Deaths: Richard Baird, Assistant Chief Administrative Officer in the 1960s and 1970s, died at age 85. He is survived by his wife of 59 years, Jerry. Ed Cano, deputy to former Supervisor Kenneth Hahn. Former State Senator William Campbell, who lost his bid to become a supervisor in 1972 to former roommate Pete Schabarum. Campbell, 79, a Morman, moved to Utah after health problems led to his retirement in the late 1990s. Grant Moltmann, who retired as a lieutenant in the Sheriff’s Department in 1999 after 34 years with the Department. Lloyd Menveg, 92, former president of the LA Harbor Commission and Deputy County Assessor to Assessor Phillip Watson from 1969-1978. Miriam Wilson, Director of the Genetics Division at County+USC Medical Center, who teamed with radiologist Dr. Victor Mikity to describe what became known as the Wilson-Mikity syndrome, a lung condition for premature infants. Eugene Mornell, 82, former Probation Officer and Executive Director of the Los Angeles County Human Relations Commission. Jim Di Giuseppe, 86, Los Angeles Municipal Court judge from 1966-76 and former Los Angeles Formation Commission commissioner. Virginia Bortin, former Executive Director of the Quality and Productivity Commission and marketing specialist for the CAO and Beaches and Harbors Departments.

Continuing its effort to crackdown on insurance fraud and employee misconduct, the Probation Department arrested one of its sworn peace officers, Kimberly Evans, for allegedly altering medical documentation to claim $1,707 in sick time benefits.

Gustavo Dudamel, music director of the LA Philharmonic, ended speculation he might leave to go to New York or Berlin at the end of his contract in 2019, signing an extension through 2022. He was given a new title as part of the contract extension: music director and artistic director. Phil director David Gindler said the orchestra was outstanding under Esa-Pekka Salonen, but Dudamel has “taken it to new heights.”

County auditors confirmed that Fire Department officials ignored reports of nepotism and cheating in hiring and promotion practices as far back as 2008.

Supervisors have voted to require cat owners to spay and neuter their pets. The requirement is already in place for dogs. About 19,000 cats – 70 percent of those brought into county shelters – are euthanized.

This sound familiar? New Assessor Jeffrey Prang wants to spend $80 million to overhaul the Department’s computers to catch up on a 23,000 backlog of assessment appeal cases. He also wants a one-stop center where taxpayers could talk to staff from Assessor, Treasurer-Tax Collector and Auditor-Controller.

Prang says he has made a vast improvement on the Assessor’s website at http://assessor.lacounty to make it easier for homeowners to find property maps and parcels, methods to reduce property taxes and file decline-in-value applications.

Supervisors are trying to get the Federal Government to reverse its decision to suspend $154 million in funding for the Los Angeles Regional Interoperable Communications

Continued on p.15

Inside LA County
by Judy Hammond
Assistant Newsletter Editor

The County is preparing to go to trial this fall on a federal lawsuit filed in 2014 when Supervisors added a small cross to the top of the mission on the County seal. The religious clerics who filed the suit say the seal should be declared unconstitutional because it “favors the Christian religion over all other religions and divides County residents by religion and by adherence or non-adherence to religious beliefs.” The three Supervisors – Mike Antonovich, Don Knabe and Mark Ridley-Thomas – who voted to add the cross, however, say they just wanted to make the seal historically and culturally correct since the San Gabriel Mission has a cross, and in Knabe’s words “look more like a mission instead of the back end of a Walmart.” Antonovich and Knabe were on the losing end of the vote in 2004 when the Board, under threat of a lawsuit by the ACLU, agreed to redesign the seal it had used since 1957 to remove a cross above a rendering of the Hollywood Bowl. The emotionally-charged, high-profile project caused a nasty constituency backlash against those Supervisors voting to remove the cross, prompting Chief Administrative Officer David Janssen to work personally with then-head of the CAO Graphics Arts Section Loren Clapp (now retired and a member of RELAC) to come up with a new design. Antonovich and Knabe refused to accept the new design, however, and continued to use the old seal on their letterhead, publications, websites and signage. Meanwhile, County departments spent countless hours and money removing the seal from forms, doors, flags, buildings, websites, vehicles, memorabilia, signs, and even tablecloths. It seemed the seal was everywhere. County Counsel Mark Saladino said this time around the Board suspended implementation of the revised seal after the lawsuit was filed, but did not order the removal of seals already put up. So there are two slightly different versions in use, one with a small cross on top of the mission and one without. And, if you look at Knabe’s website, you will see he is still using the seal adopted in 1957.

Kathryn Barger, Chief Deputy to Antonovich, has decided to seek her boss’ Fifth District seat when he is forced out by term limits in 2016. Others who have said they are looking at the Fifth District seat are Deputy District Attorney Elan Carr, Lancaster Mayor R. Rex Parris, LA City Councilman Mitch Englelander, and state Senator Bob Huff. U.S. Congresswoman Janice Hahn, daughter of the late Supervisor Kenneth Hahn, says she will run for the Fourth District seat being vacated by Don Knabe in 2016. Others announcing for the race are Knabe deputy Steve Napolitano, a former Manhattan Beach councilman; and former Knabe deputy Mike Gin, a former Redondo Beach mayor. Knabe said he has been approached by about 18 people, so expects a wide open race, but has made no endorsement. There have only been four women on the Board of Supervisors in more than 160 years, and never more than two at a time. So should Hahn and Barger be elected, that would make Supervisor Mark Ridley-Thomas the only male on the panel, with the election last year of Hilda Solis and Sheila Kuehl.
This list includes retired employees, both RELAC members and non-members.

Agricultural Comm./Wts. & Meas.
Miller, Harold J.

Alternate Public Defender
Elliott, Charles M.

Animal Control
Dessy, Ralph R.
Falcon, Jose

Assessor
Elliott, Kathern E.
Faught, William R.
Gould, Daniel L.
Menveg, Lloyd A.

Auditor – Controller
Frankowski, Edith

Beaches & Harbors
Bortin, Virginia A.

Board of Supervisors
Randolph, Anthony A.

Chief Executive Office
Baird, Richard B.
Wall, Daniel J.

Chief Information Office
Fleming, Samson

Children & Family Services
Chavez, Raymond P.
Eustace, Donald T.
Fields, Joseph
Kunde, Philip L.
Meltzer, Lillian G.
Milius, Richard O.
Yoshimura, Mary

Communications
Baker, Elvera M.
Polley, Billy B.

Community Health
Gaston, June K.

Community & Senior Services
Bisno, David
Di Cesare, Karen A.
Lewis, Richard A.

District Attorney
Graffio, Margaret
Longe, Chris J.
Quon, Nancy K.
Tovar, Rita M.
Winston, Helen

Engineer
Gallego, Frank L.
Lowe, Marvin O.
Sanborn, Virginia

Engineer Facility
Tone, Peggy L.

Farm Advisor
Gregg, Ann M.

Fire
Berryman, Robert L.
Kealey, Ronald A.
Letts, Don H.
Lewis, James V.
Miller, Clark K.
Mollea, Salomon V.
Sarrategui, Frank G.

Flood Control
Baright, Howard
Bowman, Walter L.
Ortiz, Reynaldo J.
Uyeki, Johnnie N.

Harbor/UCLA Medical Center
Mena M.D., Ismael

Health Services Administration
Blaylock, Lorenzo V.
Diamond, Marion
Forrester, Deborah M.
Hernandez, Arthur
Lemm, Richard
Melvin, Robert L.
Pritchard, June
Zeljkoivic, Spomenka

Internal Services
Michaud, David A.
Sneed, Clayton B.

King/Drew Medical Center
Ferguson, Gloria J.
Holmes, Anesto P.
Reed, Irma R.
Sutton, Blanche L.

LAC+USC Medical Center
Bader, Marguerite D.
Bolden, Thomas L.
Borey, Dennis
Chavez, Lela
Jones, Curtissteen
Jones, Myrtle L.
Leyva, Celia M.
Sipsey, Jeffery J.
Thomas, Joyce E.
Van Henke, Rudolf C.
Wilson, Peggy

Long Beach General Hospital
Ottesen, Ingrid

Mental Health
Tolliver, Jewel L.

Municipal Court
Larkin, Gloria (South Bay)

Museum of Art
Green, Jane G.

Olive View/UCLA Hospital
Bowman, Virgil L.
Dapremont, Lillie
Ingalls, Eleanor E.
Kutrosky, Barbara
Nieves, Irma R.

Parks & Recreation
Escamilla, Paul
Shambrey, Joseph
Siegel, Lawrence H.

Probation
Becker, Elizabeth
Cauthorne, Alice M.
Cook, Millicent A.
Grebel, Ron
Guerrero, Charles
Harbor, Richard L.
Mays, George L.
Nickerson, Sherman
Ortenburger, Dennis E.
Ryan, Suzanne
Smallwood, Clarence P.
Sparks, Edward
Valenzuela, Juan C.
Winston, Richard S.

Public Defender
Seiberling, Jerry L.

Public Health Program
Biamby, Giselle
Nakamura, Masashi
Tod, Earline J.
Torrence, Callie
Welch, L. Agnes
Wyatt, Betty H.

Public Library
Morneau, Susanna E.

Public Social Services
Baker, Fred D.
Bauer, Norma E.
Bonner, Odell
Clark, Nora
Cosgrove, Naomi
Coy, Dorothy E.
Elmakawi, Osama M.
Elson, Joseph F.
This list includes retired employees, both RELAC members and non-members.

| Gillette, Barbara D.         | Reg.-Recorder/County Clerk  | Brown, Eila M.      |
| Kistler, Marie T.           |                            | Hart, Teddy R.      |
| Leyvas, Arthur A.           |                            |                    |
| Mandroian, Marie            | Road                       | Bourgeois, Florence A. |
| Moore, Cornelia             |                            |                    |
| Nguyen, Phu C.              | Sheriff                    | Allender, John E.   |
| Pinneau, Ruth A.            |                            | Bartle, James H.    |
| Scalora, Shirley            |                            | Beeler, Diana       |
| Schuffler, Phyllis M.       |                            | Beeton, Douglas L.  |
| Swindlehurst, Alice T.      |                            | Bright, Johnny C.   |
| Terzian, Levon              |                            | Carroll, Robert E.  |
| Truman, Herma G.            |                            | Carter, Robert L.   |
| Valle, Fidia P.             |                            | Cornelison, Gene L. |
| Washington, Annie M.        |                            | Gauss, James W.     |
| Ware, Vivian V.             |                            | Hefley, Lloyd W.    |
| Williams, Carly L.          |                            | Holmgen, David D.   |
| Worthan, Bruce L.           |                            | Kramer, Leonard H.  |
| Wright, Kathleen E.         |                            | Montoya, Virginia G.|
| **Public Works**            |                            | Norris, Kenneth J.  |
| Ancheta, Wilfredo P.        |                            | Oates, Maria C.     |
| Brusher, George W.          |                            | Ramirez, Ernest     |
| Ceballos, Raymond M.        |                            | Read, Lee A.        |
| Envall, George V.           |                            | Romero, Rosalva     |
| Fernandez, Manuel M.        |                            | Waters, Sandra K.   |
| Griffiths, William B.       | Superior Court/County Clerk| Battle Jr., Winston E.|
| Harris, Cy H.               |                            | Dunn, Shannon       |
| Pineda, Aurelio A.          |                            | Martin, Kevil       |
| Putnan, Mark N.             |                            | Mora, Josephine     |
| Staners, Leonard            |                            | Perry-Guess, Esther L.|
| White, Robert M.            |                            | Val Dez, Waleen M.  |
| Yonemitsu, Akitaka          | Treasurer and Tax Collector | Baker, Bennie       |
| **Rancho Los Amigos Hospital** |                            | Malig, Zolia O.     |
| Andrews, Alva E.            |                            | Fama, Zosimo T.     |
| Apusen, Joseph A.           | Department Not Designated  | Alarcon, Arthur L.  |
| Baker, Yvonne               |                            | Altenberg, Randolph |
| Carleton, Henry G.          |                            | James, Jean H.      |
| Drabek, Sadie               |                            | Nony, George M.     |
| Madrigal, Frances           |                            |                    |
| Runyon, Edna L.             |                            |                    |
| Selvester, Ronald H.        |                            |                    |
| Willis, Irma J.             |                            |                    |
General Membership Meeting
Mary K. Rodriguez, Chair, Program Committee

Thursday, June 18, 2015
Cerritos Park East Community Center
13234 East 166th Street, Cerritos, CA 90703
(1/4 mile East of Shoemaker Avenue)
Phone (562) 407-2611

9:00 a.m. - Complimentary Refreshments
10:00 a.m. - Meeting Begins

Featuring
Dr. Frank Meza
Southern California Permanente Medical Group
“Prescription Drug Interactions”

Retiree Information
DOOR PRIZES
Please bring your RELAC Membership Card

DRIVING DIRECTIONS:
From the 605 San Gabriel Fwy, going either North or South – exit at Alondra Boulevard. Proceed East to Shoemaker Avenue; take Shoemaker Avenue to 166th Street; turn left on 166th Street. The Community Center is on the right. Park on the East side of the building.

IMPORTANT!
Are you moving?
Did you change your name?
Cut out the address portion of this newsletter, correct it and mail to:
RELAC
1000 S. Fremont Ave., Unit 15 Alhambra, CA 91803-8802 or
Phone: (800) 537-3522
(626) 308-0532
Fax: (626) 308-2901
Email: admin@relac.org
website: www.relac.org

Note: It is important that you mail this to RELAC or contact RELAC by phone as we DO NOT receive your address change from LACERA.