



RELAC *newsletter*

Over 50 Years of Dedicated Service to L.A. County Retirees

July/August 2014 Vol 49-4

Throughout the nation public sector retirement systems have been under attack, but nowhere more than in California. It is crucial that the people that we elect to serve on LACERA's Boards of Retirement and Investments are the best equipped to help steer our system through these stormy times.



For the retiree seat (Eighth Member) on the Board of Retirement we enthusiastically support the election of **BILL DE LA GARZA**. He has demonstrated leadership in enhancing and protecting our pension and medical plans. He played a key role in achieving the establishment of the position of Alternate Retired Member so that retirees will always be represented on the Board of Retirement. Bill also played a significant role in getting the retiree death benefit increased from \$750 to \$5,000 and in promoting legislation that requires that retiree organizations like RELAC are given the opportunity to influence proposals that would affect retirees. When the timing is right, Bill will continue his commitment to fight for increasing retiree survivor benefits from 60% to 65%. That increase was awarded to active members but not to those who retired prior to 2002. Bill has been a perennial member of the LACERA Insurance, Benefits and Legislation Committee. **Retiree interests are best served by retaining Bill's experience, understanding and commitment on the Board of Retirement.**



For the retiree seat (Eighth Member) on the Board of Investments RELAC strongly urges the reelection of **DIANE SANDOVAL**. Diane's highest priority while serving on the Board of Investments has been to ensure the Fund's continuing ability to pay our retirement benefits. In these difficult times for the U.S. economy and for securities markets, it is especially critical that the person who represents us on this Board has demonstrated knowledge of the system and of money management. Diane is highly qualified. She had long service in LACERA's financial operations and rose to the position of Manager of the Accounting Division. She has completed courses related to retirement funds management at the University of Pennsylvania, Stanford University and U.C. Berkeley. She served on the LACERA Audit Committee (one year) and was elected Secretary, LACERA Board of Investments (four years). **Vote to reelect Diane Sandoval to the Board of Investments.**

More Than Ever Retirees Need the Best on the LACERA Boards



For election to the position of Alternate Retired Member on the Board of Retirement, RELAC gives its unqualified support to **DAVE MUIR**. The Board of Retirement recently honored Dave by appointing him as the Alternate Retired Member to replace Ed Morris, who unfortunately passed away. When the retiree representative cannot attend a meeting, Dave steps in to insure that retirees have a voice on whatever issues are under consideration. Dave's goals and priorities are like those of Bill de la Garza. With both of them serving, retirees can be assured of consistent and effective representation.

Dave was LACERA's first Chief Counsel responsible for LACERA's legal affairs for 15 years, from May 1994 to July 2009. He is intimately familiar with LACERA's operations and the laws governing LACERA. Dave currently serves as RELAC's President. He is a member of the California State Bar, a Past President of the National Association of Public Pension Attorneys, and a frequent speaker on public pension issues. He is currently retained by a statewide organization of county retirement systems to draft legislation to reorganize the County Employees Retirement Law. **Dave is clearly the right choice for the Alternate Retired Member.**

President's Message

by David Muir

My column in this issue is relegated to page two so the entire first page can be devoted to the upcoming LACERA Election. The retiree representatives on the LACERA Board of Retirement and Board of Investments are elected every three years. As you have read from page one of this Newsletter, Bill de la Garza, Diane Sandoval, and I are the RELAC-endorsed candidates.



I can't emphasize enough how important your vote is. The LACERA Boards are made up of representatives of current employees, the taxpayers, and the retirees. RELAC is the only organization open to all retired county employees and completely dedicated to protecting our pensions and healthcare benefits. With the ever-increasing attacks on our pensions and healthcare benefits, it is more important than ever that retirees have strong, coordinated leadership and representation. **THAT IS WHY IT IS SO IMPORTANT FOR YOU TO VOTE FOR THE RELAC-ENDORSED RETIREE CANDIDATES: BILL DE LA GARZA, DIANE SANDOVAL AND DAVID MUIR.**

I continue to see slanted, misleading articles in the media designed to inflame the public into thinking that pensions and retiree healthcare benefits have turned government finances into a state of crisis. A perfect example of this was a May 7, 2014 editorial in the Orange County Register which stated:

As for the pension systems in our region, Los Angeles County had the highest total unfunded liability (including retiree healthcare and pension obligation bonds) per household of all 20 independent county retirement systems at \$12,132. Its total funding ratio of 51% trailed all but Merced County (47%), largely because it has not put aside any money to pay its immense retiree healthcare liabilities of almost \$26 billion (which comprises 85% of the total healthcare liability for all 20 independent systems). The [California Policy Center] report calculates that L.A. County would have to make "catch-up" payments equal to 23% of the budget for the next 20 years to reach 100% funding.

That must be scary to every L.A. County taxpayer that reads it. Here's why it's so misleading. The 51% funding ratio is arrived at by lumping the pension system and the retiree healthcare program together. But these two benefit programs are financed independently. Here are the facts:

- Our retirement system is 75% funded. The County's total budget is \$26 billion. The County's pension contributions to LACERA during the last fiscal year totaled \$723.2 million, which included additional amounts to pay off the 25% unfunded ratio over a 30 year period. **That is only 2.8% of the County's total budget.**
- The retiree healthcare program is funded on a pay-as-you-go basis. The County's cost for the 2014-2015 year is projected to be \$491 million. **That is only 1.9% of the County's total budget.** That is a relatively small amount and there is nothing wrong with funding it on a pay-as-you-go basis.

Adding the cost of the two programs together, the County is devoting only about 4.7% of its total budget to providing retirement security for its workers. This enables the County to attract and retain competent, professional workers for the benefit of its taxpayers. And it's a far cry from what the financial crisis pension bashers would have us believe.

Thanks for listening. And thanks in advance for voting in this very important election.

Help Us Help You

Know any County retirees who are not members of RELAC?

Encourage them to join.

Or just give us their names and addresses, and we will take it from there. Our contact information is inside the newsletter – call, write or e-mail. Whatever is easiest for you.

Keeping RELAC strong is the best way to protect your medical and retirement benefits. And strength comes in numbers.

The following excerpts from an article to appear in the Newsletter of the California Retired County Employees Association (CRCEA) are published here in support of the need to enlarge RELAC so as to increase its clout. CRCEA is composed of retiree organizations of the twenty counties which are governed by the 1937 Act. RELAC is a member of CRCEA in which it plays a prominent role.

THREATS TO COUNTY PENSIONS ESCALATING!

On November 4, 2014, the citizens of Ventura County will be voting on a ballot initiative to **close their retirement system to new employees**. The lead proponent of this initiative threatens to have similar ballot measures in all other CRCEA Counties for the November 16, 2016 General Election. Also proposed for the 2016 General Election is another ballot measure (Mayor Reed initiative) that would take away some of the State constitutional protections for public pensions in California.

The threats to public pensions are escalating and have **financial backing from out-of-state billionaires**. The threats against public pensions often use "fear factor" techniques to rally support. But the reality is that the State and Counties have already taken many corrective actions to address public pension concerns in California.

On the **County level**, individual actions include implementation of Public Employees' Reform Act measures in a prompt manner, some reductions or elimination of non-vested retiree health and dental subsidies, and increases in the employees' share of retirement contributions. And the **County Retirement Systems** have done an outstanding job of achieving **significant market recovery** since the financial collapse of 2007-2008 and the retirement systems' **funding levels are increasing** accordingly.

RELAC Has Planned a Luncheon in Las Vegas for All Los Angeles County Retirees and Guests



Tuesday, September 23, 2014 - 12:00 noon
The Orleans Hotel and Casino

4500 West Tropicana Avenue
Las Vegas, NV 89103

\$25.00 per person - for a delicious plated lunch
Choice of Roast Sirloin of Beef or Parmesan Crusted Chicken
Both selections include salad, fresh vegetables and starch,
fresh rolls and butter, dessert and beverage

Featured Speakers

Gregg Rademacher, CEO, LACERA
"Status of LACERA"

Jeremy Sarich, Pharm. D, MBA
Clinical Advisor from CVS Caremark
"Prescription Drug Interaction"

To attend the luncheon, please complete the pre-registration form below and mail it to RELAC, 1000 Fremont Avenue, Unit 15, Alhambra, CA 91803-8802 with your check payable to RELAC no later than September 9, 2014.

You can stay at "The Orleans Hotel and Casino" for only \$39.00 per night plus tax and a \$9.99 resort fee. The resort fee includes access to the Fitness Center, in-room Wi-Fi and Wi-Fi in the Java Vegas Coffee Shop, unlimited local and 900 calls, and high speed Internet access in the Business Center.

Check in begins at 3:00 p.m. Check out time is 12:00 noon.

Room reservations must be made no later than August 21, 2014 to receive the negotiated rate.

Call The Orleans Hotel Reservation Desk directly at (800) 675-3267 or make reservations at the Hotel website www.orleanscasino.com/group.

Be sure to reference the Group Code A4LAC09 when making your room reservations.

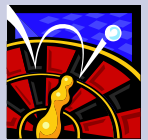
Come Join Us and Visit with Old Friends and Co-Workers from Los Angeles County



RELAC's Las Vegas Regional Support Luncheon Meeting

September 23, 2014 - 12:00 noon

At the Orleans Hotel and Casino
4500 W Tropicana Avenue, Las Vegas, NV



Name _____

Address _____

City _____ State _____ Zip _____

Guest(s) _____

Number of Tickets: _____ @ \$25.00 each = \$ _____

_____ Roast Sirloin of Beef _____ Parmesan Crusted Chicken

(Tickets to be picked up at door)

Make check/money order payable to "RELAC" and mail to:
RELAC, 1000 South Fremont Avenue, Unit 15, Alhambra, CA 91803-8802

Reservation Deadline - September 9, 2014

Welcome New Members

April & May 2014

Beaches and Harbors

Kepenek, Suat

Chief Executive Office

Gallegos, Marian

Children and Family Services

Ma, Mei-Lin

Marsh, Lyssa B.

Ragu, Mary

Smith, Donna Higgins

Court Reporters

Vale, Laura L

District Attorney

Meza, Loreta

Health Services

Epstein, Ary

McLaughlin, Renaldo

Runke, David S

Toure, Yolanda

Underwood, Arlene

LACERA

Smith, Charlotte

LAC+USC Medical Center

Dolinski, Marjorie

McKenzie, Anna

Valdivia, Rosario

MLK Medical Center

Alsberry, Lemmie

Simmons, Claudin

Probation

Jones, Francesca

Moore, Russell

Sandoval, Alma M.

Public Health

Lewis, Eloise

Kane, Barbara

Public Social Services

Torino, Faustino

Public Works

Lucien, Harvey R.

Papik, George

Regional Planning

Haynes, Naomi

Sheriff

Shaw, Pamela

Lee, Daniel Y

Superior Court

Jensen, Darlene A.

Sesti, Maria S.

Johnson, Rhonda A.

Department Not Designated

Chung, Soonjo

King, Verlee

Patterson, Martha G.

New Active Working Members

Internal Services

Kapadia, Aban H.

New Associate Members

Chung, Hwa Hyun

Kepenek, Sally A.

Lucien, Bueasondra

Marsh, Alva A.

Menchaka, Imelda

Moore, Brenda

Papik, Janell

Patterson, Richard A.

Ragu, George

Torino, Estrella

Regional Activities and Special Events

by Diane Sandoval

Chair, Regional Support/Special Events Committee

Thanks to all who attended our regional meeting in Rancho Cucamonga on May 21, 2014. Your participation is greatly appreciated. Our featured speaker, Deputy Jason Whitsell of the San Bernardino Sheriff's Department, spoke on Identity Theft and Fraud. He covered a wide variety of areas relating to your home and personal security.

LAS VEGAS REGIONAL LUNCHEON MEETING – SEPTEMBER 23, 2014

Just in case you missed my article in the last issue, RELAC is once again holding a luncheon meeting in Las Vegas. If you have not sent in your reservation, DO IT TODAY - TIME IS RUNNING OUT. Additional information and a reservation coupon may be found on page three.

If you're planning to stay at The Orleans Hotel and Casino don't forget you have until **August 21, 2014** to make your room reservations to receive the negotiated rate of \$39.00 per night plus tax and a \$9.99 resort fee. Be sure to reference **Group Code A4LAC09** when making your room reservations. Call the RELAC office if you have any questions.

RELAC ANNUAL PICNIC – OCTOBER 4, 2014

Our next fun event is our Annual Picnic. It's not too early to send in your checks along with the reservation coupon located on page five. Reservations must be received no later than **September 12, 2014**. Last year we had record attendance and are looking forward to another successful year. The menu and per person cost remains unchanged. **MARK YOUR CALENDARS AND PLAN TO ATTEND!** I promise you won't regret it.

ANNUAL RECOGNITION LUNCHEON – JANUARY 29, 2015

As mentioned in my last article the meeting is once again being held at Almansor Court in Alhambra, CA. I'll share additional details in my next article.

Be sure to call the RELAC Office if you have any questions. As always thank you for attending our events. The committee looks forward to seeing you at the events mentioned above. **KEEP SAFE AND ENJOY YOUR SUMMER!**



Ray Reyes was the gift basket winner at the Rancho Cucamonga Regional Meeting in May 2014.

Photo by Jason Williams

RELAC ANNUAL PICNIC

THE BIGGEST EVENT OF THE YEAR \$15.00 INCLUSIVE

October 4, 2014

10:30 A.M. to 3:00 P.M.

Food, Fun, Entertainment
Raffle Drawing

CATERED LUNCH – PICNIC SERVICES

LUNCH SERVED 11:45 am

St. Louis Style Ribs
Tender Chicken Breasts
Hot Dogs
Baked Beans
Fresh Fruit (best in season)
Cole Slaw
Potato Salad
Rolls & Butter
Gourmet Cookies
Brownies
All the Soft Drinks &
Beer you can drink

**BRING A
FOLDING CHAIR**
(If you want to sit
closer to the music)

Entertainment
Provided by the Hyland Band
with Jennifer Gates

BINGO
(Back by Popular Demand)

**DRAWINGS
...and MORE**

Santa Fe Dam - Recreational Area #5
15501 E. Arrow Highway, Irwindale
Free Parking

**Great
Prizes**

**MEMBERS &
ADULT
GUESTS**

~ Adults Only ~

October 4, 2014 ANNUAL PICNIC REGISTRATION FORM

~ Adults Only ~

Member _____

Address _____

City _____ State _____ Zip _____

Guest(s) _____

(additional guests – attach list)

No. of tickets _____ @ \$15.00 ea. = \$ _____ Total

Mail to: RELAC
1000 So. Fremont Ave., Unit 15
Alhambra, CA 91803-8802

Info: (626) 308-0532
(800) 537-3522
Email: admin@relac.org

Present RELAC Membership Card at entrance to park. NO admission without advance registration.

RSVP by September 12, 2014

Investments Board

by Diane Sandoval
Retiree Representative,
LACERA Board of Investments



By the time you receive our newsletter LACERA staff will be busy closing the books on fiscal year 2013-2014 and beginning a new fiscal year (July 1, 2014-June 30, 2015). So far this year has been another positive year for LACERA's portfolio. According to the latest staff report dated May 19, 2014, the **estimated** total market value of the portfolio as of April 30, 2014 was \$46 billion. The **estimated** portfolio return for the fiscal year to date (July 1, 2013 through April 30, 2014) was 13.2%. 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. Assuming there are no surprises in the next two months, LACERA's portfolio return will generate a double digit return and will exceed the investment return assumption of 7.5% again this year. Last year's portfolio return was 12.1%.

At the May Board of Investments Meeting LACERA's real estate consultant, The Townsend Group, presented the Real Estate Performance Measurement Report for the period ending December 31, 2013. LACERA's real estate portfolio as December 31, 2013 totals \$4.5 billion (10.2% of total portfolio). Long term performance (five years and longer) continues to reflect the impact of large declines as a result of the global financial crisis (GFC). The total five year portfolio return of 0.9% net of fees remains significantly below the expected benchmark return of 5.7%. The five year total return figure will not significantly improve until value declines experienced in the second quarter of 2009 are no longer a part of the return calculation. This will not happen for two more quarters, the period ending June 2014. I will be waiting patiently.

LACERA's real estate portfolio is well diversified by property type as follows:

Office	28.1%
Apartment	24.9%
Retail	18.2%
Industrial	12.6%
Hotel	8.0%
Other	8.2%

Continued on p. 12

INSIDE LA COUNTY

by Judy Hammond
Member, RELAC Board of Directors

(Following is the first article in what we anticipate will be a regular Newsletter feature in which Judy Hammond will report on L.A County events of interest to those readers who helped to make the County function and are now retired.)



There will be a lot of new faces in top County offices come December. Term limits and scandal resulted in elections without incumbents in four different races.

Term limits approved by voters in 2002 kicked in for County Supervisors, with First District Supervisor Gloria Molina and Third District Supervisor Zev Yaroslavsky the first to be affected. Hilda Solis won the June 3 Primary to replace Molina, but no one got a majority of the vote in Yaroslavsky's district, forcing a run-off in November between Sheila Kuehl and Bobby Shriver.

Neither Molina nor Yaroslavsky have indicated what their plans are when they leave office in December, but Yaroslavsky spokesman Joel Bellman says the supervisor has talked about writing, teaching, traveling, and his human-rights/democracy-promoting work through the Washington, D.C.-based National Democratic Institute.

The County also will be getting a new Sheriff and Assessor, but not due to term limits. (Though voters approved term limits for these offices, as well as the District Attorney, the courts overturned the limits for all except the Supervisors.) Sheriff Lee Baca retired from office in January after a scandal rocked his department following an FBI investigation into jail abuse, while Assessor John Noguez chose not to seek re-election after being charged with accepting bribes. None of the candidates for these two offices received a majority of the Primary vote, so top vote-getters Jim McDonnell and Paul Tanaka will be in the run-off for sheriff, and Jeffrey Prang and John Morris will compete to become Assessor.

Meanwhile, the first of the trials for the 20 sheriff's employees charged in the investigation by the FBI ended in a hung jury (6-6) on May 22. That employee was charged with obstructing justice for hiding an inmate informant from the FBI.

OTHER COUNTY TIDBITS:

The County has approved an ordinance requiring campaign finance reports to be filed electronically to allow voters more timely access to the information online. This information will be available on the Registrar of Voters website at <http://rrcc.lacounty.gov>.

Wendy Watanabe, the County's first woman Auditor-Controller, has retired after 25 years with the County, the last five as Department Head. She told Supervisors she and husband Dennis, also a former County employee, were moving to Henderson, Nevada, where she looked forward to spending her time golfing, reading and traveling. "No more waking up in the middle of the night worrying that things are not done or not done right," she said. John Naimo is serving as interim head of the Department while the Board searches for Watanabe's replacement.

Supervisors have approved \$10 million to construct a new 10,000-square-foot library on the grounds of Artesia Park. No timetable was released.

For you e-readers, the County Library within the next two months will begin a pilot program to provide Kindle Paperwhite devices for checkout, loaded with 100 public-domain titles and 10-15 genre titles in more than 30 categories. The program will offer 705 devices in 24 libraries throughout

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RELAC DAY AT THE RACES - SANTA ANITA PARK

by Mary K. Rodriguez
Chair, Recreation Committee

Good News!



It is time to return to SANTA ANITA PARK to enjoy another fun "Day at the Races". This event is always enthusiastically attended by our members. Everyone enjoys the day and has a lot of fun! The food is always great too.

We will be seated in the Sierra Vista Terrace. This is a prime location which offers a great view of the track. The date is Thursday, October 2, 2014. The cost is \$35.00 per person (RELAC supplements the ticket price). Your ticket includes park admission, valet parking, a racing program (available just after you go through the entrance gate), and a great lunch buffet which includes soft drinks and dessert.

Please fill in the coupon and send your check to RELAC as soon as possible. The reservation deadline is September 17, 2014. Your tickets will be mailed to you on September 25, 2014.

Space is limited so don't be left out. Hope to see you there!



RELAC DAY AT THE RACES

Santa Anita Park

Thursday, October 2, 2014

Name: _____

Address: _____

City: _____

State/Zip: _____

Telephone Number: (_____) _____

Number of Tickets _____ @ \$35.00 each

Total Amount Enclosed = \$ _____

Enclose a check for your total payable to RELAC and mail to:
RELAC

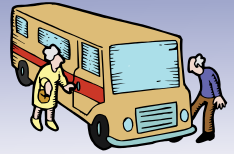
1000 South Fremont Avenue, #15
Alhambra, CA 91803-8802

Must be received by September 17, 2014



RV Outing Notes

Ed Clifton
Coordinator of RV Club



Sixteen rigs gathered at the Flying Flags RV Resort in Buellton for our May outing. A lot of changes have been made at the park since the last time we were there. New improved pads, remodeled and improved clubhouses, remodeled restrooms and shower rooms plus a dozen rental cabins and ten rental airstream trailers. Although a bit windy at times, the weather was very nice. A welcome change from the hot weather we have had at several of our previous outings. All-in-all a very nice destination and a very good time.

Our Wagonmasters Don and Shirley Egbert did a very good job keeping all of us full of food at our breakfasts. Also, a lot of good food was had at our potluck dinner. For our so-called "ladies night out" we had a catered Italian themed dinner in our clubhouse at the RV Park. Everyone enjoyed lasagna, pizza, salad and dessert.

The gas card drawing was won by Alfonso Medina. Again, thanks to RELAC for the donation of the gas card. Our 50/50 drawing was won by Veronica Reyes who donated her winnings back to our club treasury. Thanks Rony.

Our next outing will be at the Chula Vista RV Resort in Chula Vista on September 15-16-17, 2014 with September 14th being the early day. The Wagonmasters are Gilbert and Eloise Cardiel and the Assistant Wagonmaster is Jeanne Klauk who will be handling all the paperwork. Coupon follows.

If you have any questions or need more information about the RV Club, give me a call at (562) 428-3360. If I am not home leave a message and I will return your call as soon as possible.

R.V. CAMPOUT RESERVATION

CAMPGROUND: CHULA VISTA RV RESORT
460 Sandpiper Way
Chula Vista, CA

DATES: September 15-16-17, 2014, Early Day-Sept. 14, 2014

Names: _____
(Last) (Retiree) (Spouse)

Address: _____
(No.) (Street)

City: _____
(State) (Zip)

Telephone: () _____

DEADLINE: FRIDAY, AUGUST 8, 2014

Cost: \$141.00 for three days; Make Reservations for additional days through the park at \$46.20 per day. Phone number for park (610) 422-0111. Make checks for three days (\$141.60) payable to Jeanne Klauk, Assistant Wagonmaster, and mail to:

Jeanne Klauk
11825 Maidstone Ave., Norwalk, CA 90650
Phone: (562) 868-6215

Motor Home _____ Trailer _____ Length _____

Members Spotlight



MEMBER CHRONICLE

This is a new feature suggested by RELAC's Past President, Bill de la Garza. All our members are invited to submit articles about their retirement activities.

Retiree Serves as Volunteer on Behalf of Trees, Disabled Veterans and Active Members of the Military

Where in the world is RON GAGNON? He lives in Bakersfield, California where he is highly active as a volunteer.

Ron started his career with Los Angeles County as a Recreation Leader while attending California State University at Long Beach where he completed his BA degree in Recreation Administration. During a reorganization Ron took a special assignment as an associate in the Planning Division which eventually led to the position of Departmental Facilities Planner. After 33 years of service (16 in planning, acquisition and park development) he joined the world of retirees.

Ron met and married Barbara in 1965 and they have raised four children, two boys and two girls. After his retirement they relocated to Bakersfield in order to be closer to their children, grandchildren and (now) great-grandchild.

Ron remains highly active in retirement. He is a volunteer on the Board of Directors for the Tree Foundation of Kern and also volunteers as a van driver for Disabled American Veterans, transporting Vets from Bakersfield to Los Angeles for medical treatment. And when called upon, he rides his Harley with a group of other motorcyclists to escort new military inductees as they leave Bakersfield on their way to basic training or to greet active duty service men and women when they return home.

So that is the story of how Ron came to be living in Bakersfield and loving it.

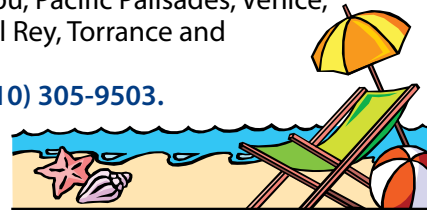


Ron and Barbara Gagnon with friends.

Department of Beaches and Harbors Offers FREE PARKING Passes to Seniors

ATTENTION SENIORS! To obtain a free daytime beach parking pass (good on non-holiday weekdays only) you must be at least 62 years of age. Here's what you do. Just send a copy of your current driver's license, vehicle registration and current address if different than the one on your driver's license to the Los Angeles County Department of Beaches and Harbors, Attention Senior Parking Passes, 13837 Fiji Way, Marina del Rey, CA 90292. It takes about two to three weeks to process and receive your pass in the mail. No passes are issued over the counter. You may enjoy your free parking pass when visiting beaches in Malibu, Pacific Palisades, Venice, Playa del Rey, Marina del Rey, Torrance and San Pedro.

For more details call (310) 305-9503.



Do You Love Gardens, L.A. History, Architecture, Children or Science?

Or, do you just want to be in a peaceful, verdant environment in the midst of the bustle of Los Angeles?

If you answered yes to any of those questions, we invite you to become a Virginia Robinson Garden volunteer! Volunteering at the Virginia Robinson Gardens is a great way to meet new people, learn new skills and the perfect way to regularly enjoy the Gardens.

During docent training, you will learn the history of the estate as well as how to direct a group through the wondrous experience of exploring Mrs. Robinson's world. Specially trained guides, called docents, lead tours of the estate - the House, Pool Pavilion and a walk through the Gardens which include The Great Lawn with perennial flower borders, the Italian Terrace Garden, The Kitchen Garden and Orchid Greenhouse, The King Palm Forest and Display Rose Gardens.

The Virginia Robinson Gardens is located just north of the Beverly Hills Hotel at:

1008 Elden Way
Beverly Hills, California 90210
www.robinsongarden.org

For information on becoming a Garden volunteer or docent, please email: visit@robinongardens.org or call: (310) 550-2087. Of course you are welcome to "just visit". Often, visitors turn into volunteers.

RELAC NEWSLETTER

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Number 4

Retired Employees
of Los Angeles County
1000 S. Fremont Ave.
Unit 15, Alhambra, CA
91803-8802
(626) 308-0532
(800) 537-3522
Fax (626) 308-2901
E-mail: admin@relac.org

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www.relac.org

Golf News

By *Gil Sandoval*
RELAC Golf Director



Santa Anita Golf
Tournament
June 9, 2014

In the "A" flight, Benny Martinez and Tony Asuncion Shot scratch 79's to net 67 with Benny winning in a card off on the 5th hole. Only one back, Gil Sandoval took 3rd with a net 68.

The "B" flight was a horse race with Frank DeVanzo outlasting Manny Diaz and Harlan DeBie as they had nets of 66, 67 and 68 respectively.

The "C" flight was won by David Wailes as he edged out Art Moronez with a net 67. Robert Burns playing for the first time in awhile took 3rd with a net 70.

The Ladies competition was taken by Marjorie Kelly with a net 70. Charlene DeBie with a net 74 edged out Kathy Malmfeldt by one stroke for 2nd place.

Richard Duran and his family thanks all of you for your prayers as his heart surgery was successful. He is presently undergoing additional treatment for Kidney Cancer. So, keep praying for Richard and his family thru these difficult times.

Santa Anita Results:

"A" Flight Winners (19 and under)

1 st	Benny Martinez	(67)*
2 nd	Tony Asuncion	(67)
3 rd	Gil Sandoval	(68)

"B" Flight (20-27 Handicaps)

1 st	Frank DeVanzo	(66)
2 nd	Manny Diaz	(67)
3 rd	Harlan DeBie	(68)

"C" Flight (28 up Handicaps)

1 st	David Wailes	(67)
2 nd	Art Moronez	(68)
3 rd	Robert Burns	(70)

Women's Flight

1 st	Marjorie Kelly	(70)
2 nd	Charlene DeBie	(74)
3 rd	Kathy Malmfeldt	(75)

**Winner in a card off*

Closest to the Pin on Par 3s

Men:

4 - Michael Hernandez
8 - Mike Barreras
12 - Al Kelly
15 - Bob Cornelius

Women:

#4 - No Winner
#8 - No Winner
#12 - No Winner
#15 - No Winner

NEXT TOURNAMENT - MONDAY, JULY 28, 2014

Los Verdes Golf Course, 8:00 a.m. Start

Entry Deadline: July 10, 2014

RELAC Golf Entry Form



Los Verdes Golf Course
3301 Via Campesina
Rancho Palos Verdes, CA 90274

Monday, July 28, 2014

8:00 a.m. Start

Please Print

1. Name _____

Address _____

City _____ Zip _____

Phone _____

Fees: \$32.00 PER GOLFER - CART EXTRA

If possible, place me in a foursome with below listed golfers. Addresses of all golfers MUST be included.

If possible, we would prefer an
Early _____ Late _____ starting time.

2. Name _____

Address _____

City _____ Zip _____

Phone _____

3. Name _____

Address _____

City _____ Zip _____

Phone _____

4. Name _____

Address _____

City _____ Zip _____

Phone _____

NOTE: Only ONE GUEST per member.
Enclose check for ____ golfers @ \$32 per
Golfer. Make checks payable to RELAC Golf.
Mail entry to RELAC, 1000 So. Fremont Ave.,
#15, Alhambra, CA 91803-8802

Entry Deadline
July 10, 2014
ALL CHECKS MUST BE
IN RELAC OFFICE

For Office Use:

Date Rec. _____ Amt.\$ _____

Ck# _____

News From LACERA

by JJ Popowich
Assistant Executive Officer



I hope everyone is doing well.

I know many of you keep in contact with friends and co-workers who are still working at the County and keep plugged into what is going on in the County. That's why I wanted to focus this month's article on upcoming changes to retiree healthcare benefits for **new employees hired on or after July 1, 2014**, in case you hear about it through the grapevine.

Let me begin by assuring you that your LACERA-administered retiree healthcare benefits are secure and are not changing.

The fact is retiree healthcare benefits are changing for County employees, but only for employees hired on or after **July 1, 2014**. Again, please understand these changes do not affect current retirees or active LACERA members hired prior to July 1, 2014. **Your LACERA-administered retiree healthcare benefits are protected and will remain unchanged.**

The County's expanding workforce and the ever-increasing costs of healthcare gave rise to concerns about the long-term cost and viability of the County-sponsored LACERA-administered Retiree Healthcare Benefits Program as it is currently structured. These concerns prompted the County to investigate cost reduction options.

Late last year the County and the unions reached an agreement to make some modifications to retiree healthcare coverage for **future employees only**.

As I write this, the new program, known as the Los Angeles County Retiree Healthcare Benefits Program -- Tier II, has been approved by LACERA's Board of Retirement. By the time you read this article, it's likely the program will also have been approved by LACERA's Board of Investments and received final approval by the County Board of Supervisors.

More information about the new Tier II program will be included in the *Spotlight* newsletter and on lacera.com as it becomes available. However, the most important piece of information you can take from this article is that **your retiree healthcare benefits are not changing**.

Well, that's it for this month. Until we chat again I hope you are relaxing and enjoying your much-deserved retirement. Your healthcare benefits, as well as your retirement benefits, remain completely secure.



REAL ESTATE



Purchase or refinance your Mortgage Loan with Southland and save!

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Purchase Options

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- Adjustable Rate Mortgages (ARM)
- Jumbo Loans available

Refinance Options

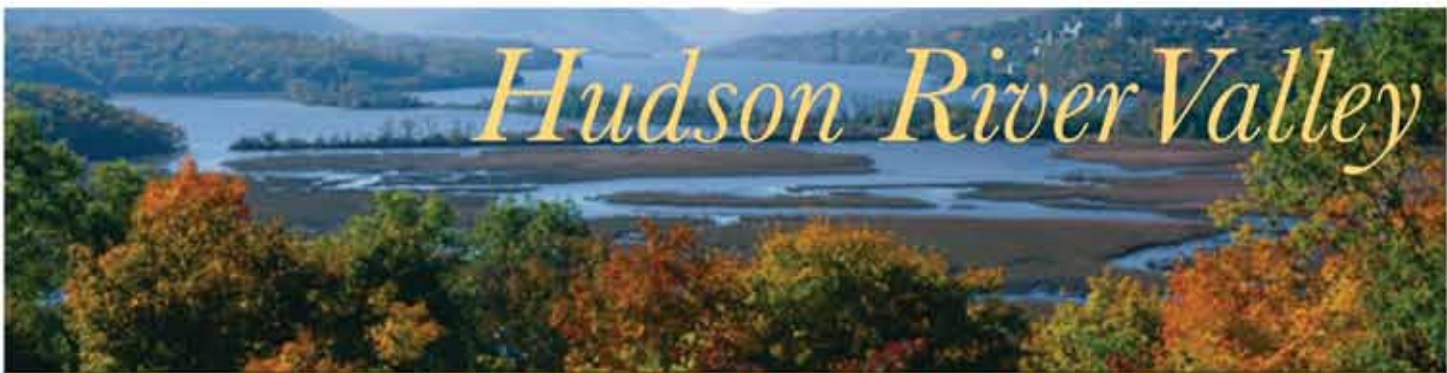
- You may be paying too much on your current mortgage. Take advantage of a free Mortgage review and see how much you can save!

Southland
CREDIT UNION

Membership is subject to eligibility. All new accounts will be verified through ChexSystems and are subject to credit approval. Real Estate Loans are subject to credit approval. Due to current real estate and economic conditions, loan requests that exceed 80% of the property's value will require additional review and may incur higher costs. Loan funding is subject to membership eligibility and credit approval.



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Hudson River Valley

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CA SELLER OF TRAVEL #1019830-40

Hudson River Valley October 1-7, 2014



Olana State Historical Site
photos by Hardie Truesdale,
used with permission

Pricing - Per Person
Twin \$2295
Single \$2885

A Unique Hudson River Valley Experience

7 Day Land Tour ♦ Round Trip Airfare LAX - Newark ♦ Deluxe Motorcoach Transportation ♦ 6 Nights Hotel Accommodation ♦ Total of 14 Meals: 6 Breakfasts, 3 Lunches, 5 Dinners ♦ Escorted Program with Step on Guide Services, Taxes, Baggage Handling & Driver Gratuity

Sightseeing Includes:

- Hancock Shaker Village*
- Fenimore Art Museum*
- Baseball Hall of Fame*
- Farmers' Museum*
- Olana State Historical Site*
- U.S. Military Academy at West Point*
- Boscobel House & Gardens*
- Franklin D. Roosevelt Home & Library*
- Eleanor Roosevelt's Val-Kill Cottage*
- Culinary Institute of America*



Baseball Hall of Fame
photo by Aaron Y - used with permission

Travel Adventure Journeys

West Coast Getaway October 20-24, 2014

Princess Cruises: Catalina & Ensenada

4 Day Cruise on Golden Princess ♦ No Air Travel ♦ Includes Transfers to/from Pick Up Point to LA Pier and Return, Port Fees and Taxes ♦ **Priced from \$559 for Inside Cabin Per Person, double occupancy** ♦ Specific Cruise Categories and Locations are Based on Availability and Will be Identified at the Time of Deposit ♦ **Passport required that is valid through April of 2015**

Petroglyphs of the Coso Range October 24-26, 2014

China Lake Naval Weapons Center

3 Day Deluxe Motorcoach Tour ♦ 2 Nights Hotel Accommodations ♦ 6 Meals: 2 Breakfasts, 1 Box Lunch, 1 Lunch, 2 Dinners
Wild Horse & Burro Corral ♦ Maturango Museum ♦ Little Petroglyphs Guided Canyon Tour ♦ U.S. Naval Museum of Armament & Technology ♦ Randsburg 'Living Ghost Town'
♦ **Priced from \$595.00 Per Person based on double occupancy, single occupancy available**

A RELAC discount will be deducted from all tour prices featured on this page.

All programs above feature LA Region transfers to/from airport or pier (mileage cap applies). Prices include applicable port fees, government taxes, fuel surcharges and are per person, twin sharing. Single rates are available.

Veteran's Corner



A BIT OF HUMOR . . .

The Master Chief Petty Officer and the Master Gunnery Sergeant, two old friends, one a Marine and one a Sailor, meet in a bar one day (I know it may be hard to imagine either a Sailor or a Marine being in a bar ? But hear the tale.)

They began to discuss which of them had had the more difficult and dangerous 30 year career.

The retired Marine Master Gunnery Sergeant begins: I graduated from High School, the next morning I was on the train for Parris Island, South Carolina. Following Boot Camp I found myself in a Regiment assigned to the Iwo Jima assault. With my fellow Marines we fought our way to the top of Mount Suribachi. In Korea I was with Chesty Puller at Inchon, then we fought our way toward the Yula River. In the cold Korean winter we fought at the Battle of Chosin Reservoir, I ended my career after Viet Nam where I spent 3 months in the Battle of Khe Sanh after stomping through endless rice paddies.

The Navy Master Chief Petty Officer looked him in the eye and took a long draw on his bottle of beer and said simply: Well, it figures, all shore duty.

Author Unknown.

Stars and Stripes - Armed Forces Newsletter

Submitted by RELAC Board Member George Hernandez



2004 TIOGA RV - well maintained, with accessories, \$21,500 or best offer. Like new, Fleetwood 04 Tioga Class C, Model 24D, Ford V10 Engine, only 6,000 miles, sleeps six (6), Onan Generator. Call (626) 794-8444 or email Denis at mcgdenis@gmail.com.

TIMESHARE - Diamond Resorts International, 1 bedroom/1 bath, sleeps 3-4 people. Usage: 7,980 bonus points available up to 7/30/14 and every 24 months thereafter in U.S. or Internationally. Asking \$6,550.00. Home Resort located in Las Vegas. Interested buyer can call Mary at (760) 522-7326.

Letters To The Editor

Thank you for a very nice lunch and a very informative meeting at the Palmdale Moose Lodge. And, thank you for the great gift card and all your hard work. (*Door Prize Winner.*)

Kathleen Whitehall
Lancaster, CA 93534

Thank you very much for making the change in my address. Now I can continue to keep up with RELAC affairs. I sure enjoy keeping up with L.A. County retirees. Only thing is, I am 86 years old and know less and less members as the years go by.

Therese Jackuback
Chatsworth, CA

Thank you so very much for the pleasant and joyous surprise to find I was a Valentine drawing winner. Made my day! Thank you, thank you, thank you!

Betty McGill
Charlotte, NC

RELAC BOARD OF DIRECTORS ELECTION

by Diane Sandoval, Chair
Bylaws/Nominations/Elections Committee

At its business meeting on May 20, 2014, in accordance with the Bylaws, the Board unanimously endorsed the following slate of five candidates to serve three-year terms on the RELAC Board of Directors beginning January 1, 2015:

Mary Lou Bangar
J.P. Harris
George Hernandez
Simon Russin
Greg Walia

Other members of RELAC are welcome to compete as candidates for Board membership by filing a petition signed by not less than twenty-five (25) RELAC members. The signed petition, along with a letter of acceptance by the nominee, must be received by the RELAC office no later than July 31, 2014. Petition forms are available at the RELAC office.

Investments continued from p. 6

It is also well diversified geographically as shown below:

Pacific	32.1%
North East	22.3%
South East	11.3%
South West	9.3%
Mid East	5.9%
East No. Central	5.0%
West No. Central	4.4%
Mountain	3.5%
Other	6.4%

Needless to say I am disappointed with the performance of the real estate portfolio; however, I am reminded of the benefits of diversification. The real estate portfolio represents 10% of the total portfolio. According to the consultant's report the portfolio is well diversified geographically as well as by property type.

As shown above, as of April 30, 2014 the **estimated** return of the total portfolio was 13.2%. Barring any unforeseen events LACERA's portfolio is expected to generate a double digit return.

As always, thank you for your continued support. It is a privilege to represent you on the LACERA Board of Investments.

VISA CARDS



2.99% APR*
Intro APR* for 12 months on purchases and balance transfers!

- No Annual Fee
- Real Time Fraud Monitoring**
- ZERO Liability**
- Identity Theft Assistance**
- and so much more!

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CREDIT UNION

Membership is subject to eligibility. All new accounts will be verified through ChexSystems and are subject to credit approval. *APR=Annual Percentage Rate. 2.99% introductory APR for one year, based on your creditworthiness, available on Platinum cards only. After that, your APR will be 8.99% - 11.99%. This APR will vary with the market based on the Prime Rate. Classic cards APR of 14.99% - 16.99% based on your creditworthiness and will vary with the market based on the Prime Rate. Balance transfer, cash advance, foreign transaction, and other fees may apply. Offer is good through 8-31-14. Terms, features, programs, and conditions subject to change. **Program conditions and restrictions may apply.



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Inside LA County continued from p. 6

Molina's First District and Antonovich's Fifth District, with another 190 in Yaroslavsky's Third District later in the summer.

Fighting fraud continues to be a priority for the County. The Probation Department joined the California Department of Insurance in arresting a former probation officer accused of fraudulently collecting more than \$29,000 in disability benefits. The employee claimed she received back and shoulder injuries while restraining a minor in July 2013, but records showed she wasn't at work the day of the injury and there were no employee records documenting any work-related injury. And last month LA Works, an Irwindale-based joint powers authority, lost a contract with LA County after the Auditor found the agency had overcharged \$1 million to provide job-training programs for jail inmates and unemployed and underemployed residents. Anyone having information about fraud and misconduct by County employees, contractors and vendors are urged to report it to the Auditor-Controller's Office. For information, go to www.lacountyfraud.org. The hotline number is (800) 544-6861.

If you need a place to stay cool during the heat waves, take advantage of one of the County's 94 cooling centers. For locations and hours of operation, go to <http://bit.ly/beattheheat2014>. Summer heat wave tips are available from the County Fire Department at www.fire.lacounty.gov (click on the Safety Preparedness tab).

The County Department of Mental Health has joined a statewide effort in promoting Know the Signs, a suicide prevention campaign targeting susceptible groups, including older Caucasian males. The campaign is intended to help people recognize the warning signs of suicide, how to find the words to have direct conversations with those in crisis, and how to find

professional help and resources. Information is available at www.suicideispreventable.org.

The County Commission for Older Adults has launched a speakers bureau to provide information on the programs and services provided by the Community and Senior Services Area Agency on Aging to persons 60 years and older, such as nutrition, caregiver support, personal care, health insurance and counseling, legal assistance, senior employment and transportation. For more information, contact Guillermo Medina at (213)351-5274 or gmedinajr@css.lacounty.gov.

It is a problem throughout the County, but people living in the Antelope Valley need to pay particular attention as almost half of the 162 dogs diagnosed with PARVO -- a highly infectious, highly contagious disease that can be fatal -- the first four months of this year were from Lancaster and Palmdale. The County Animal Care and Control Department urges residents to vaccinate their dogs to prevent them from contracting the virus. The most common signs of the infection are fever, anorexia, dehydration, vomiting and/or diarrhea. To locate low-cost vaccine clinics offered by the County, go to www.animalcare.lacounty.gov.

IN MEMORIAM

This list includes retired employees, both RELAC members and non-members.

Alcohol/Drug Progs. Admin.

Kearney, Marjorie
Swanson, Lloyd

Antelope Valley Rehab. Center

Jones, Nancy H.
Kahn, Jane C.

Assessor

Angus, Jess P.
Burns, Warren V.
Curry, Mayme L.
Hiroto, Mary S.
Lee, Connoll K.
Michaelson, Viola L.
Smith, Thomas N.
Stocks, Donald B.
Tuchten, Beverly

Auditor-Controller

Brodie, Ella R.

Chief Information Office

Hammock, Annie B.
Rudison, Alvin C.
Torres, Frances M.
Woods, Mabel L.

Children & Family Services

Ayers, Frances G.
Brooks, Jessie M.
Lacoco, Evelyn M.
Sims, Marilyn
Wright, Carolyn L.

Child Support Services

Bullock, Ruth A.
Sakata, Florence
Veylupek, Loretta M.

Community & Senior Services

Mathes, K. Pauline

Data Processing

Wright, Willie D.

District Attorney

Acaldo, Linda
Felmar, Mimi
Ferber, Florence B.
Green, Virginia L.
Longo, Lawrence M.
McMullen, James D.
Prono, Mary S.
Stanley, Jon E.
White, Vera

Engineer

Seward, Allan E.
Shoemaker, C. E.
Steinbeck, Henry J.

Fire

Brode, David
Brown, Grant D.
Cleveland, John P.
Craddock, Van D.
Hill, Marvin J.
Parson Jr., James E.
Ragle, Lincoln L.
Rathbun, Patrick G.
Roberson, Johnnie L.
Wells, Charles W.
Williams, Harry J.

Flood Control

Moore, Robert R.
Nagel, Reinhold

Harbor/UCLA Medical Center

Bocalbos, Juana
Cain, Margaret
Helon, Annie L.
Koeller, Evelyn M.
Morrow, Frank C.
Neal, Frankie
Richter, Pamela J.
Sather, William A.
Sircar, Samar
Smith, Mary K.
Washington, Betty L.

Health Plan Administration

McDonald, June C.

Health Services

Newkirk, Gladys J.
Quesada, Graciela T.
Thain, Bernice L.
Yates, Anna T.

Health Services Administration

Alvidrez, Oscar
Claudio, Hilda
Coles, Paulyne F.
Esquivel, Betty L.
Fabros, Constante S.
Haywood, Charles P.
Liggins, Lola
Maytorena, Cecilia
Maytorena, Olga
Piscitello, Beverly M.
Rowe, Jack E.
Tiber, Norman
Whalen, Peggy L.

Internal Services

Baldwin, Leticia
Benjamin, Douglas M.
Funaro, Nancy S.
Goins, Flora M.
Hackler, Harry P.
Hayashida, Stanley T.
Heath, John R.
Jones, Milford L.
Lynott, Robert H.
Reneaux, Richard
Rose, Marion A.
Stephenson, Eric L.
Tice, George Y.

King/Drew Medical Center

Bennett, Peggy S.
Caldwell, Virginia L.
Cole, Mary E.
Hochman, Elliott B.
Taylor, Lee A.
Walker, Sandra A.
Watkins, Barbara J.

LACERA

Genda, Alice Y.

LAC+USC Medical Center

Bautista, Salvador A.
Cuny, Eugene J.
Dominguez, Esther
Epps, Flora
Evangelista, Eulalia
Garmon, William T.
Harris, Ruby L.
Moore, Roy L.
Nava, Irma P.
Patrick, Laura M.
Price, Cara
Wade, Shirley I.
Wright, Nancy M.

Long Beach General Hospital

Jackson, Lillie

Mechanical

Moore, James C.
Rabin, Irving

Medical Examiner-Coroner

Breton, Manuel R.

Mental Health

Bigornia, Miguel S.
Flowers, Annie L.
Tait, Jessie A.
Worth, Mary A.

Municipal Court

Nosco, Lawrence C. (Southeast)

Museum of Natural History

Herbrandson, Lowell D.

IN MEMORIAM

This list includes retired employees, both RELAC members and non-members.

Olive View/UCLA Hospital

Eccles, Maudie I.
Harries, Joan M.
Valle, Ana M.
Wilson, Larry L.

Parks & Recreation

Gutierrez, Rosalie T.
Marshall, William O.
Mims, William C.
Pace Jr., Leroy
Scroggins, Mary L.
Smith, Paulette L.
Wentworth, Robert N.
West, Eugene

Probation

Bowens, Annette L.
Byrd, Thelma
Grismore, Lynette
Manson, Will J.
Smith, Gordon A.
Snyder, Steven
Taylor, Kenneth R.
Trebaol, Vincent M.
Weiss, Stanley C.

Public Defender

Herrick, Lyle D.

Public Health Program

Bizorik, Dorothy M.
Carmody, Everett J.
Chau, Nghiem V.
Estavillo, Robert
Gordon, Robert
Malinowski, Raymond
Ong, Tjing A.

Public Library

Dakay, Venus
Relleve, Rosalie
Semon, Mary V.

Public Safety

Prieto, Juan A.

Public Social Services

Arias, Soledad
Blount, Avie S.
Bryant, Floretta L.
Bryant, Moease
Castaneda, Ramona
Chero, Soledad
Feuer, Harriet L.
Fields, Dorothy E.
George, Lois
Hernandez, Erlinda L.
Jackson, Mary A.
Jessen, Lois B.
Markus, Jeanne

McLaughlin, Emily
Moody, Hazel
Murray, Marie B.
Norfleet, Arnold A.
Norman, Lois A.
Panoyan, Kevork Y.
Peak, John R.
Perez, Helen L.
Perez, Rolando F.
Pham, Joseph H.
Sanchez, Lorryne
Sommer, Marian C.
Summerson, Rose V.
Tani, Lily K.
Torres, Zinnia
Tunstill, Barbara A.
Unoura, David K.
Urfrig, Anne C.
Viera, Irma L.
Vo, Mary D.
Walters, Dorothy K.
Walton, Izzetta E.

Public Works

Carpenter, Wilbert D.
Carr, Edward L.
Dillon, Joseph B.
Ervin, Gertie N.
Gonzales, Ramon G.
Gonzales, Tony T.
Koch, Klaus W.
Kudlik, Sophie
Minard, Marshall
Mossberg, Richard C.
Russell, James E.
Segarra, Stanley R.
Ynfante, Hipolito F.

Rancho Los Amigos Hospital

Arnaldo, Henrietta
Benson, John E.
Coleman, Mary J.
Hawkins, Shirley V.
Hunt, Patricia A.
Pulley, Florence M.
Saddler, Laura M.
Summerwood, Elizabeth
Torrence, Robert
Truitt, Gayle E.
Williamson, Dorothy M.

Reg.-Recorder/County Clerk

Lake, Johnny
Wilson, Marjorie A.

Regional Planning

Marr, George E.

Sheriff

Bejarano, Alexander T.
Bock, Diane M.
Chambers, John F.
Chaney, Robert
Davis, Ollie A.
De Vries, Daniel N.
Galloway, Robert A.
Guerrero, Martha A.
Lawton, Lawrence H.
Levingston, Robert W.
Licata, Joseph M.
McBride, Leonard H.
Pettus, Kenneth L.
Poe, Richard C.
Raap, Harold F.
Rasure, Duane P.
Reedy, Gerald E.
Sanchez, Raymond A.
Simpson, Don D.
Terry, Ronald W.
Treichler, Harald R.
Wagnon, J. R.

So. Cal Air Pollution Control

Mano, S. H.
Polim, Anne
Ruby, Frederick B.

So. Coast Air Quality Mgmt. Dist.

Hernandez, Anthony

Superior Court/County Clerk

Atkins, Mildred A.
Chase, Mildred E.
Jolicoeur, Eleanor M.
Juhl, Marjorie A.
Kane, Margaret B.
Louise, Penelope T.
Payne, Earlymae
Reader, E. S.
Scolari, Yvonne L.
Wendel, Beverly R.

Treasurer and Tax Collector

Aguilar, Aurelia C.
Crespo, Pedro J.
Ho, Harry
Tiggs, Ruth P.
Watson, Erma J.
Whitaker, Helen F.

Women's Hospital

Jackson, Aleene R.
Mondy, Eleanor

Department Not Designated

Bennett, Maria R.



RETIRED EMPLOYEES
of LOS ANGELES COUNTY
1000 South Fremont Ave. Unit 15
Alhambra, CA 91803-8802

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General Membership Meeting

Mary K. Rodriguez, Chair, Program Committee



Wednesday, September 17, 2014
Ayres Hall

Los Angeles County Arboretum

301 North Baldwin Avenue, Arcadia, CA 91007

9:00 a.m. – Complimentary Refreshments

10:00 a.m. – Meeting Begins

Our keynote speaker will be
Mark J. Saladino

Los Angeles County Treasurer and Tax Collector

“Everything You Ever Wanted to Know About Reverse Mortgages”

~ DOOR PRIZES ~

Please bring your RELAC Membership Card
At the end of the program members are welcome to tour the
Arboretum at no cost.



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Did you change your
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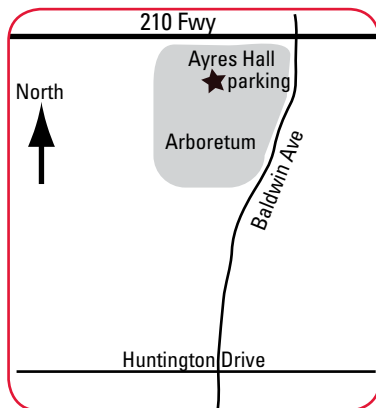
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Fax: (626) 308-2901

Email:
admin@relac.org
website:
www.relac.org

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From Huntington Drive. Go north on Baldwin Avenue 1 1/4 miles. Turn left at the traffic signal and enter the parking lot. Ayres Hall is located just off the northerly portion of the lot.