

## President's Message

By Diane Sandoval

Happy New Year to you all! I find it difficult to believe that 2004 is behind us. I would like to thank the RELAC Board and staff for their support during my year as your President.

Congratulations to the following individuals who were elected to serve three-year terms on the RELAC Board of Directors beginning in January 2005.

- Alan Chancellor
- Bill de la Garza
- Domingo Delgado
- Martin Golds
- Dave Kaling

The above Board members and your 2005 Officers will be installed at our Eleventh Annual Installation and Awards Luncheon on January 14, 2005.

Thank you all for taking the time to vote. We appreciate your interest and support. Speaking on behalf of the Board, 2004 was a busy and enjoyable year. We look forward to the challenges that lie ahead in 2005.

For your reference I have provided a partial list of the meetings already scheduled in 2005.

### PLEASE MARK YOUR CALENDARS

To all living in the Las Vegas/Henderson area, be sure to attend our first Regional Support Meeting on March 3, 2005 at the Palace Station in Las Vegas, NV. Remember our meetings are open to all our members. RELAC has negotiated a great rate on hotel rooms. Refer to page four of this newsletter for additional information.

Our first General Membership Meeting of the year will be held at the Northridge Women's Club on March 16, 2005. Mr. Ed Fox, Southland Credit Union CEO, will speak on the subject of Identity Theft. Unfortunately, my husband was a victim of identity theft; needless to say, I am looking forward to his presentation.

On June 16, 2005, we will hold our second General Membership Meeting in the City of Diamond Bar. Speaker to be announced.

On September 14, 2005, we will hold our third General Membership

*continued on p. 14*

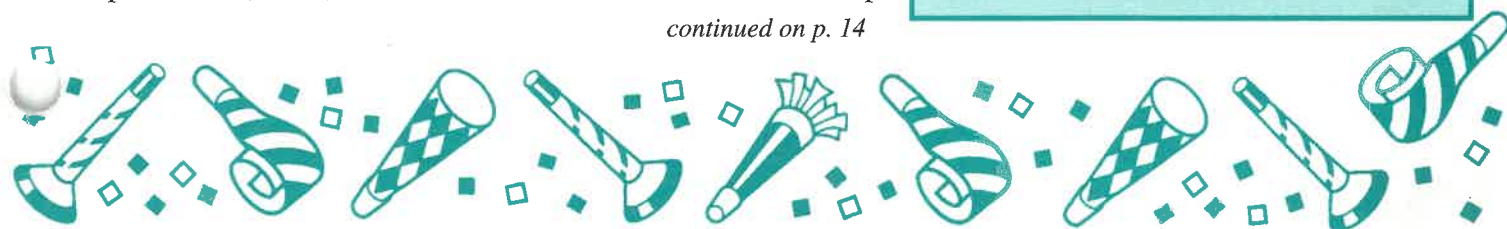


## Still Time to Sign Up to Attend Installation Lunch on January 14

RELAC's 11th annual Installation Luncheon's featured speaker will be Mark Saladino, Los Angeles County Treasurer and Tax Collector. Mr. Saladino is also an ex Officio member of the LACERA Boards of Retirement and Investments. The event will take place on Friday, January 14 at the Quiet Cannon Restaurant in Montebello.

There will be a complete lunch with either a choice of either roast beef or chicken entrée. The cost to RELAC members and guests is only \$7.50; RELAC is subsidizing 50% of the regular \$15 cost of the meal. The charge for guests who are neither a members nor their spouses is \$15. No host cocktail hour starts at 10:30 am. Lunch and the program will be from noon to 3 pm.

Although time will be short when you receive this issue of the Newsletter you can still make your reservation and get directions by promptly calling the RELAC office at either (800)537-3522 or (626)308-0532.



## Retirement Board



By Bill de la Garza

Your Elected Retirement Board Trustee



Dear Friends,

Recently I attended a LACERA off-site seminar to learn how our public retirement system (LACERA) compares to other public retirement systems that are similar in size. The seminar was also designed as an educational tool to provide Board of Retirement and Board of Investments trustees with first hand information relating to Service Standards and Benchmarking. More specifically, how are we doing compared to our peers?

The informational data was put together by an independent research company named CEM (Cost Effective Measurement, Inc.). Fifty two (52) leading global public pension systems from the United States, The Netherlands, Australia, and Canada participated in the study. However, our peer group only included 16 public pension systems from the United States. The results of the report study were published and distributed at the seminar. The study was designed to help participating public pension systems understand:

- How their Total Benefit Administration Costs compare to their peers.
- How Work, Economies of Scale, Service Levels, Member to Staff Ratio, and Complexity impact their costs.
- What we (LACERA) do differently from other peer groups
- How Service Levels compare to peers in key service areas.

The study included a multitude of services that public pension systems provide to their members such as Paying Annuity Pensions; Written Pension Estimates; Counseling; Member Contracts including Calls, Emails, Letters; Collections and Data Maintenance; Service to Employers; Refunds; Disability, Fiscal Control and Governance; Outreach Programs, etc.

### LACERA Leads the Way in Service to Members

The results of the study along with the staff presentations clearly indicated to me that LACERA is far ahead of its peers and sets the standard for almost every category previously listed. It is not only meeting its vision statement to "Produce, Protect and Provide the Promised Benefits", but it has continually placed service to its members among its highest priorities. For example, most of LACERA'S peer groups save personnel costs by utilizing automated phone systems. When you call LACERA at (626) 564-6132 or (800) 786-6464 you get a real live person answering your call. Unlike other systems, you don't get a machine that answers your call and puts you through a time consuming menu system. They know that their members would rather talk to a person than a machine. In order to better serve its members, LACERA has placed a high priority on training their call center personnel to be able to answer member inquiries without having to switch them to another person or department. LACERA management continually monitors the incoming calls in order to insure the reduction and management of wait-time. Goals and targets for this purpose are monitored on a daily basis.

LACERA continues to set the technology standard for public pension systems. A good example is their 24/7 Web Site ([www.lacera.com](http://www.lacera.com)). In addition to providing a great deal of information concerning LACERA, members can obtain answers to their questions and down load information and forms, etc. There are many other areas where LACERA excels in their commitment to its members, some of these include outreach programs, newsletters, communications, etc.

As your elected representative to the LACERA Board of Retirement, I'm very pleased that service to its members is, and will continue to be, one of LACERA'S highest priorities.

Until next time and as customary, I leave you with this thought:

*"If you do something out of duty, it will deplete you; but if you do something out of love, it will energize you."*  
Mother Teresa



## WW II VETERANS

*The RELAC Newsletter continues to receive stories of World War II experiences from our members. Here are two more impressive stories which we are proud to publish.*

### CLARENCE RAY EDWARDS

I enjoyed reading about other RELAC members who are veterans of WWII. My experiences are very similar to Sol Fingold's. I graduated from Rigway Illinois High School June 1, 1942. I went into the Army August 1943 with basic training in Camp Crowder, Missouri. From there I went to Holabird Signal Corps Training School in Baltimore, MD. After a couple weeks of furlough I went to Camp Kohler east of the Air Force base north of Sacramento, California.

In October we were sent to Camp Stoneman near Pittsburg, CA for shipment to the South Pacific. We left San Francisco November 11, 1944. We did not see land for three weeks. We sailed about 20 miles south of Guadalcanal. We first landed at Finchaven New Guinea. After a week there we sailed on to Holenaia Bay in Dutch New Guinea where I landed on December 20, 1944. After six months there we went to Cebu, P.I. After the atomic bombs were dropped ending the war, we went to Linguyen Gulf on the eastern shore of Luzon. From there I was shipped from Manila back to San Francisco and back to Camp Stoneman, CA. From there I went to Jefferson Barracks where I was discharged the 23rd day of February, 1946.

I have Truman to thank for surviving the war as we were scheduled to invade Tokyo on the third day of an invasion there.

### RICHARD E. ROBLES

I am 83 years young having retired from the L.A. County Sheriff's Department in March of 1978. I volunteered and joined "B" Battery of the 121st Anti-Aircraft Artillery BN of the Nevada National Guard from Winnemucca, Nev., in June of 1941. The battalion was assigned in December of 1941 to protect the Lockheed Aircraft Factory in Burbank, CA, a few days before Pearl Harbor.

By April, 1943, I was reassigned and transferred to form a new battalion, the 115th, AAA Gun BN. I was sent overseas to England in December 1943 to help defend London from German air attacks.

During the crossing of the rough Atlantic Ocean, we were suddenly attacked by a German submarine pack which resulted in three of our troop ships being sunk. We were immediately surrounded by ships of every description, which included the USS battleship Nevada who survived the Pearl Harbor attack. We felt comparatively safe with all these ships around us.

After 5 months in England we were transported to Southampton, a major port of embarkation to the Battle Holocaust of Normandy. We finally got underway on D-Day+5. We landed near the village of Colleville-Sur-Mer on Omaha Beach where the heaviest German resistance and fighting had occurred. During that night we were subjected to three German air attacks. Fortunately, we sustained no casualties. We broke out of the Hedgerow Country of Normandy and for

*Continued on p.9*

## Board of Directors Meetings & General Meetings

*Take particular note of the General Meetings (shaded) that are held at various locations. You are cordially invited to attend. Details on the location and program for the next General Membership Meeting is listed on the back page of this Newsletter. A great deal of important information will be given. The Business Meetings listed all begin at 9:30 am and are held at the RELAC Office which is located at 1000 S. Fremont Avenue in Alhambra, Ste. 0101, Telephone No. (626) 308-0532, or Toll Free (800) 537-3522.*

### BOARD MEETING

January 27, 2005 (4th Thursday)  
RELAC Office  
9:30 a.m. - 12:00 p.m.

### BOARD MEETING

February 24, 2005 (4th Thursday)  
RELAC Office  
9:30 a.m. - 12:00 p.m.

### GENERAL MEETING

March 16, 2005 (3rd Wednesday)  
Northridge Women's Club  
18401 Lassen Street  
Northridge, California  
9:30 a.m. to 12:00 pm.

### BOARD MEETING

March 24, 2005 (4th Thursday)  
RELAC Office  
9:30 a.m. - 12:00 p.m.

### BOARD MEETING

April 28, 2005 (4th Thursday)  
RELAC Office  
9:30 a.m. - 12:00 p.m.

### BOARD MEETING

May 26, 2005 (4th Thursday)  
RELAC Office  
9:30 a.m. - 12:00 p.m.

### GENERAL MEMBERSHIP MEETING

June 16, 2005 (3rd Thursday)  
Diamond Bar Center, Room A  
1600 S. Grand Avenue  
(In Summeridge Park)  
Diamond Bar, CA  
9:30 a.m. - 12:00 p.m.

### BOARD MEETING

June 23, 2005 (4th Thursday)  
RELAC Office  
9:30 a.m. - 12:00 p.m.

## REGIONAL ACTIVITIES

By Alan Chancellor

As promised, our Central Coast member luncheon and meeting was an outstanding, well attended event filled with wonderful memories. On October 21st we met on a beautiful, sunny day at Dairy Creek Golf Course in San Luis Obispo and enjoyed a gourmet lunch while looking out at a fantastic view of the surrounding hills and park. Our meal was followed by a colorful presentation on the Morro Bay National Estuary and an excellent array of topical presentations by some of our RELAC Board members. We concluded the meeting with some well-deserved door prizes being awarded to our members. As we parted, many of our members voiced their hope that we would return next year. We hope so too. Just a word of thanks to our SLO volunteers; Jerry & Barbara Barisic, John Linder, Frank Johnson, and our favorite Morro Bay chef, Mary Mehterian.



### LAS VEGAS REGIONAL MEETING

Now, here's more on our upcoming first-ever RELAC regional meeting in Las Vegas, Nevada on March 3rd at the Palace Station Hotel.

Yes, Las Vegas at the Palace Station Hotel on March 3, 2005. Mark it on your calendars and make your reservations now. To make this event even more memorable, invite a fellow county retiree who is not a RELAC member as your guest. The more the merrier.

RELAC has approximately 400 retired members in the Las Vegas/Henderson area and many have expressed interest in a meeting close to their homes. For those of you outside the area, but who have a longing to visit this gambling and entertainment hub, come along as well. We have reserved a block of rooms for March 2 and 3 at the Palace Station at reduced rates, just call 1-800-634-3101 and mention RELAC and code PCIRELA.

For you RV'ers, I am told there is adequate parking, but alas no hookups. As for entertainment, our local informant recommends "O" at the Bellagio, Danny Gans at the Mirage, or Celine Dion. Reservations for these should be made three months in advance.

In keeping with our goal of bringing service and information to our members, we are anxious to bring you a program made up of keynote speaker Mr. Rob Hill, Assistant Executive Officer of LACERA, as well as RELAC Board Members addressing issues such as retiree services, legislation, the Retirement and Investments Boards, RELAC activities and other related matters. Attendees will have an opportunity to meet many of your elected Board Members and have us respond to your questions directly.

What better opportunity to get together with old friends, rehash stories (fact and fiction) and enjoy a delicious buffet lunch. All this for \$19.00 and a chance to win a door prize too.

Plan to join us at the Palace Station in Las Vegas, March 3, 2005. Just fill out the reservation form below and send it along with your check to RELAC.

### Las Vegas Luncheon-Meeting

Thursday, March 3, 2005, 11:30am  
Palace Station Hotel  
2411 W. Sahara Avenue

Name \_\_\_\_\_

Guest \_\_\_\_\_

Address \_\_\_\_\_

# Tickets \_\_\_\_\_ x \$19.00= \_\_\_\_\_

**Deadline is February 25, 2005**

### Contributors Welcome....

Your Newsletter is open to contributors from all our members. We do have limited space, so we ask that you limit your contributions to items which are about our retirees or matters which affect the quality of retirement living. **WE ARE NOT ABLE TO USE PARTISAN OR CONTROVERSIAL POLITICAL POINTS OF VIEW** because of our non-profit organization status.

*If you have something of interest you'd like to share, send it to RELAC, 1000 South Fremont Unit 15, Alhambra, CA 91803-8802*



# For Sale

**Classic Car** - 1977 MG Midget. SPECIFICATIONS: Engine: 1500cc/HP65. Miles on rebuild: \*20,000 - Trans: 4spd. Manual - Color: Yellow with Black Top (convertible). Interior: Black Leather. SPECIAL INTEREST: This car was judged and awarded first place in the Midget Class at the 15th Annual HB Concours d' Elegance June 2000. Show and Road ready and fun to drive! Asking: \$5,500 Contact: Carl (714) 897-7469 - E-mail: Tismemg77@aol.com.

**2003 H2 Hummer** - Luxury package, fully loaded and more. Only 9800 miles, all time 4x4, sunroof, full power, 6 CD changer, Bose Stereo, custom wood and leather interior, all Billet chrome exterior parts, 18" custom wheels, rear tire mount, extended warranty, Lojack and On Star. 1st Class must see to believe. \$50,000 OBO will email pictures if requested. Call (661)724-2201.

**Miscellaneous For Sale:** Two acres in Palmdale area - \$10,000. 1974 BMW Bavaria - \$4,000. Time share in Virgin Islands - \$4,500. Double crypt in Inglewood Cemetery - \$4,500. To discuss, clarify and, hopefully buy, call Rex Ragan or Bobbie Nicholson Ragan at (310) 673-7948.

**For Sale:** \$100.00 Wall Unit - Office Partitions (1) 4x5 (1) 3x5; \$75.00 Adjustable Drafting Chair. If interested, please call Gilbert Tymoc - (714) 670-7885.

**Rose Hills Whittier.** Garden of Affection. Single plot, Lot 7129, grave #4. \$2500 plus transfer fee. Call after 4 PM. Pat (310)672-9324.

**For Sale:** New custom 2200 sq. ft. home on 5 acres at 6300 ft. Pinedale, AZ. Gourmet kitchen, cellar, 2 master suites, loft and oversized 2-car garage. Horses OK. Priced at \$309,000. Call (928) 739-4301 to view pictures via e-mail.

## News From LACERA ...

*By Janice Golden  
Manager, Member Services Division*

## Retiree Payroll Processing-How's It Done?

LACERA's primary mission is to pay the promised benefits to our retiree and survivor population. Under the direction of the Board of Retirement (responsible for the general management of LACERA) and Board of Investments (responsible for determining investment objectives, strategies, and policies) and through the leadership of the Chief Executive Officer, LACERA staff members work diligently to "produce, protect, and provide" the promised benefits.



There are several divisions involved in various activities that must come together each month to ensure that we get the payroll out to our retirees and survivors-over 47,000 of them!

For example:

- Administrative Services Division is responsible for developing emergency response plans to issue payroll in the event of a disaster.
- The Investment Office prudently invests contributions from both the members and the employer to grow the fund.
- The Claims Processing Division is responsible for putting newly retired members on the retiree payroll and troubleshooting payroll problems.
- The Member Services Division ensures that all member account changes (direct deposits, address changes, beneficiary updates, etc.) are input accurately and in a timely fashion.
- The Systems Division (technology) ensures successful delivery of payroll data to the printing and mailing vendor.
- The Internal Audit Division tests our payroll to ensure it is processed accurately.
- Quality Assurance trains staff in payroll procedures and measures productivity and accuracy.
- The Financial and Accounting Division makes sure the money is there to fund payroll when you cash your check or get your direct deposit.

It is exciting to be part of an organization focused on service to its members. Since each of us here at LACERA plans to be on the receiving end of retiree payroll one day, we have a keen interest in ensuring that payroll is delivered accurately and in a timely fashion each and every month.

For payroll questions, or any questions you may have, please contact LACERA (800-786-6464), and a Retirement Benefits Specialist will be happy to assist you.

# Southland

CREDIT UNION

Bringing Your Dreams To Reality<sup>sm</sup>

## BRANCHES

### Downey

8545 Florence Ave.  
Downey, CA 90240

### Los Alamitos

10701 Los Alamitos Blvd.  
Los Alamitos, CA 90720

### Los Angeles

300 N. Los Angeles St., Ste. 2044  
Los Angeles, CA 90012

## PHONE NUMBERS

562.862.6831  
800.426.1917

## QUICKLINE

888.426.1918

## FAX NUMBERS

General 562.861.4562  
Loans 562.596.9865

## WEB SITE

[www.SouthlandCU.org](http://www.SouthlandCU.org)

## Southland Products and Services

- Savings & Checking w/ Visa<sup>®</sup> Debit Card
- Money Market & Certificates of Deposit
- Individual Retirement Accounts
- New & Used Vehicle Loans
- Recreational Vehicle Loans
- First Mortgage & Home Equity Loans
- Home Equity Lines of Credit
- No-Fee Southland eServices:  
eBranch, ePay, eStatements, and eLoans
- Direct Deposit
- Overdraft Protection
- Automatic Transfer of Loan Payments
- Quickline – Automated Telephone Teller

# Take Your Checking from Ordinary to Extraordinary!

Dear RELAC Members,

Go beyond your checkbook with a Southland Credit Union Checking Account. When you need convenient, daily access to your funds, nothing compares to a Checking Account at Southland Credit Union.

Southland offers two full-service Checking Accounts: Basic and Premium Checking. Both allow you to conduct your financial business with flexibility, convenience, and all the extras you deserve including:

- Visa<sup>®</sup> Debit Card with worldwide ATM access to over 19,000 surcharge-free ATMs
- Southland eServices: eBranch, ePay, eStatements, and eLoans
- CU Service Centers<sup>®</sup> - Access your accounts at over 1,400 CU Service Centers<sup>®</sup> locations in 42 states, Puerto Rico, Japan, South Korea, Guam, Italy, and Germany
- Two free boxes of Southland custom checks per calendar year
- Overdraft protection (Subject to credit approval)
- No monthly service charge\*
- No per check charges
- Direct Deposit of your Pension, Retirement, and Social Security checks
- Transfer options for loan payments
- Superior Member Service

Plus, Southland's Premium Checking pays you to bank on your terms. Open a Southland Premium Checking Account and earn .75% APY\*\* with as little as \$750.

Southland would like to thank the RELAC Board of Directors and Members for helping make 2004 a successful year. We look forward to serving you in 2005 and far into the future. Southland would like to take this opportunity to wish you and your family a happy, healthy, and prosperous New Year.

\*No monthly service charge with one of the following: Southland eStatements, Southland Home Equity Line of Credit, Direct Deposit, a minimum average checking balance of \$500, or aggregate deposit and loan balances of \$2,500 or greater. Otherwise, a \$4.00 monthly charge will apply. \*\*APY = Annual Percentage Yield. Rate quoted effective 12-1-04, and is subject to change without notice. All new accounts will be verified through ChexSystems and are subject to approval.

This advertisement was developed by Southland and approved by RELAC in order to defray the cost of the printing and distribution of this newsletter and as a service to RELAC members.



We Do Business In  
Accordance With the  
Federal Fair Housing  
Law and the Equal  
Credit Opportunity Act





## Mountain Meadows Golf Tournament

By Ed and Cecile Barrios

67 players braved the cold on December 6th at Mountain Meadows. The sun did come out and it turned out to be a beautiful day. Holiday gifts were given to all participants by Santa's helpers. Don San Antonio had the lowest gross. See you January 31, 2005 at Santa Anita.



### RELAC Golf Entry Form

SANTA ANITA GOLF COURSE  
405 S. Santa Anita Ave., Arcadia, CA



**Monday Jan. 31. 2005**

*Please Print*

1. Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ Zip \_\_\_\_\_

Phone \_\_\_\_\_

**FEES: \$31 per golfer - Cart Not Included**

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 \_\_\_\_\_

Member ☐ Guest ☐

3. Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ Zip \_\_\_\_\_

Member ☐ Guest ☐

4. Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ Zip \_\_\_\_\_

Member ☐ Guest ☐

*Note: Only one guest per member.*

Enclosed check for \_\_\_\_\_ golfers @ \$31 per  
golfer. Make check payable to RELAC  
GOLF. Mail to: RELAC GOLF, 1000 S.  
Fremont Ave., Unit 15 Alhambra, CA  
91803-8802

**ENTRY DEADLINE - January 14, 2005**

**For Office Use:**

Date Rec. \_\_\_\_\_

Amt \$ \_\_\_\_\_ Chk# \_\_\_\_\_

#### Flight "A" (0-19 Handicap)

1st Diaz, Manuel (70)\*

2nd Doby, Allen (70)

3rd Yonamine, Shig (72)

#### Flight "B" (20-25 Handicap)

1st Justus, Jay (64)

2nd Perkins, L.C. (67) tie

2nd Martinez, Luis (67) tie

#### Flight "C" (26-36 Handicap)

1st Gaines, Richard (65)

2nd Robinson, Matt (69)

3rd Fukumoto, Yosh (70)

#### Flight "D" (Calloway)

1st Valdez, Charlie (73)

2nd San Antonio, Don (74)\*

3rd Komai, Richard (74)

#### Ladies "All"

1st DeBie, Charlene (77)

2nd Clark, Terry (78)

#### Closest to the Pin on 3 Pars

DeHaan, Roger on #6

Fuery, Victor on #9

Evans, Doug on #13

Justus, Jay on #17

\*indicates tie broken by lower handicap

**NEXT TOURNAMENT**  
**Monday, January 31, 2005**  
**SANTA ANITA GOLF COURSE**

#### 2005 Golf Tournament Schedule

January 31  
Santa Anita

April 5  
La Mirada

August 1  
Los Verdes

October 3  
Lakewood

December 6  
Whittier Narrows



**Mark Your  
Calendars!**



## Letters To The Editor



I generally try to avoid writing letters to organizations. I am deviating from this practice, one that is sanity-preserving in many instances, to acknowledge the terrific idea of capturing the recollections of some of our WW II veterans. I was born just before the start of that conflict, and my uncles and neighbors all served. The world may have been a different place, but these men and others, our fallen and sometimes forgotten warriors, were prepared to give their all for an idea. As I read their stories, I was struck not just by their valor, or their exploits, but at least as much by their capacity to serve, often brilliantly and with considerable cost to themselves, and then slip back, almost unrecognized, into civilian life, where few came to know of their efforts or sacrifices. These were ordinary men, in the sense that we are all ordinary, doing extraordinary things. Thank you for telling their stories, thanks to them for their courage and fidelity to our nation, and finally special thanks for the lives they have lived and are living while walking quietly among us. To Messrs. Dixon, Feller, Higginbotham, Rose, and McGuire, and to those who have left us without their stories ever having been told, God Bless America.

Don Mauro (LASD Retired)

*Editor's note: the stories of additional World War II veterans appeared in previous issues. They are Richard L. Bate, Carol Lister, Lawrence P. Gandsey, Sol Fingold, Bernard Gross and Ray Guyovich. Stories of Clarence Ray Edwards and Richard E. Robles appear in this issue.*

Since I retired in 1986, my husband Mike and I have truly enjoyed receiving the RELAC newsletter and reading about our many retired friends. Mike enjoyed playing golf while his health permitted. I am approaching my 80th birthday on December 28th and we celebrated our 57th Wedding Anniversary in August. We are still active in VFW and American Legion, and numerous

volunteer groups and charities. Now, we enjoy visits from our children, grandchildren and friends. We thank you for the Pocket Secretary. It keeps us timely in meeting appointments, and I use it to record important events and then file them each year for future reference. We thank you for all you are doing for our retired members and we wish you a long, health and happy life.

Mike & Beatrice E. Rodriguez  
Monterey Park, CA

*Mike and Beatrice, we gratefully accept your good wishes, and warmly wish the same to you.*

I look forward to reading the newsletters. Thank you.  
Alan Gruskin  
W. Hollywood, CA

*Thank you, Alan, for your expression of appreciation.*

Enjoyed the article on Anne & Aaron Urfrig. Worked in Ann Urfrig's unit. Could you forward the enclosed note to them? Thanks again for the 2005 calendar, already in use, for future dental appointments. Regards.

Ken Pavlick  
Ft. Lauderdale, FL

*Ken, Your note has been forwarded.*

Thank you for sending mom a Birthday Card. She shows me a few things she gets. I hope to take her to the St. Sophia meeting on the 14. She always enjoys that. Thanks again for keeping in touch.

Viola Locke (daughter)  
Loraine Locke  
Glendale, CA

*We hope, Viola, that you and your mother once again enjoyed the RELAC holiday program at St. Sophia.*

## RELAC NEWSLETTER

Vol 40 • Jan/Feb 2005

Number 1

Retired Employees of  
Los Angeles County  
1000 S. Fremont Ave. Unit 1  
Alhambra, CA 91803-8802  
(626) 308-0532  
(800) 537-3522  
Fax (626) 308-2901

E-mail: admin@Relac.org

## BOARD of DIRECTORS

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Edward C. Morris

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Domingo Delgado

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Mary Lou Bangar

Treasurer:

Edward C. Morris

Past President:

Raymond Guyovich

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Alan Chancellor

Bill de la Garza

Sol Fingold

John F. Fleming

Martin Golds

James A. Harrigan

Dave E. Kalinger

Fred J. Miller

Greg Walia

## MEMBER EMERITUS

Norman S. Johnson

Editor: Martin Golds  
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The information presented in your RELAC Newsletter is believed to be from reliable sources. However, no responsibility is assumed by RELAC or the writers for inaccuracies in the articles as published.

## OFFICE HOURS

9:00am - Noon &

1:00pm - 4:00pm

Monday - Friday

Closed Saturday, Sunday & Public Holidays



## Investments Board

by Diane Sandoval



LACERA recently issued its Annual Audited Financial Report for the years ended June 30, 2004 and 2003. I have provided a brief summary of the Financial Statements for your information.

According to an overview of the Financial Section, (written by the Manager of the Financial and Accounting Services Division);

- Net Assets Held in Trust for Pension Benefits, as reported in the Statement of Plan Net Assets, totaled \$29.5 billion. This represents an increase of \$3.23 billion or 12.3% from the prior year (June 30, 2003).
- Total Additions as reflected in the Statement of Changes in Plan Assets are \$4.78 billion primarily as a result of the Net Appreciation in the Fair Value of Investments and Investment Income. This represents an increase from the prior year of \$3.14 billion or a change of 192%.
- Total Deductions as reflected in the Statement of Changes in Plan Net Assets total \$1.55 billion, an increase of \$112 million or 7.8% from prior year.
- During the fiscal year Milliman, Inc., LACERA's independent actuary, completed the latest actuarial valuation as of June 30, 2003 and determined that the funding status (the ratio of system assets to system liabilities) to be 87.2%. In other words, LACERA had approximately \$.87 available for each \$1.00 of anticipated future liability.

What are Net Assets, Additions and Deductions as reported in LACERA's Financial Report?

- Net assets are the assets (e.g. investment holdings) less the liabilities (e.g. Accounts Payable) and reflect the funds that are available for future use (e.g. payment of promised/earned benefits).
- Additions to the Fund are accumulated through the collection of member (employee) and employer (County of Los Angeles) contributions. The \$4.78 billion for the fiscal year was primarily as a result of positive investment performance. The total fund return was 16.5% for the fiscal year.
- Deductions represent payment of benefits to members and their beneficiaries, the refund of contributions to terminated employees, and the cost of administering the Plan, etc.

As reflected above, LACERA remains financially sound. We as retired members need not worry about our pension benefits. We are fortunate to have dedicated Board Members, and professional staff watching out for us.

## Big Turn Out at Festive RELAC Holiday Meeting!

Extra chairs were needed to accommodate the 335 members and guests who turned out on December 14 for RELAC's annual Holiday festivities at Saint Sophia Greek Orthodox Cathedral.

The program included entertainment by the Bill Hyland Band, featuring upbeat vocals by Jennifer Gates. RELAC member Miss R. McMurray provided a rousing rendition of "The Night before Christmas." Norma Harvey and Domingo Delgado, along with a singing group of members of the Outreach Committee, led all those assembled in the singing of Christmas carols.

Other features included recognition of the oldest member present, 101 years old Phillip Watts, and acknowledgement of Lucille Robinson's 96th birthday.

The program closed with the awarding of numerous door prizes in the holiday spirit.



*WW II continued from p. 3*

the next 5 months or so, confronted by fierce German resistance, we rolled across northern France. December 22, 1944, we were ordered to proceed to Luxembourg to defend that area from a German counter attack called "The Battle of the Bulge". Our Battery "B" participated in 6 campaigns, namely, the Defense of London, Normandy Invasion, Northern France, Rhineland, Central Europe, and "The Battle of the Bulge". We were awarded one battle star for each campaign. I was discharged in September, 1945. In conclusion, let us not forget to support our troops who are now engaged in battle. Freedom is not free! It comes with a price!

# Members Spotlight



## Retiree Annie Kirk Named Distinguished Alumnus

Congratulations to RELAC member Annie R. Kirk on having received the University of La Verne's Black Alumni Association Distinguished Alumni Award for 2004.

After her retirement Ms. Kirk resumed her education at the University and in May 2000 at age 60 she received her Bachelor of Arts degree in Business Administration.

The award recognized her varied service as a volunteer. She has served the Los Angeles County Fair in communications/public relations; the Millard Sheets Gallery; the county Registrar/Recorder on a precinct board; assisted a candidate for Claremont City Council in communications; Good Shepherd Lutheran Church, Lector and newsletter publication set up; and Board Member of the University of La Verne Black Alumni Association.



Annie R. Kirk, center, receiving Distinguished Alumni Award. On the left is Darcy Coulter, University of La Verne Alumni Governing Board President. On the right is Dr. Stephen Morgan, President of the University of La Verne.

## Question That Bill For Durable Medical Equipment if You Have an HMO

by Richard Reid

I was in the hospital recently and got a bed-side commode to take home. I received a bill from a vendor who claimed I owed a co-payment of approximately \$50.00. I called back and told them I felt that my HMO had made full payment for that durable medical equipment (DME). "No, they said send \$50.00." I called Secure Horizons (Pacific Care). They confirmed that it was covered and

suggested I check with the doctor's medical group (Bright Medical in Whittier).



I called the vendor back and told him what I had learned. He put me on hold for a minute and came back on the line and said you are correct we will reverse the entry.

**Moral:** Don't rush to pay bills for co-payments, etc. before checking with your HMO or the doctor's group assigned to you.

## Congratulations

MARRIED 60+  
Jennie & Alex Czerep  
Married 71 years  
(November 26, 1933)



## RELAC VALENTINE DRAWING

All RELAC members are eligible for a special Valentine drawing of 40 each \$25.00 prizes. To participate, complete the coupon and mail to the RELAC Office, 1000 South Fremont Avenue, Unit 15, Alhambra, CA 91803-8802. Coupons must be received in the RELAC office by February 11, 2005.

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ St \_\_\_\_\_ Zip \_\_\_\_\_

# RELAC Day at Santa Anita , Friday, Oct. 22, 2004

Greg Walia  
Chair, Recreation Committee



Thank you all for coming to 10th Annual RELAC Day at the Races. We had heavy rain on Wednesday, dark clouds on Thursday, BUT sunshine on Friday..the day of the races. That tells me that someone "upstairs" was looking out for those of us anxiously waiting to bet some of our hard earned retirement \$\$ on horses!

Between 170-180 RELAC members and their guests showed up. Parking and Admission did not open at the time we expected. As a result, there was some confusion and inconvenience. I regret that and assure you that it will be straightened out with the Park folks next time. We'll also make sure that those desiring a re-fill of coffee get that without extra charge. Thus, feedback on your experience at Santa Anita was valuable.

We had several first timers to the event. Rubicks' party of eight came from Long Beach. Among long distant repeaters included: Cantrells' party of eight from Crestline; Ganthers' party of three from Palm Desert; Lee from Ventura; Lucille Brake from Santa Clarita; Ambers and Watsons from Palmdale; Helen Johns from Julian; Mary Carleton from Rancho Santa Fe; Tom Montalbano from Palm Springs; Thompsons from Banning; Marie Tinkham from Henderson, Nevada; and Travlee from Perris. Thank you dedicated horse racing fans for coming.

By far the winners were those betting on "mudders". (For the benefit of those who don't know what a "mudder" is, it is a term used for horses who love to run on a muddy track). I know I bet on a "mudder", a long shot who beat the favorite and won. (Sadly though, my wife got the money). Food was reasonably good and the weather was just beautiful.

We look forward to seeing all of you at the Hollywood Park in Spring, 2005.



## RV Outing Notes

By Janell Clifton



Ghosts, goblins, witches and even one (real) attractive lady in a veil were seen running around during our campout in October. We decided to have a costume contest and everyone in costume were winners. Jim and Shirley Gaines were wagon masters and Frank and Diane Maestas were assistants. They all did a great job the entire campout. New and old friends all had a good time.

Art Fleming and, or course, Babe were back and they were in a different rig. So good to see them and, remember, in our group rigs never leave us, they just change owners. The Jacksons, Sampsons and the Horns were all there for the first time and we hope to see them again.

We will be having elections during our January campout. Would you like to hold an office in your camping club? We will be electing a new coordinator, secretary, treasurer. We have elections every two years.

Our next campout will be at Pechanga Casino RV Park in Temecula, January 9-10-11 with Joe and Helen Quintana as wagon masters.

Coupon following for our campout in Hemet. Dates for the campout is March 21-22-23. Frank and Diane Maestas will be wagon masters. Deadline date for sending money is February 18, 2005.

### R.V. CAMPOUT RESERVATON

CAMPGROUND: Mountain Valley RV Park  
235 S. Lyon Avenue  
Hemet, CA 92543

DATES: March 21,22,23, 2005

NAMES: \_\_\_\_\_  
Last Retiree Spouse

Address: \_\_\_\_\_  
No. Street

City Zip

Telephone: ( ) \_\_\_\_\_

**DEADLINE: February 18,2005**

**Make checks for \$78.00 payable to Frank Maestas and mail to:**

Wagon Master: Frank and Diane Maestas  
Address: 2418 Hagen Drive, Alhambra, CA 91803  
Telephone: (626) 289-6414

Additional nights through Resort Officeat \$25.00 - Call in advance.  
1-800- 926-5593

Motor Home \_\_\_\_\_ Trailer \_\_\_\_\_ Length \_\_\_\_\_





## IN MEMORIAM



OCTOBER/NOVEMBER 2004

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

*\*Denotes RELAC members.*

### AGRIC COMMR

Kellam, Nancy S.\*

### AIR POLLUTION

Vincent, Edwin J. \*

### ASSESSOR

Chamberlain, James R. \*

Linkogle, James A.\*

O'Connell, Edward J.

Topel, Frederick E.\*

Wormley, Esther B.\*

### AUD CONTROLLER

Passarella, John R. \*

Zabaro, Milton \*

### BLDG. SVCS.

Crisp, Willie L. \*

### CHILD SVCS

Bishop, Kathryn M. \*

Fetherolf, Virginia E.

Hill, Peggy L.

Pappachan, Skaria

### CAO

Ruiz, Yolanda O.\*

Bishop, Kathryn M.\*

### DIST ATTY

Schuk, John V. \*

### DPSS

Booz, Nancy L.

Chisholm, Ann J.\*

Crawford, Catherine C.

Davis, James

Diaz, Mary V. \*

Donnelly, Ruth L. \*

Gavin, Katharine G.

Horton, Rosanna

Isaak, Delores \*

Johnson, Roxie D.\*

Linzey, Ed

Serna, Mary J.

Pace, June K. \*

Peatman, Uhlma M.

Ramirez, Susan

Vallely, Jane B.\*

Walker, Bernetta S. \*

### ENGINEER

Cowherd, William S. \*

Stout, Joseph E. \*

### FAC/MGMT

Holland, Jesse M. \*

Istaphanous, Kareem W.

Petrillo, Richard F. \*

Solis, Pedro A. \*

### FIRE

De Necochea, Andrew J. \*

Hughett, Jack P.\*

Steere, Roger G.\*

Terzo, Fred

### FOR/FIRE WARDEN

McClain, Robert L. \*

### HARBOR GENERAL

Moore, Thomas C.

Rogers, Charles L. \*

### HARBOR UCLA

Acierto, Santos

Fulvadora, Exuperia F.

Mc Clendon, Ruth

### HIGH DESERT HLTH SVCS

Mercer, Marshall M. \*

### HLTH SVCS

Aguado, Deborah K. \*

Dickman, Sophie \*

Drescher, Jane E.\*

Gordon, Ethel I. \*

Mason, Dan \*

Olson, Katherine L. \*

### HOSPITALS

Willams, Esther \*

### INTERNAL SVCS

Frey, Robert C.

Garza, Jose M.

Mencer, Milton K.

Nguyen, Tan T.\*

### JOHN WESLEY HOSP

Pinkney, Vernice L. \*

### KING DREW

Goodson, Cleave

### LAC+USC

Corrales, Consuelo R. \*

Daniels, Harold S.

Dixon, Anne M. \*

Guerrero, Heriberto\*

Hodges, Dorcas M.

House, Ola L. \*

Pohlman, Mary

Sims, Stanley

Steffani, Sue A.

Turner, Eunice

Vogelsang, John B. \*

Williams, Esther \*

Worley, Earl C.

### LONG BEACH GEN

Lewis, Phillip \*

### MECHANICAL

Davis, Donald A.\*

Galati, Michael R. \*

### MEDICAL EXAMINER

Fitzgerald, Minnie M.

### MED SVCS

Armstrong, Winner S. \*

### MEDICAL SUPP

Simpson, Jane N.

### MENTAL HLTH

Noel, Noreen

Payne, Harriette W. \*

### METRO SO CHC HLTH CTR

Mannings, Kenesaw M.

### MUNICIPAL COURT

Baker, Reid S. (L.A.)\*

Davidson, Harold E. (L.A.) \*

Fleming, Adelaide (Beverly Hills) \*

Kretik, Paris S. (L.A.)

Power, Ella (East L.A.)\*

Wakefield, Adeline T. (Alhambra) \*

### NE CHC/HLTH CENTER

Agee, Dixie A. \*



## IN MEMORIAM



OCTOBER/NOVEMBER 2004

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

*\*Denotes RELAC members.*

### OLIVE VIEW

Healy, Leslie M.\*

### PARKS & REC

Beckman, Roy W. \*

Butler, Robert L.

Martinez, John T.

Mastain, John T.

May, Robert W. \*

### PSYCHIATRIC. HOSP

Villa, Josefina \*

### PROBATION

Capacchione, Michael A. \*

Carrillo, Mary \*

Dix, Yvette \*

Enriquez, Jennie B. \*

Head, Glen H. \*

Stoffel, Edward

### PUB HLTH PROG

Calderon, Richard M.

Prince, Margaret J.

### PUBLIC LIBRARY

Winvick, Robin E. \*

### PUBLIC WORKS

Hill, Eddie

Harris, John D. \*

Ong, Joseph P. \*

### PURCH & STORES

Joseph, Leo \*

### RANCHO

Fujimoto, Akiko

Lacy, Marion M.

Mongan, Edward S.

### REG/REC

Nessim, Nessim

Wright, Willie R.

### REG PLANNING

Nakayama, Mariya \*

### ROAD

Hurd, Gordon L. \*

La Sance, Arthur J. \*

### SHERIFF

Bagby, Harry M. \*

Clarke, Daniel C.

Bunn, Gay C. \*

Fish, Gary L.

Fitzpatrick, Carter A.

Flick, Dorothy L.

Gist, James R. \*

Johansen Lois M. \*

Juliano, Albert J.

McAdams, Joe F. \*

Patterson, Joseph H.\*

Raisty, William E.

Richey, Kenneth E. \*

Towner, Louis A. \*

### SMALL CRAFT HARBORS

Finnegan, William J. \*

### SUPERIOR COURT

Beason, Lupe D. \*

### TREAS/TAX COLLECTOR

Shea, Philip H. \*

### WOMEN'S HOSP

Avery, Lula M.

### DEPT. NOT DESIGNATED

Appelgate, Jean S.

Bavar, Eva

Baxley, Rubin F.

Boehm, Anne B.

Bowler, Marie

Cannon, Willie F.

Carr, Russell E.

Castillo, Patrick N.

Cavaliere, Alfred J.

Curtiss, Ronald J.

Cutler, Ethel J.

Davis, Nolar C.

De Bartelo, Dorothy

Diel, Oscar D.

Evans, Herbert E.

Furstman, Edward F.

Garcia, John M.

Gerber, Mary C.

Gosselin, Ronald F.\*

Green, James C.

Greer Hiatt, May M.

Grinder, Billie A.

Guillory, Joseph

Haberman, Millie A.

Haddock, Virginia

Harrison, Celia R.

Helsley, Merry

Hoytt, Donald

Jackson, Essie D.

Istaphanous, Kareem W.

Kraft, Karl H.

Krelnikov, Boris B.

Lamel, Edward M.

Louis, Robert F.

Lipas, Marijona

McKee, Elizabeth A.

McPhee, Sadie M.

Miles, Dorothy

Mines, Isaiah H.

Morgan, Kenneth W.

Mount, Julia L.

Mulder, John

Noble, Zylpha S.

Owens, Ora L.

Pacheco, Louis

Petty, Ruth S.

Pressley, Frances L.

Roberts, Chrles G.

Roman, Henry F.

Simac, Wm

Simpson, Jane N.

Solomon, Thomas D.

Stoffel, Edward

Taylor, Lula E.

Vaughan, Dorothy A.

White, Vera

Winter, Jack H.

Yanez, Manuel

## New Members



## October & November 2004

### CORONER

Crandell, Lee

### HEALTH SERVICES

Rennis, Jean M.

### PROBATION

Doyle, Lois M.

### SHERIFF

Brown, Joel

Castille, Homer

Teixeira, John

### AFFILIATE MEMBER

(Active Employee)

Health Services

Johnson, Sandra I.

*President's Message continued from front cover.*

Meeting in the City of Cerritos. Speaker to be announced.

Our fourth and final General Membership Meeting will be held on December 8, 2005 at St. Sophia's Cathedral with our annual Holiday Program.

## VOLUNTEERS WHERE ARE YOU?

As you can see, the Board strives to vary the locations of our General Membership and Regional Support Meetings. However, we are limited in finding meeting venues in areas that are unfamiliar to us. Consequently we need volunteers to assist us in finding potential sites to hold our meetings. Please consider volunteering as one of our RELAC Scouts.

I leave you with my sincerest wishes for a Healthy and Prosperous 2005!

## RELAC Activities in 2004

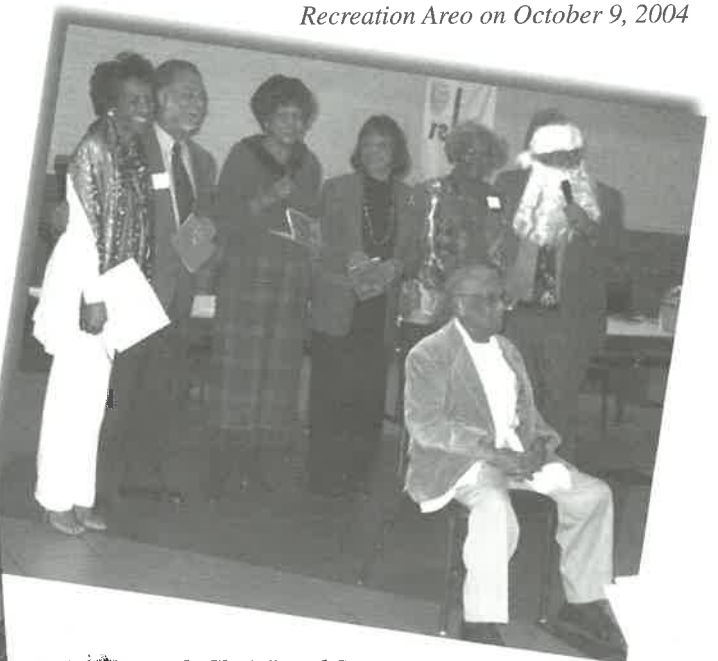


*RELAC members relaxing during the program at the Lancaster Regional Meeting on March 31, 2004*



*Everyone enjoying the food and weather at RELAC's 6th Annual Picnic at Sante Fe Dam Recreation Area on October 9, 2004*

*Eager horse players at Santa Anita on RELAC's Day at the Races on October 4, 2004*



*The "Outreach Choir" and Santa at the Holiday Program at St. Sophia on December 14, 2004 with 101 year old Philip Watts.*

# Touring With Great Western

626-578-1161 • 800-344-7090

CST# 1016229-40

**Don't forget to ask for your RELAC discount!**

## Scenic Rails of Arizona

Grand Canyon Railroad ★ Verde Canyon Railroad

### FIVE DAY MOTORCOACH TOUR



Departs May 2, 2005

Arizona...a land of grand proportions. ...a combination of tremendous vistas, colors that defy words and awe inspiring canyons and rock formations. It is a place you can visit endless times and never see the same thing.

By train you get to experience the majesty of the Grand Canyon with a totally different perspective and the Verde Canyon Railroad winds through narrow canyons and vast meadows on a leisurely journey back in time.

Sedona, Oak Creek Canyon and Jerome are nature's jewels sparkling with brilliant color, sweeping vistas and majestic peaks.

There is so much to experience on this five day jaunt, you'll not have a moment that isn't filled with natural beauty, great food, entertainment and good ol' western hospitality.

#### Tour Price Per Person

**Double \$779.00 Single \$999.00**

#### TOUR PRICE INCLUDES

- \* Deluxe Motorcoach Transportation
- \* Four Nights Hotel Accommodations
- \* **8 Meals: 4 Breakfasts, 4 Dinners**
- \* **Grand Canyon Railroad Tour**
- \* **Verde Canyon Railroad Tour**
- \* **Blazin' M Ranch Dinner & Entertainment**
- \* **Montezuma's Castle**
- \* **Guided Tours of Jerome and Prescott**
- \* **Sedona Trolley Tour \* Hermit's Rest Bus Tour**
- \* **Driver's Gratuity \* Tax & Baggage Handling**

## Death Valley

*Deluxe*

4-Day Motorcoach Tour

Departs February 13, 2005 From

RELAC Headquarters - Orange & Fremont, Alhambra

**Double Per Person: \$399.00 Single: \$459.00**

#### TOUR PRICE INCLUDES

- \* Deluxe Motorcoach Transportation
- \* 3 Nights Hotel Accommodations
- \* 8 Meals: 3 Breakfasts, 2 Box Lunches & 3 Dinners including a **BBQ at Furnace Creek Ranch**
- \* Guided Tours of Death Valley & Amargosa Valley with Dave Heffner
- \* Admission to Scotty's Castle
- \* Marta Becket's Opera House (Tour Only-No Performance)
- \* Tax & Baggage Handling \* Driver & Guide Gratuities



**New Pick-up Location!**



## Costa Rica

### 10-Day Air Land Tour

Departs March 9, 2005

#### Featuring

- Rainforest • Tortuguero Park Cruises • Poás Volcano
- Arenal Volcano Hot Springs • Cloud Forest
- Manuel Antonio • Carara Reserve, Sarchi

**Dbl. Per person: \$1995.00 Single: \$2195.00**

#### Tour Price Includes

- Roundtrip Air LAX/San José, Costa Rica
- All Transfers • **All Meals • All Excursions**
- All Accommodations • Fully Escorted
- Taxes and Baggage Handling

## Australia

*and*

## New Zealand

**Only \$2999.00**  
per person double

**\$3829.00 Single**

### 14 -Day Air /Motorcoach Tour

Departs May 1, 2005

**Sydney, Canberra, Melbourne, Auckland, Rotorua**

Price Includes: All Airfares • 11 meals • 11 nights in four star hotels • Overnight at a local farmer's home • Sydney touring + coffee cruise on Sydney Harbour • Opal demonstration, dinner atop Sydney Tower • Aussie Sheep Station • Canberra sightseeing • Melbourne touring • Auckland touring • Dinner atop Auckland Tower • Glow Worm Grotto • Rotorua sightseeing • Traditional Maori Hangi Feast and concert...much much more



# General Membership Meeting



Fred Miller  
Chair, Program Committee

**March 16, 2005 - (3rd Wednesday)**

**NORTHRIDGE WOMEN'S CLUB**  
18401 Lassen Street, Northridge, CA  
(Lassen street east of Reseda Blvd)

9:15 a.m. - FREE Coffee and Donuts  
10:00 a.m. - Meeting Begins

**FEATURED SPEAKER**  
Mr. Edward Fox, President & CEO  
Southland Credit Union

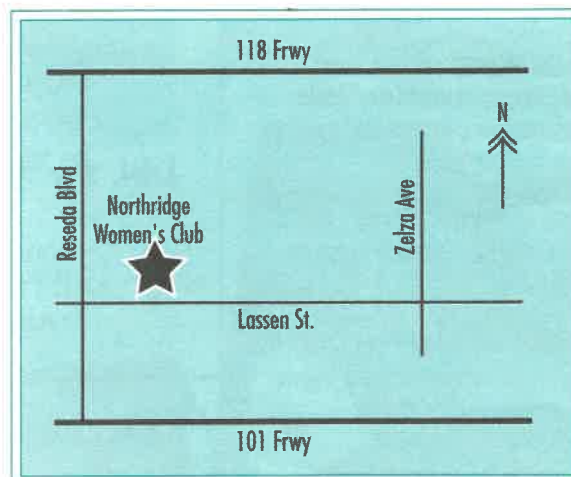
## **"IDENTITY THEFT"**

Mr. Fox has had considerable training in the prevention of identity theft.

**Retiree Information from LACERA & RELAC**  
You will need your RELAC membership card.  
Come and Visit with Old Friends & Co-Workers

**DRIVING DIRECTIONS:** To Northridge Women's Club Using the 118 Freeway, exit at Reseda Boulevard and proceed south for 1 mile to Lassen Street. Turn left on Lassen Street about 500 feet to the Women's Club, which is on the north side of the street.

Using the 101 Freeway, exit at Reseda Boulevard and proceed north 3 miles to Lassen Street. Turn right on Lassen Street. The Women's Club is located on the north side of the street.



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

**Return Service Requested**

**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, Unit 15  
Alhambra, CA 91803-8802  
or

Phone: (800) 537-3522

Phone: 626-308-0532

Fax: 626-308-2901

E-mail:

admin@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*

NON-PROFIT  
U.S. POSTAGE  
**PAID**  
PERMIT #66  
PASADENA, CA

\*\*\*\*\*ALL FOR AADC 956

