

July/August 2009 Vol 44-4

President's Message

by Greg Walia

I don't have any catchy headlines to grab your attention, but I do have several important issues to share in this and in subsequent issues of this Newsletter. Writing space as well as content is appropriately at the discretion of our esteemed Editor, Martin Golds. So, I'll try to be brief and follow what my old boss used to say "what's your point"!

The good news: My esteemed colleague on the RELAC Board, Bill de la Garza, whose column on Page 2 has appeared in the Newsletter for years, is doing quite well after suffering a near-fatal heart attack on March 31, 2009 (reported in the May/June Newsletter). On behalf of Bill and his family, I want to thank all those who said prayers and sent Bill their get-well wishes. We look forward to his speedy return as Chair, LACERA's Retirement Board and to RELAC's Board of Directors.

RELAC Board of Directors Election: At its business meeting on May 28, 2009 in accordance with the bylaws, the Board unanimously endorsed the following slate of five volunteers for election to fill vacancies on its Board.

Sol Fingold (Incumbent)
Mary Rodriguez (Incumbent)
Diane Sandoval (Incumbent)
Alice Prouty
Raul Solis

Other members of RELAC are welcome to compete for Board membership. Those who are interested may be nominated by filing petitions by July 31. Complete information on eligibility and procedures can be found on page 6 of this Newsletter.

While we will most heartily welcome those who are elected to fill the five open Board seats in this fine retiree organization, we will be equally sad to see two of the finest Board members leave after years of great service to RELAC members.

John Fleming has served the Board as a past President and has provided invaluable service on Legislative, Program, Bylaws, Regional Support and other committees for the past 25 years. Fred Miller has served on the Board for 23 years and has chaired the Program committee and shared his insight and experienced advice on Investments, Legislation, Newsletter and Recreation committees. Both John and Fred will complete their terms on the RELAC Board in December, 2009.

Membership: If you read our "In Memoriam" pages, you'll notice that we lose members to the "calls from above" at a rapid rate each month. Quite frankly, we cannot replace the same number with new members



Look Inside The Newsletter

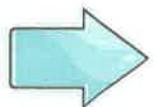
Find out about **possible threats to our vested Retirement benefits**. They are described in the Retirement Board column on page 2.

For those of our members who are interested in **servicing on RELAC's Board of Directors**, information on how to become a candidate may be found on page 6.

Here is a calendar of RELAC events scheduled for this summer and fall:

- the bi-monthly **golf tournament** on July 27 at Los Verdes Golf Course. See page 5.
- the big Regional Membership Meeting at **Huntington Beach** on August 31. Details will be found in the article on page 6.
- an **RV outing** on September 21 thru 23 at Chula Vista ; and another outing on October 19 thru 21 at Emerald Desert. The registration coupons are on page 7.
- an informative **General Membership Meeting** on September 23 in Diamond Bar. See the back page.
- RELAC's **annual picnic** on October 17 at Santa Fe Dam. Turn to page 11 to get all the low-down.

continued on p. 2



Retirement Board

by Ed Morris
Alternate Retiree Member



Los Angeles County Retirement Board Chairman, and Elected Board of Retirement Trustee, Bill de la Garza had his five way bypass heart surgery and seems to be doing fine. We are hopeful that he will be back after the recuperation period and write this column for the September/October Newsletter.

As we all know our retiree pension and medical plans are our most important assets and we must do everything in our power to protect them.

There are four (4) challenging attacks of concern that RELAC members and friends need to be aware are on-going at this time.

--- **The California Foundation for Fiscal Responsibility Committee** is requesting all recipients' of City, State, and County pensions who receive \$100,000 or more a year provide the amounts of their pensions to them through their Boards of authority. CalPERS and CalSTRS provided this information to them, yet the LACERA Board of Retirement has refused. The County Employees Retirement Law of 1937 clearly states that the records of individual members are confidential.

---The petition to qualify the **Paul McCauley Public Pension Reform Act** for the ballot is still being circulated as of this writing.. The deadline for McCauley to collect the required 694,354 signatures is June 22, too late for us to report the result in this issue of the Newsletter. As soon as it is known whether it qualifies to go before the voters RELAC will post the information on our Website (www.relac.org) and send it to those on the E-mail Advisor list. As we notified you in our last issue, the McCauley initiative would make it possible for vested retiree benefits to be re-negotiated, making it possible for pensions of existing as well as prospective retirees to be reduced.

--- **Paul McCauley** is now circulating a second initiative petition. This one would impose **additional taxes on income over \$40,000 from public and private pensions, social security and the cash value of care benefits.** An additional one time tax could be imposed on out-of-state residents with pension income over \$50,000 and who earned income in California. McCauley must get 433,971 signatures by October 15.

---**Using pension funds to shrink the budget gap.** Former Assemblyman Keith Richman has an idea for closing part of a giant state budget gap. A one-year "holiday" on active member contributions to public employee pension funds. As such, the employees forego accruing a pension benefit for one year. As such, neither the employee nor the employer makes contributions. However, the pension plan continues to pay pension benefits to retirees on the payroll. Clearly this would affect the health of the pension fund. This is why Richman says the actives can simply work one year longer.

New Members



April & May 2009

Assessor
Randman, Kenneth F.
Fire Department
Vaughan, Patricia
Little, Alfred W.
Health Services
Barreras, Michael
Hernandez, Michael B.
LACERA
Barcus, Janice E.
LAC-USC Medical Center
Allen, Rosemary
Basilio, Consuelo D.
Bustillos, Mary L.
Sheriff
Clancy, Claudia M.
Superior Court
Johnson, Wai L.
Markmiller, Linda
Treasurer & Tax Collector
Roman, Henry

Affiliate Members
(Active County Employees)
Health Services
Carter, Mary F.
Probation
Vartanian, Charlene A.
Public Social Services
Nweke, Collins
Registrar-Recorder/County Clerk
Godina, Vivian

President's Message continued from p.1

at the same rate. The result is obvious. How effective we are in continuing to protect and preserve your hard earned retirement and health benefits is directly in proportion to our strength in numbers. Although our Membership committee continues to work very hard to enroll new members, we need your help. If you know of anyone eligible for a RELAC membership, please call us toll free at 1-800-537-3522 and we will be happy to contact him/her. Membership is our life and blood.

So that's my point! Stay Happy and Healthy!

RELAC DAY AT THE RACES AT SANTA ANITA PARK

by Mary Rodriguez
Chair, Recreation Committee



Hello everyone.

It's time to return to Santa Anita Park for another full day at the races. In the past this event has been enthusiastically attended by your members. Everyone enjoys it and has a lot of fun.

This year we will be seated in the Sierra Vista Terrace which offers a great view of the track. The event date is October 8, 2009 and the cost is \$33.00.

Our Day at the Races will include park admission, valet parking, racing program and, of course, a great buffet which includes soft drinks and dessert.

Please fill in the coupon and send your check ASAP. The deadline to submit your request is September 18, 2009. Your tickets will be mailed to you by September 30.

Our space at this event is limited so don't be left out. Come join your fellow retirees. Hope to see you there.

RELAC'S 15th DAY AT THE RACES Thursday, October 8th, 2009

Name: _____

Address: _____

City: _____ State _____ Zip _____

Telephone: (_____) _____

(additional guests – attach separate list)

Deadline for Ordering Tickets:

September 18, 2009

No. of Tickets _____ @ \$ 33.00.

Total Enclosed \$ _____

Please enclose a check (NO CASH) for the above amount, and

Mail to: RELAC
1000 So. Fremont Avenue
Alhambra, CA 91803-8802

Tickets will be mailed to you at the above address by September 30, 2009.

For Office Use:

Date Rc'd _____ Amt \$ _____ Chk No. _____

Investments Board



by Diane Sandoval
Retiree Representative,
LACERA Board of Investments



Report on LACERA Real Estate Holdings

At our last Board of Investments Meeting on May 27, 2009 the LACERA investment staff presented the Real Estate Investment Performance Report for the Quarter ended December 31, 2008. I decided you might be interested in a detailed report of LACERA's real estate holdings.

According to staff's report, the real estate portfolio's equity market value as of December 31, 2009 is \$3.9 billion or 12.5% of LACERA's total assets. This is slightly higher than LACERA's target allocation of 10% but not unusual given the decrease in the portfolio's overall market value as a result of the recent financial crisis.

For the quarter ended December 2008, LACERA's real estate portfolio return was a 10% and generated a one-year return of -10.16%. Looking at LACERA's real estate portfolio over a five year period the portfolio has delivered a net real estate rate of return of 7.5% outperforming the return objective of 5.4%.

Real Estate Properties are Diversified

LACERA's real estate equity holdings are diversified by location, property type and manager. The Pacific region has the highest holdings with 28% of the portfolio, followed by the Southeast region at 19%, the Northeast region at 12%, the West North Central region at 11%, the Southeast region at 11%, Mideast region at 9%, the Midwest region at 5%, the Mountain region at 3% and overseas holdings at 2%.

Office remains the highest holdings at 29% of the portfolio, followed by industrial at 24%, retail at 19%, apartments at 18%, and hotels at 4%.

Quarterly Report on Over-all Portfolio Performance

At the same meeting, staff presented the investment performance report for the quarter ended March 31, 2009 which reported a total fund of return of -7.2% and a market value of \$28.3 billion. As indicated in my last article, the market improved in April which is reflected in a staff prepared performance report as of April 30, 2009 indicating the estimated total fund market value of the portfolio was \$29.8 billion and the year to date total return was -2.1%

As you can see it appears that the markets are improving although in my opinion there is still no clear indication that the markets are stable and the financial crisis is over. Despite the uncertainty in the markets one thing is crystal clear, we retirees are fortunate to know that our pension benefits are guaranteed for life.

As always, thank you for your continued support. My thanks to the LACERA investment staff for allowing me to use their reports in order to provide you with the information contained in this article.

RELAC Members

Make Summer time **Your**
time!

8.75%
APR*
RV Loans

- Approval within minutes
- Finance up to 110% of the MSRP
- Terms up to 20 years

Join Southland Credit Union and receive
two FREE Movie Tickets with Fandango.com.
Offer good while supplies last, so join today!

Southland
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. Rate quoted as of 6-3-09 for new RVs (9.00% APR for used) and includes a .25 discount for autopay from a Southland Checking or Money Market Account. Payment per \$1,000 is \$12.55 for 120 month term. Rates and offer are subject to change without notice.



Your Money is Secure. Your deposits are insured up to at least \$500,000. The National Credit Union Administration (NCUA), an agency of the U.S. Government, insures your deposits up to \$250,000 (\$250,000 for IRA Accounts), AND any amount up to an additional \$250,000 is insured by American Share Insurance (ASI), a private insurance company contracted by the Credit Union to increase the safety of your funds.

Downey
8545 Florence Ave.
Downey, CA 90241

Los Alamitos
10701 Los Alamitos Blvd.
Los Alamitos, CA 90720

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

www.SouthlandCU.org • 800.426.1917

**RELAC
NEWSLETTER**

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Number 4

Retired Employees of
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91803-8802

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(800) 537-3522 Fax (626)
308-2901

E-mail: admin@relac.org

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Vice President

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Treasurer/ Past

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Martin Golds

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Guyovich

George Hernandez

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Emeritus

Dave E. Kalingar

Editor: Martin Golds
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Friday: 9:00am - Noon
Closed Saturday;
Sunday &
Public Holidays
website: www.relac.org

**Golf
News**



**Los Amigos Golf
Tournament 6-01-09**
by Gil Sandoval
RELAC Golf Director



We had a great turnout for a magnificent day to play Golf. The ladies led the way again as Lil Hamasu won with a net 62. She was well ahead of Charlene DeBie who brought in a nice net 68. Anne Geer who only plays at Los Amigos took 3rd with a 74. The "A" flight was won by Tom Hoagland with a net score of 63, as he beat out Benny Martinez in a card off. Only one off the pace was Henry Villasenor who finished 3rd. The "B" flight was won by Richard Duran as edged out Jim Guild and Yosh Fukumoto by one at net 68. Gus San Miguel shot a nice net 64 to win the "C" over Phil Sandoval who shot a net 66.

"A" Flight Winner (19 and under)

- 1st Tom Hoagland (63)*
- 2nd Benny Martinez (63)
- 3rd Henry Villasenor (64)

"B" Flight (20-27 Handicap)

- 1st Richard Duran (68)
- 2nd Yosh Fukumoto (69)*
- 3rd Jim Guild (69)

"C" Flight (28 up Handicap)

- 1st Gus San Miguel (64)
- 2nd Phil Sandoval (66)
- 3rd Scott Stickney (69)*

Ladies

- 1st Lil Hamasu (62)
- 2nd Chalene DeBie (68)
- 3rd Anne Geer (74)

Closest to the Pin on Par 3's

- Men # 3 George Sims
- # 7 Jim Lizakowski
- #12 Benny Martinez
- #17 Bob Cornelius

- Women # 3 Charlene DeBie
- # 7 Nancy Signer
- #12 Terry Clark
- #17 Lil Hamasu

NEXT TOURNAMENT

Monday, July 27, 2009
Los Verdes Golf Course: 8:00 A.M. start
Entry Deadline July 15, 2009

**RELAC
Golf Entry Form**



LOS VERDES GOLF COURSE
7000 West Palos Verdes
Palos Verdes, CA 90275

Monday, July 27, 2009

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 GOLF, 1000
So. Fremont Ave., #15, Alhambra, CA
91803-8802

Entry Deadline
July 15, 2009
ALL CHECKS MUST BE
IN RELAC OFFICE

For Office Use:

Date Rec. _____ Amt.\$ _____ Ck# _____

REGIONAL ACTIVITIES

by Diane Sandoval
Chair, Regional Support

Report on Lancaster Luncheon Meeting

The meeting took place on April 16 at the Lancaster Elks Lodge. As usual Donna Livermore was an excellent master of ceremonies and her committee did an outstanding job with decorations and distributing door prizes. At each table the decorations represented a different County department; that helped to spur conversation. She kept us laughing while she told her jokes about senior citizens and shared stories about her life in Lancaster. Thankfully for RELAC the decline in home prices has kept her in Lancaster indefinitely.



Donna Livermore is at the mike at the Regional Luncheon Meeting at the Elks Lodge in Lancaster. She did her usual fine job in organizing the April 16 meeting and in presenting an informative and enjoyable program. (photo by Sol Fingold)

Representatives from the local Los Angeles County Sheriff's Department reminded those present to be wary of telemarketing calls, and counseled us to shred letters and billing statements before throwing them into the trash. They also urged us to be sure to use roller point pens to write our checks. It seems checks written with roller point pens are impossible to alter.

The RELAC Board sends a grateful "Thank You" to Donna and the ladies who helped her to once again host a successful luncheon meeting.

Huntington Beach Regional Meeting – August 31, 2009

The committee is busy finalizing the details of our regional meeting at the Huntington Beach Library on August 31, 2009. The Library is located at 7111 Talbert Avenue Huntington Beach, CA 92648. A free continental breakfast will be served at approximately 9:15 a.m. and our business meeting is scheduled to begin at 10:00 a.m. ending before noon.

The committee has confirmed Rob Hill, Assistant CEO of LACERA, as the featured speaker, Rob is always informative and entertaining. Keith Bohr, the Mayor of Huntington Beach, will welcome those in attendance and will answer questions from the audience.

RELAC MEMBERS INVITED TO RUN FOR BOARD OF DIRECTORS

Members wishing to run for a position on the Board of Directors of RELAC can do so by petition. A member may file with a signed petition with no less than twenty-five (25) members' signatures. The petition must be submitted to the RELAC office not later than 4:00 pm July 31, 2009. A letter of acceptance must accompany the petition.

Filers may also submit a statement of qualifications of no more than 150 words. If a statement exceeds 150 words excess words will be stricken from the end of the statement. The statement must also be received by 4:00 pm on July 31. Statements will be mailed to RELAC members along with the ballots.

For a copy of the petition form and further information about this process, please contact the RELAC office. The address is:

RELAC
1000 S. Fremont Ave. Unit 15
Alhambra, CA 91803-8802

Petition forms may be requested by phone or e-mail. The phone numbers are (800)537-3522 and (626)308-0532. The e-mail address is admin@relac.org.

George R. Hernandez, Chair
By-laws/Nominations/Election Committee



RV Outing Notes



Ed Clifton
Coordinator of RV Club



Although we had a rather small turnout, the 10 rigs enjoyed the campout at Lake Elsinore R.V. Park. The weather turned out better than expected.

Although cool in the mornings it turned out to be nice the rest of the day. Most of the time was spent just kicking back relaxing and enjoying each other's company; and would you believe, even a few war stories were exchanged. Even a trip to the casino was enjoyed by a few members. Also a round of golf was enjoyed by several.

In the last Newsletter I forgot to mention a new member who joined us at the Hemet campout. Her name is Jeanne Klauk who also returned to the Lake Elsinore outing. In addition we had another new couple join us at Lake Elsinore; Leon & Diane Stegall were first timers and we welcome them. Hope they will continue to join us. After a long absence Bill Martin was also able to join us. Hope he also returns. Joe & Helen Quintana were our wagon masters and they did a great job. Of course everyone pitches in to help, so it makes the job a lot easier. For our ladies' night out everyone enjoyed the good food at a local Mexican restaurant.

Our next outing will be at Chula Vista RV Park starting September 21; coupon follows. There will be shared hors d'oeuvres on Monday evening. Remember your table service.

Because of time constraints a coupon for our outing at Emerald Desert is also included in this newsletter. That will be starting October 19. Hope to see everyone there.

R.V. CAMPOUT RESERVATION

CAMPGROUND: Chula Vista RV Resort
460 Sandpiper Way
Chula Vista, CA 91910

DATES: September 21-22-23, 2009

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

Address: _____
(No.) (Street)

City: _____
(State) (Zip)

Telephone: () _____

DEADLINE: Monday August 10, 2009

Make checks for \$106.95 Payable to Jesse Murph and mail to:
Wagon Masters: JESSE & PHYLLIS MURPH

13039 Troy Court
Victorville, CA 92395

Telephone: (760) 955-7607

Additional nights through Resort Office \$34.65 per night.
CALL IN ADVANCE 1-800-770-2878

Motor Home _____ Trailer _____ Length _____

R.V. CAMPOUT RESERVATION

CAMPGROUND: Emerald Desert RV Resort
76-000 Frank Sinatra Drive
Palm Desert, CA 92211

DATE: Monday, October 19-20-21, 2009

Names _____
(Last) (Retiree) (Spouse)

Address: _____
(No.) (Street)

City: _____
(State) (Zip)

Telephone: () _____

DEADLINE: Monday, September 14, 2009

Make checks for \$120.72 Payable to Mike Reyes
Wagon Masters: MIKE & VERONICA REYES
Address: 14098 Bancroft Ct.

Fontana, CA 92336
1-909-357-0145

Telephone:

Additional nights through resort office at \$39.24 CALL IN ADVANCE 1-800-426-4678

Motor Home _____ Trailer _____ Length _____



Members Spotlight



BEACH GOERS!

ATTENTION SENIORS (62 yrs +)

Interested in receiving a free daytime parking pass to visit Los Angeles County beaches M-F except holidays? Here's what you do. Send a photocopy of your driver's license and your auto registration to Department of Beaches and Harbors, 13837 Fiji Way, Marina del Rey, CA 90292. It takes about two weeks to receive your pass in the mail. No passes are issued over-the-counter. Enjoy your free parking pass when visiting beaches in Malibu, Pacific Palisades, Santa Monica, Venice, Playa del Rey, Torrance and White Point in San Pedro. For more details call (310) 305-9503.

For Sale

FOREST LAWN MEMORIAL PARK - Covina Hills, CA. Four Interment Spaces: Two in lot 5057 and two in lot 5329, all four in the Cherished Memory Section. Each valued at \$2350.00. Selling for \$1700.00 each or two for \$3000.00. Call 626-826-5103 or e-mail: carolodessa@frontiernet.net

ROSE HILLS MEMORIAL PARK - Whittier, CA. Two cemetery plots for sale. Garden of Remembrance. Lot 490 – plots 1 and 2. Plots are located across the street from the Sky Chapel. \$3200.00 each. Seller will pay transfer fee. Call 760-720-1581.

TIME SHARE—Capistrano Beach, CA. Capistrano Beach Surfside Inn time share for sale. Located on Pacific Coast Hwy. 1 bdrm, 1 BA – Sleeps 4. Beautiful complex, swimming pool, activity room, many activities at complex, paved walkway for biking, running, etc. Excellent resources – restaurants, shopping near Dana Point. \$10,000 or best offer. Contact Dr. Tom or Laurie Dignam @ 714-996-5608.

Share It

Department of Consumer Affairs Announces New Law That Makes Credit Freezes Cheaper, Easier for Californians

Identity theft is one of the fastest growing crimes in California. The Federal Trade Commission reports there were 1.5 million identity theft victims in California last year. A new California law will help consumers reduce their risk of becoming a victim of identity theft.

One way to reduce your risk is to place a credit freeze on your credit report. A freeze is a notice placed on your credit report that prohibits credit reporting agencies from releasing information in your report to businesses. Most businesses will not open new credit in your name without this information. You can temporarily lift, or permanently remove the freeze if you decide you no longer want it.

Assembly Bill 372, effective January 1, 2009 makes credit freezes easier. The old law required that you send a certified letter to the credit reporting agency in order to place a freeze on your credit report. This new law allows you to request a freeze by regular mail. The old law gave credit reporting agencies 5 days from the date they received your request to place the freeze. The new law requires credit reporting agencies to place the freeze within three days.

The new law also makes credit freezes cheaper. The old law allowed credit reporting agencies to charge up to \$12 to place, temporary lift, or permanently remove a freeze. If you are 65-years-old or older, this new law reduces the amount the credit reporting agencies can charge to \$5. If you are under 65, they can charge \$10. A freeze is free if you are an ID theft victim. Be sure to attach a copy of your police report to your letter.

You can send your request to:

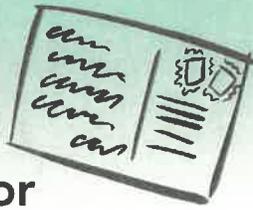
Equifax Security Freeze P.O. Box 105788
Atlanta, GA 30348

Experian Security Freeze P.O. Box 9554 Allen, TX 75013

TransUnion Fraud Assistance Dept. P.O. Box 6790
Fullerton, CA 92834

Visit the Department of Consumer Affairs Web site at <http://dca.lacounty.gov> for more information on credit freezes, including a sample letter you can send the credit reporting agencies, and what to include with your request. You may also call the Department's Identity Theft Unit at (800) 593-8222.

Letters To The Editor



I would like to say hello to my former boss, Captain Hugh McDonald, who is the Internet Wizard at RELAC. He was the Captain of Personnel Bureau (Administration), and he was a really great boss, who listened to his staff. Thank you for being the wizard that you are, and I hope your family is all very well. Regards.

Mattie Ezekiel
Sherman Oaks, CA

Writing to let you know that I received the new 2009 Pocket Secretary. I've been wanting to write to you to thank you for everything you do for us beneficiaries. I also enjoy reading the Newsletter very much. Again, thank you.

Angelina B. Martinez
Glendora, CA

Your condolence was appreciated concerning the death of my father R.B Palmer. My mother, Ollie Palmer, preceded my dad in death. My dad loved working for the County. He retired after 47 years of service. He was 98 years old when he died. He was still able to live alone. Thank you again for acknowledging his death.

Mary Dixon
(Daughter of R.B. Palmer)

Dear Mary: I am writing to thank you for items received, your acknowledgment of my birthday with writing pad and pencil, and the lovely birthday card and good wishes for my 91st. How very kind and thoughtful to be so nicely remembered. I really appreciate RELAC's kindness to their members. Again many thanks.

Freda Katz
Los Angeles, CA

Dear Diana. I want to thank you and the RELAC Outreach Committee for your thoughtfulness and remembering me on my very special birthday.

Mary Ochiai
Claremont, CA

Thank you all so much for the wonderful newsletter. I am retired from Harbor-UCLA since 1987. I enjoy reading it!

Temi Doty
Long Beach, CA

Hi - Really enjoyed last year's Dodger game. Hope I am sending in my reservations early enough for as good seats as last year's.

Beverly Ng
Monterey Park, CA

News From LACERA

by Janice Golden
Assistant Executive Officer

LACERA retirees and survivors total more than 50,000 in number. Their inquiries about pensions and health care benefits can be very personal and complex, so we offer a variety of ways retirees can get their questions answered. Retirees can talk with us in person at the Public Counter at our Pasadena office, over the phone through our Call Centers, or by writing or emailing us. Retirees can also find information online at www.lacera.com.



LACERA has two Call Centers – one for retirement benefits information and one specifically for retiree health care inquiries. Our Call Centers receive approximately 15,000 calls each month. With that level of volume, we've noticed some shared concerns among our retirees.

Here are some of the most frequently asked questions from retirees:

Q: How does turning 65 affect my medical insurance?

A: If you're eligible to receive Medicare Part A and B when you turn 65, you may elect a Medicare HMO Plan or a Medicare Supplement Plan. These plans are designed to coordinate payment of insurance claims with Medicare and are less expensive than the standard HMO or fee-for-service plans. LACERA currently offers three Medicare HMO plans: Kaiser Senior Advantage, SCAN Health Plan, Secure Horizons; and one Medicare Supplement Plan – Anthem Blue Cross III.

Q: How do I enroll my new partner on my medical insurance?

A: To add your new spouse or domestic partner, you must fill out a Change/Cancellation Form and send it to LACERA within 30 days from your date of marriage or domestic partnership registration. You must also provide an original certified marriage license or Certificate of Registered Domestic Partnership, which will be copied and returned to you. If LACERA receives the required items by the 15th of the month, coverage begins on the first day of the month following the date of the qualifying

Touring With Great Western

626-578-1161 • 800-344-7090

Don't forget to ask for your RELAC discount!

Tour The West With RELAC



**Pacific Coast
Fall Rail & Sail**

7-Day Rail/Cruise
Coast Starlight • Coral Princess



DEPARTS
SEPTEMBER 18, 2009

Cruise and Amtrak Roomette

CATEGORY	STATEROOM	DOUBLE PER PERSON
I	Inside	\$1399.00
F	Ocean View (obstructed)	\$1439.00
BD	Balcony	\$1499.00

Tour Price Includes

- One Way Rail Los Angeles/Seattle (Bedroom, **all meals**)
- 3 Night Cruise - *Coral Princess* (**all meals** and entertainment aboard ship)
- Port Charges and Government Fees • Deluxe Motorcoach Transportation
- Two Nights Hotel Accommodations/Seattle with Two Breakfast
- Seattle City Tour • Dinner at Seattle Space Needle
- All Transfers • Tax & Baggage Handling

Cruise and Amtrak Bedroom

CATEGORY	DOUBLE PER	
I	Inside	\$1759.00
F	Ocean View (obstructed)	\$1799.00
BD	Balcony	\$1899.00



Nov 2: SAVANNAH & CHARLESTON - 7 DAY AIR/MOTORCOACH TOUR

Price Per Person Double: \$1795.00
Single: \$1995.00

Tour Price Includes

- Roundtrip Airfare from Los Angeles
- Deluxe Motorcoach Transportation
- 6 Nights Hotel Accommodations
- 12 Meals: 7 Breakfasts, 2 Lunches & 3 Dinners
- Guided Tours of Charleston, Savannah, St. Simon and Jekyll Island
- Sightseeing and Admission per Itinerary
- Tour Manager Throughout



AUGUST 16: BEAUTIFUL COLORADO.... 7 DAY LAND TOUR

*Value Packed
Budget Friendly!*

Deluxe Motorcoach Transportation * 6 nights lodging
*** 10 Meals: 6 Breakfasts and 4 Dinners**
*** Tour of the Garden of the Gods**
*** Visit to the United States Air Force Academy, the Royal Gorge & Manitou Springs * Gaming at Cripple Creek, historic Western Town**
*** Professional Tour Manager Throughout**

Double Per Person: \$829.00 Single: \$1029.00

*** Visit to the United States Air Force Academy * The Spectacular Royal Gorge * Manitou Springs**



MONTEREY BAY
Holiday

MONTEREY - CARMEL - SANTA CRUZ

4 DAY MOTORCOACH TOUR

DEPARTURE DATE:
August 23, 2009

TOUR PRICE INCLUDES:

- * Deluxe Motorcoach Transportation
- * 3 Nights Hotel Accommodations
- * 3 Deluxe Cont. Breakfasts, 1 BBQ Lunch, 2 Dinners
- * Sights: Aquarium - Carmel - 17 Mile Drive - Guided Tour of Monterey & Pacific Grove - Cowell Redwoods
- *Roaring Camp Rail Excursion
- *Guided Ag Tour
- * Driver's Gratuity
- * All Tax & Baggage Handling

TOUR PRICE:
Double Occupancy: \$599.00
Single: \$799.00

LIVE BAND
with Jennifer

RELAC'S

FREE BINGO

2009 ANNUAL PICNIC

SANTA FE DAM – RECREATIONAL AREA #5

15501 E. Arrow Highway, Irwindale

FREE PARKING

October 17, 2009 – 10:30 A.M. TO 3:00 P.M.

**COME PLAY FREE BINGO
WITH DOMINGO**

Many, Many Prizes – Games Start at 1:30 P.M.

CATERED LUNCH – PICNIC SERVICES
(Food, Fun, Entertainment)

The BIGGEST Event of the Year \$15.00 Inclusive!

LUNCH SERVED AT 12:30 P.M

St. Louis Style Ribs ~ Tender Chicken Breasts ~ Hot Dogs ~ Baked Beans
Fresh Fruit ~ Corn on the Cob ~ Cole Slaw ~ Potato Salad ~ Rolls & Butter
Gourmet Cookies ~ Brownies ~ All Soft Drinks & Beer You Can Drink
Bring a folding Chair (if you want to sit closer to the music)

MEMBERS & ADULT GUESTS

ADULTS ONLY • REGISTRATION FORM • ADULTS ONLY

Member _____ Guest(s) _____

(Add'l. guests – attach list)

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

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

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

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

RSVP by October 10, 2009

Office Use:

Date: _____ Amt. Rec'd. \$ _____ Ck. _____

How to Live a Good Long Life

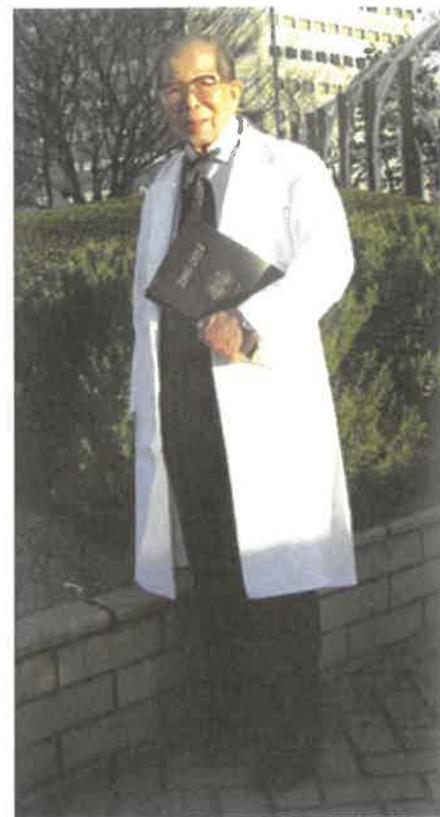
Advice from a 97 year-old practicing physician

At the age of 97 years and 4 months, Shigeaki Hinohara is one of the world's longest-serving physicians and educators. Hinohara's magic touch is legendary: Since 1941 he has been healing patients at St. Luke's International Hospital in Tokyo and teaching at St. Luke's College of Nursing. After World War II, he envisioned a world-class hospital and college springing from the ruins of Tokyo; thanks to his pioneering spirit and business savvy, the doctor turned these institutions into the nation's top medical facility and nursing school. Today he serves as a chairman of the board of trustees at both organizations. Always willing to try new things, he has published around 150 books since his 75th birthday, including one "Living Long, Living Good" that has sold more than 1.2 million copies. As the founder of the New Elderly Movement, Hinohara encourages others to live a long and happy life, a quest in which no role model is better than the doctor himself.

Energy comes from feeling good, not from eating well or sleeping a lot. We all remember how as children, when we were having fun, we often forgot to eat or sleep. I believe that we can keep that attitude as adults, too. It's best not to tire the body with too many rules such as lunchtime and bedtime.

All people who live long regardless of nationality, race or gender share one thing in common: None are overweight... For breakfast I drink coffee, a glass of milk and some orange juice with a tablespoon of olive oil in it. Olive oil is great for the arteries and keeps my skin healthy. Lunch is milk and a few cookies, or nothing when I am too busy to eat. I never get hungry because I focus on my work. Dinner is veggies, a bit of fish and rice, and, twice a week, 100 grams of lean meat.

Always plan ahead. My schedule book is already full until 2014, with lectures and my usual hospital work. In 2016 I'll have some fun, though: I plan to attend the Tokyo Olympics!



Continued on p. 13



Travel To China This Fall With RELAC

Call to confirm your seat(s) for this amazing journey.

Deposits are now **FULLY REFUNDABLE** !*

*(up to 60 days before tour date)

- This incredible *10 day/ 7 night tour starts from Los Angeles (also San Francisco or New York) on **October 23, 2009**.
- Next presentation/ planning meetings are Saturday, July 18 and August 8, 2009. Call Jeff to reserve your seat.
- All-inclusive* – Beijing, Xi'an, Shanghai, & Suzhou – all flights, hotels, meals, professional English speaking guides, ground transportation, transfers, sites, and entertainment tickets.
- **Call Jeff for a FREE 2009 tours catalog!**
- Tour Online: <http://www.chinadiscoverytours.com/china/2009-tx.html>

*Disclosures: Deposit refunds up to 60 days before tour date; 10 days/ 7 nights includes international travel dates; airport tax, China visa, & insurance are separate.



Contact: Jeff Adkins

TF: 1-866-992-4462 x. 117 D: 310-802-7117

www.chinadiscoverytours.com

jeff@chinadiscoverytours.com

20407 Hawthorne Blvd., Torrance, CA 90503

Asia travel specialist
for over 20 years



CASOT#1021060-10

There is no need to ever retire, but if one must, it should be a lot later than 65. The current retirement age was set at 65 half a century ago, when the average life-expectancy in Japan was 68 years and only 125 Japanese were over 100 years old. Today, Japanese women live to be around 86 and men 80, and we have 36,000 centenarians in our country. In 20 years we will have about 50,00 people over the age of 100.

Share what you know. I give 150 lectures a year, some for 100 elementary-school children, others for 4,500 business people. I usually speak for 60 to 90 minutes, standing, to stay strong.

When a doctor recommends you take a test or have some surgery, ask whether the doctor would suggest that his or her spouse or children go through such a procedure. Contrary to popular belief, doctors can't cure everyone. So why cause unnecessary pain with surgery I think music and animal therapy can help more than most doctors imagine. To stay healthy, always take the stairs and carry your own stuff. I take two stairs at a time, to get my muscles moving.

My inspiration is Robert Browning's poem "Abt Vogler." My father used to read it to me. It encourages us to make big art, not small scribbles. It says to try to draw a circle so huge that there is no way we can finish it while we are alive. All we see is an arch; the rest is beyond our vision but it is there in the distance.

Pain is mysterious, and having fun is the best way to forget it. If a child has a toothache, and you start playing a game together, he or she immediately forgets the pain. Hospitals must cater to the basic need of patients: We all want to have fun. At St. Luke's we have music and animal therapies, and art classes.

Don't be crazy about amassing material things. Remember: You don't know when your number is up, and you can't take it with you to the next place.

Hospitals must be designed and prepared for major disasters, and they must accept every patient who appears at their doors. We designed St. Luke's so we can operate anywhere: in the basement, in the corridors, in the chapel. Most people thought I was crazy to prepare for a catastrophe, but on March 20, 1995, I was unfortunately proven right when members of the Aum Shinrikyu religious cult launched a terrorist attack in the Tokyo subway. We accepted 740 victims and in two hours figured out that it was sarin gas that had hit them. Sadly we lost one person, but we saved 739 lives.

Science alone can't cure or help people. Science lumps us all together, but illness is individual. Each person is unique, and diseases are connected to their hearts. To know the illness and help people, we need liberal and visual arts, not just medical ones.

Life is filled with incidents. On March 31, 1970, when I was 59 years old, I boarded the Yodogo, a flight from Tokyo to Fukuoka. It was a beautiful sunny morning, and as Mount Fuji came into sight, the plane was hijacked by the Japanese Communist League-Red Army Faction. I spent the next four days handcuffed to my seat in 40-degree heat. As a doctor, I looked at it all as an experiment and was amazed at how the body slowed down in a crisis.

Find a role model and aim to achieve even more than they could ever do. My father went to the United States in 1900 to study at Duke University in North Carolina. He was a pioneer and one of my heroes. Later I found a few more life guides, and when I am stuck, I ask myself how they would deal with the problem.

It's wonderful to live long. Until one is 60 years old, it is easy to work for one's family and to achieve one's goals. But in our later years, we should strive to contribute to society. Since the age of 65, I have worked as a volunteer. I still put in 18 hours seven days a week and love every minute of it.

event. If any dependent is added later than 30 days from the date that he/she becomes an eligible family member, late enrollment rules apply.

Q: I retired under the unmodified option in 2004 and was married more than a year prior to retirement. What will my spouse receive under the survivor continuing allowance?

A: The percentage is based on your retirement plan and date of retirement. Generally, if you were in Plan A, B, C, or D and chose the unmodified option, your eligible spouse or domestic partner will receive 65 percent of your monthly allowance; 55 percent if you were in Plan E. For members who retired before June 4, 2002, the percentages are 60 percent (for A, B, C, or D) and 50 percent (Plan E). In addition to a monthly survivor continuing allowance, a \$5,000 one-time, lump sum death/burial benefit is payable to your surviving spouse or the named beneficiary or estate.

Q: I just got divorced. Will this affect LACERA sending me my monthly retirement allowance?

A: If you divorce after retirement, LACERA will continue paying your full monthly allowance until it receives a conformed (with the court clerk's filing date stamp and the judge's signature) copy of the final Judgment of Dissolution directing a split of your allowance with your ex-spouse.

Q: How can I change my tax withholding elections?

A: You may change your tax withholding elections at any time. Print the form from the Brochures & Forms page on LACERA's web site (www.lacera.com), complete and sign it, and mail it to LACERA. Your new tax withholding will be reflected on the check that is issued at least 30 days after we receive your form.

If you have questions for either of our Call Centers, contact us at 1-800-786-6464. Press 1 to be connected with Retiree Health Care or stay on the line to reach a Retirement Benefits Specialist.



IN MEMORIAM

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

Agricultural Comm./Wts. & Meas.

Cossey, Henry R.
Davis, Phillip L.
Yurich, Roy J.*

Alcohol/Drug Pgms. Admin.

Basil, Merle C.
Felciano, Helen G.

Assessor

Blatt, Daniel*
Cook, Robert B.*
Do Luu, Chuong L.
Peck, Roger W.

Auditor Controller

Gill, Robert A.*

Beaches & Harbors

Carpenter, Julie A.
Kunkle, John H.*

Board of Supervisors

Knight, Joanne

Building Services

Brown, Kenneth*
Grant, Henry D.*
Webster, Arthur J.*

California Children's Svcs.

Barcus, Louise W.

Child Support Services

McMahan, Sherri L.
Ross, Sylvia E.
Sharpe, Richard H.

Children's Services

Barnes, Helen B.*
Kleinman, Rita*
Perez, Clementina
Rodgers, Eria*
Schenewark, Sharon
Stratton, Lenore J.*

Communications

Borghese, Louis A.*

County Counsel

Garvin, Gladys M.*

District Attorney

Jurist, Charles T.
Roper, Loraine*
Watnick, Lewis*

Engineer/Facilities

Barmack, Hiam A.*

Facilities Management

Kinney, Walter
Ramirez, Margarita*
Sudduth, Robert L.*
Zacrep, Donald G.

Fire

Bajenaru, Edison G.
Barry, James C.*
Beardo, Harry*
Dean, Fred A.*
Fleming, Daniel H.*
Mc Connell, Doyle D.*
Padilla, Louie R.
Ward, Robert C.

Flood Control

Henry, Dale W.*

Harbor/UCLA Medical Center

Hartman, Clifford T.*
Johnson, Henry*
Myhre, Byron A.*
Turriaga, Ernestina L.

Health Services

Erickson, Margaret C.*
Hastings, Grace E.*
Tetreault, Ralph C.*

Health Services Adm.

Story, Mary H.*

High Desert Health Systems

Boyer, Juanita M.
Brazil, Wilma J.

Hospitals

Allen, Dorothea L.*
Allen, Katherine J.*
Houston, Lucille*

Internal Services

Baines, Helen L.
Baker, Carol A.*
Beck Sr., Joe R.
Bristow, Ronald E.*
Davis, Marvin*
Honda, Hiroshi
Navarro, Manuel*
Sakemiller, Rodney F.
Sitar, Patricia J.
Stephens, Kenneth L.*

Juvenile Court Health Services

Carter, Albertine

King/Drew Medical Center

Gamoning, Aurea M.*
Hart, Emmanuel
Johnson, Marie*
Mc Alpin, Mary N.*
Platt, James T.*
Powell, Marie G.
Yielding, Ronald E.

LAC + USC Medical Center

Burgos, George
Carney, Margaret
Carrera, Hortencia M.*
Fernandez, Nicolas L.
Gaslin, Elaine G.*
Green, Charlie J.
Hawkins, Alfred D.
Hess, Carmelita*
Lederer, Fred W.
Mc Gehee, William G.
Pryor, Mildred L.*
Reinhardt, Alice*
Smith, Carolyn L.*

Long Beach General Hospital

Bailey, Mary E.*

Marshal

Nigsarian, Vahe

Mechanical

Martin, Jerome G.*
Todoroff, Minco*
Siglar, Gary L.
Stowers, Don M.*

Medical Examiner-Coroner

Siglar, Gary L.
Weissburd, Edward B.
Yates, Claude C.

Medical Support Services

Buck, Francis S.

Mental Health

Hill, Arlene
Quon, Mamie F.
Rangel, Richard*
Vaughan, Barbara J.*

Metro So CHC Health Center

Cooper, Ruth E.

Municipal Court

Pope, Charles A.* (South Gate)
Crowder, Harold N. (L.A.)

Olive View Hospital

Boquett, Earl T.
Knapp, Homer L.
Oliveros, Frank

Parks & Recreation

Cabrera, Terry
Mcginis, Edward O.*
Patterson, Patrick E.*
Wheeler, Mitchell C.*
Williams, Thomas J.*

IN MEMORIAM

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

** denotes RELAC members*

Probation

Adkins, Graciela
Anderson Jr., Wendell P.*
Berumen, Rudy V.
Carino, Gilbert N.
Dugan, Charles*
Kendall, Michael J.
Merkel, Bernhard
Pergolizzi, Louis G.*
Raschke, Phyllis S.*
Robinson, Carolyn D.*
Roth, Jeri F.
Stapp, Mary D.*
Wilkinson, Melissa C.
Wright, Robert C.
Youngs, William F.*

Public Defender

Crocker, Donald R.
Heath, Jo*

Public Health Program

Olivo, Irma
Seals, Lonnie
Silacci, June*

Public Library

Lien, Lester G.*
Scanlan, Shirley H.*

Public Social Services

Alicoff, Helen*
Anagnosi, Mitchell J.
Bennett, Robert B.*
Cauthen, Josephine L.*
Gilliam, Barbara J.
Hickman, Margaret A.*
Johnson, Joyce*
Kopczak, Gertrude D.*
Lazo, Julio
Martinez, Amada
McCrimmon, Lolita*
Mekonnen, Charlene R.
Moritani, Eugene I.*
Nguyendo, Richard S.*
O'Malley, Dorothy L.*
Singleton, Evelyn F.*
Somers, Gary M.*
Soto, Laura
Vaughn, Rosa M.
Wilson, Ricardo T.

Public Works

Carter Jr., Castello
Garstang, Miriam L.*
Hawkins, Leroy
O'Brien, Carl*
Roast, Richard G.*
Whitten, Terry C.
Wright, Barbara

Road

Haines, Edward R.*

Sheriff

Alfaro, Estelle A.
Baker, Acklin C.
Blunt, Ralph A.
Coleman, Delmar D.*
Diaz, Thomas W.
Dunbar, Louis A.
Eidmann, George J.*
Flores, Gilbert M.*
Gable, Jimmie
Heine, Gunars*
Holtzendorf, Bruce D.*
Hudson, Richard A.
Jaramillo, Steve A.
Joyce, James W.*
Kautz, Burton L.*
Lomholdt, Donald G.*
Mayfield, Leon A.*
McCallick, William G.*
Miller Jr., David O.
Shupe, John N.
Taylor, Ruth W.*
Vinson, Edna
Walsh, Edward P.*
Waters, Mary R.*
Yockey, Roger L.

Small Craft Harbors

Edge, Dale E.*

So. Coast Air Quality Mgmt.

Lewis, Marcus E.*

Superintendent of Schools

Grayson, Helen M.*

Superior Court/County Clerk

Le Jeal, Martha L.
Stevenson, Dorothy J.*

Superior Court Officers

Moriarty, Leo J.*

Superior Court Reporters

Moore, Virginia H.*

Treasurer/Tax Collector

Schunck, Arthur T.
Wade, Drucilla M.*

Department Not Designated

Adams, James A.
Atkinson, Samuel
Beal, James
Bertoldo, Joe
Brault, Edgar A.*
Byrne, Elizabeth A.
Campbell, Chester B.*
Carter, Louise C.
Chronister, Wilma L.
Clouse, Laverne C.
Collins, Donald R.
Conroy, Mary V.
Cronberger, William A.
Davenport, Glynn R.
Frazier, Nedra B.
Gember, Margaret M.
Hicks, Arthur L.
Hughes, Virgie A.
Ihnen, Alberta J.
Jaimes, Agnes G.
Jernigan, Dorothy
Jones, Columbus
Keller, James A.
Kirschenbaum, Grace
Lovelady, Nelle C.
Madril, Antonio R.
Margeson, Richard S.
McCoy, Alvin
Morgan, George W.
Mullin, Robert E.
Myers, Minnie.
Osuna, Serafina
Poggione, Joan*
Roberts, Virginia J.
Robison, Dumont G.
Rocke, Robert S.
Rogers, Rebah B.
Sedleck, Dora B.
Servaas, Dorothy M.
Soots, Noble C.
Turner, Elizabeth M.
Turrentine, Harvey E.
Waggoner, Laine
Ware, Claude T.
Weaver, Jack H.K.
Werier, Janet M.

General Membership Meeting

George Hernandez, Chair, Program Committee



DIAMOND BAR CENTER

September 23, 2009 (4th Wednesday)

1600 So. Grand Avenue
Diamond Bar, CA 91765-4178

9:15 a.m. – Complementary Refreshments

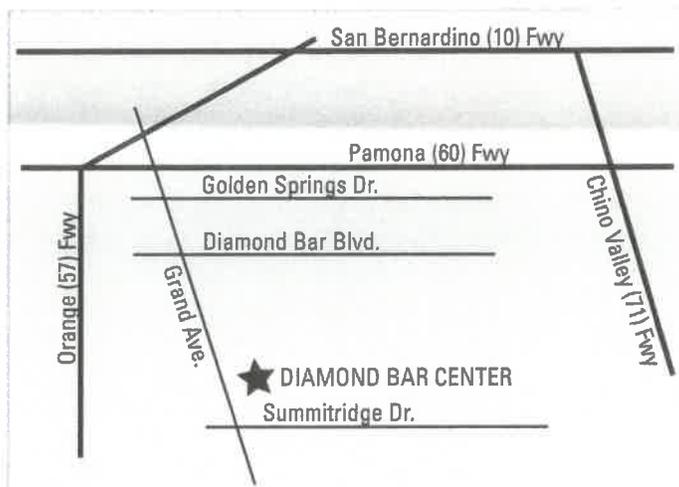
10:00 a.m. – Meeting Begins

You will need your RELAC Membership Card

Featured Speaker

Mr. Pastor Herrera, Director
Consumer Affairs, County of Los Angeles

TOPIC: Financial Abuse of the Elderly



Directions to the Diamond Bar Center

From the eastbound Pomona (60) fwy
or the southbound Orange (57) fwy

- Exit Grand Avenue
- Turn right onto Grand Avenue
- Turn left at Diamond Bar Center

From the westbound Pomona (60) fwy
or the southland Orange (57) fwy

- Exit Grand Avenue
- Turn left onto Grand Avenue
- Turn left at Diamond Bar Center

The center is located in Summitridge Park at the corner of Grand Avenue and Summitridge Drive. The entrance driveway to the Center is located on Grand Avenue.

IMPORTANT!

Are you moving?
Did you change your name?

Cut out the address portion of this newsletter, correct it and mail to:

RELAC
1000 S. Fremont Ave.,
Unit 15 Alhambra, CA
91803-8802 or
Phone:
(800) 537-3522
(626) 308-0532
Fax: (626) 308-2901
Email:
admin@relac.org
website:
www.relac.org

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



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

Return Service Requested

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PASADENA, CA