



RELAC newsletter

A Non-Profit Organization - Incorporated 1958 - "Serving 30,000 Members"
Member California Retired County Employees Association - Representing 125,000 Retirees

Sept/Oct 2006 Vol 41 - 5

President's Message

by Ed Morris

RELAC Board of Directors Election

By the time you receive this Newsletter you will already have received your ballot to vote for the five Directors who will begin a three-year term beginning in January 2007. **BE SURE TO VOTE.** Your ballot must be received by **September 15.**

The slate selected by the Board who have demonstrated leadership abilities and dedication in serving RELAC are:

Sol Fingold
John Fleming
Fred Miller
Mary Rodriguez
Diane Sandoval

Director election to the RELAC board

Congratulations to Marianne Reich who was appointed to the Board to complete the term of Dave Kalinger. Dave retired from the Board and has been awarded Emeritus status. Marianne retired from the Auditor-Controllers Department and is presently serving on the RELAC Investment Committee.

Harriet Baker has decided not to continue on the Board as she and husband Bob have many family commitments.. Harriet has served 2 terms with the RELAC BOARD and will continue to be active by participating on committees. She dedicated her time and effort especially to serving retirees over 90 years of age as Chair of the Outreach Committee.

Congratulations also to RELAC member Walta Smith who was appointed by supervisor Yvonne Burke to the LACERA Board of Retirement.

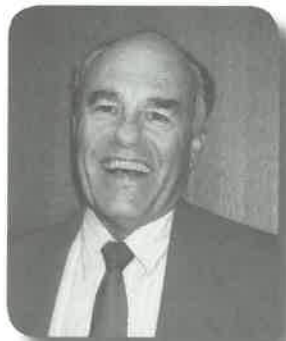
RELAC Activities

The 15th Annual LACERA Health Fair will be held in Manhattan Beach at the Marriott on September 29, 2006 starting at 8:00 am. RELAC always has a booth and encourages all retirees to make time to come to learn how to maintain an active and healthy lifestyle. You can also take advantage of health tests and screenings.

Attend the 8th Annual RELAC picnic on October 14th at the Santa Fe Dam Recreational Area and enjoy the good food, entertainment and the opportunity to socialize with friends.

The Regional Activities meeting in San Diego will be at the Holiday Inn in Valley Center on September 19, 2006. The featured speaker will be Ed Fox of Southland Credit Union. His subject will be Identity Theft.

Drive safely as children are returning to school.



RELAC ANNOUNCES MAJOR MEMBER BENEFITS

by Greg Walia, Chair
Ad Hoc Benefits Study Committee

Dear RELAC Members,

To add a little cheer to otherwise depressing news of high gasoline prices, attacks on public retirement systems, recent world events, etc., I bring some good news. Your Board of Directors, at the recommendation of the Ad Hoc Benefits Study Committee, recently approved a package of benefits enhancements for **all** RELAC members and associates effective September 1, 2006. A brief description of each benefit follows:

- **Personal Accident Insurance Program:** RELAC will pay the first year premium of a \$1,000 Personal Accident Insurance Program designed to protect Retiree and family against covered losses due to accidents. Members/Associates may opt to purchase additional amount of coverage for only \$0.49 (forty-nine cents) per month for \$10,000 coverage.
- **HearPO Hearing Aid Discount Program:** Offered through a nationwide hearing healthcare company with substantial discounts on hearing exams and hearing aids. This discount program will be offered **FREE** to RELAC members and associates.
- **Supplemental Delta Dental Plan** and a **Pre-paid Legal Plan** at members' option and cost.

These benefits are solely provided as a value-added service to our members. They are available in accordance with their suitability in meeting your needs. *Please be sure to read the details of these programs on page two of this Newsletter.* A toll free number is provided to answer any questions you may have.

RELAC BENEFITS GREAT NEWS FOR MEMBERS

Your RELAC Board of Directors has approved the following benefit enhancements for all RELAC Members and Associates, effective September 1, 2006:

\$1,000 Accident Insurance Provided FREE to Members and Associates: Helps protect Retiree and Family against covered losses due to accidents. Benefit reductions occur starting age 70. ***All current Members and Associates are automatically covered for one year. Renewal beyond one year is subject to RELAC Board approval.***

HearPO Hearing Aid Discount Program: This is a nationwide hearing healthcare company with convenient locations. As a RELAC Member you can receive up to a 20% discount on your hearing exams and a 58% discount on over 200 of the latest models hearing aids. To schedule an appointment, call 1-888-432-7464 and tell them you are a RELAC Member and part of the Universal Referral Program. ***FREE to RELAC Members***

Supplemental Benefits Offered at Members' Option and Cost:

Comprehensive Personal Accident Coverage: includes Benefits for Rehabilitation, Education or Training for Spouse, Home Alterations, Vehicle Modifications, Bereavement and Trauma Counseling, Special Care for Children, and College Education, if a covered member is injured or dies in a covered accident. Monthly Premiums start at \$0.49 per month for \$10,000 of coverage.

Delta Premier Dental Plan: Supplements a Retiree's current Indemnity / PPO Dental Plan. The plan provides a set benefit for each covered procedure and it has a \$1,000 calendar year maximum benefit per covered member or dependent. There is ***no waiting period*** for any covered service. You may see any dentist you choose anywhere in the world. Monthly Premium: \$36 (single) and \$66 (two-party).

Pre-Paid Legal Plans: Provides Retiree and Family 24/7 telephone access to top attorneys for Preventative Legal Consultation and Advice including Will and Living Will Preparation with Annual Updates, Attorney Letters and Phone Calls generated on your behalf, Contract and Document Review up to 10 pages each, Motor Vehicle Legal Services for moving violations, IRS Audit Legal Services, Trial Defense Services, and Identity Theft Shield. Monthly Premiums start at \$25.90 per month.

**For further information or to enroll in the Supplemental Benefits, please call: Pacific Group Agencies at
1-800-511-9065**

RELAC's Great Days at the Races!

by Greg Walia, Chair, Recreation Committee

RECORD ATTENDANCE AT HOLLYWOOD PARK

I have to be honest folks and tell you that I was a bit concerned about a decline in attendance at our 5th RELAC Day at Races at Hollywood Park this year...mainly due to high gasoline prices and last year's reduced attendance from previous year. But, I was totally but pleasantly surprised to see a new attendance record set on June 21, 2006. A boisterous, enthusiastic and hungry crowd of 154 RELAC members and their friends showed up for a fun filled day. And we ate and ate till we could eat no more! So many came for the first time and they promised to return next year. As in the past years, folks came from



RELAC people enjoying lunch at Hollywood Park, with great view of the track

long distances: Mercadantes from Santa Clarita, Palardys from Temecula, Grants from Sylmar, Smiths from Rialto, Warrens from Lakewood, Hanns from Lancaster, Travelee from Perris, Morrisseys from Fallbrook, Thompsons from Harbor City, Horans from Bakersfield and Bohannons from Calimesa.

The weather started out a bit on the warm side. Hollywood Park management provided extra umbrellas for shade though we had to push them to hurry up. Action got hotter once the races started and one could notice lots of betting by RELAC members with their COLA raises! Second race was named for RELAC and 15 of us got our picture taken at the Winner's Circle. I must thank Harriet Baker and Jason Williams for their help that day. So long until we meet next year. Bigger attendance?

Note: Weren't those fresh baked cookies yum yum good.....

HAVE A BALL AT SANTA ANITA Friday, October 20, 2006



Hello my fellow Retirees:

Well, I have some good news and some....better news (gotcha!). Good news is that RELAC's Recreation Committee is once again pleased to announce a "RELAC Day at the Races" at beautiful Santa Anita on Friday, October 20, 2006. And you say what the better news is? I say the better news is that despite Santa Anita's price increase for admission, RELAC will charge the same admission price as last year and the year before. We have again asked to be seated in the Sierra Vista Terrace with an outstanding view of the track. You will be served a delicious lunch of your choice from the menu items at your table. Each table seats four with a private TV monitor. And folks, bar is close by for you to imbibe!!

Lunch, racing program, a seat in the Terrace AND valet parking is all included in the ticket price of \$25.00 per person (price at gate will be \$30.00). Book early, seats are limited.

Last year 100 attended and everyone had a wonderful time...especially the winners among them. Please fill out the coupon below and mail it to the address shown.

RELAC's 12th ANNUAL DAY AT THE RACES FRIDAY, OCTOBER 20, 2006

Name _____

Street Address _____

City _____, State _____ Zip _____

Telephone () _____

Deadline for Ordering Tickets: October 5, 2006

No. of Tickets _____ @ \$25.00 each = TOTAL \$ _____

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

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

Tickets will be mailed to you at the above address by October 13, 2006.

For Office Use Only:

Date Received _____ Amt.\$ _____ Check# _____

Retirement Board

by Bill de la Garza
Your Elected Retirement Board Trustee



Dear Friends,

GASB 45 – WHAT IS IT?

For the past two years newspapers, public employee unions, politicians, State, County, City, School Districts and all public funded agencies have been talking about GASB 45 and the disastrous affects it may have on our public funded retired employees medical plans. Retirees have been contacting our RELAC office staff and I, asking, “What is GASB, and how will it affect us as retired County employees? Well friends, it’s somewhat complicated, and I anticipate that it will have some effects on our County sponsored, LACERA administered medical plans. In my efforts to keep you informed on matters concerning your retiree benefits, I will attempt to provide you with a basic understanding of what we presently know about GASB 45 and what we might expect in the near future.

GASB is an acronym for Government Accounting Standards Board. “45” designates a rule that GASB issued in 2004 which requires public agencies to report their costs and obligations for post-employment health care and other benefits such as dental, vision, hearing, life insurance, and any other retirement benefits other than pensions. The new rules are intended to require that these costs be counted as a current cost during the employment years of the agency’s active workforce, rather than after they retire. More specifically, they are intended to create a “pay as you go” for at least a partial pre-funding arrangement for these types of post retirement benefits. Basically, they are requiring all costs and expenses, including liability, to be disclosed and reported on the sponsor agency’s financial statements.

What’s the Problem? This is the first time this requirement has been made through GASB. Many governmental or public supported agencies feel when the actual high costs of these post-employment benefits are reported and published, regulatory legislative reforms designed to reduce or even terminate medical benefit programs for retired public employees will be initiated. Prior to GASB 45 the total cost for post-retirement benefits was in some cases unknown and unrealized not only to the public, but to the plan sponsor. Triple digit inflation of medical costs has created unfunded liabilities that must be investigated and addressed. Primarily, GASB 45 will require all governmental agencies that offer medical insurance programs to open up their medical check books and ledgers for public scrutiny and review.

What is the Solution? In order to comply with the new GASB standard, counties, cities and special districts must have an actuarial valuation to determine the size of their unfunded liability. They must also develop a plan on how the agency expects to pay for these benefits in the future. GASB will no longer allow a “buy now, pay later” type of approach. The new regulations will call for a pre-funded or a pay-as-you-go plan

Investments Board

by Diane Sandoval
Member, LACERA Board of Investments



I hope you are all enjoying your summer and are coping with the heat and humidity. At LACERA, staff is busy gathering the data required to complete their year-end financial reports. The financial reports are scheduled for completion on October 31, 2006.



Many of our members have called RELAC to express concerns about the effect bear markets may have on the LACERA portfolio and, more importantly, if it will affect our pensions. I hope this article will allay any concerns you may have concerning the safety and soundness of the fund. The short answer is we need not worry! We are fortunate because our pension benefits are guaranteed for life. We will receive our pensions in spite of what happens in the stock market.

WE SHOULD NOT WORRY BECAUSE:

- LACERA is a long-term investor, and the Board of Investments has selected a **well-diversified** investment portfolio that includes 30% in bonds and 10% in real estate to mitigate the risks associated with investing in the stock market.
- LACERA is a well funded system. The last actuarial valuation completed as of June 30, 2005 reported a funded status of **85.8%**. The actuarial valuation as of June 30, 2004 reported funded status of **82.8%**.
- It is anticipated that, as a result of approximately \$1.4 billion in investment returns that will be recognized over the next two valuations, our funded status will bring us closer to 90%.
- LACERA’s preliminary ten-year return for the total fund through June 30, 2006 is **9.1%** or **1.35%** above the fund’s minimum return assumption of 7.75%.
- The fund’s market value as of June 30, 2006 is approximately **\$34.5 billion**, an increase of

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continued on p. 11

Live Band

**RELAC'S
8th ANNUAL PICNIC**

Prizes

Bill Hyland Band & Everyone's Favorite Vocalist, Jennifer

SANTA FE DAM – RECREATIONAL AREA #5
15501 E. ARROW HIGHWAY, IRWINDALE
FREE PARKING

OCTOBER 14th, 2006 – 10: 30 A.M. TO 3:00 P.M.

A NEW BARBECUE TEAM

**Wild Fire Barbecue Catering & Competition Team
Old Town Pasadena**

Todd Robinson - Pit Master

**THE BIGGEST EVENT OF THE YEAR
\$8.00 INCLUSIVE**

LUNCH SERVED AT 12:15 P.M.

OLD FASHIONED HARDWOOD SMOKED CHICKEN & RIBS

- Baked Beans
- Corn on the Cob
- Cole Slaw & Potato Salad
- Luncheon Rolls
- Frozen Fruit Dessert
- All Soft Drinks & Beer You Can Drink

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

*Small
American
Flag to first 500*

MEMBERS & ADULT GUESTS

ADULTS ONLY	REGISTRATION FORM	ADULTS ONLY
Member _____ Guest(s) _____		
(Add'l. guests – attach list)		
No. of tickets _____ @ \$8.00 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 at entrance to park. <u>NO admission without advance registration.</u> RSVP by October 9, 2006		
Office Use: Date: _____ Amt. Rec'd. \$ _____ Ck. No. _____		

earn a HIGH

Southland

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take advantage of this
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open. AcceleRate feature is not available
on this certificate special. No additional
deposits accepted during certificate term.
Early withdrawal penalties may apply.
Membership is subject to eligibility.

This advertisement was approved by RELAC and developed by Southland Credit Union as a service to RELAC members and to defray the production costs of this newsletter.

REGIONAL ACTIVITIES

by Alan Chancellor
Chairman, Regional Support

Hi everyone! Your Regional Support Committee sends you greetings and welcomes you to our upcoming regional events.

LANCASTER

The North County luncheon-meeting was hosted by Donna Livermore and our dedicated volunteers. Although I could not attend, by all accounts it was a great success with Mr. Norm Hinkling, Deputy to Supervisor Antonovich, as our guest speaker. Thanks to all who participated in making this once again a memorable event.



OXNARD/VENTURA

Our luncheon-meeting slated for the Oxnard Marina on August 9th will be over and done by the time you are reading this article; however, we will have an update for you in our next edition. We're looking forward to this event as we have not been in the Oxnard/Ventura area for quite some time.

SAN DIEGO

Our luncheon-meeting is planned for September 19, 2006, at the Holiday Inn on the Bay, 1355 N. Harbor Drive, 619.232.3861. This is a beautiful setting on the Bay with nearby attractions such

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Gregg Rademacher Appointed LACERA CEO

On August 9th, at a joint meeting, the Los Angeles County Retirement Association (LACERA) Boards of Retirement and Investments unanimously selected Greg Rademacher as LACERA's next Chief Executive Officer. Rademacher, who is currently Assistant CEO, will replace Marsha D. Richter, who is retiring in October after leading the 34 billion dollar County Retirement fund for the past 12 years. Rademacher was selected after a nationwide search with the assistance of Heidrick & Struggles, a nationally recognized executive search firm.

RELAC would like to take this opportunity to congratulate Gregg Rademacher and to wish him success in his new position. As of the time of writing this article Gregg was scheduled to be the featured speaker at RELAC'S General Membership Meeting on August 17th at the Northridge Women's Club.

RELAC 12th Annual Installation Luncheon

All members, their spouses and guests are invited to RELAC's Twelfth Annual Installation Luncheon, which will be held Friday, January 18, 2007, at the Quiet Cannon Restaurant (Montebello Golf Course Clubhouse), 8901 North Via San Clemente, Montebello, California. RELAC will subsidize 50% of meal costs for members and their spouses. Choices of entrees – either Beef or Chicken – with complete luncheon, tax and tip included in price.

Tickets must be purchased in advance and may be picked up in banquet room entry. No host cocktail hour 11:00 a.m.–12:00 p.m. Luncheon and Program 12:00 p.m.–3:00 p.m. Free Parking.

Make new friends – Have a good time.

RESERVATION FORM Quiet Cannon Restaurant – January 18, 2007

Member _____
Spouse _____
Address _____
City _____ St. _____ Zip _____
Guest(s) _____

(Attach additional sheets, if necessary)

A. ROAST BEEF:

Members/Spouse _____ \$ 7.50/each= \$ _____
Guest(s) _____ \$15.00/each= \$ _____
TOTAL A \$ _____

B. CHICKEN

Members/Spouse _____ \$ 7.50/each= \$ _____
Guest(s) _____ \$ 15.00/each= \$ _____
TOTAL B \$ _____

TOTAL ENCLOSED \$ _____

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

NO LATER THAN JANUARY 10, 2007

Members Spotlight



You Asked for It!!

Last year a questionnaire in the Newsletter asked where the membership would like to go for a one day trip? The overwhelmingly response was to a Casino!!

On November 2, 2006, the RELAC Board of Directors have arranged for a bus to Harrah's Casino in Valley Center, California. We need a minimum of 40 people over the age of 21. The cost is \$10.00 per person and you will receive coffee, donuts and soft drinks.

We will depart at 7:30 a.m. sharp on November 2 from RELAC Headquarters at Fremont and Mission Road, Alhambra, CA.

After a 2 hour bus ride we will arrive at the casino and you will receive a \$5.00 gaming coupon. Lunch is not included but there are 5 restaurants in the casino.

We will depart for Alhambra at 3:00 P.M. Please fill out the coupon below and return it with your \$10.00 reservation by October 25, 2006.

HARRAH'S CASINO Valley Center, CA

Name _____

Address _____

(City) _____

(St) _____ (Zip) _____

Enclose check for \$10.00 payable to:
RELAC
1000 So. Fremont Ave., Unit 15
Alhambra, CA 91803-8802

**Deadline for reservations:
October 25, 2006**

Office Use:
Date Rec. _____ Amt \$ _____ Ck# _____

Sisters Together in Retirement

Sisters Together in Retirement (STIR), a probation women's group, is extending an invitation to anyone interested in joining us on a bus trip to the Viejas Indian Casino in Alpine, CA (located in the Cleveland National Forest near San Diego) on Tuesday, October 24, 2006. The cost of the trip is \$10. Bus boarding will be at two locations: the Loew's Building Supply store at 120th Street and Crenshaw Blvd. and the Park and Ride lot at the 105 Fwy, Lakewood Blvd. exit. For more details and information on this trip, contact either Wivory Brandle, 323-296-2370; Katie Cochran, 310-608-0687, or Helen Walker, 626-335-6431.

Department of Personnel Holiday Reunion

The Old Department of Personnel (DOP) Reunion is scheduled on Thursday, December 28, 2006. If you did not receive a "Save the Date" notice, call 323.931.7345 or send an e-mail to lio1222@comcast.net to request the details. Be sure to provide your mailing address, e-mail address and telephone number.

A Message From Former RELAC Board Member, Jack Gillespie

I turned 90 years old this July but it's a landmark nobody on the RELAC Board thought was possible. Over the many years I was a RELAC Director. I had the pleasure of working with some of the most dedicated people who were a real asset for the Los Angeles County retirees. Like Waldo



Perez and Mr. Bogan who left me the Recreation Committee. As chairman I had Ms. Marayama, Larry Nosco, Jack Hibbs, John Hayes and help from some Board members. I was chairman of the Newsletter and had a very out-going committee who

located the new printer and made suggestions for changes that gave the Newsletter color. I worked with Clara McAdams who was chair of the location and speaker committee. We set up meetings in areas that had a good number in select zip codes. For years I suggested picnic but most of the Board didn't think it was a good idea. Mr. Guyovich, through hard work, was able to get the annual picnic a reality. I enjoyed working with Guy very much; I worked with Dave Kalinger obtaining caps and pens to give out at the meetings. There was no fanfare when I left the area for Northern California and had to leave the Board and the dedicated members and office staff. The several years I had with the RELAC Board and the very talented staff is something I'll always remember! Thanks.



MARRIED 60+
John & Elsie Howse
Married 61 years
July 29, 1945

RELAC NEWSLETTER

Vol 41 - Sept/Oct 2006

Number 5

Retired Employees of

Los Angeles County

1000 S. Fremont Ave.

Unit 15, Alhambra, CA

91803-8802

(626) 308-0532

(800) 537-3522 Fax

(626) 308-2901

E-mail: admin@relac.

org

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Treasurer

Diane Sandoval

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Bill de la Garza

Sol Fingold

John F. Fleming

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Raymond R. Guyovich

Fred J. Miller

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Greg Walia

Emeritus

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Editor: Martin Golds

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However, no responsibility

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in the articles as published.

Office Hours

9:00am - Noon &

4:00pm - 4:00pm

Monday - Thursday

Office Hours Friday

9:00 am - 12 Noon

Closed Saturday,

Sunday &

Public Holidays

Golf News



Los Verdes Country Club Golf Tournament

by Gil Sandoval

82 players played in what started out as cool weather. The low gross was a tie between Harold DeBie and Roger Fiets with a score of 79. There was some confusion at the course as the markers were not placed out on the course for the par 3s. Next tournament RELAC will have its own markers to be placed out by the first group.

Also, next tournament we will begin a Skin game at \$4.50 per player for players who want to participate.

Flight "A" (0-19 Handicap)

Three way tie for first

1st Yonamine, Shig (70)

1st Hamada, Ralph (70)

1st Fiets, Roger (70)

Flight "B" (20-25 Handicap)

1st Perkins, L.C. (63)

2nd Martinez, Carlos (65)

3rd Virgen, Mario (68)

Flight "C" (26-36 Handicap)

1st Fukumoto, Yosh (70)

2nd Guevara, Julio (72)

2nd Kirkman, Don (72)

2nd Phil Sandoval (72)

Flight "D" (Calloway)

1st Taylor, Richard (73)

2nd Clayton, Jerry (74)

2nd Miles, Don (74)

Ladies "All"

1st Clark, Terry (65)

2nd DeBie, Charlene (76)

3rd Hempen, Patsy (77)

Closest to the Pin on 4 Pars*

Men and Women

* None awarded as Los Verdes Management did not place markers on the course as requested. The saved award money will be used to pay appropriate awards to all those who tied as shown above.

NEXT TOURNAMENT

Tuesday, October 3, 2006

Lakewood Golf Course

RELAC Golf Entry Form

Lakewood Golf Course

3101 Carson Street

Lakewood, CA 90712



Tuesday, October 3, 2006

Please Print

1. Name _____

Address _____

City _____ Zip _____

Phone _____

Fees: \$31.00 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 @ \$31 per Golfer. Make checks payable to RELAC Golf.

Mail entry to RELAC GOLF, 1000 So. Fremont Ave., #15, Alhambra, CA 91803-8802

Entry Deadline

September 18, 2006

**ALL CHECKS MUST BE
IN RELAC OFFICE**

For Office Use:

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

News From LACERA

by Janice Golden
Manager, Member Services Division



Why it's Important to Keep Your Beneficiary Information Updated.

Years ago, when I worked for a different County department, the importance of keeping beneficiaries up to date really hit home. One of our employees died as a result of a car accident. Although he had been married for several years, he had not updated his payroll and life insurance beneficiary information. Unfortunately, this meant that his County-provided (active service) benefits including his last regular paycheck, unused benefits payout, and life insurance benefit went to his mother, as the listed beneficiary, instead of his wife. Needless to say, this caused a hardship for the widow. Thereafter, our department instituted a yearly beneficiary information update procedure for active employees.

It is also important for you, as a retiree, to keep your beneficiary information up-to-date with LACERA. When a retiree dies, we must honor the most recent beneficiary information on file.

If you chose option 2, 3, or 4 at retirement, you cannot change your beneficiary. However, if you retired under the Unmodified Retirement Option and you have no beneficiary eligible for a monthly survivor benefit (spouse, domestic partner, eligible child), you may designate a beneficiary to receive a lump-sum payment in the event the total retirement allowance you (the member) received did not equal or exceed your retirement contributions, plus interest.* It usually takes one to three years after retirement for a member to deplete his/her contributions. You may also change your Option 1 beneficiary and your \$5,000 lump-sum death benefit beneficiary at any time.

If you'd like to update your beneficiary information with LACERA, please contact us at 1-800-786-6464, and we will assist you over the phone. Or, if you prefer, you may download a Beneficiary Designation form from the Brochures & Forms section of our website at www.lacera.com. When we have processed your beneficiary update, we'll mail you a confirmation verifying the changes.

If you have any questions or need further information, please contact us. We are here to assist you.

**NOTE: You cannot change your beneficiary (even under the Unmodified Option) if there is a court order requiring an ex-spouse to be named beneficiary.*

New Members



JUNE & JULY 2006

AGRIC COMM/R/WTS & MEAS	LAC+USC MED CTR
Santos, John A.	Chung, Audrey B.
CHIEF ADMIN. OFFICE	MENTAL HEALTH
Sayers, Warren	Delliquadri, Toni C.
Turner, Evelyn	Pierra, Reni S. Jr.
CHILDREN & FAMILY SERV	Stewart-Nolen, Patricia
Hais, Reena	PROBATION
COUNTY COUNSEL	Romero, Rosemary
Kelsey, David B.	PUBLIC LIBRARY
DISTRICT ATTORNEY	Woelfel, Roger
Cross, George	PUBLIC WORKS
DPSS	Acosta, Edmundo Jr.
Bigornia, Cesar G.	Yokoyama, Susuma
DeFoore, Naomi N.	RANCHO LOS AMIGOS
Edwards, Lynetta	Medina, Helen
Hamilton, Maxine	REGISTRAR/RECORDER
O'Neil, Angela M.	Crooks, Hugh E. Jr.
Tang, Ding-Men	SHERIFF
FIRE	Burwell, Maria
Meredith, Michael	Trout, Bryan
Szabo, Phillip J.	Whitehead, Mary E.
Turek, Jack Michael	Wilcher, Patricia J.
HEALTH SERVICES	SUPERIOR COURT
Dorairaj, Salome H.V.	Mackenzie, Helen
Martinez, Consuelo	DEPT. NOT DESIGNATED
Misenas, Sylvia A.	Gonzalez, Alfredo
Muhammad, Arbutus	
HUMAN RESOURCES	AFFILIATE MEMBERS
Robinson, Cathy L.	(Active County Employees)
INTERNAL SERVICES	COMMUNITY & SR. SERVICES
Bell, Daphne L.	Domingo, Carol
Egbert, Donald C.	INTERNAL SERVICES
Grout, Susanne L.	Scotti, William
Reilly, Don K.	Torrez, Norma A.
Smith, LeRoy F.	SHERIFF
Spille, Judith A.	Milby, Celeste
Wilke, Stephen H.	
Wright, Harwood L.	



but will not allow employers to pay on credit. GASB is trying to manage, or better yet, eliminate any unfunded liability.

Should we be Worried? As I mentioned previously, as retired County employees, GASB will probably have an affect on our County sponsored, LACERA administered medical plans. The degree it will have is uncertain at this time. I believe we should be concerned and continue to seek information as it becomes available. Worried? I don't think so. Los Angeles County and LACERA have always been very transparent when dealing with fiscal matters pertaining to budgets, operating expenses, etc. The County recognizes the necessity and importance of good medical plans for their active and retired employees and has always placed a high priority on their funding requirements. I feel confident that the County and LACERA will work out the necessary budgeting arrangements in order to comply with the GASB requirements. We, as recipients and benefactors of these medical plans should be prepared and willing to assist the County on things we can do to reduce and manage rising health care costs while at the same time attempt to maintain the level of quality. RELAC and this writer will continue to keep you informed on matters pertaining to your retirement benefits.

Wishing you and your family a wonderful and happy fall season. Stay healthy and enjoy your well deserved retirement. Until next time and as customary, I leave you with this thought:

"You must not lose faith in humanity. Humanity is an ocean; if a few drops of the ocean are dirty, the ocean does not become dirty."

Mohandas Gandhi



\$2.5 billion from the market value as of June 30, 2005 which was **\$32 billion**.

- The LACERA Board and staff take their fiduciary responsibility seriously and closely monitor the assets that are under their care.

- LACERA staff has a comprehensive **Business Resumption Contingency Plan** in place ensuring that retirees will receive their pension checks in a timely manner following a major disaster.

RV Outing Notes

Janell Clifton & Ed Clifton
Co-Coordinator of RV Club



Another hot summer is almost behind us. Are you ready to go camping with a wonderful group of people? You might find an old friend or make a new one. Maybe an ex-coworker will be there. We will be going to Chula Vista and looking forward to cool breezes and walks along the beach. You can go fishing off the pier or go on an adventure in T.J. Your wagon masters will be Art and Carmen Fisch.

The next campout will be in Indio at Shadow Hills. It's a new campground for us. We are looking forward to being there. Mike and Veronica Reyes will be wagon masters. A golf course is near by and I bet if you try you could find a date shake. Maybe a casino will be within close driving distance. Come spend three days with us and you just might want to become a RELAC RV Club afficianado.

Always remember to bring your table service. You will need it for the regular Tuesday morning breakfast. A business meeting always follows that meal. Be sure to put your extra books in as book exchange is always done. Bingo gifts will be needed for the get-together on Monday evening. Bring Hors D'Oeuvres to share and it will be hosted by your Club Coordinators. If you have any questions you can always call us at (562) 428-3360.

R.V. CAMPOUT RESERVATION

CAMPGROUND

SHADOW HILLS RV RESORT

40-655 Jefferson Street
Indio, CA. 92203

DATES:

October, 23-24-25, 2006

Names:

(Last)

(Retiree)

(Spouse)

Address:

(No.)

(Street)

City:

(State)

(Zip)

TELEPHONE ()

DEADLINE : SEPTEMBER 20, 2006

Make checks for \$100.02 payable to Mike Reyes and mail to:

Wagon Masters:

MIKE AND VERONICA REYES

Address:

14098 BANCROFT CT.

FONTANA, CA. 92336

Telephone:

(909) 357-0145

Additional Nights through the Resort Office \$32.34 per night.

CALL IN ADVANCE (800) 770-2878

Motor Home

Trailer

Length

Letters To The Editor



I have several concerns in life such as the poor level of our educational system; environment and failure to accept personal responsibility for actions, but as a retiree, one that is very important to me are the attempts to erode our public employee benefits.

Jane Almassy
Duarte, CA

Jane, protecting retiree benefits is RELAC's prime objective.

As the spouse of William Glessner, I enjoy reading the Newsletter and appreciate the visit from RELAC Outreach volunteers. I'm always interested in what is happening although I am unable to participate in anything right now. Have reached 88 years and trying for 90 but will be 89 on July 22. Thank you for caring.

Evelyn V. Glessner
West Covina, CA

As every day I live is a blessing, my County retirement helps me to keep on going. So thanks for keeping our L.A. County retirement newsletter up to date.

Dorothy Lynda
Encino, CA

RELAC BOARD OF DIRECTORS & GENERAL MEMBERSHIP MEETINGS

Take particular note of the General Membership 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 are listed on the back page of this Newsletter. A great deal of important information will be given. The Board Meetings listed are all held at the RELAC Office which is located at 1000 So. Fremont Avenue in Alhambra, Suite 0101. The times are 9:30 A.M. to 12:00 P.M. Telephone No. (626) 308-0532 or toll free (800) 537-3522.

BOARD MEETINGS SCHEDULE
September 28, October 26, and
November 30, 2006
All meetings at RELAC office

GENERAL MEMBERSHIP MEETING
December 7, 2006 (1st Tuesday)
Saint Sophia Greek Orthodox Cathedral
1324 S. Normandie Avenue, Los Angeles
(Southwest Corner of Normandie Ave. & Pico Blvd.)
Christmas Program
9:15 A.M. to 12:00 P.M.

I appreciate all that RELAC does for us and even though I have limited vision I still enjoy what I can. Thank you.

Helen L. Marks
Arcadia, CA

I read in the Letters to the Editor that you will waive my dues. I'll be 88 years old on July 5th. Your gifts of a Pocket Calendar and note pads are just great. Thank you very kindly for all the great work you do and blessings on you forever. Warm regards.

Ivan A. Oxford
Kirkland, WA.

I retired from Social Services in 1969 as an Int. Typist Clerk and I now enjoy my retirement checks each month. I moved to Virginia in 2002 and spend my time playing Bridge, have a vegetable garden, belong to the Red Hat group. I have many friends that drive me around and a wonderful daughter who sees to my needs. At 94, I surprise most everyone that I'm so active and they enjoy my company too. Thank you.

Ann Pollendine
Fredericksburg, VA

I truly enjoy reading RELAC, but I never read the letters often. I did discover that when one reached 80 years old RELAC is free. I am 81 years old, born May 13, 1925. Thanks.

Alma M. Wong
Los Angeles, CA

I reading the current newsletter, I learned I am eligible to have my dues waived. I am now 81/born 7/4/26. I retired from the Health Department.

Frank S. Stafford
Washington, UT

I would like to praise the RELAC employees for their excellent job performance. In addition, I would like to praise President Edward C. Morris for the outstanding work he has performed on the RELAC Board of Directors and as an alternate of the LACERA Board of Retirement. I am especially thankful for all the help Ed Morris gave me when I greatly needed help in preparing for my retirement in 1983. He assisted me to choose the appropriate retirement plan, which I consider to be such a blessing today. Now that I will be turning 80 years old on September 3, 2006, I hope and pray that I will enjoy many more birthdays to come. Furthermore, I would like to thank the entire RELAC Board of Directors and members for their hard work in helping to distribute information regarding the best medical plans available. To quote Retirement Board Trustee, Bill de la Garza, "L.A. County retirees have the best medical plans (including prescription drugs) of any County in California. Finally, I am deeply appreciative of the pockets secretary calendar that is sent to me each year. I am looking forward to receiving the 2007 edition. With greatest appreciation.

Mary L. Soto
Monterey Park, CA

Thank you for the letter concerning AFSCME. It gave me the impression, though not a requirement, that it would be a good idea to join this organization. I have not. Also, thanks for all your hard work for the re-marriage after retirement passage. I thought it was dead, but a PPOA letter stated the law was still in effect and would require only the acceptance by LACERA. Is this its true status? I was surprised that the PPOA representative and two unions did not support the measure. Appreciate all you do.

James B. Dodson
Grand Prairie, TX

James, It is true that the law which pertains to re-marriage after retirement is still in effect. However its implementation in Los Angeles County requires action by the Board of Retirement. RELAC has supported implementation, but it is not likely that the Board will act favorably because it has not gone through the collective bargaining process.

IN MEMORIAM



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

**denotes RELAC Members*



September/October 2006

ADOPTION/PROBATION

Fleenor, Mary L.*

ANTELOPE VALLEY REHAB CTR

Smith, Eileen F.

ASSESSOR

Brod, Bella

Ely, Silas J.*

Seeley, Frank C.*

Twitty, William F.*

CHARITIES

Picker, Jerome L.*

CHIEF ADMINISTRATIVE OFFICE

Gaines, Minnie L.

CHILDREN'S SERVICES

Belinkoff, Elana M.*

Decker, Herbert

Hicks, Andrew

Hicks, Evelyn J.*

CHILD SUPPORT SERVICES

Calle, Aura I.

CIVIL SERVICE/PERSONNEL

Molinari, Aldo*

COMMUNITY DEVELOPMENT

Robinson, Wendell*

COMMUNITY HEALTH

Cruze, Virginia G.*

COMMUNITY & SR. CITIZENS

SVCS

Garamella, Catherine T.

Mann, Ernest J.*

DATA PROCESSING

Tanimoto, Tsutomu*

PUBLIC SOCIAL SERVICES

Acuff, Charles E.*

Allen, Ellen P.*

Anderson, Zola A.*

Arnold, Laurine

Barsum, Yusri

Bengal, Eleanor L.*

Boyd, Zelida M.

Condon, Anita*

Cousimano, Melanie

Crosby, Dennis L.

Donaldson, Imogene L.

Duchinsky, Maria*

Fowler, Gertrude*

Garcia, Maria O.*

Graham, John A.

Harris, Gladys F.*

Horton, Lucille M.

Jackson, Margaret M.*

Lum, Yook*

Morgan, Rhoda*

Nunez, Beatrice

Pavlares, Yonne W.*

Polzin, Evelyn D.*

Sarrow, Edward J.*

Sukiasyan, Ellen

Tawdi, Wafik A.

Torgerson, Marianne

Waters, Arthur C.*

West, Margaret E.*

Wightman, Helen C.*

Williams, Robinez*

Wright, Helen*

Woods, Mable L.

DISTRICT ATTORNEY

Bowes, Jerry

Terry, Mary T.*

Vega, Benjamin U.*

ENGINEERS/FACILITIES MGMT

Carpenter, William A.*

Doyle, Vincent A.*

Jenkins, Coleman*

Wright, Larry*

FIRE

Alpi, John F.*

Denzinger, Paul B.*

Hodges, George*

Miller, Rita P.

Whitt, Paul R.*

FLOOD CONTROL DISTRICT

Hurley, Lawrence L.*

Lingenfelder, Rudolph*

HARBOR/UCLA MEDICAL CTR

Casalegno, Eugenia*

High, Jayne K.*

Jones, Lee E.

Lubahn, Anna M.*

Zamboni, Luciano

HEALTH SERVICES

Brooks, Linda V.*

Duzenberry, Helen M.*

Fonseca, Frank*

Green, Elmer L.*

Hyort, Hilda M.*

Imsen, Theodore M.*

Smart, Philip E.*

Stokes, Dorothea W.*

HIGH DESERT HEALTH SYSTEMS

Rodriguez, Zenaida M.

HOSPITALS

McBride, Luella K.*

Moanings, Robert*

INTERNAL SERVICES

Hart, Bernard

Smith, Richard A.

KING/DREW MEDICAL CENTER

Cyrus, Gerald G.*

Harris, Charles E.

Meeks, Elsie*

Mitchell, Viola

Salvatierra, Constantino*

LAC USC MEDICAL CENTER

Cannon, Annie L.

Malkos, Angelo N.

Payne, June

Smith, Wilbert*

Uyehara, Kenneth K.*

Walsh, Lowee L.*

Wynn, Queenie E.

LACERA

Ely, Harriette A.

LIBRARY

Forsman, John D.

Morales, Mary I.

MARSHAL

Colburn, Herman L.*

MECHANICAL

Baker, James L.

Damrell, Aquilla W.*

Tamplin, Robert W.*

MENTAL HEALTH

Vargas, M. J.

MUNICIPAL COURTS

Stahlberg, Joseph H.

OLIVE VIEW HOSPITAL

Gilyard, Gladys E.*

PARKS AND RECREATION

Bailey, Mary L.

Frost, James A.*

Garcia, Manuel

Green, Joseph M.*

Hussey, Paul R.*

La Croix, Edmond

Newman, Thea C.

Nishioka, Masao*

PROBATION

De Soto, Vera A.

Irvin, Murray A.

Jackson, Nathan A.*

Johnson, Ernestine N.

Macpherson, David P.*

Rutherford, Jack O.

PUBLIC DEFENDER

Krause, Marion P.*

PUBLIC HEALTH PROGRAM

Boyd, Cleotha W.

Duran, Emma S.*

Johnson, Ellen S.

Kieu, Dao Q.*

IN MEMORIAM

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

September/October 2006

PUBLIC SAFETY

Carlisle, Irving
Long, Leland B.

PUBLIC WORKS

Martinez, Augustine A.

RANCHO LOS AMIGOS

Braxton, Herman*
Dunbar, Betty R.
Glaude, Ruby L.
Hawkins, Mildred
Rojas, Mary C.
Vidinoff, Nick M.*

REGIONAL PLANNING

McKnight, Arthur L.

ROAD

Hamilton, Robert D.*
Moreno, Edmund M.*
Robeson, Robert W.*

SHERIFF

Avila, Carlos O.*
Barel, Barton L.*
Bassett, Ina J.*
Betancourt, Bennie*
Castillo, Joe M.*
Cotton, Albert
Gleen, Earle R.
Golledge, Richard E.
Hamilton, James N.*
Hensgen, Carl W.*
Jolivet Sr., Sidney R.*
Kavett, Bernard
Kelly, Bobby G.*
Key, Johnnie L.*
Marigny, Clarence
Mills, Ronald D.
Miranda-Lindell, Dolores*
Russell, Luther D.*
Smith, Vivian R.
Williams, Arthur L.*

SO COAST AIR QUALITY MGMT DIST

Balough, Bernard B.*
Wiester, Thomas M.*

SUPERIOR COURT/COUNTY CLERK

Henry, Alvin
O'Connor, Margaret*

TREASURER & TAX COLLECTOR

Johnson, Dorothy P.*

WOMEN'S HOSPITAL

Carrido, Asteria B.*

DEPT NOT DESIGNATED

Allen, James W.
Allerdings, Albert H.
Barbee, Delbert R.
Bass, Rosemarie
Berry, Robert E.
Bizzell, Leola M.
Case, Wilbur M.
Clark, Walter H.
Cook, Elsie B.
Daniels, Milford G.*
Dyer, Robert F.
Edge, Norma M.
Epps, Betty J.
Faulkner, Jack E.
Ferezy, Jerome
Franklin, Archie J.
Friedman, Albert L.
Friedman, Ernest L.
Garland, Walter
Gonzell, Henry L.
Hinds, Robert M.
Jaroch, Ruth A.
Jordan, Victoria H.*
Keltz, Bernice D.
Lampkin, Louise
La Corte, Rose
Le Beau, Louise
Leigh, Frances Q.
Loefke, Elsie
Maggs, Edith R.
Mauch, Ruth E.
McCown, Garrett L.
Randall, Phyllis K.
Rasmussen, Boyd
Reeves, Winifred N.
Salvatierra, Constantilon*
Shipman, Donald R.*
Souder, Sarah E.
Stemson, George L.
Steward, Gene F.
Sussman, Anne*
Swayne, Charline
Tompkins, Leonard E.
Yarbrough, Mardria
York, Pearl D.



Regional Activities cont. from p. 7

as the aircraft carrier Midway, tall ships, inviting seafood restaurants, Maritime Museum, Seaport Village, Gaslamp Quarter and much more. We're looking forward to hearing our guest speaker **Mr. Ed Fox, CEO of Southland Credit Union** provide vital information on Identity Theft. Also speaking will be RELAC Board members discussing the Retirement Board, Investments Board, CRCEA representation in Sacramento, as well as RELAC activities and programs.

For just \$19.00 per person you get all of this plus a great lunch and a shot at our door prizes, to say nothing of the chance to meet old friends and share some laughs. We hope to see you there – just complete the Reservation Form below and mail to RELAC with your check. Bring a guest, perhaps a fellow LACO retiree who is not a member of RELAC, and we'll try to recruit them for membership.

Doors open at 11:00am with lunch at noon. Self-parking for the day is available at the hotel at no charge (identify yourself as a RELAC guest). If you plan to stay overnight please call the RELAC office for discount room information. Join us for a fun-filled and informative luncheon meeting – we're looking forward to seeing you there.

Next Las Vegas Meeting is March 22, 2007

SAN DIEGO REGIONAL SUPPORT LUNCHEON SOCIAL

September 19, 2006
HOLIDAY INN ON THE BAY
1355 N. Harbor Drive
(619) 232-3861

Member: _____

Guest: _____

Address: _____

City _____ State _____ Zip _____

Telephone: (_____) _____

SOCIAL: 11:00 A.M. • LUNCH: 12:00 NOON

Chicken _____ @ \$19.00 ea = \$ _____

Meatless Lasagna _____ @ \$19.00 ea = \$ _____

TOTAL ENCLOSED \$ _____

Make checks payable to RELAC and mail by
September 11, 2006

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

For Office Use:
Date: _____ Amt: _____ Ck# _____

For Sale

Mobile Home Park in Sweet Home, Oregon. For info, please call Richard or Leland Block at 503-470-9100.

Rose Hills Memorial Park. Whittier, CA. Burial Plots. Lot # 2291, Numbers 1 and 2, Garden of Affection. \$1900 each or both for \$3,600. Buyer to pay transfer fee. (805) 733-1942.

Forest Lawn Memorial Park, Covina Hills. Section in Valor. 1 grave site, lot #144. Valued at \$2,350. Will sell for \$2000 OBO and buyer pay transfer fees - \$100.00. Also veteran's grave beside it, available at no cost except, endowment care. (951) 301-8126 or (951) 385-9959.

Forest Lawn - Hollywood Hills. 1 lot, Blessed Assurance. Valued at \$2600. Asking \$2000. Please call (818) 343-0111.

Forest Lawn, Glendale. One burial site. Located in "Eventide". Lot #792, grave site #1. Valued at \$5,000. Selling for \$3500. Call Carol Lancey (949) 388-4144.

Share. Orlando, FL. 3 bdrms. Odd year. "Westgate Resorts". Asking \$10,500 OBO. Further info call D. Gonzalez - (323) 585-4914 after 1 p.m.

Hoveround Power Chair. Model MPV-2. Less than 8 hrs. total use. In storage last 8 years - Excellent condition. New gel cell batteries. \$600 OBO. (562) 428-3360.

Rose Hills Burial Plots. 4 side x side. Located in Garden of Affection. Value \$3100 each. Sell all 4 for \$8000. You pay transfer fee. (562) 428-3360.

Holiday in Palm Desert: Fri., Sat., & Sun., - \$750.00 3 bdrm, 2 BA home, 12 minutes from Fantasy Casino. Palm Springs shops and restaurants. Swimming pool, pool table. Park down the street. Extra beds. On golf course. Call (949) 378-6100. S. French.



Touring With Great Western

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Don't forget to ask for your RELAC discount!

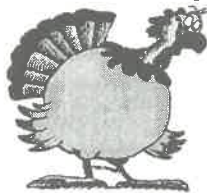
CSI# 1016229-40

THANKSGIVING IN BRANSON, MO

5 DAY AIR/LAND TOUR

DEPARTS NOVEMBER 21, 2006

- * R/T Air LAX/Springfield, MO* Airport Transfers
- * Deluxe Motorcoach Transportation
- * 4 Nights Hotel Accommodations
- * 9 Meals: 4 Buffet Breakfasts, 4 Dinners, 1 Lunch
- * 4 Evening Shows - 4 Morning Shows - 1 Matinee
- * Branson Scenic Railroad
- * Stone Hill Winery Tour
- * Tax & Baggage Handling



Double Per Person: \$1449.00

Single: \$759.00



Wonder Valley Ranch 4-Day Motorcoach Tour

DEPARTS DECEMBER 30, 2006

Join the fun as we ring in the New Year with a lavish buffet, dancing, games and a midnight toast. This is a fun-filled package complete with a side trip to Sequoia/Kings Canyon National Parks (weather permitting), Ranch activities, hosted happy hours and evening programs.

Dbl. Per Person: \$649.00 Sgl.: \$769.00



Per Person Double: \$195.00 Single: \$235.00

Tour Price Includes

- * Deluxe Motorcoach * One Night Hotel Accommodation
- * 3 Meals: 1 Continental Breakfast, Lunch at Madonna Inn
- Dinner at McLintocks * Guided Tour of Arroyo Grande
- * Guided Tour of the Pismo Beach Monarch Butterfly Groves
- * All Taxes and Baggage Handling * Driver's Gratuity

General Membership Meeting



Holiday Entertainment

CHRISTMAS CAROLS

Thursday, December 7, 2006

St Sophia Greek Orthodox Cathedral

1324 So. Normandie Avenue

Los Angeles, CA

(Southeast corner of Normandie & Pico Boulevard)

9:15 a.m. – FREE Coffee and Donuts

10:00 a.m. – Holiday Festivities Begin

Featuring again the Bill Hyland Band

Retiree Information from LACERA & RELAC

DOOR PRIZES SEE'S CANDY DRAWING

You will need your RELAC Membership Card

YOU ARE INVITED
TO BRING CANNED GOODS
FOR THE
SAINT SOPHIA
CHRITMAS FOOD DRIVE



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
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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

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

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