Hello, fellow LACERA members! I’m excited to introduce myself as your new Chief Executive Officer. Like many of you, I’ve spent my entire career in public service to the communities and residents of Los Angeles County. I understand firsthand how important it is to not only keep LACERA and the pension fund robust, stable, and productive, but to set even higher standards of success in fulfilling our mission.

Our service to the community is a calling, not just a job. That’s why I’m simultaneously humbled and proud to have this opportunity to make a difference in your lives by ensuring your financial security and enhancing your benefits. In future issues of Spotlight, I will be updating you on our ongoing projects and new initiatives, but to start things off, I’d like to share with you what you can expect from me, and my first action items as I come on board.

Laying the Groundwork
The foundation of my leadership philosophy is built on mutual trust,
Season's greetings, LACERA members! Another year has quickly come to an end. I hope you were able to spend quality time with your loved ones and enjoy memorable celebrations.

The end of the year is always a busy time at LACERA, because we are gearing up for our busiest time of the year: the retirement season we affectionately call March Madness.

Of course, that’s not all we’ve been up to. Let me bring you up to speed on our latest developments.

**New CEO Appointed**
Welcome aboard to our new Chief Executive Officer Santos Kreimann, whose appointment was effective November 16. Mr. Kreimann was selected unanimously in a vote by both Boards on November 6, after a thorough recruitment, interview, and selection process. As this issue of Spotlight went to print, the management team had already met with our new CEO, and we look forward to supporting him in his efforts of maintaining LACERA’s status as a premier pension plan.

I want to give special thanks to LACERA Chief Counsel Steve Rice for his steadfast, calm leadership during this transition period. He carried out the extra responsibilities of CEO with skill and the utmost integrity these last several months.

**LACERA News**
In August, Trustee Shawn Kehoe was reelected as the Board of Retirement Seventh Member (safety) and Board of Investments Fourth Member (safety), and Trustee William Pryor was reelected to the Board of Retirement as the Alternate Safety Member. Congratulations to both, and thank you to all of our safety members who participated in this test run by the County for electronic LACERA elections. Our Boards will be providing feedback to the County during its evaluation of whether to use e-voting for future LACERA elections.

Here are updates on the strategic goals outlined in my previous article. Staff have defined four phases for the case management system project, and in October, the timeline was presented to the Operations Oversight Committee. The lacera.com redesign team is proceeding with the next project phases—user testing of the proposed navigation design, a content audit, copywriting, and implementing a new content management system—and is still projecting an early 2020 launch date. Also, the expanded, revamped Retirement Application and Summary Form (formerly the Retirement Benefit Estimate) is being tested for clarity and user-friendliness with members; we are in the process of selecting a vendor for the new Annual Benefit Statements; and we have made steady progress on finalizing payroll codes with the County. Additionally, we are working on selecting a new vendor for our check and automatic deposit receipt printing and mailing. Suffice it to say, there’s a lot going on around here!
I’m also proud to announce that we have completed the 2019 Comprehensive Annual Financial Report (CAFR) and Popular Annual Financial Report (PAFR). The CAFR is a big undertaking requiring the collaboration of many divisions as well as our outside consultants, and I would like to recognize our Financial and Accounting Services, Investments, Retiree Healthcare, Communications, Legal, Internal Audit, and Benefits divisions for their hard work on this project. While the enclosed PAFR provides you a snapshot of our pension and Other Post-Employment Benefits (OPEB) funds, I encourage you to take a deeper dive into the CAFR (posted online) for its wealth of financial, actuarial, statistical, and investment information. In addition to 29 consecutive Government Finance Officers Association awards for the CAFR, and 20 for the PAFR, we have also just received our 17th consecutive Public Pension Coordinating Council award as this issue goes to print.

Good Deeds
LACERA staff members have gone above and beyond to support our members and our community over the last several months. Whether preparing members for retirement, adopting a family for the holidays, or walking to end Alzheimer’s, they have exemplified the spirit of giving and the shared values of our organization. Volunteer activities are part of what makes working at LACERA so special, and I am really proud of our employees who work so hard to give back to the community. See our Accomplishments section on page 6 to read more about their efforts.

Signing Off
This will be my last From the Executive Desk article, as our new CEO will be taking the helm starting with the next issue of Spotlight. It has been an honor to keep you informed about what’s been happening at the organization these past months. Welcome to 2020! I am excited about the new year, new leadership, and new opportunities we will be exploring together.

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The L.A. County Department of Consumer and Business Affairs (DCBA) Dispute Resolution Program is now accepting applications for retired individuals interested in becoming a volunteer mediator. Our nationally recognized program provides a unique and valuable opportunity to learn mediation techniques that can be utilized in your community.

As a volunteer with DCBA’s Dispute Resolution Program—which recently earned an Achievement Award from the National Association of Counties (NACo) for our innovative application of technology—you will work hands on in learning the mediation process. DCBA volunteers will learn the different types of consumer and business complaints that result from transactions in the marketplace.

We train our candidates at no cost. As a DCBA volunteer, you will be prepared through our mandatory mediation training, where you will learn the eight-stage mediation model, conflict theory and styles, mediator communication skills, interest-based negotiations, collaborative problem solving, the mediator’s role, and principles of conflict resolution.

DCBA asks that interested participants commit to at least four consecutive hours of volunteer service each week for a total of 150 hours.

Want to join this award-winning team of mediators? Email us at volunteer@dcba.lacounty.gov to find out about joining us.
Message from Our New CEO cont’d from pg. 1

My LACERA Updates: Upload PDFs and Purchase Service Credit

At LACERA, we are committed to providing you with new and up-to-date methods to make your retirement process more convenient. My LACERA was updated in October to allow you to upload necessary PDF documents to your account and to apply to purchase service credit online. Once you log on to your My LACERA profile, you can easily access these options by clicking on the “Uploads” or “Purchases” links on the top right-hand corner of the page.

Direct Deposit: Easy and Safe

If you haven’t already, join the majority of LACERA retirees who have enrolled in the safest and most convenient way to get your retirement benefit. With Direct Deposit, your money will automatically be electronically deposited into your checking or savings account on the last business day of each month.

Two Ways to Enroll or Make Changes Today:

1. Log on to My LACERA to complete an online form.
2. Call us at 800-786-6464. Have your routing and account numbers ready!

New Video Highlights LACERA Members and Staff

As LACERA and its membership continue to grow, we remain committed to hearing your stories. Our communications team has produced a new video focused on our real members and staff. We are proud to share the stories of members like you, because your success is our success!

Visit lacera.com to see new video testimonials from both LACERA staff and members.

My first order of business as LACERA’s CEO is to meet with our managers, employees, Boards, service providers, and members and their families. By the time you receive this issue of Spotlight, I will have completed these initial meetings and gained a greater understanding of each group’s priorities, challenges, and the ways we can improve service to our members.

My next action items are to fill the key vacant positions of Assistant Executive Officer, Chief Financial Officer, and Human Resources Director; thoroughly analyze what we do at LACERA and how we do it; and make immediate adjustments while developing long-term goals and action plans. The latter includes reestablishing our strategic goals while supporting projects currently underway; reviewing annual business plans and budget request processes to boost efficiency and align resources; creating strong internal communications protocols and resetting performance standards; and other operational priorities.

Let’s Go

Thank you for this opportunity to serve you. I look forward to working together with LACERA’s professional, dedicated staff members, partners, and stakeholders to lift LACERA to even greater achievements—keeping you posted along the way. Now, let’s get to work!

The Kreimann family has a long history of service and deep roots in L.A. County. L to R: Santos’s brother Max, brother-in-law Henry Roman, sister Ressie Roman, daughter Molly, and wife Trisha.
Steps to Prevent Opioid Abuse and Save Lives

Every day in the United States, 44 people die from an accidental overdose of prescription opioids. In L.A. County, 60 percent of all prescription overdose deaths involved opioids. There were 587 county opioid overdose deaths in 2018 alone.

The opioid epidemic is more widespread than ever and, sadly, many of us know someone who is addicted to, or perhaps has even died from, prescription opioids like OxyContin or codeine, or nonprescription drugs like heroin. The Safe Med LA coalition is a Department of Public Health-led, countywide community coalition working to end opioid overdose deaths in L.A. County. Participation is open to all members of the community. We encourage you to visit our website at safemedla.org to learn more about our various action teams and initiatives, events, and resources.

There are simple steps you can take to prevent opioid addiction or overdose in your home and community. The following information can be found on the safemedla.org website under Resources, in addition to the direct links provided at right.

**Safe drug disposal:** If you have old, unused prescription medications, safely dispose of them so they do not get into the wrong hands. The L.A. Department of Public Works, most pharmacies, and the federal Drug Enforcement Agency have Drug Take Back days. Visit [www.dpw.lacounty.gov/epd/hhw/pharmaceuticals](http://www.dpw.lacounty.gov/epd/hhw/pharmaceuticals) for more information.

**Naloxone (Narcan®):** This is an opioid overdose reversal medication that does not require a prescription and is available at many retail pharmacies. Anyone who has received training to administer naloxone can provide assistance in the event of an overdose. A list of pharmacies that carry naloxone and offer training resources is available online at [www.safemedla.org/resources2.html](http://www.safemedla.org/resources2.html).

**Treatment:** If you or someone you know struggles with opioid dependence or addiction, treatment works and recovery is possible. Consider speaking with your doctor about Medication for Addiction Treatment (MAT). MAT provides those experiencing addiction a chance at recovery by reducing cravings and preventing the physical effects of withdrawal. More information can be found at [www.publichealth.lacounty.gov/sapc/mat/patients.html](http://www.publichealth.lacounty.gov/sapc/mat/patients.html).

Updated Community Property Guide Available

LACERA has redesigned and updated its Community Property Guide to assist LACERA members involved in a dissolution of marriage, legal separation, or termination of a domestic partnership.

This guide is designed to be used as a reference, providing general information to members and their legal counsel about the process, requirements, and methods of dividing LACERA retirement benefits in the event of a dissolution. It also contains a sample court order to direct the division of a member’s retirement benefits, a sample waiver of community property interest, sample language to be included in all non-California court orders, and frequently asked questions.

You can order a physical copy of the Community Property Guide (or any LACERA form or brochure) and we will mail it to you at no cost, or you can download it. Visit the lacera.com Brochures and Forms page, and click on Change Your Personal Information, or type the following link in your browser: [www.members.lacera.com/lmpublic/forms/order_now.xhtml](http://www.members.lacera.com/lmpublic/forms/order_now.xhtml)

If you want more information about community property laws and how they may affect your LACERA benefits, visit [www.lacera.com/benefits/community_property.html](http://www.lacera.com/benefits/community_property.html).

**PAFR Enclosed: Our Financial Condition, at a Glance**

This year’s Popular Annual Financial Report (PAFR) is enclosed for your review. The PAFR includes LACERA’s financial condition and accomplishments for the fiscal year 2018-2019. We encourage you to spend some time reading up on the financial status of our pension plan and retiree healthcare program, and see how the trust funds are performing. Our full Comprehensive Annual Financial Report (CAFR) is available on lacera.com.
Board Members Kehoe and Pryor Reelected
In August, elections were held for LACERA’s Board of Retirement and Board of Investments. Incumbent trustees Shawn Kehoe and William Pryor were reelected as the Seventh Member and Alternate Safety Member of the Board of Retirement, respectively. Mr. Kehoe was also reelected as the Fourth Member of the Board of Investments. They will begin their new terms on January 1, 2020, and serve through December 31, 2022.

Mr. Kehoe currently serves as the Board of Investments Chair, Operations Oversight Committee Chair, Joint Organizational Governance Committee Vice Chair, and also sits on the Disability Procedures and Services Committee.

This election marked the first time the County utilized telephonic and online voting for LACERA’s elections. Future use of this voting technology will be evaluated by the County, with input from LACERA’s Boards.

Board and Staff Members Participate in Fall SACRS Conference
The State Association of County Retirement Systems (SACRS) Fall Conference was held November 12 through 15 in Monterey this year. SACRS is composed of 20 independent county retirement systems created as part of the County Employees Retirement Law of 1937 (CERL), and it holds two networking and educational conferences per year.

On November 12, Board of Investments member Gina Sanchez moderated the trustee training “Building a Stronger Board Culture Through Effective Leadership.” Subject matter experts Sevan Simonian (Retirement Benefits Specialist III, Benefits Division), Theodore King (Section Head, Benefits Division), and Arlene Owens (Acting Assistant Division Manager, Quality Assurance and Metrics Division), presented and moderated the Disability/ Ops Breakout session “Are You Providing Good Member Service? How Do You Really Know?”

On day two, Senior Staff Counsel Frank Boyd moderated the Attorney Breakout session; Principal Auditor Leisha Collins was a panelist for the Internal Auditors’ Pension Fraud Breakout session; and Members Services Section Head Carlos Barrios moderated the Ops/ Benefits and Disability Breakout session “Reciprocal Disability: Lessons Learned Over the Past Year.”

Both of the “Reciprocity, Do I Get It?” sessions on November 14 included LACERA participants. Legislative Affairs Officer Barry Lew was a speaker, and Senior Staff Counsel Fern Billingy was a moderator for part one, focused on legal issues. For part two, Benefits Section Head Louis Gittens spoke on the panel. Also that afternoon, Assistant Executive Officer JJ Popowich spoke at the meeting of the Education Committee, which he chairs.

LACERA representatives play ongoing leadership roles in SACRS, currently serving in the following capacities: Trustee Vivian Gray is the SACRS Vice President, Program Committee Chair, and sits on the Bylaws Committee alongside Herman Santos and Johanna Fontenot; Leisha Collins is on the Audit Committee; JJ Popowich is the Education Committee Chair; and Steve Rice is on the Legislative Committee.

LACERA Receives PPCC Award
In November, the Public Pension Coordinating Council (PPCC) awarded LACERA with the Public Pension Standards 2019 Award, in recognition of meeting professional standards for plan funding and administration as set forth in the Public Pension Standards. These standards are intended to reflect minimum expectations for public retirement systems management and administration and serve as a benchmark by which all defined benefit public plans should be measured. LACERA is a 17-time recipient of this important award.

LACERA Marches Together in the Walk to End Alzheimer’s
On the morning of November 2, LACERA staff members, friends, and family walked 2.2 miles through the Los Angeles Zoo to make a difference in the lives of those affected by Alzheimer’s disease.
The Alzheimer's Association organizes the annual event with the stated goal of raising awareness and funds for research and support. Boasting 28 members, Team LACERA helped to raise $2,660, 25 percent more than its goal.

LACERA Receives Institutional Trailblazer Award
On November 19, LACERA received the Institutional Trailblazer Award from the Toigo Foundation at a gala in Los Angeles. The Toigo Foundation's mission is to “foster the career advancement and leadership of underrepresented talent by creating mechanisms for greater inclusion from the classroom to the boardroom.” Two LACERA staff members in the Investments Division, Cindy Rivera and Didier Acevedo, are Toigo Fellows.

LACERA Accomplishments cont’d

Welcome to the Investments Office. We are responsible for overseeing, administering, and implementing the policies and decisions of LACERA’s Board of Investments, including developing and recommending prudent investment policies and risk management strategies to assist LACERA in achieving the Board’s established objectives. Our team of nearly 40 staff members and eight distinct sections—Real Assets, Hedge Funds, Private Equities, Global Equities, Fixed Income, Portfolio Analytics, Real Estate, and Corporate Governance—takes seriously our commitment to provide for those who have invested their careers with the County of Los Angeles. Our strategy is designed to ensure the fund is robust, and we are well diversified to minimize the risk of loss and maximize the rate of return.

Jonathan Grabel, Chief Investment Officer

Pull Up a Chair With: Investments Division

Fraud Alert From the D.A.’s Office
Scammers Use Robocalls to Steal Personal Information

If you answer the phone and hear a recorded message, it’s probably an illegal robocall.

In the Robocall Scam, criminals bombard people with automated phone calls, falsely claiming to represent a business or government agency. The goal of the caller is to get victims to reveal confidential personal information, which can lead to identity and financial theft.

Tips:
• Hang up and don’t press any numbers during the call.
• Don’t trust caller ID—robocalls may appear as local phone numbers.
• Check for call-blocking options on your phone and from your service provider.

Visit lacera.com/about_lacera/fraud_alerts.html for a video link with more details.

“I am not young enough to know everything.” – Oscar Wilde

800-786-6464
Beware the Holiday Blues

The holiday season is a time for joy, celebration, and connection with family and friends. But for some individuals—especially older adults—December can bring sadness and isolation.

Sometimes distance from family, memories of lost loved ones, and physical ailments or illness can make it difficult to take part in holiday festivities. For some people, isolation and the holiday blues can lead to a further decline in health, depression, or cognitive ability.

Try not to let the blues dampen your holiday season. Here are some practical steps you can take to keep spirits up, both for self-care or caring for a loved one who may be feeling down this winter.

Keep an eye on changes in mood. If you’re beginning to feel blue, the first step is to notice any changes: Are you stressed? Is your energy lower than usual? Are you feeling a little sad or lonely? Are you procrastinating on projects or isolating yourself socially? Acknowledge your feelings and try to find an outlet for them. Remind yourself that it’s perfectly normal to feel a bit down during the holiday season, especially when the days are short and the nights become longer. Being aware of your feelings is the first step to finding relief. Writing in a journal or sending a letter can also help.

Reach out to family, friends, or neighbors. Often, just talking to someone—such as a friend or family member—can be a powerful remedy to the holiday blues. You can call or video chat with your loved ones who live far away to say hello. On the local front, find out what activities are being held in your community or religious group, or invite a neighbor and their family over for tea and cookies. Making connections and conversation with others is one of the most effective ways to lift your mood.

Spend time with animals. Social interaction is important to one’s mental and emotional health, but it isn’t limited to people. Spending time with dogs, cats, and other animals can provide an emotional lift that many older adults may need during the holiday season. Visiting with dogs has been found to reduce an individual’s anxiety, stress, and depression, and creates an overall sense of wellbeing. Studies on pet therapy have also shown its added bonus of boosting interaction and reducing feelings of depression in people with dementia-related conditions.

Stay active. One of the most effective ways to combat depression is to take up some form of exercise or physical activity. Exercise has been proven to improve the symptoms of depression in older adults and can also boost memory and cognitive performance. You could join a group fitness class, walk and count your steps around...
the neighborhood, or try something you can do at home like chair yoga. Any type of physical activity that you enjoy will be a great way to get endorphins flowing and improve your mood.

**Engage in your favorite hobbies.** A favorite hobby—such as reading, painting, listening to music, writing, baking, or some other passion—can help take your mind off of difficult thoughts or feelings. Be sure to continue your normal, regular activities, even if your motivation is low. Holding on to personal interests and hobbies helps maintain a sense of identity and fulfillment as we age, and is also important for people experiencing memory loss.

**Give back.** Volunteering in your local community is an excellent way to connect with others and feel good about making a valuable contribution. There are many causes and organizations seeking volunteers over the holiday period and beyond. You can find volunteering opportunities in your area on volunteer websites such as VolunteerMatch (volunteermatch.org) or L.A. Works (laworks.com).

**Find help.** Most importantly, if you find yourself persistently sad, lethargic, or anxious—or if you are experiencing other symptoms of depression—seek professional help right away. You can start with your primary care health provider, who can diagnose and treat any underlying health conditions. You may also consider the help of a mental health professional. While friends and family are important support systems, some older adults have difficulty telling loved ones their true feelings for fear of burdening them.

If you are in crisis, you can reach out to the L.A. County Department of Mental Health Services, which offers the following resources 24 hours a day, 7 days a week:

- **ACCESS Line:** (800) 854-7771. Speak with a trained staff person to get immediate help with crisis counseling or referrals to agencies and resources that can serve your needs.
- **Crisis Text Line:** Text “LA” to 741741. Connect with a trained crisis counselor to receive free crisis support via text message.
- **211 LA County:** Dial 2-1-1 within Los Angeles County. As the hub for all types of health, human, and social services in Los Angeles County, the line provides callers with information and referrals to the services that best meet their needs.

Sources: Simple Tips to Combat the Holiday Blues (2019), Seniors at Home (www.seniorsathome.jfcs.org)

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**Focus on Financial Health: Fall Workshop**

Thanks to everyone who attended the fall Staying Healthy Together workshop on September 17. The event was a great success! Nearly 500 members learned from our featured speaker presentations about estate planning and how to avoid elder abuse and real estate fraud. Members also participated in a variety of health- and wellness-related activities sponsored by our health plan partners, such as blood pressure and glucose screenings, flu shots, and chair massages. LACERA is excited to offer another wellness workshop coming in the spring of 2020. Stay tuned for more details on the date, location, and topic. Watch your mailbox for an invitation, and be sure to visit lacera.com for updates. We look forward to seeing you there!

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**2020 Medicare Part B Premium Verification**

Attention members enrolled in a LACERA-administered Medicare Advantage Prescription Drug (MAPD) plan such as Kaiser Permanente Senior Advantage, Cigna HealthSpring Preferred Rx (Phoenix, AZ), SCAN Health Plan, UnitedHealthcare (MA), or Medicare Supplement Plan (Anthem Blue Cross III):

If you and/or your eligible dependent(s) have received your 2020 Medicare Part B Premium Amount verification from Social Security or Medicare and are currently enrolled in any of the plans listed above, you may send a copy to LACERA now. Upon approval by the Board of Supervisors to continue the Medicare Part B Premium Subsidy Program, LACERA will mail a detailed Medicare Part B Verification Notice to members. Stay tuned for more information.

cont’d on pg. 10
Healthy Recipe:

Wine & Tomato Braised Chicken

Chicken thighs slow-cook in a simple, herb-infused tomato-and-wine sauce. The bone-in thighs give it plenty of hearty flavor, and cooking them without the skin keeps the dish healthy. There’s plenty of sauce, so serve it over pappardelle or brown rice.

Makes 10 servings; dairy free, gluten free, low calorie, and low carbohydrate

Ingredients

- 4 slices bacon
- 1 large onion, thinly sliced
- 4 cloves garlic, minced
- 1 teaspoon dried thyme
- 1 teaspoon fennel seeds
- 1 teaspoon freshly ground pepper
- 1 bay leaf
- 1 cup dry white wine (If you prefer, substitute 1 cup reduced-sodium chicken broth mixed with 1 tablespoon fresh lemon juice for the wine.)
- 1 28-ounce can whole tomatoes, with juice, coarsely chopped
- 1 teaspoon salt
- 10 bone-in chicken thighs (about 3 3/4 pounds), skin removed, trimmed
- 1/4 cup finely chopped fresh parsley

Preparation

Prep time: 45 minutes
Cook time: 3 hours on high; 6 hours on low

1. Cook bacon in a large skillet over medium heat until crisp, about 4 minutes. Transfer to paper towels to drain. Crumble when cool.

2. Drain off all but 2 tablespoons of fat from the pan. Add onion and cook over medium heat, stirring, until softened, 3 to 6 minutes. Add garlic, thyme, fennel seeds, pepper, and bay leaf and cook, stirring for 1 minute. Add wine, bring to a boil and boil for 2 minutes, scraping up any browned bits. Add tomatoes and their juice and salt; stir well.

3. Place chicken thighs in a 4-quart (or larger) slow cooker. Sprinkle the bacon over the chicken. Pour the tomato mixture over the chicken. Cover and cook until the chicken is very tender, about 3 hours on high or 6 hours on low. Remove the bay leaf. Serve sprinkled with parsley.

Make ahead tip: Prepare Steps 1 and 2; cover and refrigerate bacon and sauce separately for up to 1 day. To finish, bring the sauce to a simmer and continue with Step 3. The cooked chicken and sauce can be refrigerated for up to 3 days.

Nutrition information per serving:
240 calories; 12 g. fat (3 g. saturated); 2 g. fiber; 5 g. carbohydrates; 24 g. protein; 18 mcg. folate; 84 mg. cholesterol; 2 g. sugars; 0 g. added sugars; 513 IU vitamin A; 13 mg. vitamin C; 49 mg. calcium; 2 mg. iron; 395 mg. sodium; 371 mg. potassium.

Source: EatingWell Magazine, January/February 2011

Public Service Announcement

Volunteer Opportunities at the Veterans Home of California

If you enjoy helping veterans and want to make a difference, Veterans Home of California West Los Angeles has an array of rewarding volunteer opportunities. As a volunteer, your contribution not only impacts veterans and staff but the greater community as well. There is a volunteer program that’s right for you! For information call Pamela White, Coordinator of Volunteer Services, at (424) 832-8554, or email her at pamela.white@calvet.ca.gov.
The ideal drink to enjoy on a chilly night under a cozy blanket, a cup of hot cocoa is the perfect answer for the winter blues and even has its own National Day, tastefully observed on January 31 each year. But do you know its long and interesting history?

• Made with ground cacao beans, hot chocolate was first brewed by the Mayans around 500 BCE. Called xocólatl (which is where we get the word chocolate), cacao beans also served as currency in some pre-Columbian Mesoamerican civilizations.

• The explorer Hernán Cortés first brought cacao beans back to Europe in 1528. Hot chocolate quickly became popular in Europe and was used medicinally to treat illnesses of the stomach and liver until the 19th century.

• Research has shown that oxalic acid, a naturally occurring antioxidant found in cacao, can reduce the risk of heart disease. Additional positive health effects may include improved circulation and benefits to the cardiovascular system.

Sources: National Geographic, Wired, Exploratorium, Science Daily
Email: welcome@lacera.com

Editor’s Note: Spotlight on Retirement is published by the staff of LACERA and is for general informational purposes only. Consult with professional advisors regarding legal, tax, and/or medical matters; LACERA does not offer legal, tax, or medical advice.