YOUR SECURITY, OUR CONCERN
SAFELY STORING HAZARDOUS MATERIALS IN YOUR HOME, PART 1

Many common household items are potentially hazardous if stored improperly or if they fall into the wrong hands. Of the nearly 2.2 million poison exposures reported in 2015, 93 percent occurred in a residence, so it’s important to identify and properly store potentially harmful materials to ensure safety for yourself and others in your home. Hopefully, you already know and utilize safe storage practices, but in this and subsequent issues of Spotlight, we will list potential sources of harm and ways to mitigate their danger, starting with medications and personal care products.

Up, Up, and Away: Medications and Personal Care Products
Statistics from the National Capital Poison Center in 2015 showed that 47 percent of poison exposures involved children under the age of six, with...
From 1938 to 1971, LACERA’s structure, which still exists today, was established and refined. First, Los Angeles County’s Board of Supervisors set up the Board of Retirement, and the following year LACERA was formed to administer the County’s pension trust fund with guidance from the newly formed board.

Throughout the ’40s, ’50s, and ’60s, LACERA defined and/or started processes for disability retirement, service credit purchasing, and reciprocity benefits. Also, LACERA membership was separated into two main types: safety and general.

In 1971, LACERA’s Board of Retirement started LACERA’s Retiree Healthcare Benefits Program. That same year, the County Board of Supervisors organized LACERA’s Board of Investments, which has been overseeing LACERA’s investment policy and objectives since its formation.

The Digital Age and Improved Member Service

With the introduction of the World Wide Web in 1989, a huge shift in business practices rippled throughout the world, including at LACERA. Before 1990, LACERA’s general ledger was still manual — a three-foot-long accounting behemoth. Throughout the ’90s, technological advances at LACERA moved forward rapidly, beginning with launching the active database and retiree payroll systems in 1990 and 1991, respectively. LACERA’s first mainframe computer came along in 1995, allowing the support of numerous workstations, critical applications, bulk data processing, and transaction processing. By 1998, LACERA had scanned all member files and destroyed paper.
copies, and by 2000, lacera.com was up and running.

Improved member services went hand in hand with the enhanced digital capabilities. The Call Center that exists today got its start in 1991, with incrementally better service for our members as the years went by and technology allowed for metrics and logging. The creation of an online retirement calculator in 2001 allowed members to estimate when it was best for them to retire. By 2008, the online calculator had become a sophisticated Retirement Benefit Estimate tool using members’ actual unique data (plan type, years of service, salary, etc.) to assist in their retirement calculations.

**In-Person Communication**
Outside the technological realm, LACERA has refined and strengthened the quality of its in-person communication throughout the years. In 2004, LACERA began hosting the biannual Employer HR Conference, which provides employers with the information they need to educate their employees (our active members) about retirement.

LACERA has hosted pre-retirement workshops for active members since 1991, and in 2006, we introduced Saturday workshops for our members who are unable to attend during the week. These workshops include one-on-one counseling opportunities. Of course, we want to communicate with our retired members, too, which is why in 2007 we started the Staying Healthy Together program, which provides valuable wellness information and workshops to help retirees stay connected with us and each other.

**Forward Thinking**
From our inception in 1938 to now, we have been a forward-thinking association, constantly integrating new technologies into our business procedures and enhancing the scope and quality of services we offer our members. While the methods we’ve used to accomplish our work have varied widely throughout time, our mission to produce, protect, and provide the promised benefits remains a constant and enduring pursuit.

We warmly welcome the newest appointed members of LACERA’s Board of Investments and Board of Retirement, who began their three-year terms on January 1, 2018 and will serve through December 31, 2020.

**Gina V. Sanchez** was appointed by the Board of Supervisors as the Ninth Member of the Board of Investments.

**Thomas Walsh** was appointed by the Board of Supervisors as the Fourth Member of the Board of Retirement.

**Gina Zapanta-Murphy** was appointed by the Board of Supervisors as the Ninth Member of the Board of Retirement.

“Let us be grateful to people who make us happy, they are the charming gardeners who make our souls blossom.”

–Marcel Proust
LACERA Board Member Shawn Kehoe Recognized as NACD Board Leadership Fellow

In January, LACERA announced that Board of Retirement Member and Board of Investments Vice Chair Shawn Kehoe had been recognized by the National Association of Corporate Directors (NACD) as an NACD Board Leadership Fellow, Gold Standard Director Credential. As the highest standard of credentialing for directors and governance professionals, the NACD Fellowship is a comprehensive and continuous program of study that empowers fellows with the latest insights, intelligence, and leading boardroom practices. NACD Fellows serve on the boards of some of the world’s largest and most diverse corporations, including heavy hitters like Citigroup, DuPont, IBM, Lockheed Martin, Microsoft, Nordstrom, and UnitedHealth Group. “I am honored to join the distinguished and diverse group of individuals who make up the NACD Fellow community and who are committed to advancing the highest standards of boardroom excellence,” said Kehoe. “The resources, insights, and connections I’ve made through the NACD Fellowship will be key assets to LACERA, as well as to my professional growth as a director.”

Public Service Announcement

Become a Volunteer Child Advocate!

A Court Appointed Special Advocate (or CASA) volunteer makes a difference for children in foster care. CASA volunteers are paired to work one-on-one with a child and ensure they have the services and support needed in the areas important to all children: stable homes, education, and healthcare. There are 30,000 kids in the foster care system in L.A., and many need the support of a CASA volunteer.

Learn more about how you can make a difference in a young person’s life at one of CASA of L.A.’s information sessions. They hold sessions in different locations throughout L.A. County. A calendar of upcoming sessions can be found on our website. To learn more or RSVP for an upcoming session, please visit www.casala.org or call (323) 859-2888.

2018 Payday Calendar

Your monthly retirement allowance check is payable the last business day of the month.
One of the most cheerful harbingers of spring is the tulip. Long prized for its vibrant colors and striking appearance, the flower is native to Central Asia but was cultivated by the Ottoman Empire and introduced to Europe in the 16th century. Bulb trading and speculation were so pervasive and frenzied in Holland in the 17th century that they led to the first economic bubble, Tulip Mania.

Sources: Focus Economics, Gardenia.net, Holland.com

- At Tulip Mania’s height, bulbs were said to change hands over 10 times in one day, and a single coveted bulb was enough to buy a house on the fashionable Amsterdam canal.
- At the Netherlands’ Keukenhof Gardens, the biggest flower park in the world, more than 7 million flower bulbs are planted annually, and despite the country’s small size, Holland is one of the world’s largest exporters of tulips.
- Today there are currently over 3,000 varieties of tulips, divided into 15 groups. The maritime-climate-loving geophytes have been cultivated in almost every color.

3 THINGS

TULIPS

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The advent of digital technology has been a boon in many ways for senior citizens. From the ability to have video chats with distant loved ones to ridesharing services to conveniences like online banking, the internet, smartphones, and tablets can contribute greatly to your quality of life and longer-term independence. At the same time, as with all good things, there are downsides to the supercomputer in your pocket. Studies are indicating that the internet and smartphones have negative effects on cognitive functioning, and spending hours sitting at a terminal or in front of any kind of a screen has detrimental physical effects as well.

**Cognitive Concerns**

According to Nicholas Carr, author of *The Shallows: What the Internet Is Doing to Our Brains*, the internet is a medium based on interruption (think about the pop-up and background ads or clickbait articles on any webpage you visit), creating a state of constant distraction that affects our everyday functioning and ability to focus. Not only that, because it’s now so easy to go online for answers, people may not feel compelled to remember information (the “Google effect”). The problem with outsourcing our knowledge in this way is that it has repercussions on our entire cognitive process. “Only by encoding information in our biological memory can we weave the rich intellectual associations that form the essence of personal knowledge and give rise to critical and conceptual thinking,” writes Carr. “No matter how much information swirls around us, the less well-stocked our memory, the less we have to think with.”

In addition, smartphone software and apps, by design, add another level of interruption, with frequent notifications and alerts appealing to our natural desire for something new and pulling us away from whatever we are doing. Carr cites the results of some interesting studies that show the insidious way that cellphones can interfere with our lives. One study found that when the test subjects’ phones went off while they were in the middle of a challenging task, their focused wavered and their work got sloppier, regardless of whether they checked their phones or not. In another study, when people heard their phone ring but were unable to answer it, their blood pressure and pulse rates increased, and problem-solving skills suffered. In a third study involving undergraduate students, researchers found that that the location of the students’ phones directly influenced their performance on tests assessing cognitive and interpretive abilities. Those whose phones were in view performed the worst; those whose phones were in a bag or pocket scored in the middle; and those whose phones were in another room scored the highest.

With the maintenance of cognitive function of utmost importance as we age, these studies should certainly make us mindful of our dependence on our devices. According to the Pew Research Center in early 2017, 74 percent of Americans ages 50 to 64 were smartphone owners, as were 42 percent ages 65 and up, a number that is likely even higher now. As an indication of how tied users are to their phones, a recent Gallup poll found that 52 percent of adult smartphone users check their phones at least once and often several times per hour, while in 2016 Apple disclosed that iPhone users unlock their device an average of 80 times a day.

**Relationship Effects**

We’re probably all familiar with the ways that electronic devices have become ubiquitous in social situations, including at the dinner table and in our everyday interactions. It’s certainly hard to feel...
connected to someone when they are looking at their phone instead of looking you in the eye, or to not get distracted in mid-conversation when your phone rings or vibrates. Experiments at the University of Essex in England in 2012 that tested how people in pairs related to each other in the presence of a cellphone were similar to those regarding cognitive performance described on the previous page. When discussing important matters, those people who talked with a cellphone nearby reported worse relationship quality, as well as less trust and the feeling that their partners showed less empathy.

**Physical Effects**

Too much time online can be bad for your health as well. Although the research regarding the risks (such as brain tumors or cancers) to humans from cellphone radiofrequency radiation is far from conclusive, many experts point out that long-term studies are still needed. As a precautionary measure, some health agencies, including the California Department of Public Health, have provided guidelines for reducing your radiation exposure, which include, naturally, limiting your talk time, file downloading and texting; limiting use when the signal is weak (the weaker the signal on your display is, the stronger the signal your phone puts out); and avoiding always having your phone on or close to your body. More definitive links have been made between online time and eye problems (including dry eye, blurred vision, and an increase in the prevalence and severity of myopia among young people); headaches; and neck, shoulder and back problems. In addition, a Harvard study found that the blue light emitted by electronic devices has been shown to suppress the body's secretion of melatonin more powerfully than other types of light, affecting circadian rhythms and the body's ability to go to sleep. Short sleep has been linked to an increased risk of depression, as well as diabetes and cardiovascular problems.

**Taking a Break**

While there are no hard and fast rules about how much time per day you should spend on your devices, you may want to consider how, and how often, you use them and analyze if it is all time well spent. Pew Research numbers from 2015 reported that the vast majority of seniors interviewed (82 percent) felt that their smartphone was “freeing” and “connecting” more than a nuisance and, indeed, it can be a literal lifeline. But common sense tells us that if you are spending more time online than focusing on physical activities, personal relationships, or simply getting out and interacting with the outside rather than online world, you probably need to establish a healthier lifestyle balance. Getting more exercise is the recommendation for everything from improving your physical health and mood to preventing cognitive decline, so you might want to consider going offline for longer, uninterrupted blocks of time to strengthen your body and mind. Taking a class, whether it’s yoga or an academic course, will not only benefit your brain, but the social interaction is key to your longevity, too. If you have limited mobility, and the internet and smartphone tools are vital to your daily functioning, you still may want to unplug for periods during the day to focus on brain-stimulating activities like reading an old-fashioned, printed book or doing crossword puzzles.

Of course, your starting point for researching many of these activities will likely be the internet, and perhaps apps like Meetup, which brings us full circle. When used strategically, these tools can connect you to a world of enriching opportunities that will help you enjoy a higher quality of life in retirement than perhaps any generation before. Whatever you decide to do, just put your phone away when you get there.

Sources: “How Smartphones Hijack Our Minds,” *Wall Street Journal*; California Department of Public Health website; Berkeley Wellness website; Pew Research Center website; *Journal of Social and Personal Relationships*; Harvard Health website; “Your Cell Phone Is 10 Times Dirtier Than a Toilet Seat,” *Time.com*
BOARD OF RETIREMENT APPROVES A 3.5 PERCENT COLA INCREASE

At its February 15 meeting, LACERA’s Board of Retirement approved a 3.5 percent 2018 COLA increase, exceeding the maximum allowed in all plans for retirees, eligible survivors or beneficiaries, and alternate payees. The following increase will be reflected in your April 30 check, as applicable: +3.0 percent for Plan A retirees and eligible payees; +2.0 percent for Plans B, C, D, and G retirees and eligible payees; and up to +2.0 percent for Plan E retirees and eligible payees.

The increase is based on the change in the cost of living from December 2016 to December 2017, as reflected in the Bureau of Labor Statistics Consumer Price Index (CPI) for all urban consumers in the Los Angeles–Riverside–Orange County area. The percentage change is 3.61 percent. When rounded to the nearest one-half of one percent, as prescribed by law, the result is a 3.5 percent increase.

According to the provisions of LACERA retirement plans, if the COLA percentage exceeds the maximum allowable amount, the excess percentage is accumulated to supplement future COLA benefits. The accumulated percentage carryover is known as the COLA Accumulation. The longer you have been retired or receiving a survivor’s allowance, the more COLA carryover you accumulate. LACERA uses the COLA Accumulation to fund the maximum increase allowable under each plan.

Plan A Retirees and Eligible Payees Will Receive a 3.0 Percent Increase
Plan A allows for a maximum annual COLA adjustment of 3.0 percent. The 0.5 percent excess (LACERA 2018 COLA of 3.5 percent less annual COLA maximum of 3.0 percent) will be added to the COLA Accumulation.

Plan B, C, D, and G Retirees and Eligible Payees Will Receive a 2.0 Percent Increase
Plans B, C, D, and G allow for a maximum annual COLA adjustment of 2.0 percent. The 1.5 percent excess (LACERA 2018 COLA of 3.5 percent less annual COLA maximum of 2.0 percent) will be added to the COLA Accumulation.

Plan E Retirees and Eligible Payees Will Receive an Increase Up to 2.0 Percent
Plan E COLA increases apply only to service credit earned on and after June 4, 2002, and any purchased Plan E Elective COLA. Plan E members who retired on and after June 4, 2002 will receive up to a 2.0 percent COLA increase. The portion of the 2.0 percent COLA is based on a ratio defined as the months of service earned on and after June 4, 2002, plus any purchased Plan E Elective COLA, divided by the total months of service. The 1.5 percent excess (LACERA 2018 COLA of 3.5 percent less annual COLA maximum of 2.0 percent) will be added to the COLA Accumulation.

2018 COLA Accumulation Chart
The following chart shows the COLA Accumulation percentages for all retirees and survivors as of April 2018.
<table>
<thead>
<tr>
<th>Retirement Dates</th>
<th>Plan</th>
<th>Maximum Cost-of-Living Increase</th>
<th>CPI Change</th>
<th>Accumulation as of April 2017</th>
<th>April 2018 Adjustment</th>
<th>Accumulation as of April 2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>Prior to 4/1/81</td>
<td>A</td>
<td>3.0%</td>
<td>3.5%</td>
<td>6.0%</td>
<td>0.5%</td>
<td>6.5%</td>
</tr>
<tr>
<td>4/1/81 – 3/31/82</td>
<td>A</td>
<td>3.0%</td>
<td>3.5%</td>
<td>0.0%</td>
<td>0.5%</td>
<td>0.5%</td>
</tr>
<tr>
<td>4/1/82 – 3/31/18</td>
<td>A</td>
<td>3.0%</td>
<td>3.5%</td>
<td>0.0%</td>
<td>0.5%</td>
<td>0.5%</td>
</tr>
<tr>
<td>4/1/77 – 3/31/90</td>
<td>B, C, D</td>
<td>2.0%</td>
<td>3.5%</td>
<td>15.0%</td>
<td>1.5%</td>
<td>16.5%</td>
</tr>
<tr>
<td>4/1/90 – 3/31/91</td>
<td>B, C, D</td>
<td>2.0%</td>
<td>3.5%</td>
<td>12.4%</td>
<td>1.5%</td>
<td>13.9%</td>
</tr>
<tr>
<td>4/1/91 – 3/31/92</td>
<td>B, C, D</td>
<td>2.0%</td>
<td>3.5%</td>
<td>7.8%</td>
<td>1.5%</td>
<td>9.3%</td>
</tr>
<tr>
<td>4/1/92 – 3/31/00</td>
<td>B, C, D</td>
<td>2.0%</td>
<td>3.5%</td>
<td>7.2%</td>
<td>1.5%</td>
<td>8.7%</td>
</tr>
<tr>
<td>4/1/00 – 3/31/01</td>
<td>B, C, D</td>
<td>2.0%</td>
<td>3.5%</td>
<td>6.9%</td>
<td>1.5%</td>
<td>8.4%</td>
</tr>
<tr>
<td>4/1/01 – 3/31/02</td>
<td>B, C, D</td>
<td>2.0%</td>
<td>3.5%</td>
<td>5.2%</td>
<td>1.5%</td>
<td>6.7%</td>
</tr>
<tr>
<td>4/1/02 – 3/31/03</td>
<td>B, C, D</td>
<td>2.0%</td>
<td>3.5%</td>
<td>5.1%</td>
<td>1.5%</td>
<td>6.6%</td>
</tr>
<tr>
<td>4/1/03 – 3/31/05</td>
<td>B, C, D</td>
<td>2.0%</td>
<td>3.5%</td>
<td>3.4%</td>
<td>1.5%</td>
<td>4.9%</td>
</tr>
<tr>
<td>4/1/05 – 3/31/06</td>
<td>B, C, D</td>
<td>2.0%</td>
<td>3.5%</td>
<td>1.0%</td>
<td>1.5%</td>
<td>2.5%</td>
</tr>
<tr>
<td>4/1/06 – 3/31/18</td>
<td>B, C, D</td>
<td>2.0%</td>
<td>3.5%</td>
<td>0.0%</td>
<td>1.5%</td>
<td>1.5%</td>
</tr>
<tr>
<td>1/1/13 – 3/31/18</td>
<td>PEPRA Plans G and Safety C</td>
<td>2.0%</td>
<td>3.5%</td>
<td>0.0%</td>
<td>1.5%</td>
<td>1.5%</td>
</tr>
<tr>
<td>6/4/02 – 3/31/03</td>
<td>E*</td>
<td>2.0%</td>
<td>3.5%</td>
<td>5.1%</td>
<td>1.5%</td>
<td>6.6%</td>
</tr>
<tr>
<td>4/1/03 – 3/31/05</td>
<td>E*</td>
<td>2.0%</td>
<td>3.5%</td>
<td>3.4%</td>
<td>1.5%</td>
<td>4.9%</td>
</tr>
<tr>
<td>4/1/05 – 3/31/06</td>
<td>E*</td>
<td>2.0%</td>
<td>3.5%</td>
<td>1.0%</td>
<td>1.5%</td>
<td>2.5%</td>
</tr>
<tr>
<td>4/1/06 – 3/31/18</td>
<td>E*</td>
<td>2.0%</td>
<td>3.5%</td>
<td>0.0%</td>
<td>1.5%</td>
<td>1.5%</td>
</tr>
</tbody>
</table>

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According to the American Diabetes Association, about 25 percent of Americans over the age of 60 have diabetes. Diabetes increases the risk of heart attack, stroke, kidney failure, memory problems, depression, and difficulty with self-care. The exact causes of diabetes are not clear, but we do know that exercise and diet can help you manage diabetes or prevent it all together!

If you’re limited in the types of exercise you can do, here are some suggestions from Kaiser Permanente. You can do many of these while seated or in bed. Talk to your doctor about which are best for you.

Do each exercise five times, rest one to two minutes, and repeat one more time.

**Elbow Flexion:**
Bend arm at elbow, straighten.

**Shoulder Flexion:**
Bring arms straight out in front and raise as high as possible without pain.

**Ankle Pumps:**
With leg relaxed, slowly bend and straighten ankle.

**Heel Slides:**
Bend knee and slide heel toward buttocks.
## Exercises

<table>
<thead>
<tr>
<th>Exercise</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rolling</td>
<td>Use your stomach muscles to slowly roll from side to side.</td>
</tr>
<tr>
<td>Knee Straighteners</td>
<td>While seated, straighten leg as much as possible. Hold five seconds. Repeat on other leg.</td>
</tr>
<tr>
<td>Shoulder Pinches</td>
<td>Squeeze your shoulder blades together. Hold five seconds.</td>
</tr>
<tr>
<td>Chest Pull</td>
<td>Loop band around each wrist. With arms straight out in front of your chest, stretch band outward. Slowly return.</td>
</tr>
<tr>
<td>Cross-Body Pull</td>
<td>Hold band with both hands. Raise one arm up and away, with thumb pointing backward. Slowly return.</td>
</tr>
</tbody>
</table>

The exercises below use elastic bands, available at retail stores or your local fitness store.

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### You can also get exercise from everyday activities like

- Cleaning, cooking, dishwashing, gardening, doing laundry, and shopping. Move as much as you can while doing these activities. Here are more ideas to try:
  - Walk around the block while waiting for an appointment.
  - Park at the far side of the lot so you have a longer walk to the store.
  - Choose the stairs over elevators and escalators.
  - Do leg exercises or lift small weights while watching TV.

**Remember:** Every step you take can improve your health!

Sources: American Diabetes Association; Kaiser Permanente

### This article is for general informational purposes only. Consult with professional advisors on medical matters; LACERA does not offer medical advice.

### Learn More About Diabetes and Exercise at Our Spring Workshop

Mark your calendars, and join us for the spring Staying Healthy Together workshop for LACERA retirees on Tuesday, April 17 from 9 a.m. to 1 p.m. at the Carson Event Center. Get practical tips on preventing and managing diabetes through exercise; enjoy vendor activities, our raffle and healthy refreshments; and connect with your fellow retirees! Keep an eye on your mail for an invitation, and visit lacera.com for updates.

### 2018 LACERA-Sponsored Long-Term Care Seminars Schedule

Seminars are held on the second Wednesday of each month at LACERA, 300 N. Lake Avenue, First Floor Workshop Room, at 10:30 a.m. For reservations, please call (626) 818-2673.

- March 14
- April 11
- May 9
- June 13
- July 11
- August 8
- September 12
- October 10
- November 14
- December 12

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800-786-6464

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Public Service Announcement

Volunteers Needed for Mediation Program

The L.A. County Department of Consumer and Business Affairs (DCBA) Dispute Resolution Program is accepting applications for retired individuals interested in becoming a volunteer mediator. The program provides a unique and valuable opportunity to learn mediation techniques that can be utilized in your community and place of work. As a volunteer, you will learn the different types of consumer and business complaints that result from transactions in the marketplace. Volunteers work hands-on in learning the mediation process, and you will be trained at no cost.

In order to become a mediator, you will need to attend DCBA’s mandatory mediation training this summer. Participants 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. In exchange for the free training, DCBA requires volunteers to provide at least four consecutive hours of volunteer service each week for a total of 150 hours. If you are interested in becoming a volunteer mediator, please email your request to Maritza Gutierrez at volunteer@dcba.lacounty.gov.

Upcoming Holidays

LACERA will be closed on:
- Monday, March 26, in observance of Cesar Chavez Day
- Monday, May 28, in observance of Memorial Day

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.