



SEPTEMBER 2014

# Have a Heart

**COUNTY OF LOS ANGELES** 



# Touching Lives

#### An Inside Look at the Department of Agricultural Commissioner/Weights & Measures

It's most visible symbol is a sticker found upon two commonly used items—scales and gas pumps—which have "touched our lives" at least weekly since 1881. Unknown to many, the Department of Agricultural Commissioner/Weights and Measures (ACWM) has far more impact than that.

"Our department affects every single aspect of life," said Kurt Floren, Agricultural Commissioner/Director of Weights and Measures. And he is right! This department is diverse in its clientele, serving homeowners, consumers, myriad business operators, and farmers, alike.

Since 1950, California is the largest producer of agricultural goods and continues to out produce any other state in the nation. Protection from pests and diseases by ACWM enables agribusiness to thrive and provide a bounty of safe, wholesome foods. Monitoring and ensuring the safe use of pesticides protects farmers who grow the goods and all who consume them. We count on ACWM's **Environmental Protection Bureau** to trap and detect pests such as the Mediterranean, Mexican, and Oriental Fruit Fly to protect the agricultural commodities that we harvest, consume, and export.

We cannot grow produce without water nor prepare our meals or brush our teeth without it. How does ACWM play a role? It's **Environmental Toxicology Laboratory**, established in 1973 and the only laboratory in California of its kind at a county level, routinely analyzes both well water (drinking) and storm water (runoff). ACWM protects the water we drink, that sustains our plants, and irrigates our produce.

How can we be assured that the produce and plants we purchase are pest-free? The **Pest Exclusion/Produce Quality Bureau** is responsible for checking the thousands of shipments entering the County that may contain insects and diseases. The County of Los Angeles—with the nation's largest seaport complex, a major cargo airport in LAX, the largest wholesale produce market in the western U.S., and huge volumes of truck freight—is a gateway to the state and nation for agricultural pests from

around the world. In addition, ACWM certifies and inspects over 150 Certified Farmers' Markets to ensure only quality California-grown products are sold by growers, themselves. Check them out!

Not only is the wholesomeness of the food we consume a responsibility of ACWM, but so is the environment in which



we live. The Weed Hazard/Pest Management Bureau protects the health, safety, and property of residents and improves environmental quality through abatement of hazardous weeds, brush, and rubbish, preventing wildfires, property damage, and loss of life. ACWM performs abatement work for approximately 6,000 properties each year and inspects and monitors more than 25,000 properties for clearance and maintenance.

Have you heard of a mystery shopper? I would not call ACWM staff "mystery shoppers," but thanks to them, price scanners, scales, gas pumps, other weighing and measuring devices, and those who operate them, are accurate. Over 230,000 such devices are inspected by ACWM's **Weights and Measures Bureau**, from jewelry to grocery to truck scales and beyond.

For over 130 years, the Department of Agricultural Commissioner/Weights and Measures has provided both environmental and consumer protection and has proven to be an integral regulatory agency that touches all aspects of life.

Today, it continues to provide quality customer service through innovation (automated filing of complaints, e-commerce, a robust website), a highly-skilled workforce of 400 (connected by smartphone technology), and 30 distinct programs and remains the largest Agricultural and Weights and Measures department in the state.

Calendar of Events	2
Health Talk/Library Restores Service Hours	
Preserving an Eastside Landmark	
Share Your Heart, Share Your Home	

#### **HIGHLIGHTS**

Volume 46 Issue 9

Golden Year Tips for Pets	8
DHR's Wellness Corner	
Los Angeles County Heart Walk	10
Retirees/Rideshare L.A. County	11

#### CALENDAR OF EVENTS

Los Angeles County Museum of Art (323) 857-6010 www.lacma.org

September 21 through April 26 – German Cinema in the 1920s Through October 26 – Fragmentary Tales: Selections from the Lloyd Cotsen "Textile Traces" Collection

Through November 30 – Sam Durant: Proposal for White and Indian Dead Monument Transpositions, Washington, D.C.

Through November 30 – The German Paintings 1913–1915

Through November 30 – African Cosmos: Stellar Arts

Through March 22 – Variations: Conversations in and Around Abstract Painting

Center Theatre Group (213) 628-2772

www.centertheatregroup.org

**Ahmanson Theatre** 

Through November 2 – The Trip to Bountiful Kirk Douglas Theatre

Through September 20 – Western Society Mark Taper Forum

Through October 19 – Marjorie Prime

#### **Dorothy Chandler Pavilion**

October 9 through 12 – Australian Ballet's Swan Lake with live orchestra

#### **Walt Disney Concert Hall**

September 30 – Opening Night Concert & Gala: A John Williams Celebration

October 2 through October 5 – Dudamel & Mahler 5

#### **Grand Park**

www.grandparkla.org

Every Wednesday and Thursday – Lunch A La Park Every Wednesday – Grand Park's Boot Camp September 20 – Universe of Sound: The Planets

October 11 – Make Your Mark in the Park

October 25 - Noche De Ofrenda

#### **Hollywood Bowl**

(323) 850-2000

www.hollywoodbowl.com

September 21 – Caetano Veloso, Andrew Bird, Devendra Banhart, and DJ Frosty

September 22 – Drake vs Lil Wayne

September 26 – Trey Anastasio with the Los Angeles Philharmonic

September 28 – Pixies, Gogol Bordello, and Cat Power

# Visit <a href="http://hr.lacounty.gov">http://hr.lacounty.gov</a> for information on employment opportunities with the County of Los Angeles



#### Members of the Board

#### Don Knabe

Chairman Fourth District

#### **Gloria Molina**

First District

#### Mark Ridley-Thomas

Second District

Zev Yaroslavsky
Third District

Michael D. Antonovich

Fifth District



Lisa M. Garrett
Director of Personnel

Carla D. Williams
Senior
Human Resources
Manager

John S. Mina Editor-in-Chief



County DIGEST Editorial Office Department of Human Resources 500 West Temple Street, Suite 555 Los Angeles, CA 90012 (213) 893-7810

CountyDIGEST@hr.lacounty.gov

Submissions to the DIGEST may be edited or otherwise altered for clarity.

Check out the DIGEST at

http://dhrdcap.co.la.ca.us/jic/digest/





by Mark Richman, M.D., M.P.H. Physician Specialist, Emergency Medicine Olive View-UCLA Medical Center and Somnath Ganapa, Student Volunteer

# Complementary and Alternative Medicine (CAM)

Part 2 in a Series of 3

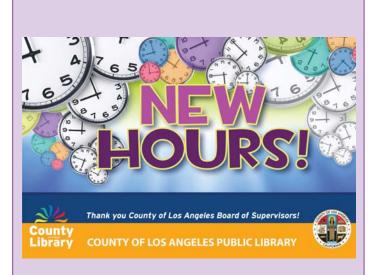
Complementary and Alternative Medicine (CAM) is increasingly popular. This series presents common types of CAM, how they might work, and what conditions they may help with.

Note: CAM may not work for certain acute or chronic conditions. Before using CAM, talk with your doctor.

**Homeopathy:** Originating from the 18th century, homeopathy is based on the idea that a substance causing illness could cure if given in small-enough doses. The "remedy" is created by diluting the substance, often to being undetectable. There is little evidence it works. When homeopathy is used and a condition improves, this may happen because of placebo effect or natural resolution. In the light of this, one should not use homeopathy in place of Western medicine to treat serious illnesses.

Yoga: Over 5,000 years old, yoga is an exercise, breathing, and meditation regimen bringing the body and mind together through "mindfulness and focus." Using specific techniques, certain areas of the body are believed to be compressed and massaged, relieving stress. Yoga can decrease stress associated with daily distractions and sensory overload. Those who regularly practice yoga have been found to lower their heart rate, reduce stress, and improve their mood. Because some exercises are quite difficult, it is best to start with a beginner class.

WeTip
WELFARE FRAUD
1 (800) 87-FRAUD



# County Public Library to Restore Its Service Hours

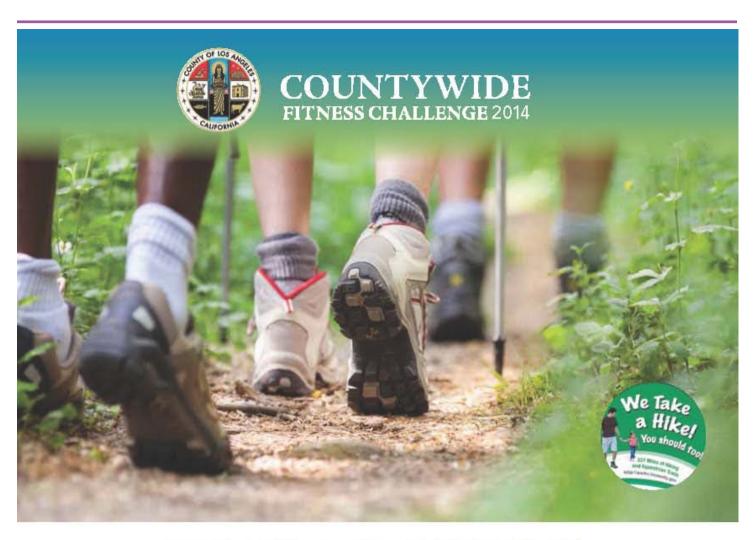
Beginning this month, the County of Los Angeles Public Library will restore its service hours at libraries that had hours reduced in 2009–10. Libraries have evolved into community centers that provide invaluable tools to their patrons. Individuals are visiting libraries to search for jobs, homework help, computer literacy classes, online learning tools, early childhood literacy programs, teen services, and other programs. The restoration of service hours will grant the Library staff an opportunity to provide additional programs and services to their patrons.

The restoration of library service hours, at libraries located in cities throughout Los Angeles County, is made possible by the County of Los Angeles Board of Supervisors approval to increase the Library budget by \$3.6 million to restore library service hours as they were in 2009-10.

"We are thrilled that the Board of Supervisors approved the budget for the restoration of County Library service hours," said County Librarian Margaret Donnellan Todd. "Our libraries provide an essential gathering place for our patrons, and having restored hours allows our librarians the opportunity to provide a place for learning, collaboration and community."

For a complete listing of County libraries with new hours, visit the County Library website at <a href="www.colapublib.org/newhours">www.colapublib.org/newhours</a>. You can also call your local library to inquire about new service hours.

For additional information on the County of Los Angeles Public Library system, please visit <a href="https://www.colapublib.org">www.colapublib.org</a>.



# TAKE A HIKE!

Join us for a day of family fun featuring nature hikes and bird walks.



5 AND 7-MILE CHALLENGE HIKES
BIRD AND NATURE WALKS
REPTILE AND ANIMAL EXHIBIT
FACE PAINTING
HEALTHY SNACKS
PICNIC AREA
FREE GIVEAWAYS
DRAWING PRIZES

#### Placerita Canyon Nature Center

19152 Placerita Canyon Rd. Newhall, CA 91321 5th Supervisorial District

Saturday, September 20, 2014 7:30 a.m. – Noon

RSVP to secure your giveaway at http://dhr.lacounty.info











## Preserving an Eastside Landmark

#### In honor of Hispanic Heritage Month

In June 2014, the Housing Authority completed the sale of its former administrative office. With prime location in the heart of East Los Angeles, the building offered the potential to continue serving the community of the Maravilla Revitalization Area and the residents of the Nueva Maravilla public housing development. In consideration of the site's inherent value to the community, the Housing Authority entered into a two-year lease and purchase agreement in February 2013 with KIPP LA Schools, a non-profit organization that operates high-performing elementary and middle charter schools in South and East Los Angeles, to operate a kindergarten through eighth grade (K-8) charter school. KIPP LA Schools will serve



the Housing Authority's Nueva Maravilla youth and the surrounding community to drastically improve education and overall life success.

The Housing Authority will use the \$4.7 million in net proceeds from the final sale of this property for capital improvements at Nueva Maravilla and other public housing sites. As part of the sale agreement, the highly recognized community landmark murals created between 1973 and 1977 by local artist David Lopez, will be preserved. Created with assistance from local teenagers, one external mural features an image of the Our Lady of Guadalupe surrounded by an aura of radiating colorful light, while the other mural includes a cross overlaid with lines from a poem by Sam Zepeda. The indoor mural is a representation of how quality housing contributes to family unity and strength. The oil canvas depicts architects in the early stages of surveying the development's land, while the site's future is signified by sheltered family.

Over the years, the paint faded and the local community restored the murals with good intentions. Unfortunately, the original artist was not consulted and a new painter changed their appearance. In 2008, David Lopez received funding from the Community Development Commission to restore the murals to their original brilliance and detail.

In an area of the County rooted in deep tradition, the Housing Authority is proud to be able to maintain this artistic symbol of the community's heritage.

## Social Workers Receive Cornelia Funke Award

Supervisor Gloria Molina and world-renowned author Cornelia Funke honored five social workers with the Department of Children and Family Services (DCFS)—Agavni Nalbandyan, Anne Thomas, Aracelli Guerrero-Monge, Laurie Miller, and Fawnda Sandoval for their outstanding work with children and families. Funke personally financed these awards worth \$5,000 each. The money will be used to provide a weeklong retreat for the social workers to rejuvenate and refocus on the job of protecting children.

DCFS Director Philip L. Browning stated that these workers represent what DCFS does best—heroically protecting children from further abuse and saving lives.

Funke, the multiple-award winning children's author best known for her books "Dragonrider," "Thief Lord," and "Inkheart," grew up in Germany, where she worked as a social worker. She is a board member of the Los Angeles



County Violence Intervention Program led by Dr. Astrid Heger, which serves as a primary hub for child abuse cases in Los Angeles County. Funke's compassion, unyielding generosity, and support of those committed to the safety and well-being of L.A. County's children inspired her to create this award.

SOCIAL WORKERS continued on page 8

## PulsePoint App Now Available to Los Angeles County

Mobile app empowers CPR-trained users and off-duty professionals to provide help immediately after cardiac arrest

To aid cardiac arrest victims quickly, the Los Angeles County Fire Department, the PulsePoint Foundation, and the Wireless Foundation are making the PulsePoint app available to individuals in Los Angeles County. Aimed at average citizens and off-duty professionals trained in CPR, the app alerts registered users when a sudden cardiac arrest occurs in a public place in their immediate vicinity. Informed at the same time as emergency responders, users are given detailed instructions, including the location of automatic external defibrillators (AEDs) nearby.

More than 13,000 people in L.A. County have already downloaded the app, but local promotional campaigns are in development to help raise awareness among the County's more than 4 million residents. The leading cause of death in the U.S., cardiac arrests outside hospitals are responsible for more than 1,000 deaths a day and 424,000 a year. Effective CPR administered immediately after a cardiac arrest can potentially double or triple the victim's chance of survival, but less than half of victims receive that immediate help.

"Widespread deployment of the PulsePoint app can significantly strengthen the Chain of Survival by increasing the chance that life-saving steps will be taken by CPR-trained individuals prior to the arrival of our personnel," said L.A. County

PULSEPOINT APP continued on page 7





PULSEPOINT APP continued from page 6



Fire Chief Daryl L. Osby. "Mobile technology can help us build a safer, more resilient community, and thanks to the donation by the Wireless Foundation, PulsePoint is available to L.A. County at no cost to our organization."

"This is a perfect example of the 'connected life' that provides enormous benefits for all thanks to this very simple concept, which is to alert CPR-trained individuals to a nearby cardiac arrest situation so they may assist until the professional responders arrive on

the scene," said Meredith Attwell Baker, President of The Wireless Foundation and President and CEO of CTIA-The Wireless Association. "If you're CPR-trained, please download the PulsePoint app now to help save a life."

In addition to the PulsePoint app, the L.A. County Fire Department will be launching the PulsePoint AED app to help locate and record all public access defibrillators in the County for use during cardiac arrest emergencies. Once validated, these crowdsourced AED will be visible in the PulsePoint app, as well as for dispatcher use during emergency calls. The PulsePoint app and PulsePoint AED apps are available on Android and iOS (Apple).

#### The AHA Heart Walk

#### Fight heart disease and stroke together

On March 18, 2014, Supervisor Don Knabe proclaimed September 2014 as "Los Angeles County Heart Walk Month." In September and October, there are five Greater Los Angeles Heart Walks to choose from. Select the one nearest you and get your team together for this worthwhile event! Staff at the American Heart Association (AHA) is ready to provide support to all County departments in forming your teams for this very important campaign! Bring the family out for a great cause! Contact AHA Representative Jason Lustina at jason.lustina@heart.org or (213) 291-7060 or visit www.heartwalkla.org for more information on how to get your department team started.

Thank you so much for your continued support of Countywide wellness programs and events that support healthy lifestyles, as well as this one that helps save lives! Hope to see you at one of the Greater Los Angeles County Heart Walk celebration sites! (See page 10)

## Share Your Heart Share Your Home



Photo by Daniele Rose

#### An Adoption Success Story

Adopting siblings through Los Angeles County made one family's dream a reality. Laura and Rosalba always knew adoption was important to them, not only as a way to complete their family, but also as a way to give back to their community. Together for four years, they both decided it was time to make this dream come true by adopting children from the County's foster care system.

They initially wanted two boys under the age of 10. However, when their social worker showed them a beautiful photograph of three brothers featured in the Heart Gallery, the connection was instant. The moment they saw the photograph of the boys, they just knew that the boys should be part of their family, despite the fact that there were three and the oldest was already 12 years old.

After several years of bouncing around different foster homes, Joseph, Raymond, and Carlos have finally found their forever home! The boys were formally adopted in December 2012.

Today, this busy family of five enjoys sporting activities, family vacations, and above all just being a family together.

Help make this "dream a reality" for a child or sibling group from the over 500 children in foster care who are still waiting to find an adoptive family to call their own. Consider adoption of an older child or sibling set. Dreams really do come true!

#### **SOCIAL WORKERS**

continued from page 5

"I want to show my respect to everyone who fearlessly face the shadows of our society and reach out for the weakest, the children who learned about fear and pain far too early in life and live lives that would break most of us," Funke said. "The winners of these awards devote their life to bringing light into their darkness. There is no nobler task in our society, and none is harder. I wish I could do more and I hope there will be others who make this work more bearable by showing the social workers of LA that we all know what we owe them."



# Aging pets require extra love and care. The County of Los Angeles Department of Animal Care & Control wants your pet to live a happy, healthy life as they enter their golden years! Solden Yeas I will tapkically show signs of becoming a senior between the ages of y and 10. Larger breeds enter their golden years as the trailrer than smaller breeds. Cats usually start their journey into seniorhood at 12-14 years of age. A your pets age, annual vet checkups become wital. Experts recommend visiting your vet every six months as your pet enters seniorhood. A few common complications associated with dogs/cats growing older are: diabetes, cancer, constiguation, cognitive problems, dental/vision impairment, and kidney/liver disease. Aging dogs and cats require a bit more assistance; provide who must be a six becomes harder for them to regulate their body temperatures. A routine brush (with animal toothpaste) will help prevent excessive plaque buildup, which can lead to an array of problems. Aging pets may require a change in diet (consult with your vet for more details). Do not wait for glaring signs of aging to take action. Help keep your pet healthy and comfortable as they grow older. Open your heart and adopt a senior pet.



Through September 28 www.lacounty.gov



### DHR's Wellness Corner

#### Bringing you inspiration from around the County

The Road to a Healthier Me by Kristina Maestas (Department of Health Services/Ferguson Administrative Center)

Initially, I joined the Inter-agency Biggest Loser Challenge last January on a whim. That little voice in the back of my mind had been pushing me to apply greater focus on my health and physical well-being. The Inter-agency Biggest Loser Challenge came at the right time. Our group leader was unrelentingly positive and a sincere source of motivation. Since my co-workers took on the challenge, I decided to join them on this journey. This challenge aligned perfectly with my new gym membership. Thanks to the challenge, I drastically altered my eating habits. I also began maintaining a food and exercise log. The challenge has added much needed structure and support to my health and fitness goals. After only 10 weeks in the Inter-agency Biggest Loser Challenge, I shed 20 pounds and felt stronger than I have in years. Another tremendous benefit to taking the challenge was the considerable drop in my blood pressure. I no longer drink soda and coffee has been omitted from my morning routine.

In the five months since the Inter-agency Biggest Loser Challenge ended, I have dropped 55 more pounds, making my total weight loss 75 pounds! I am looking forward to each day with a new, healthier, more fit me. I have embraced this challenge and the journey to reaching my goal of a permanent healthy lifestyle. I have the Inter-agency Biggest Loser Challenge to thank for getting me started and my team for their continued support and motivation.



# Be Disaster Aware...Take Action to Prepare

#### September is National Preparedness Month in Los Angeles County

The recent 6.0 magnitude earthquake that woke up residents in Napa County on Sunday, August 24, reminds Los Angeles County residents and businesses that we all live in earthquake state, and need to take the steps to be prepared for the next disaster.

For the fifth straight year, the L.A. County Office of Emergency Management (OEM), the Department of Animal Care and Control, Community and Senior Services, Fire, Sheriff, and members of the Senior Emergency Preparedness Action Committee will be participating in disaster preparedness events throughout L.A. County in cooperation with the U.S. Department of Homeland Security's Federal Emergency Management Agency in commemorating September as "National Preparedness Month."

The theme this year, "Be Disaster Aware...Take Action to Prepare," encourages residents to turn awareness into actions. All residents and communities nationwide need to create disaster plans and supply kits for themselves, loved ones, friends, and co-workers.

L.A. County agencies are scheduled to make appearances at the Mt. San Antonio College's Emergency Preparedness

Week in Walnut on September 15, San Pedro Service Center on September 23, Altadena Senior Center on September 24, Santa Clarita Valley Senior Center in Newhall on September 25, City of South Pasadena Police and Fire Open House on September 28, Los Nietos Senior Center in Whittier on September 30, and City of Cerritos Senior Center on October 3. This schedule may change. For a list of events, go to the LA County Announcements section at <a href="http://lacounty.gov">http://lacounty.gov</a>. To find the latest information, follow OEM at Twitter.com/LACOOEM and Facebook.com/LACO-OEM.

Residents and businesses, including persons with disabilities and others with access and functional needs, may call 211 LA County for emergency preparedness information, and other referral services. The 211 toll-free number is available 24-hours a day and seven days a week. 211 LA County services can also be accessed at <a href="http://211la.org">http://211la.org</a>. To register for the Specific Needs Awareness Planning program, please go to <a href="https://snap.lacounty.gov">https://snap.lacounty.gov</a>. For disaster/emergency preparedness information, please access <a href="http://lacoa.org">http://lacoa.org</a> and/or <a href="http://lespfocus.org">http://lespfocus.org</a>.



Heart Walk.

# together

we walk to fight heart disease and stroke



# **2014 Greater Los Angeles County Heart Walk**

Sept. 14 - Rainbow Lagoon Park, Long Beach

Sept. 20 - Westfield Valencia Town Center Mall, Santa Clarita

Sept. 21 - Santa Monica Pier, Santa Monica

Sept. 27 - Rose Bowl, Pasadena

Oct. 11 - Marie Kerr Park, Palmdale

www.heartwalkla.org or 213-291-7094



# Retirees

Congratulations to the following employees who are joining the ranks of the retired after their many years of service to the County of Los Angeles:

#### 45+ *Years*

**HEALTH SERVICES:** Gregory L. Brown

PUBLIC SOCIAL SERVICES: Regina Jackson, Sharon

J. Sturgis, Yana E. Twyford

40+ Years

CHIEF EXECUTIVE OFFICE: Gwen Andrizzi

**COUNTY COUNSEL:** John F. Krattli **DISTRICT ATTORNEY:** Lou E. Hill

HEALTH SERVICES: Walter E. Baker, Brenda R. Nathan

**MENTAL HEALTH:** Jean M. Lima **PUBLIC HEALTH:** Regina Carter

PUBLIC SOCIAL SERVICES: Sheila Langley, Bettye R.

Ross

**SUPERIOR COURT**: Geraldine T. Walker

TREASURER & TAX COLLECTOR: Sherry D. Polk

35+ *Years* 

AUDITOR-CONTROLLER: Sharon D. Johnson

CHILDREN & FAMILY SERVICES: Araceli Barrett

**COMMUNITY & SENIOR SERVICES:** Siddie Neal

**FIRE:** Lillian V. Gaskill

**HEALTH SERVICES:** Valeriea E. Caesar, Lilian U. Camba, John E. Edwards, Galayanee Kerdphoca, Lily K.

Kwok, Edmond H. Pi, Patricia S. Sandoval, Marie Towns

 $\label{lem:entropy} \textbf{INTERNAL SERVICES:} \ \ Luis \ \ Enriquez, \ \ William \ \ E.$ 

Rodriguez, Richard L. Young

**MENTAL HEALTH:** Mark K. Martin

PROBATION: Maricel Tapia

PUBLIC HEALTH: Mary L. Glasgow

PUBLIC SOCIAL SERVICES: Sandra R. Holyfield,

Dolores B. Ray, Gloria A. Wilkins

**SHERIFF:** Gail D. Reyes

*30*+ *Years* 

CHILD SUPPORT SERVICES: Gregory D. Abrams,

Joanne Benjamin

**FIRE:** Edward S. Boyd

**HEALTH SERVICES:** Lowida Belza, Calvin P. Kwan,

Craig H. Minami, Evelyn M. Santos, Sopapan Thanasukarn

PROBATION: Jacinta H. Powers

**PUBLIC HEALTH:** Geraldine Williams

PUBLIC SOCIAL SERVICES: Susan J. Escobar

PUBLIC WORKS: Nader Ahmadian

**SHERIFF:** Gilbert L. Callahan Jr., Bertha A. Carlos, Eberhard W. Krone-Schmidt, David P. Rodriguez, Eric J. Trask

SUPERIOR COURT: Rosanna M. Caballero

TREASURER & TAX COLLECTOR: Ruby H. Flowers

**25+ Years** 

ANIMAL CARE & CONTROL: Nicanor T. Lopez AUDITOR-CONTROLLER: Alice A. Marutani

CHILDREN & FAMILY SERVICES: John W. Johnston,

Zoila M. Kalenborn, Susan Weber

**HEALTH SERVICES:** Zenaida A. Argonza, Susan M. Curry, Walter J. Eason, Laura L. Harris, Cheryl Mc Clellan, Juana Rivera

**INTERNAL SERVICES:** Franklin Chang

MENTAL HEALTH: Robert R. Diaz, Linda G. Dunn,

Audrey C. Isser

PUBLIC DEFENDER: Jeffrey J. Wong

PUBLIC HEALTH: Tina Francis, Lung Hwa C. Yung

**PUBLIC LIBRARY:** Thomas B. Martinez

**PUBLIC SOCIAL SERVICES:** Guillermina V. Alvarado, Joseph Y. Kwok, Gloria J. Taylor, Mary H. Tien, Lilia A. Tuazon

**PUBLIC WORKS:** Wayne W. Chatman, Joana Salinas **REGISTRAR-RECORDER/COUNTY CLERK:** Lucille C. Yip

**SHERIFF:** Dave C. Bates, Teresa Castaneda, Jenny O. Gallegos, Michael S. LeClaire, Nora Patockova, Primitivo Rincon, Rosalva Romero, Alejandro R. Vargas

SUPERIOR COURT: Patricia A. Carey, Nancy A. Coffield,

Fany T. Lai, Luu P. Nguyen, Julie Richardson

TREASURER & TAX COLLECTOR: Peter W. Liu

## Rideshare L.A. County!

# from the CEO/ Office of Workplace Programs

Metro's light rail system is one of the busiest light rail systems in the United States. If you take a ride, you will see why it is such a widely used Rideshare mode of transportation.

The light rail can connect you to various Metro transit lines and transit lines of other agencies servicing Los Angeles County. Metro's light rail system is the second busiest light rail transit system in the United States and largest in California by ridership with 202,500 average weekday boarding.

Take the train and ride to work in comfort while saving money and time.

Take pride and share the ride. Ride the light rail.



# Starting College?

Make sure you pass Credit Cards 101

As you head off to college, you will want to make sure you can handle the cost of food, books, and any other unexpected costs. This often means getting your first credit card.

The Los Angeles County Department of Consumer Affairs reminds you that a little credit card savvy can go a long way in maximizing opportunities and avoiding credit dangers.

#### Know the terms and conditions

You will likely get plenty of credit card offers, but companies don't just give their credit cards to anyone. They want to determine a person's credit worthiness.

Before you apply, make sure you understand the terms and conditions; compare several companies; then choose what's best for you

Interest Rate: The interest rate is the amount the credit card company charges you to use credit. Your interest rate is determined by the credit you have established. Since you are starting out you may not have established credit. This is OK. You will accumulate stronger credit when you borrow and pay on time. Your credit history builds with everything you borrow or lease. Anyone you request credit from will check to see how well you've treated other creditors in the past.

**Credit Limit:** The credit card company will give you a credit limit, which limits the amount you can spend. If you have good credit with a long history of making payments on time, you'll get a higher credit limit, sometimes \$15,000 and up. For a younger person with little or no credit, you might have a lower credit limit of perhaps \$250-2,000.

Some credit card companies offer credit cards with lower interest rates and credit limits for young people. These cards can be a way to build good credit.

On-Time Payments: Always pay back the credit you use sooner rather than later. The longer you take to pay for the credit you've used the more they can charge you for what you owe.

**Beware of debt traps!:** Some creditors may try to provide you credit at extremely high interest rates and fees. Avoid them! High interest rates make it very easy to fall into a *debt trap*. A *debt trap* is when the creditor has applied terms that make it more likely for the consumer to stay in debt than to not be able to get out.

#### **Review your statements**

Reviewing your credit card statement is important for checking for accurate charges and fraud. If you see an inaccurate or fraudulent charge, contact the credit card company within 60 days. During that time the company might refund you the amount pending an investigation. If they believe the charges are fraudulent they will reverse the charges permanently. If they do not, you may be responsible to pay the amount. Contact the Department of Consumer Affairs for help.

Credit card companies usually offer online statements. You can even link your credit card account with your checking or savings account to pay your credit card balance electronically.

#### Strengthen your future

Establishing good credit is a key ingredient to strengthening your financial future. Having good credit means you can get financing with lower interest. This adds up to dollars saved every time you want to borrow to buy or lease a car, a house, or get another credit card. And when you apply for a job, your potential employer may ask to check your credit history to see how well you've upheld your financial responsibilities and obligations.

Being a credit card holder provides you with enormous power. How you use that power might play a big part in determining your future.

If you have questions contact the Department of Consumer Affairs at (800) 593-8222, <u>dca.lacounty.gov</u> and follow us on <u>Facebook</u> and <u>Twitter.</u>

