



The Informer

RETIRED EMPLOYEES ASSOCIATION OF ORANGE COUNTY, INC.

REAOCC Luncheon

Wednesday, January 25, 2023

THERE IS A CHANGE IN LUNCHEON VENUE! Due to increased luncheon prices at Mile Square Park the REAOCC Board made the decision to move our luncheons to the centrally located, very attractive and newer facility of the Elks Lodge located at 1751 South Lyon Street, Santa Ana, CA 92705. They will be serving braised short ribs with mashed potatoes, a salad, rolls and dessert. The Elks Lodge is right next to the OC Credit Union building on St. Andrews Place. You will find plenty of parking!

Attend and have fun visiting with your friends and guests at the Elks Lodge. We are so excited about this new facility and hope you will also like the new venue, great food and service. Please come enjoy fun conversations, a scrumptious lunch and receive important updates from the REAOCC Board of Directors.

You won't want to miss all the festivities. You could win one of several door prizes, a table centerpiece or the Progressive Drawing in the amount of \$100. We also wish to congratulate our 2022 Holiday Luncheon Progressive Drawing winner, Rosalie Bowman, who won the \$500 progressive drawing! As always, you must be present to win!

Reserve your place by calling or
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Presidents' Message

From the Desks of Linda Robinson and Doug Storm

Happy New Year, Retirees and Associate Members!!

2023 HAS ARRIVED!! NEW POSSIBILITIES, adventures and challenges are guaranteed to unfold in the next 12 months. The Board of Directors for REAOCC and AREOC wish each of you happiness, perfect health and contentment in your personal journeys and endeavors. In our everyday life may we all strive to embrace the challenges and opportunities we face with optimism and grace. How's this for a New Year's Motto: Let's be all we can be in twenty, twenty-three!! We can do it!!

REAOCC BOARD OF DIRECTOR ELECTION RESULTS

During the December Holiday Luncheon and Annual Business Meeting attendees unanimously re-elected the two of us to serve another year as your Co-Presidents. This will be our 16th year in this post, and we are honored to serve you, the REAOCC membership, during this new year. Each Officer and Director thanks you, as well, for your vote of confidence in electing and re-electing them to the positions they held on the Board in 2022. All your Board members thank you for your consideration and support. Please be assured we will work to the best of our abilities to serve you well.

YEAR IN REVIEW

2022 had its encouraging and distracting moments. Politics managed to take center stage not only in the USA but around the world. The political environment was experienced by many as a perplexing, divisive force driving news media frenzy and undermining confidence in government and trust in others. The Covid pandemic continued to have an on-going impact on the economy and the health and well-being of the general public and many of us, as individuals. The Class Action Lawsuit filed by three courageous retirees in 2009 did not prevail in the 9th Circuit Court of Appeal—a disappointing court ruling after 13 years in the judicial system. On a positive note, during those 13 years it was not necessary to enter additional litigation efforts as other earned benefits were not reduced or compromised during that time period. While the future remains uncertain, each of us has the ability to decide how we react to the past and how we intend to navigate and address any future challenges.

Encouraging considerations and activities for 2022 included: approval
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2023 Keith L. Concannon Scholarship Program

We are once again excited to announce the continuation of the Keith L. Concannon Scholarship Program which is named in honor of the late REAOC President and representative on the Orange County Retirement System Board. Starting January 2, 2023, electronic scholarship applications and the informational packet may be requested by email at reaoc@reaoc.org or by calling the REAOC office at (714) 840-3995. You will need to provide an email address so that we may

send the electronic application and informational packet to you or your relative.

This will be our 19th year to have an opportunity to honor bright and accomplished students in their pursuit of a college or advanced degree. Applicants must be related to a REAOC member although Orange County residency is not required. Students who are related to a member of the REAOC Board of Directors or the Scholarship Committee are not

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Presidents' Message

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of retiree COLA's and STAR COLA's beginning May 2022; significant reduction in pandemic cases; accessibility of in-person and/or hybrid (Zoom) meetings to stay informed and ensure general business activities could be conducted; REAOC September and December luncheons resumed at Mile Square Park in Fountain Valley; OCERS portfolio hit a high of \$22 Billion; REAOC hosted the first-ever virtual CRCEA Spring Conference which was attended by 19 of the twenty 37 Act County retiree associations. Huge thanks to our own Executive Director, Ilene Barcenas for shepherding through all conference details and demands—Way to Go, Ilene; REAOC Board members participated in the Fall CRCEA state-wide networking conference in Sacramento; 5 highly qualified students received Scholarship Awards for their future educational endeavors; in co-ordination with HR-Employee Benefits staff, retirees were able to see and experience the new County Administration South facility in Santa

Ana; this, while attending Open Enrollment Workshop presentations in late October; Roger Hilton was unanimously endorsed by the REAOC Board as a candidate and elected to serve as the Retiree Representative on the OCERS Board of Retirement. Roger replaced the incredible, knowledgeable and talented Frank Eley—both gentlemen currently sit on the REAOC Board of Directors and are extremely valuable Directors, especially given their OCERS history and commitment to retirees; further instrumental retiree-volunteers provided invaluable services to REAOC and on behalf of all retirees—Board Watch, Legislation, *Informer*, Membership and Luncheon team members; AND (drum roll, please) Team REAOC membership reached 6,700 strong. Those a just a few of the considerations and actions that took place in 2022.

IMMEDIATE ACTIVITIES

First, REAOC Board members will be researching alternative locations

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REAOC

P.O. Box 11787
Santa Ana, CA 92711-1787
Phone: 714-840-3995
Website: www.reaoc.org
Email: reaoc@reaoc.org

OFFICERS

Linda Robinson	Co President
Doug Storm	Co President
Vacant	Secretary
Bill Castro	Treasurer

DIRECTORS

Tom Cooney
Frank Eley
Gaylan Harris
Roger Hilton
John Iagjian
Larry Leaman
Sara Ruckle-Harms
Michael Schumacher

APPOINTED STAFF

Ilene Bárcenas	Executive Director
John Iagjian	Membership Committee
Ilene Bárcenas	<i>The Informer</i> Editor
Vacant	Luncheon Committee
Norma Roberts	Board Watch
Linda Robinson	CRCEA Delegate
Michael Schumacher	Legislation
Vacant	Scholarship Committee

The Informer is published 5 times a year. Readers are encouraged to write *The Informer* expressing their views and comments on the subjects of interest to them.

The mission of REAOC is to promote and maintain fellowship and camaraderie of OCERS retirees and their spouses by sponsoring social and recreational activities and by maintaining contacts via the newsletter, the REAOC website, e-mail, or other means of communication. A secondary purpose is tracking and dissemination of information relating to pension and legislative actions, financial matters, physical and mental health care, volunteer and employment opportunities and other concerns that may be of interest to our members.

OCERS retirees and their spouses are eligible for regular association membership. Dues are \$3.00 per month, payable through payroll deduction. Active employees, who will receive their retirement through OCERS, are eligible for Associate Membership. Dues for associate members are \$1.00 per month payable for the year each January.

Luncheons are held at Mile Square Golf Course in Fountain Valley on the fourth Wednesday of January, March, May and September, and on the first Wednesday of December. A local chapter of REAOC is active in Hemet.

CalPERS Long-Term Care Insurance Committee

by Dave Muir, President Retired Employees Association of Los Angeles County (RELAC)

The CalPERS Long-Term Care Insurance Committee (LTC Committee) is undertaking a project to publish an online petition urging the Governor and Legislature to enact a program providing compensation to CalPERS policyholders who have been harmed by CalPERS' mismanagement of the Long-Term Care Insurance program.

We need volunteers to join our working team. We will obtain online petition signatures through emails and newsletter articles directed to employee and retiree organizations in major public agencies (cities, counties, etc.) throughout the state.
We need volunteers to help us send emails to the agencies asking for the identity and contact information of affiliated employee and retiree organizations.

An early working draft of the petition may be found below.

If you would like to join the team, please contact your REAOC Executive Director, Ilene Barcenas at (714) 840-3995 or at reaoc@reaoc.org.

DRAFT ONLINE PETITION

To Governor Newsom, Senate President pro Tempore Toni G. Atkins, and Assembly Speaker Anthony Rendon

The California Legislature should provide compensation to CalPERS Long-Term Care (LTC) insurance policyholders who have suffered financial harm and loss of security in their senior years.

Over 100,000 current and former California public employees and their family members who purchased CalPERS Long-Term Care (LTC)

insurance policies have suffered great financial harm and loss of security in their senior years.

In ____ the California Legislature authorized CalPERS to become an insurance carrier notwithstanding the total lack of experience and qualifications needed for such a serious undertaking. CalPERS knew nothing about running an insurance business; its only expertise lied in the areas of providing pensions and healthcare programs to public employees. Adding to the risk inherent in such a misguided undertaking, the Legislature exempted the program from oversight and regulation by the California Department of Insurance. And making matters even worse, the Legislature exempted the program from the [state insurance guarantee program] that would provide some protection.

The Legislature has a responsibility to enact programs that have a firm foundation with appropriate safeguards to prevent harm to the public. California public employees and their families were let down by the government. It is up to the Legislature to make it right.

Sally from San Bernardino purchased a policy in ____, [she ended up having to abandon the policy after paying \$____ in insurance premiums].

John from Marin purchased a policy in _____. The only way he could keep his policy was to elect to drastically reduce benefits.

The Legislature should appropriate funding and enact a program allowing those harmed to submit a claim to obtain compensation for their losses.

Presidents' Message

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for luncheons in the County. Please see the luncheon article on Page 1 for more details. We will send out additional information to our members with email addresses about the new luncheon facility along with a map. We will be sending out a notice by email to all of our members with email addresses. The Hemet luncheons need retiree volunteers to take leadership roles in directing, organizing and managing luncheon events. If you are interested in volunteering for this important function, please call our Executive Director, Ilene Barcenas at (714) 840-3995.

Second, the 2023 Keith L. Concannon Scholarship Program is

accepting applications from students interested in pursuing their higher education through a \$2,000 grant award. REAOC encourages all eligible family members to apply. (See page 2 for further details).

In closing, we sincerely thank you for your membership, participation and continued support of REAOC, your retiree association. Retirement issues are ever evolving, and we are committed to addressing and seeking resolution to each one. Participate the best you can, stay informed and be united. HAPPY 2023 REAOC MEMBERS! Take care, be well and be safe.

– Linda and Doug

A Brain Expert Shares His 7 ‘Hard Rules’ For Boosting Memory And Fighting Off Dementia

Published Sun, Nov 13, 2022 at [cnbc.com](https://www.cnbc.com)

Marc Milstein, Contributor@DRMARC MILSTEIN

The average human brain shrinks by approximately 5% per decade after the age of 40. This can have a major impact on memory and focus.

What's more, brain disorders are on the rise. In 2020, 54 million people worldwide had Alzheimer's disease or other dementias, and that number is expected to grow.

But serious mental decline doesn't have to be an inevitable part of aging. In fact, certain lifestyle factors have a greater impact than your genes do on whether you'll develop memory-related diseases.

As a neuroscience researcher, here are seven hard rules I live by to keep my brain sharp and fight off dementia.

1. Keep blood pressure and cholesterol levels in check

Your heart beats roughly 115,000 times a day, and with every beat, it sends about 20% of the oxygen in your body to your brain.

High blood pressure can weaken your heart muscle, and is one of the leading causes of strokes. Ideally, your blood pressure should be no higher than 120/80.

Cholesterol is critical to your brain and nervous system health, too. The American Heart Association recommends getting your cholesterol levels measured every four to six years.

2. Manage sugar levels

Blood sugar is the primary fuel of the brain. Not enough of it, and you have no energy; too much, and you can destroy blood vessels and tissue, leading to premature aging

and cardiovascular disease.

Keep in mind that sugar isn't the enemy, excess sugar is. It's easy for grams of sugar to add up, even if you think you're being careful—and usually, sugar will sneak in through packaged foods.

Where is the sugar hidden? Look for these in the ingredients list:

- Dextrose • Fructose • Galactose
- Glucose • Lactose • Maltose
- Sucrose

And be wary of any product that includes syrup, such as agave nectar syrup or high-fructose corn syrup.

3. Get quality sleep

Studies show that people with untreated sleep apnea raise their risk of memory loss by an average of 10 years before the general population.

For most people, a healthy brain needs somewhere between seven and nine hours of sleep a night.

My tips for memory-boosting, immune-enhancing sleep:

- Keep a consistent bedtime and wake-up schedule.
- Turn off devices one hour before bedtime.
- Do something relaxing before bedtime, like listening to soft music or doing mindful breathing exercises.
- Go outside and get in natural sunlight as soon as you can after waking up.

4. Eat a nutritious diet

One way I keep things simple is to have most, if not all, of these items in my grocery cart:

- Fatty fish like salmon
- Avocados
- Nuts



- Blueberries
- Cruciferous veggies like arugula, broccoli, Brussels sprouts and collard greens

When food shopping, I ask myself three questions to help determine whether something is good for my brain:

a. Will it spoil? In many cases, perishable is a good thing. The additives and preservatives that keep food from spoiling wreak havoc on your gut bacteria.

b. Are there tons of ingredients in that packaged food? And for that matter, can you pronounce the ingredients? Or does it look like the makings of a chemical experiment? Also avoid anything where sugar is one of the first few ingredients.

c. Do you see a rainbow on your plate? The chemicals that give fruits and vegetables their vibrant colors help boost brain health.

5. Don't smoke (and avoid second-hand and thirdhand smoke)

Smokers have a 30% higher risk of developing dementia than non-smokers. They also put those around them at risk: Secondhand smoke contains 7,000 chemicals—and at least 70 of them can cause cancer.

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The Fraud Book: a Federal Resource for Older Americans

Unfortunately, this is a common time of the year for people to be victims of fraud and/or scams—especially seniors. Fortunately, the Special Committee on Aging has a splendid resource for seniors to assist in reporting these victimizations.

Established in 1961, the Special Committee on Aging is the focal point in the Senate for discussion and debate on matters relating to

older Americans. The Aging Committee operates a toll-free Fraud Hotline (1-855-303-9470), which serves as a resource for older Americans and their family members to report suspicious activities and provides information on reporting frauds and scams to the proper officials, including law enforcement. Additionally, they publish a *Fraud Book* which is updated annually. So often seniors are afraid to tell their

family about being a victim out of sheer embarrassment only leading to isolation and spiraling to depression and even suicide. This *Fraud Book*, which is a free resource, can be found at: www.aging.senate.gov/imo/media/doc/aging_committee_fraud_book_20221.pdf. We hope this information may save our members, friends and family from financial loss and/or risks to their mental health and well-being.

Boosting Memory

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Then there's thirdhand smoke, which is not actually smoke. It's the residue of cigarette smoke that creates the telltale smell on clothing or in a room. That residue alone can emit chemicals that are toxic to the brain.

6. Make social connections

In a recent study, people over the age of 55 who regularly participated in dinner parties or other social events had a lower risk of losing their memory. But it wasn't because of what they ate, it was the effect of the repeated social connection.



To lessen isolation and loneliness, you can also boost brain chemicals like serotonin and endorphins by performing small acts of kindness:

- Wish others well or check in with somebody.
- Give a compliment without expect-



ing anything in return.

- Make a phone call to somebody you don't usually reach out to.

7. Continuously learn new skills

Maintaining a strong memory is not all about brain games like Sudoku, Wordle and crossword puzzles.

Learning skills and acquiring information are much more effective ways to make new connections in the brain. The more connections you make, the more likely you are to retain and even enhance your memory.

When you think about learning something new, approach it the way you would with fitness training. You want to work out different muscles on different days. The same goes for the brain.

Try cross-training your brain by mixing mental activities (learning a

Welcome, New Members

Auditor/Controller: Michael Afable

CEO: Ana Figueroa

Child Support Services: Pamela McLellan

HCA: Lori Horowitz, Dina Dompor

OC Fire Authority: Timothy Kerbrat

OC Public Works: Christian Stieler

OCSD: Flavio De Moraes, Joseph Le, Jeffrey Passalaqua

Public Defender: Mark Brown

SSA: Sror Kim, Lieu N. Le, Stephenie Hill, Will Scott, Alexander Lomov, Maria Ortiz Castro, Alexander Lomov

Superior Court: Elena Garciacano

Not Stated: Stacey Maxwell, Dasn Kaliban

new language or reading a book) and physical learning activities.

Marc Milstein, PhD, is a brain health expert and author of *The Age-Proof Brain: New Strategies to Improve Memory, Protect Immunity, and Fight Off Dementia*. He earned both his PhD in Biological Chemistry and his Bachelor of Science in Molecular, Cellular, and Developmental Biology from UCLA, and has conducted research on genetics, cancer biology and neuroscience.

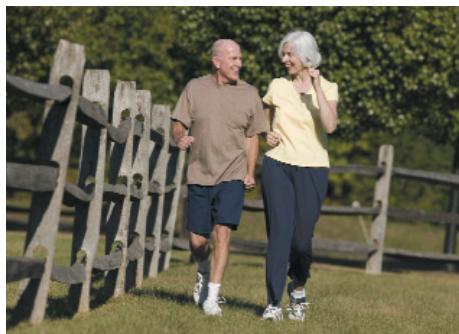
Three Ways To Help Prevent Diabetes

Information provided by Kaiser Permanente

More than 1 in 3 Americans have prediabetes—and 90% of them don't even know it. The good news is that most cases of type 2 diabetes are preventable—healthy lifestyle changes can help you avoid, control, or even reverse the disease.

Keep your weight in check

Excess weight is the primary cause of type 2 diabetes. If you're overweight, losing just 7% to 10% of your current weight can cut your risk in half. Maintaining a healthy weight



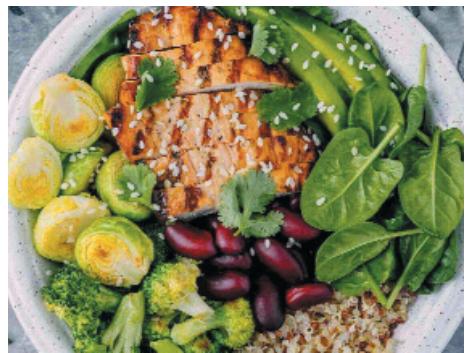
can help prevent other health problems, too—including heart disease and certain types of cancer.

Be carb-smart

Limit sugar and refined carbohydrates like white bread, pasta, and rice. Focus on high-fiber, whole-grain complex carbohydrates—they're digested more slowly, which helps keep your blood sugar steady.

Stay active to stay healthy

Inactivity promotes type 2 diabetes, so regular exercise is essential. You don't have to spend hours sweating in the gym to get the benefits—just walking briskly for a half-hour every day can reduce your risk by up to 30%.



Luncheon Reservations Due Wednesday, January 18, 2023

Print Name: _____

New/Changed Email Address: _____

of lunches at \$17.00 each: _____

of Vegetarian lunches: _____

Enclosed is my check for \$ _____

Please make your check payable to REAOC and mail to: REAOC, P.O. Box 11787, Santa Ana, CA 92711-1787
Check-in begins at 11:00 a.m. and lunch is served at noon.

PLEASE CAR-POOL!

Scholarship

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nor are prior recipients eligible for another scholarship.

Qualifications

Applicants must be full time students having at least a 3.0 grade point average on a 4.0 scale. Students must be either high school seniors who have been accepted as full-time candidates for a college degree program in fall 2022; or students already pursuing a degree at an accredited educational institution. Accredited institutions include colleges and universities, institutions authorized to provide full credit toward a bachelor's or higher degree, and accredited institutions authorized to train students for gainful employment in a recognized occupation.

Deadline

Complete applications, including the response to the essay question must be electronically submitted to REAOC by April 1, 2023. The official high school or college transcripts and reference letter must be mailed separately with a postmark of no later than April 1, 2023. The application instructions in the informational packet should be thoroughly reviewed as requirements may have changed.

REAOC encourages all of your eligible family members to apply for a 2023 scholarship grant!



Federal and State Taxes on Benefits Changes

Shared from the Orange County Employee Retirement System (OCERS)

Retirement allowances (including disability retirement) are generally considered taxable income under both federal and State of California income tax laws. At the time of retirement, you instructed OCERS on your tax withholding election. If you currently are retired and want to change your tax withholding, this article would apply to you!

If you have any questions regarding the taxability of your retirement allowance, please consult a tax professional.

CHANGING YOUR TAX WITHHOLDING

You may change your current tax

withholding options at any time, by downloading the following two forms and returning them to OCERS:

- The new W-4P IRS form can be found at: 2022 Form W-4P (irs.gov)
- The DE-4P California State Tax Withholding Election form can be found at: Withholding Certificate for Pension or Annuity Payments (DE 4P) Rev. 41 (12-21)

Please note: Effective January 1, 2023, the revised IRS W-4P form is required for any member making a change or initiating retirement.

Existing payees who have received benefit payments prior to December

31, 2022 are not required to submit the revised IRS W-4P form. Your original withholding choice will remain in effect until you file a new IRS W-4P form or California DE-4P tax withholding election form with OCERS. OCERS will be reaching out to identified members scheduled to receive their first benefit payment on or after January 1, 2023 to provide the revised IRS W-4P form, or you may download the form above.

If you have any questions, please contact OCERS at (714) 558-6200 or you may complete an OCERS contact form at www.ocers.org/contact-us.

In Memoriam

We extend our deepest sympathy to the families and loved ones of those who meant so much to so many.

October 2022 – December 2022

Salvador Alonzo, Cemetery District
Mildred Archuleta, Superior Court
Jerry Arnell, Child Support Services
Joey Azuelo, Probation
Percival Basa, SSA
Martha Benson, OCWR
Joan Bernatz, SSA
Stephen Bosbonis, OCTA
Barbara Brook, OCCR
Gregory Brown, OCSD
Marvin Bushnell, City of San Juan Capistrano
Elizabeth Camou-Wolff, HCA
Tony Castro, Probation
Stanley Davidson, Child Support Services
Carol Davis, Child Support Services
Daniel De Leon, Assessor
Rudolph Diaz, OCWR
Brian Donegan, OCSD
Rae Erickson, UCI
John Foster, SSA/CSS
Susana Galvez, SSA
Helen Goalby, HCA
Willie Gonzales, OCTA
John Halcomb, OCFA
Lydia Hao, OCCR

Jodie Harris, SSA
Robert Hight, Child Support Services
Jay Hynds, Probation
Dona Jones, UCI
Donald Jones
Raymond Karr, OCSD
Jerry Kirstine, OCFA
Gary Legalbo, District Attorney
Ralph Lopes, Child Support Services
John Marwin, OCSD
Patricia Meinhardt, UCI
Diane Merritt, Probation
Joe Munoz, SSA
Edith Nelson, HCA
Michelle Nelson, Probation
Esther Platt, OCFA
James Riley, Probation
Patricia Russell, OCSD
Nirmala Sarin, HCA
James Schooler, HCA
Susann Seaver, Child Support Services
Angela Shim, HCA
Donna Shutt, Child Support Services
Stephen Slipich, OCPW
Barbara Solliday, Child Support Services
William Starke, Child Support Services
Janet Stephenson, HR
Kimberly Taft, SSA
Gerald Thomas, Sanitation District
Richard Timboe, OCSD
William Trescott, OCTA

REAOC Luncheon

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emailing the REAOC office or by sending the form on Page 6. Your check must arrive at the REAOC office no later than Wednesday, January 18, 2023. Check-in starts at 11 a.m. and lunch is served at noon. Please carpool, if possible. We hope to see you there!!



Jose Valle-Ochoa, HCA
Karen Wagner, HCA
Elizabeth Walcott, CEO
Margaret Walsh, HCA
Kenneth Watson, OCFA
Bonnie White, OCTA

Surviving Spouses

Mary Haeckel
Michael Hall
Massy Kia
Robert Nagle
Lyola Prigmore
James Recupero
Donald Spainhower



PHOTO BY ALEXANDRA KOCH / PIXABAY.COM

Dated Material – Please Deliver Immediately

New State and Federal Tax Withholding Forms

The Fraud Book

Three Ways To Help Prevent Diabetes

Hard Rules for Boosting Memory and Fighting off Dementia

Scholarship for 2023

REOC Luncheon

Presidents' Message

INSIDE THE INFO MER

P.O. Box 11787, Santa Ana, CA 92711-1787
RETIRED EMPLOYEES ASSOCIATION OF ORANGE COUNTY, INC.

The Informer

Presorted
First Class Mail
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Torrance, CA
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