



# The Informer

RETIRED EMPLOYEES ASSOCIATION OF ORANGE COUNTY, INC.

## Spring Luncheon Set for Wednesday, March 24th

Spring begins on March 20th. Come and celebrate the new season with friends, REAO members and guests at the March 24th luncheon at Mile Square Park Golf Course Clubhouse in Fountain Valley. A special menu is being prepared, see page 7 for the details.

Come and see the springtime decorations our luncheon coordinator, Sharon Sedgwick, has planned for this luncheon. And, one lucky person at each table will take their centerpiece home. You may also be one of the winners of the drawing for a gift card.

You'll hear the latest on Retiree Health Benefits litigation and other pertinent Retiree information. Prizes and surprises await, including the \$50 Progressive Drawing! You could be the next winner but you must be in attendance to win. Don't miss out.

Reservations prior to the luncheon are required. Please make your reservation today by sending in the form on page 7 with your check to arrive at REAO no later than Wednesday, March 17th. Check in starts at 11:00 AM and lunch is served at noon. Please carpool if possible.

See you on Wednesday, March 24th!

## Presidents' Message

From the Desks of Linda Robinson and Doug Storm

It's good to know that Spring is just around the corner and to personally see and experience the renewal and beauty of nature. We hope you can all take a few moments to enjoy this wonderful time of year.

Allow us to give you an update of recent Board of Director activity. During the last two months members of your Board have been working diligently to update the REAO website and to make the site more informative and user-friendly. The process calls for meetings, review and creativity. We would welcome your comments and suggestions for improving the site. Please feel free to call, write or contact us at [reaoc@reaoc.org](mailto:reaoc@reaoc.org).

Retiree medical continues to be a primary focus for the Board of Directors. We are patiently awaiting hearing date notification from the U.S. 9th Circuit Court of Appeal in Pasadena and will notify you via the REAO website or email as soon as a court date is scheduled.

The REAO Legislative Committee is tracking health care legislation that could affect future retiree medical costs. We will keep you updated as changes occur in that arena.

Speaking of medical costs, as well as quality of care, the County notified REAO that a Request for

Proposal process has commenced for selection of HMO providers for the year beginning 2011. Two Board members, Gaylan Harris and Sara Ruckle-Harms are participating on the evaluation panel for selection of the providers. Additional information will be provided when the RFP process is concluded.

On another significant note, the Orange County Employee's Retirement System (OCERS) has notified retirees that this year's Cost of Living Adjustment (COLA) will be affected by a downturn in the Consumer Price Index. To determine if you will receive a COLA this May, please refer to the OCERS website at [www.ocers.org](http://www.ocers.org). An explanation of the COLA process, together with a chart detailing what is in your "COLA Bank" (which depends on your date of retirement) will be available to assist you in making that determination.

As published in previous newsletters, REAO formed a separate 501(c)(4) corporation as an adjunct to our association to allow

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## Presidents' Message

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your Board of Directors greater ability to formally represent retiree interests in a number of activities. The formal name of the corporation is the Association of Retired Employees of Orange County (AREOC). Through AREOC we are able to engage in more legislative, lobbying, legal and political actions for the benefit of our membership. As of March 1st, all litigation funds will be tracked and processed through AREOC. Those members who have generously made monthly litigation contributions from their retirement checks will be prevented from doing so beginning March 1st due to last year's actions by the Board of Supervisors. Many members have asked how they can continue supporting REAOC's legal efforts. There are a number of options available such as making separate monthly, quarterly, semi-annual or annual contributions OR setting up monthly transfer of funds from personal checking accounts, to name a few. Contributions to the retiree medical Litigation Fund can be made to AREOC and mailed to the REAOC P.O. Box in Santa Ana. Please include the contribution form on page 7. For further information contact us at [reaoc@reaoc.org](mailto:reaoc@reaoc.org). On behalf of your entire Board of Directors, we sincerely thank you for your continued generosity and willingness to support your fellow retirees through REAOC's legal efforts.

In April several members of your Board of Directors will be attending the California Retired County Employees Association (CRCEA) conference in Santa Barbara. CRCEA is a statewide association with retiree

membership from the twenty '37 Act counties in California. CRCEA represents approximately 180,000 county retirees. The conference is an excellent opportunity to network and strategize with other retiree associations. You will hear more regarding this activity in the next issue of *The Informer*.

In closing, we want to thank each and every member for your willingness to increase REAOC membership dues to \$3 a month. The benefits you've earned during your career with the County continue to be a source of considerable interest by those seeking to make budget cuts during the current economic times. Please be aware that retiree medical is not the only issue confronting retirees. Members of the public are not provided with complete and accurate information regarding our earned benefits, our retirement system nor the importance of public services provided by retirees during the course of our careers. We must be ever-vigilant and proactive in protecting our rights. Without meaningful representation and input into political decision making, retiree voices will not be heard or considered. This could have a devastating effect on your standard of living. Please know we and your entire Board of Directors are committed to giving you that voice. Once again, thank you for your continued membership and support.

Sincerely,  
Linda and Doug

## REAOC

P.O. Box 11787  
Santa Ana, CA 92711-1787  
Phone: 714-840-3995  
Website: [www.reaoc.org](http://www.reaoc.org)  
E-mail: [reaoc@reaoc.org](mailto:reaoc@reaoc.org)

### OFFICERS

Linda Robinson	Co President
Doug Storm	Co President
June Marcott	General Secretary
Frank Madrigal	Recording Secretary
Chuck Hulse	Treasurer
Bob Griffith	Past President

### DIRECTORS

Robert Austin	Gaylan Harris
John LaRoche	Sara Ruckle-Harms

### APPOINTED STAFF

Ilene Barcenas	Office Manager
John Iagjian	Membership Committee
John LaRoche	<i>The Informer</i> Editor
June Marcott	Board Watch & Scholarship Committees
Gloria Phillips	Volunteer Coordinator
Linda Robinson	CRCEA Delegate
Lou Scarpino	Legislation

*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 the members. 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. Association membership is limited to OCERS Retirees and their spouses. Membership dues are \$3.00 per month, payable through payroll deduction. The mission of REAOC is to promote and maintain the fellowship and camaraderie of OCERS Retirees and their spouses by sponsoring social and recreational activities, and by maintaining contacts via a newsletter and other means of communication. A secondary purpose of REAOC is the 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.

# News from OCERS

By Bob Griffith

The beginning of 2010 is a good time to summarize several important issues that impact OCERS and our pensions. 2008 was a tough year for investments. 2009 was much better. I will summarize what happened with the OCERS investments. A brief discussion of the County's adoption of a new retirement formula for new employees will be interesting for many of you. And finally a discussion of the Cost of Living Adjustment (COLA) for this year is important.

## 2009 Investment Year in Review

After 2008 that saw most institutional (and individual ) investors loose 30% or more as the stock market and most other investment options fell drastically, we were all very concerned what 2009 would have in store for investors. As has been previously reported OCERS did much better in 2008 than most other public pension funds. The OCERS loss of 21%, while still very substantial, was better than 95% of public pension funds. We are very happy that our conservative investment bias limited our losses in the worst year since the great depression. In a recent comparison of all the 1937 Act County pension systems, OCERS had the best return and the lowest risk of the 20 systems. Sometimes good returns come with high risk. OCERS is very proud that we were able to do well while keeping risk low.

After hitting lows in March of 2009, the stock market steadily improved for the remaining months of the year. I am happy to report that by the end of the year OCERS invest-

ments had grown by 18%. This good year helps make up for some of the loss and pain of 2008. Good returns help keep employer contributions low and keep our fund secure. We will work hard in 2010 to keep up our pattern of prudent and successful investment of our retirement funds.

## Register Request for Retiree Names

Several times in recent months the *Orange County Register* newspaper has requested that OCERS give them the names of all retirees making more than \$100,000 per year in pension. ( In various requests the *Register* has requested the information in different formats including at least once asking for the names and pension amounts for all retirees.) The *Register* claims that under the Freedom of Information Act, OCERS is obligated to release the information. We know from past experience that the names and salaries of active public employees is a public record and must be released upon request. However, the retirement law prohibits the release of this information unless the member approves or a court orders the release. After considering the request, the OCERS Board has declined to release the names. OCERS has provided a list of pensions paid without including individual names. In addition to the legal requirement, OCERS is concerned about the invasion of individual member privacy that would result from the information being published.

Recently, action has been filed on behalf of the Register in Orange County Superior Court to compel

OCERS to release the information. We will keep you informed as the case goes forward.

## Cost of Living Adjustment (COLA) for May 2010

As most retirees know, our pension checks are usually increased on May 1st depending on the change in the Consumer Price Index (CPI) in the preceding year. Usually we receive up to a 3% pension increase if inflation, as measured by the CPI, increases 3% or more. If the CPI increases more than 3%, we get a 3% increase and the remainder is put in our individual "bank" that will be drawn on in years when the CPI increases less than 3%. In years when the CPI increases less than 3%, we would get a smaller increase unless we have enough in the "bank" to bring the total increase up to a maximum of 3%.

2009 was a very unusual year for inflation. For the first time since World War II, the CPI actually declined (by 1%). In most ways a small decline in CPI is good news for retirees. It means that the things we buy are cheaper than they used to be. However, a CPI decline greatly complicates the calculation of our COLA. In brief, first the negative 1% is deducted from our "bank", and then our COLA is calculated based on what (if anything) remains in the "bank". Depending on when we retired, each of us has a different amount in the "bank". If you retired after April 2009, you do not have a "bank" and so you will not receive a COLA in May. Your pension will not

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# Scholarship Applications Due April 1st

**Reminder:** 2010 Keith L. Concannon Scholarship applications along with official transcripts must be post-marked no later than April 1, 2010. Eligible applicants must be related to an active REAOC member and have a GPA of at least 3.0. They include high school seniors entering college for the fall 2010 semester, or students already attending an accredited

educational institution as candidates for a degree program, or attending an accredited institution that is authorized to provide a training program to prepare students for gainful employment in a recognized occupation. Orange County residence is not required. Good luck to all the candidates. Completed applications should be mailed to REAOC at PO Box

11787, Santa Ana, CA 92711-1787.

Further information regarding the scholarships and the application forms can be obtained at the REAOC website, [www.reaoc.org](http://www.reaoc.org), or by contacting the REAOC office at 714-840-3995 or via e-mail [reaoc@reaoc.org](mailto:reaoc@reaoc.org).

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## Adult Services Programs Orange County Social Services Agency

**T**he Adult Services Division of the Orange County Social Services Agency administers the In-Home Supportive Services program which assists the elderly and disabled adults and children to remain safely in their home and the Adult Protective Services program that provides assistance to elderly or disabled adult victims of abuse.

### **In-Home Supportive Services (IHSS)**

Services such as house cleaning, shopping, cooking, laundry and personal services are provided to eligible persons who are limited in their ability to care for themselves and cannot live safely at home without help. This includes those who would be able, with help, to return to their home from a hospital, nursing home, or board and care home.

To be eligible for the program an applicant must meet all of the following criteria:

- Must be disabled, blind or age 65 or older
- Unable to live safely at home
- Meet the financial need requirement (Same as Medi-Cal)

Applicants who receive SSI/SSP automatically meet the financial need requirement. Others may also be eligible, but may be required to pay a portion of the cost of services.

For those determined eligible for services, a needs assessment is completed by a Social Worker on the initial home visit. Need for in-home care is based on medical condition, living arrangement, and what assistance is already being received from family, friends or available community resources. An applicant's doctor may be consulted to verify medical condition.

Upon completion of the needs assessment and authorization of services, recipients of IHSS in Orange County hire and supervise their own provider. The provider payments are issued by the State of California directly to the provider.

To apply for this program or for additional information contact the Social Services Agency at 714-825-3000.

### **Adult Protective Services**

Victims of elder and dependent adult

abuse live throughout the county and are at all income levels. On average, almost 600 reports of abuse are received by the Registry each month. Abuse can take many forms such as physical abuse, financial abuse, mental abuse, neglect, abandonment, abduction, isolation and self-neglect.

Benefits of reporting abuse include the following:

- The elder or dependent adult will be given options to keep him/her safe from harm.
- The victim and their family members can be linked with appropriate community services.
- Unaware family members and friends can be alerted to step in and help.
- The Adult Protective Services social worker can assist victims and their families in developing individualized care plans.
- The reporter can feel relief in knowing that a professional is assessing the situation.

To make a report, call Adult Protective Services at 800-451-5155.



# Keeping Yourself, Your Money and Your Property Safe

## Telephone Cons

Telemarketing scams are a multi-billion dollar a year business. Individuals over the age of 60 are often the target of unscrupulous telemarketers. Protect yourself and your savings by paying close attention and following a few simple guidelines.

Remember these things: Don't buy over the telephone from a company you're not familiar with. And never feel rushed into making a decision. If you're genuinely interested, ask for a phone number and call them back when it's convenient for you.

There are many ways to tell if you're being solicited over the phone by a dishonest person. Here are a few things to listen for.

- The caller says you have to "act now."
- The caller claims you've won a free gift, vacation or prize and you only have to pay a fee.
- You are asked to give financial information over the telephone, or they offer to send a courier to your house to pick up a check.
- They are uncooperative when asked for references or other information about their company.

The "Do Not Call" list stops unwanted solicitations by adding your name and phone number. Call 1-888-382-1222 or go to [www.donotcall.gov](http://www.donotcall.gov).

## Crime Prevention at Home

- Always keep doors and windows locked, and have deadbolt locks installed.
- Keep your home well lit inside and outside, with curtains closed.

- Install a peephole in your front door.
- Never leave keys in obvious places – like under the door mat.

## Crime Prevention on the Streets

- Carry your purse very close – never leave it in a shopping cart.
- Have paychecks or government checks deposited directly into your bank account when possible.
- If attacked, make as much noise as possible.

## Crime Prevention in the Car

- Keep your gas tank full and your car serviced regularly to avoid breakdowns.
- If your car breaks down, pull over as far to the right as possible, raise the hood, and wait inside with the doors locked until law enforcement arrives.

## Resources

Here are some national, state and local organizations that can help you.

- National Fraud Information Center: [www.fraud.org](http://www.fraud.org)
- Medicare: 800-633-4227
- Social Security Administration: (800) 772-1213
- California Department of Justice – Consumer Service Information Complaints: 800-952-5225
- DOJ Elder Abuse Hotline: 800-722-0432
- Elder Abuse – Social Services Agency: 800-451-5155
- Legal Aid Society of Orange County: 714-571-5245
- Office on Aging – Orange County Community Services: 800-510-2020, 714-567-7500

# CRCEA Spring Conference

Santa Barbara County will host this year's CRCEA Spring Conference which is scheduled for April 26th – 28th. The conference will be held at the Mar Monte Hotel which is located at 1111 East Cabrillo Boulevard, on Santa Barbara's waterfront. There is a special room rate that includes all taxes and a full buffet breakfast. Call 805-963-0744 to make your reservation.

The program will include substantive and timely items of interest to those involved with Retirement Boards and local associations, such as REAOC, as well as interest to individual retirees. Presentations include: "Medicare and You," "The Economy – What's Next," "Stress Management for Better Health," "Public Pension Funds," and "Legislative Updates." There will also be a panel discussion on Health Care.

Monday afternoon a Santa Barbara Trolley tour (land only) or a Land Shark tour (land and short ocean ride) are available for a special rate of \$10 for registered attendees.

All of our members are invited to attend what promises to be an informative and fun conference. REAOC will be represented at the conference by our Co-Presidents Linda Robinson and Doug Storm, REAOC Director Gaylan Harris, and AREOC Director Lou Scarpino.

For further information call RESBC at 805-568-5933 and leave a message and your call will be returned.



**REAOC members** enjoying themselves at the January luncheon – visiting with old friends, making new acquaintances and hearing updates on the latest issues affecting retirees.



## In Memoriam

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

### October 2009 – February 2010

Inglis, Joy, Superior Courts  
 Janson, Russell, OC Public Works  
 Krieger, Ellen, Health Care Agency  
 Noel, Lois, Social Services Agency  
 Richardson, Olivia  
 Reid, Barbara  
 Rill, Robert, Superior Courts  
 Rohn, Dennis, Sheriff's Dept.  
 Sanderson, Philip, EMA  
 Teverbaugh, Mac, Library  
 Weinheimer, Ralph, Sheriff's Dept.




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## News from OCERS

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decline but it won't increase either. If you retired before April 2005, your "bank" is 4% or greater, so you will receive a COLA of 3%. If you retired between April 2005 and April 2009 your situation is a too complicated to summarize in this article. Please see the OCERS web site for a more detailed review.

I hope this explanation helps you understand a somewhat complicated situation. For more detail please go to the OCERS website at [www.ocers.org](http://www.ocers.org) or call OCERS at 714-558-6200.



## Hemet Chapter Luncheon

REAOC's Hemet Chapter will hold its next luncheon on Tuesday, April 13, 2010 at 11:30 a.m. at the First Presbyterian Church located at 575 E. Kimball in Hemet. The cost is \$9.50 per person. Make your reservation by calling Jeri at 951-672-4594 or Jack Edwards at 951-654-8511.

Upcoming luncheons will be held on the second Tuesdays in June and October 2010.

## On the Calendar: 2010 REAOC Luncheons



**Wednesday:**

May 26

September 22

December 1

### AREOC Litigation Fund

Print Name: \_\_\_\_\_

Address: \_\_\_\_\_

City, State, Zip: \_\_\_\_\_

Enclosed is a check in the amount of:  
\$ \_\_\_\_\_

Please make your check payable to AREOC Litigation Fund and mail the check with this form to:

REAOC, P.O. Box 11787,  
Santa Ana, CA 92711-1787

Thank you very much for your contribution to this fund!



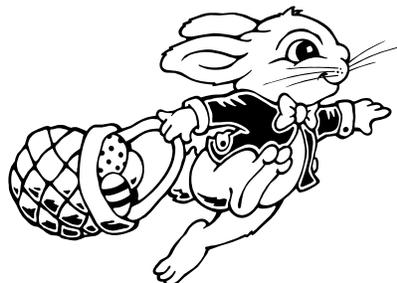
## Progressive Drawing \$50.00

Joan Wehn of Cypress won \$700 at the January luncheon. So now we start the drawing over at \$50. Just like Joan, you must be present at the time of the drawing to win!

See you on Wednesday, March 24 at Mile Square Park.

## REAOC Updates via E-mail

REAOC officers often send e-mails to our members in order to keep them informed of current events and activities, such as the status of the lawsuit challenging the reduction of retiree health care benefits. If you are not on REAOC's e-mail list, please forward your name and e-mail address to [reaoc@reaoc.org](mailto:reaoc@reaoc.org). This will help to ensure you have the latest information in between editions of *The Informer*. Thank you.



## Springtime Luncheon Menu for March 24th

*Fettuccini Alfredo with Chicken*

*Broccoli Florets*

*Julienne Carrots*

*House Salad with Italian or Ranch Dressing*

*Dessert*

*Coffee and Iced Tea*



## Directions to Luncheon at Mile Square Park, Fountain Valley

Mile Square Golf Course is located in Mile Square Park, 10401 Warner Ave., Fountain Valley. From the San Diego Freeway (405), take the Warner Ave. exit and proceed East on Warner. Turn into Mile Square Park Golf Course Clubhouse entrance at Ward St. and park (parking is free). Mile Square Park is bounded north by Edinger Ave., south by Warner Ave., east by Euclid Ave. and west by Brookhurst.

## Luncheon Reservations Due Wednesday, March 17, 2010

Print Name: \_\_\_\_\_

Enclosed is my check for \$ \_\_\_\_\_ for \_\_\_\_\_ lunches at \$17.00 each.

\_\_\_\_\_ Vegetarian lunch(es)

Check-in begins at 11:00 a.m. and lunch is served at noon. Please make your check payable to REAOC and mail to: REAOC, P.O. Box 11787, Santa Ana, CA 92711-1787 Also enclosed is a separate check for \$ \_\_\_\_\_ for AREOC Litigation Fund.

PLEASE CAR-POOL!



# Welcome, New Members

**CEO:** Judith Johnson  
**County Counsel:** Nancy Pupich  
**District Attorney:** John Santy, Joseph Avalos  
**HCA:** Anthony Gordon, Gerald Plesetz, Ralph Huff, John R. Martino  
**OCCR/OC Parks:** Beverly Brice, John Robinson  
**OCPW:** Tim Neely, Larry Abad  
**OCSD:** Cheryl Oldham  
**Probation:** Phuoc D. Vo, Donna Pickrell  
**Public Defender:** Patsy Vasquez, Silvana

Coria-Romano, Danni Murphy, Stephen Womack  
**SSA:** Margaret Mooney, Nguyet T. Le, Nancy Schram, Roger James  
**Superior Court:** Ann Stotts, Carmen Lopez, Julie Carson, Diane Walter-Duim  
**Surviving Spouse:** Patricia Snider  
**Not Stated:** Johnny Hing, Marilyn Kossky



# The Informer

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

PRESORTED  
 FIRST CLASS  
 U.S. POSTAGE  
**PAID**  
 GARDEN GROVE, CA  
 PERMIT NO. 1

## INSIDE THE INFORMER

- Spring Luncheon Set For Wednesday, March 24th
- OCERS & COLA Updates
- Social Services Agency Programs For Adults
- Keeping Yourself Safe

**Dated Material – Please Deliver Immediately**