



The Informer

RETIRED EMPLOYEES ASSOCIATION OF ORANGE COUNTY, INC.

New Year Luncheon Set for Wednesday, January 23rd



Come celebrate the New Year with friends, REAO members and guests at the January 23rd

luncheon at Mile Square Park Golf Course Clubhouse in Fountain Valley. A special tribute to all of our volunteers who donate so much of their time and energy to our great association will be one of the agenda items for this luncheon.

A special menu is being prepared, see page 7 for details. And, as always, beautiful centerpieces will adorn the tables and be taken home by a lucky attendee at each table.

You'll hear the latest on Retiree Health Benefits and other pertinent Retiree information. Prizes and surprises await, including the \$350 Progressive Drawing! You could be the next winner but you must be in attendance to win. Don't miss out.

Make your reservation today by sending in the form on page 7 with your check to arrive at REAO no later than Wednesday, January 16th. Check in starts at 11:00 AM and lunch is served at noon. Please car-pool if possible. See you on Wednesday, January 23rd!

Presidents' Message

New Year's Greetings from Linda Robinson and Doug Storm

The entire REAO and AREOC Board of Directors wishes everyone a happy, healthy and successful 2013. It is our sincere desire that every retiree knows peace and contentment during this exciting new year. It is a privilege to serve on the REAO Board and we are honored to be re-elected to our sixth term as your Co-Presidents. Thank you for your vote of confidence and unwavering support.

Congratulations to Faye Watanabe and Larry Leaman who you have elected to serve as REAO Secretary and Board of Director's Member. The entire Board of Directors thanks you for electing each of us to our positions on the Board. Change is inevitable and, worthy of special Board recognition, are June Marcott and Chuck Hulse, exiting board members, who have unselfishly volunteered their services to retirees for the past four and ten years, respectively—June as REAO Secretary and Chuck as Senior Board Member and Treasurer. Both will be greatly missed. Thank you June and Chuck for your outstanding service and commitment to County of Orange retirees.

YEAR IN REVIEW: 2012 was a very busy year, filled with challenges and activities. Your REAO Board members and retiree volunteers continually took action on behalf of

retirees throughout the year. This included: oversight of litigation efforts; tracking of legislation and initiatives; monitoring of the Board of Supervisors meetings by the ever-vigilant Board Watch Committee; participation in and maintaining a presence in retirement system meetings; attending seminars, conferences and retirement security committee functions; networking with other '37 Act retiree associations via the state-wide California Retired County Employee Association—it should be noted that members of the REAO and AREOC Board worked closely with CRCEA to create published documents dispelling inaccurate information circulating throughout the State regarding Deferred Benefit Plans. On-going Board activities included monthly Board of Director meetings, hosting of five retiree luncheons in both

CONTINUED ON PAGE 2

Presidents' Message

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Fountain Valley and Hemet, publishing five issues of *The Informer* newsletter, attending meetings with county representatives on issues of importance to our membership; presenting information at pre-retirement seminars and reaching out to non-member retirees. In May four REAOC scholarships were awarded to qualified students who are relatives of REAOC members and pursuing degrees in higher education. This



extensive process was conducted through the professional work of REAOC Scholarship Committee members. Our Associate Membership category for active County of Orange employees has grown thanks to the efforts of the Membership Committee. In October REAOC Board members staffed a table at the Annual Health Fair hosted by OCEA distributing information about our association. In coordination with Pacific Group this year, improved and expanded insurance offerings are now available to REAOC members who desire supplemental insurance coverage such as vision, dental, travel, legal, pet insurance, etc. Ilene Barcenas, REAOC's Office manager has done an incredible job assisting REAOC members and your Board of Directors. Thank you, Ilene for your outstanding work, patience and time commitment.

LITIGATION UPDATE: As previously reported in *The Informer* the Ninth Circuit Court of Appeal granted an expedited schedule with final briefs due in early April. Following submittal of all briefs, the Court will schedule a hearing—ideally, sometime in the Summer or Fall. The litigation process has been very involved and the next step in this lengthy, legal process promises to be an exciting and perhaps tense time for all retirees affected by the Court's action. We are cautiously optimistic and look forward to successfully concluding REAOC's litigation efforts.

In closing, we want to extend our sincere appreciation for your membership, participation and ongoing support. Thank you. Take care and be well.

– Linda and Doug

Hemet Chapter Luncheon on February 12th

REAOC's Hemet Chapter will hold its next luncheon on Tuesday, February 12, 2013 at 11:30 a.m. at the First Presbyterian Church located at 515 E. Kimball in Hemet. The cost is \$9.50 per person. Make your reservation by calling Jeri at (951) 672-4594 or Erma Phillips at (951) 654-4312.

Upcoming luncheons will be held on the second Tuesday in April and June 2013.



REAOC

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

OFFICERS

Linda Robinson	Co President
Doug Storm	Co President
Faye Watanabe	Secretary
Bill Castro	Treasurer
Bob Griffith	Past President

DIRECTORS

Gaylan Harris
John Iagjian
John LaRoche
Larry Leaman
Sara Ruckle-Harms

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Ilene Barcenas	Office Manager
John Iagjian	Membership Committee
John LaRoche	<i>The Informer</i> Editor, Luncheon Committee
Norma Roberts	Board Watch
Linda Robinson	CRCEA Delegate
Lou Scarpino	Legislation
Faye Watanabe	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 the members.

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, the REAOC website www.reaoc.org, e-mail, 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.

OCERS retirees and their spouses are eligible for regular association membership. Their 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.

County Retirement Association Working to Secure Pension Benefits

by Louis Scarpino and Gaylan Harris

This year's October 22-24 California Retiree County Employee Association (CRCEA) Fall Conference program provided further insight of what the Counties Associations are doing separately and collectively in their efforts to protect retiree benefits promised during employment. Hosted by Stanislaus and Merced Counties, two of the twenty CRCEA 1937 Act member county retiree associations, the conference again reflected CRCEA's dramatically increased commitment to protecting retiree rights through becoming a serious voice in the raging pension debate.

The County Employees Retirement Law of 1937 (CERL), under which Orange and 19 other California county retirement system operate, was the topic of the lead off presentation by Attorney Michael Conger. Mr. Conger is the assigned attorney for the Stanislaus County Retirees Association that prevailed in a Court of Appeals hearing that found the use of assets set aside for Retiree Medical Benefits was protected for that use. In 1992, in what was called proposition 162, voters clearly established that the primary responsibility of a retirement system was to provide benefits to retirees. The intent of the proposition was to ensure that the State or other public employers did not raid pension funds for other purposes. The Retired Employees of Orange County (REAOC) was foundational in the ruling in Stanislaus by looking to the intent of the involved parties when the funds were first set aside for

medical purposes. The Stanislaus decision was not published and therefore does not have the same weight as other published opinions like the REAOC decision but shows that at least at the Court of Appeals level in California that judges are willing to look at the intent of the parties and protect retirees when appropriate.

Managing Cash Flow was the subject of Rick Santos, the Executive Director of Stanislaus County's retirement system. This presentation provided an important understanding of the life cycle of pension funds and the "unfunded liability" measure that is often erroneously cited as a bad thing. In fact, retirement systems naturally have an unfunded liability that decreases over time. Therefore, the actual funding percentage is not in itself the best indicator of how well a system is funded. To best determine this, a knowledge of where the system is at in its life cycle is required.

The job of the retirement system is to manage the cash flow from beginning to end. In the process, system administrators must ensure that the unfunded liability is reduced according to plan such that no further employee or employer contributions will be required after 30 years; and all promised benefits can be paid out from contributions previously collected and continued investment earnings on those contributions. Whether a retirement system is just starting out, is closing down or is somewhere in between, the goal of all pension systems, including our 1937 Act system, is to be 100% funded at the time the last promised

dollar is paid out. By law 1937 Act retirement administrators are required to move in that direction.

Train Wreck Series Update:

Leading off Tuesday's agenda was CRCEA's own Retirement Security Committee who debuted its second research paper as Part II of its *Transition to 401(k) Plans, a Train Wreck In The Making* series. Part I dealt with the impact on individuals and, as reported previously to *Informer* readers, documented the failure of 401(k) plans to provide adequate retirement security for the private sector retirees. This has resulted in a large national population of retirees unable to retain their life style into retirement. This leaves many unable to support their families or worse, become a drag on the economy.

Part II: *Impacts on the Economy* takes a hard look at the damaging effects of a wholesale and rapid transition of defined benefit plans to 401(k) plans in the public sector. As the lead author, Lou Scarpino presented the Committee's work noting that it is aimed primarily at the corporate/business audience as well as government policy makers. Work of high profile corporate consulting firms, upon which the corporate world relies, was utilized extensively as part of a strategy to test and challenge underlying assumptions and beliefs that tend to drive opposition to government defined benefit plans. The goal of the report is to provide a new perspective to opponents in the corporate world. It does so by

CONTINUED ON PAGE 4

demonstrating that by shooting down public sector defined benefit plans, opponents are participating in the proverbial circular firing squad using a ready, shoot, aim strategy—with themselves and the entire US Economy as the ultimate target. This study and more is available on www.crcearesearch.com.

While this forum will not allow for a full in depth discussion, early feedback shows that the study's conclusions are already proving a solid addition to and are likely to become major factors in the pension debate. It's key finding is that eliminating Defined Benefit (DB) Plans would result in **Damage To The Economy** from:

Loss of Consumer Spending: Around \$0.5 trillion of benefits are currently provided to pensioners who actually spend and do not hoard, as is the tendency with 401(k) recipients.

Loss of Investment Capital: Unlike taxpayer dollars expended for programs that produce a one-time value, defined benefit pension plans immediately invest both employer and employee contributions to the plan into the economy. Currently state and local plans provide \$3.2 trillion of ongoing investment in corporations, businesses, government, real estate and the full spectrum of financial instruments. In contrast, individual 401(k) plans owners have less to invest for a variety of reasons and tend to rely much more heavily on interest income as opposed to investment income.

Increases in Cost for Public and Private Employers: Defined benefit plans have proven far more efficient, about half as expensive as 401(k)

type plans per dollar of benefit provided, and far more effective at providing retirement security.

Forfeited Major Returns for Taxpayers Fueled by DB Plans: Some of the benefits include \$1 trillion in nationwide economic output, \$553 billion of value added to the GDP, 6.5 million jobs nationwide, \$8.72 in the U.S of total output supported by each dollar of taxpayer pension contribution, and \$74 billion federal and \$60 billion of state and local taxes.

Part II concludes that a rapid complete transition to 401(k) plans in the public sector, and a failure to reinstate some level of DB plans in the private sector, *would likely precipitate a Downward Economic Spiral.*

Secure Choice Pension Plan: Hank Kim, Esq., Executive Director of the National Conference on Public Employee Retirement Systems (NCPers), (of which REAOC and CRCEA are members), provided insights into the Secure Choice Pension Plan developed by his organization for the private sector. This plan is predicated, in part, on the realization that private sector defined benefit plans have in many cases been eliminated and now make up a smaller percentage of retirement systems than 20, 30 or 40 years ago. Why this has occurred and what can be done about it is being addressed through national and California legislation. The Secure Choice Pension Plan (Plan) was designed around the defined benefit model but with stress tested safety factors to accommodate the fact that, unlike government, private sector businesses can and do go out of business. The Plan is intended to partially fill the gap in

private sector retirements and served as the basis for AB1234 in California signed into law in October 2012.

While a study and separate enacting legislation is required before this plan can be put into effect, NCPers design and testing of their plan indicates that it is possible to provide private sector employees with a guaranteed benefit from retirement savings owned and kept by individual employees—with any residual going to their heirs.

Legislative Update: CRCEA's lobbyist Amy Brown, and California's lead consultants Karon Green for the Assembly and Pam Schneider for the Senate provided their assessments of the current state of affairs in Sacramento. Here are the highlights:

State Budget – It was not clear that the Governor's Proposition 30 would pass. As we now know, it did pass. The governor maintained that pension reform was critical to getting voter approval.

Term Limits – These go into effect next year and will allow up to 12 years of service in the Senate, Assembly or a combination of the two. This year 42 new members of the legislature will be seated.

Public Sector Pension Reform – AB340 was signed into law by the Governor. This new law will affect future retiree benefits on January 1, 2013. Existing pension benefits as of December 31, 2012 are not changed. The new law contains a much reduced benefit for new employees and could impact existing employee benefits in what is counted in income to determine the retirement allowance.

2013 Keith Concannon Scholarships

CRCEA

CONTINUED FROM PAGE 4

The Retired Employees Association of Orange County (REAOC) proudly continues its scholarship program designed to recognize and support qualified students to obtain further skills and expertise. The scholarship is named in honor of the late Keith L. Concannon, REAOC's dedicated and long serving representative on the Orange County Employees Retirement System Board and former REAOC President.

Applications for the ninth annual scholarship awards will be available on January 2, 2013 by accessing the REAOC website at www.reaoc.org, by contacting the REAOC office at reaoc@reaoc.org, or 714-840-3995. The application instructions will also be available at the REAOC luncheon on January 23, 2013. Any student who is related to a REAOC member and meets the qualifications listed below is invited to submit an application and the required essay electronically to REAOC at www.reaoc.org. The student's official high school or college transcripts as well as the Letter of Reference must be postmarked no later than April 1, 2013.

Applicants must be related to a REAOC member, however Orange County residency is not required. The only exception to this provision is that a relative of anyone who acts in a decision making capacity cannot apply. This includes the Co-Presidents of the REAOC Board of Directors and the Chair and Members of the Scholarship Committee.

Qualifications: Applicants must be either: (A) a high school senior with a GPA of at least 3.0 on a scale of 4.0 who has been accepted as a candidate for a degree program for

the following fall semester on a full-time basis after graduation from high school, or (B) a student with a GPA of at least 3.0 who is already attending an accredited educational institution as a candidate for a degree program.

A candidate for a degree program means a student who is pursuing a degree at a college or university, or is attending an accredited educational institution that is authorized to provide full credit toward a bachelor's or higher degree, or is attending an accredited institution that is authorized to provide a training program to prepare students for gainful employment in a recognized occupation.

As stated above, applications must be submitted electronically. No handwritten applications will be accepted. Each item on the application must be completed. Responses to the essay question must be submitted electronically and cannot exceed 300 words. The Certification page of the application must be electronically signed and dated and included with the application. These instructions must be carefully adhered to or the application will be rejected. Please include a photograph suitable for publication.

Deadline: Applicants must send official high school or college transcripts to REAOC postmarked no later than April 1, 2013. Please order transcripts early to allow ample time to process. Completed applications and transcripts must be postmarked no later than April 1, 2013 and mailed to: *REAOC, Attn: Scholarship Committee, P.O. Box 11787, Santa Ana, CA 92711-1787.*

AB1234 – Private Sector Secure Choice Retirement – Provides for a study of a Defined Benefit retirement plan in the private sector that is similar to the NCPERS plan outlined above.

In Summary: There has been progress in putting in place changes which should help stem the tide of constant opposition to public pension plans. These include the AB340 legislative fixes that will help bring public sector DB plan costs under control and better ensure long term sustainability. New reports such as the Train Wreck series noted earlier are helping to change the perspective to the underlying value that defined benefit plans provide to the economy. In addition, AB1234 begins to address the lack of pension security for the private sector through reintroduction of DB type plans.

On the horizon we also see new developments that will keep us all busy in the coming year. Several of the CRCEA associations are in the midst of legal challenges to regain medical benefits lost. The State is now seeing a number of bankruptcies filed at the city level. These require our attention because the long held belief that public employee pensions are protected by contract and must be paid ahead of any other creditors is under attack by bond insurers.

The CRCEA Spring Conference will be hosted by the Retired Employees of Los Angeles County and is scheduled for April 15-17, 2013 at the Hotel Maya, Long Beach. Further information will be in the March/April 2013 edition of *The Informer*.

In the News

Edited by Helen Lotos

Locally: Costa Mesa's mayor pro tem Jim Righheimer, the driving force behind the city's sweeping austerity measure to lay off nearly half its workers, has reversed course and is looking toward cancelling employee pink slips, which numbered nearly 200, reported the *Daily Pilot*, November 21. The city council majority had hoped to privatize those employees' jobs as part of a cost-saving measure that would address the cost of employee pensions. Nick Bernardino, general manager of the Orange County Employees Association (OCEA), which filed a lawsuit that temporarily halted the layoffs, echoed Righheimer's sentiment that it's been "a long two years" for everyone involved, but that it would be a "great new start." (*Spoiler alert: Voice of OC*, November 19, reported that OC Board of Supervisors Chairman John Moorlach is jockeying to have Righheimer replace him as county supervisor. Moorlach will be termed out in 2014.)

Los Angeles: Public employee unions scored a major victory in late November as former LA Mayor Richard Riordan abandoned his campaign to take a pension overhaul plan to voters next year, reported the *Los Angeles Times*, November 27. City leaders are coping with a financial crisis and will ask voters next spring for a sales tax increase to avert more cuts. Riordan argued that City Hall should reduce employee pension benefits instead. His proposal, targeted for the May ballot, would have replaced guaranteed retirement payments with 401(k)-style investment

accounts for new employees. It also would have scaled back benefits for existing workers. Riordan said his self-imposed December 28 deadline to gather 265,000 valid signatures, not union opposition, was his biggest obstacle.

Meanwhile, an editorial in the *LA Times*, November 27, opined that Riordan's proposal's "premature disappearance" shouldn't close off discussion of a genuinely important issue. It states that city officials say retirement costs for sworn personnel alone are expected to consume \$789 million of the general fund budget in 2016 (up from \$506 million this year), thus degrading the city's ability to pay for important services. "The mayoral candidates should not use the withdrawal of the ballot measure as an opportunity to duck the discussion," the *Times* concluded.

San Bernardino: The city council, facing bankruptcy with a \$45.8-million budget shortfall, voted to slash more than \$26 million in spending and freeze debt payments as the municipality struggles to stay afloat, reported the *LA Times*, November 27. The city had already stopped making payments to CalPERS since filing for Chapter 9 bankruptcy protection August 1, a move city officials estimate will save more than \$12 million. According to Reuters, November 20, the city owes more than \$6 million in dues to the fund. Two other California cities—Vallejo, which emerged from bankruptcy in 2011, and Stockton, which is seeking bankruptcy protection—have kept current on all payments to CalPERS. The pension fund may be

in for a fight with Wall Street bondholders and insurers over how they will be treated as creditors in San Bernardino's bankruptcy proceedings.

Ventura County: The board of supervisors learned in late November that annual pension contributions will grow from \$151.7 million this fiscal year to almost \$226 million in 2017-18, a 49% increase, according to the *Ventura County Star*, November 20. "We wanted to do a five-year projection so we could do long-term planning," CEO Michael Powers said. "What this showed is that we have a pretty good-sized hill to climb for the next two years. If we do that in a structural way, then we feel like we should be in good shape." Factors include an increase in life expectancy for retirees and a reduction in the assumed rate of return on investments from 8% to 7.75%. The pension fund must meet obligations to approximately 15,000 retirees and employees.

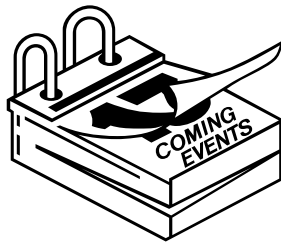
Tuolumne County: The board of supervisors approved a total of 15 furlough days for the year, affecting about 300 employees through January 4, 2013, reported *mymoth-erlode.com*, November 19. The CAO estimates that net savings are approximately \$2.5 to \$3 million. The furlough days at most county offices were between November 19-23 and December 24-January 4 and did not impact emergency services, such as Sheriff, Fire and Ambulance. Snow removal services were also available, with Health and Human Services open with limited staffing.

Progressive Drawing \$350.00

Beverly Barrington of Yorba Linda would have won \$300 at the December luncheon if she had been present at the luncheon. Remember—you must be present at the time of the drawing to win!

See you on Wednesday, January 23, 2013 at Mile Square Park.

On the Calendar: 2013 REAOCLuncheons



March 27
May 22
September 25
December 4

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:

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

Thank you very much for your contribution to this fund!



In Memoriam

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

July through December 2012

Arnold, Christine, HCA
Barnes, Ellen, UCI
Blacketer, Enid, SSA
Bush, Mary, HR
Caraisco, George, OC Public Works
Davis, Bill, OCSO
Denton, Shirley, OC Public Works
Drake, Richard, OC Sheriff's Department
Farr, Howard, OC Fire Authority
French, Jerry, OC Public Works
Goehring, Dorothy, SSA
Henry, Barbara, HCA
Jackson, Burt, OC Public Works
Jarrett, William, OC Public Works
Little, Lois, HCA
Lumpkin, Guinn, OC Sheriff's Department
McCartney, Laura, Law Library
McIntyre, Alice, Superior Courts
Moline, Sue, SSA
Niesley, Patsy, SSA
O'Donoghue, Kevin, HCA
Padelford, Hazel, Probation
Pendergraft, Joan, SSA
Pham, Ann, OC Public Works
Piersante, James, OC Sheriff's Department
Rowe, James, OC Sheriff's Department
Shanks, Nona, UCI
Spencer, Katherine, OC Community Resources
Steburg, Dorothy, OC Sheriff's Department
Taylor, James, OC Public Works
Taylor, Patricia, Superior Court
Ulemek, Donald, OC Public Works
Wallace, Patricia, Child Support Services



New Year Menu for January 23rd

Chicken Cordon Bleu
Wild Rice Pilaf
Fresh Garden Vegetables
House Salad with Italian or Ranch Dressing
Fresh Baked Rolls
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, Jan. 16, 2013

Print Name: _____

New/Changed E-mail Address: _____

of lunches at \$17.00 each: _____

of Vegetarian lunches: _____

Enclosed is my check for \$ _____

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

Also enclosed is a separate check for \$ _____ payable to AREOC Litigation Fund.

PLEASE CAR-POOL!



Welcome, New Members

Assessor: Joanne Horvath, Linda Lundquist
Auditor/Controller: Sylvia McLucas, Osama Hamid, Jacqueline Martinez
CEO: Leslie Doberneck
City of Cypress: Marie Crawford
Clerk/Recorder: Susan Hunt
County Counsel: Eileen Blanton Facer
District Attorney: Denise Shaw, Claudette LeBlue, Karen Keyes
EMA: James Layden
Flood Control: Steve Thompson
HCA: Deborah Morton, Olivia Rodriguez, Thelma Seki, Nancy Shirley, Michelle Velarde, Sandra Fair, Jean Hawkins, John MacArthur, Diane Coveney
IWMD: John Chen
John Wayne Airport: Shelly Nung
Library: Kathleen Sandstrom, Andrea Dietze
Marshalls: Ernie Golphenee

OC Fire Authority: Sally Teramura, Eugene Hutain, Michael McCoy, Rod Eggleston, Glenn Murphy, Christine Duker
OC Parks: Stanley Gaulrapp
OC Public Works: Marcia Moreno, Martin Lopez, Jr., Thomas McCormick, William Friedlander
OC Sheriff's Department: Glenn Krause, Anthony Baxter, Kim Patton, Wayne Aegenter, Marcia Llamas, Wyona Marshman, Janice Fry, Felipe Mu_oz, Rick Stahr, Ihor Turczynskyj, Dennis Parrish, Richard Davila
OC Sanitation District: Tyrone Givan, Stephen Cordell
OCTA: Rosemarie Johnson, Mary Ayala, James Drinkard, Jimmy Ochoa, Samuel Crook, Mary A. Perez, Hattie Perry, Erma Taylor, Robert Cavazos, Barbara Gries
PA/PG: Paul Dunning, Peggy Van De Sande

Probation: Judith Marley, Steven Christopher, Deborah Bondar, Monica Gallagher, Roxanne Gonzales, Mary Melanson
San Juan Capistrano District: Thomas LaMothe
SSA: Reneé Beltran, Edilberto Mayo, Stella Benitez, Kimberly Candelaria, Mary Resna
Superior Court: Yvonne Peebles, Susan Christopher, Yoko Murata, Denise Marchuin Drehsen, Mary Mead, Lupe Torres, Helen Casmero, Valerie Gast, Carolyn Kuzio
Not Stated: Janice Jackson Meade, Estelle White
Surviving Spouse: Marilyn Landrau, Maggie Adams, Alane McNeilly, Aurora Boyd, Teresa Ramsey, Sheila Wengert



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

- New Year's Luncheon Set for Wednesday, January 23rd
- CRCEA Conference Update
- In The News
- 2013 REAOC Scholarships

Dated Material – Please Deliver Immediately