



The Informer

RETIRED EMPLOYEES ASSOCIATION OF ORANGE COUNTY, INC.

Spring Luncheon Set for Wednesday, March 28th



Come celebrate Spring with friends, REAO

members and guests at the March 28th luncheon at Mile Square Park Golf Course Clubhouse in Fountain Valley. A special menu is being prepared, see page 7 for details. And, as always, the tables will be decorated with beautiful center pieces that will be taken home by a lucky retiree or guest at each table.

Gary Rebensdorf, Orange County's Credit Union, will speak on "What keeps you up at night?" with topics based on the surveys completed by the attendees at the January luncheon. You'll also hear the latest on Retiree Health Benefits and other pertinent Retiree information. Prizes and surprises await, including the \$150 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, March 21st. Check in starts at 11:00 AM and lunch is served at noon. Please car-pool if possible. See you on Wednesday, March 28th!

Presidents' Message

From the Desks of Linda Robinson and Doug Storm

Spring, with all its beauty and rejuvenating energy, is here once again. Daylight savings time is just around the corner and it's definitely time to "stop and smell the roses"; to follow-through

on those New Year's Resolutions; and to invite positive transformation into our lives. Let's all experience a revitalizing Spring season. Yes, there are overwhelming issues facing us locally, state-wide, nationally and around the world. As a result it is extremely important for all retirees to tap into our strength, wisdom and past experience for guidance. Those years of experience tell us that solutions will be found, change will occur and we will prevail, even when odds don't appear in our favor.

ITEMS OF INTEREST Today's political and economic landscape provides difficult challenges for retirees. Proposed legislation and pension reform ballot measures, if passed, could have significant impacts on retirees and our families. Examples include initiatives which are about to be circulated to obtain sufficient signatures to qualify for the November ballot. Two such initiatives are sponsored by a group called California Pension Reform. The Legislative Analyst's Office has prepared a detailed analysis of each measure and they are available on

that office's website at:

www.lao.ca.gov/laoapp/ballot_source/Initiatives.aspx. Both are listed on that page as Initiative #2011-63 and Initiative #2011-64. While it appears the initiatives apply to current and future employees, the language includes limiting the cost of living increases for all current and future retirees. Please get the word out to your family, friends and other retirees. Do not sign ballot initiatives unless you have read and fully understand the ramifications and impacts of the initiative.

In the legislative arena the Board of Supervisors is proposing legislation which could have a dramatic effect on annual STAR COLA's. Currently, the Board of Supervisors has only an advisory role in determining whether a STAR COLA is granted—the legal authority is with OCERS. The Board's proposal would transfer that authority and give the Board of Supervisors the ability to "freeze" STAR COLA amounts for retirees who currently receive the benefit. Further, it would not allow

CONTINUED ON PAGE 2

Presidents' Message

CONTINUED FROM PAGE 1

new members or increases in the benefit if the retirement system is not fully funded. This proposal could place STAR COLA recipients in serious financial jeopardy. REAOC officers and directors have met with OCERS' staff to discuss this important issue. Additional updates will be provided as more information becomes available. The importance of retiree involvement and awareness of political and legislative actions is becoming more essential each day.

Your Board of Directors and retiree volunteers continue to take action on behalf of all retirees through tracking legislation and initiatives; writing editorial responses, engaging in media interviews, attending meetings, conferences and retirement security committees, overseeing litigation efforts and networking with other '37 Act county retiree associations—all as part of a commitment to protect retiree rights and earned benefits. As you can tell, it has become even more critical to have retirees informed and our voices heard.

LITIGATION UPDATE Late last year the California Supreme Court ruled in favor of REAOC's assertion that under California law an implied contract can arise between a county and its employees—this in direct opposition to a previous trial court ruling. The state's highest court returned its ruling to the Ninth Circuit Court of Appeals for additional action. Subsequently, the Ninth Circuit remanded our case back to the trial court. A status hearing was held January 9th in the District Court in Santa Ana. REAOC and county attorneys were directed to and submitted

opening and response briefs during the months of February and March. A court hearing date has been scheduled for Monday, March 19, 2012 in Santa Ana. We highly recommend your attendance at that hearing. Further details will be posted on the REAOC website at www.reaoc.org. Briefs will also be posted for your review as they become available.

The REAOC litigation effort—one which seeks to protect the rights and benefits you earned while employed with the county—has been a very time-consuming, costly process requiring incredible commitment, perseverance and action on the part of retirees. Your entire Board of Directors wants to thank each and every retiree for the assistance and support you've provided during the past four years. This case is about fundamental fairness and economic justice for retirees based on past promises, negotiation history, decades of past practice and county policy. Without your support, retirees would have had no due process or say in the unilateral actions taken by the Board of Supervisors to reduce the rights you earned. We ask all retirees to remain alert to political and financial attacks on our well-being, stay involved in the process and keep the faith in our mission. Thank you, again. Take care and be well.

- Linda Robinson
- Doug Storm

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
June Marcott	Secretary
Bill Castro	Treasurer
Bob Griffith	Past President

DIRECTORS

Gaylan Harris
Chuck Hulse
John Iagjian
John LaRoche
Sara Ruckle-Harms

APPOINTED STAFF

Ilene Barcenas	Office Manager
John Iagjian	Membership Committee
John LaRoche	<i>The Informer</i> Editor, Luncheon Committee
June Marcott	Scholarship & Board Watch Committees
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.

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.

News From OCERS

by Bob Griffith

There is news from the Retirement System that is important to all REAOC Members. As your elected representative on the OCERS Board of Directors, I am pleased to provide this update.

Russ Baldwin Elected Chair

The OCERS Board has elected Russ Baldwin to serve as chair for 2012. Russ is a current County general employee working as a supervisor in the Crime Lab (a real life CSI guy). We are lucky to have Russ. He is very knowledgeable and a real friend of retirees.

Investment Earnings 2011 was a very volatile year for investments. Most of the major investment indexes bounced up and down all year as global economic news made investors very nervous and then ended the year about where they started. The OCERS Investment Fund earned less than one percent for the year. While we are pleased that the fund (about \$8.5 billion) did not suffer losses last year, we are disappointed that we didn't do better. The OCERS Board has adopted investment policies that are more conservative (to avoid losses) than many other pension funds and will not chase fads to try to get high returns. The Board is starting a review of investment options to see if there are safe investments available that can help over the long term. However, you can be assured that any new investments will be prudent and not jeopardize our pensions.

COLA For 2012 Overall cost inflation in the general economy continues to be very moderate. That is

good news for retirees. It means that the purchasing power of our pension is not being eroded by higher prices. For most of us (retired after April 1988), the Cost Of Living Adjustment for this year will be an increase of 2.5%. For those older retirees who retired before then, the adjustment will be an increase of 3.0%. These increases will be on our pension checks starting in May.

Some helpful information about pay adjustments: the pay adjustments that working employees receive are usually not considered COLA's because other factors such as productivity and labor market competition are also factors in determining the amount of the raise. (Sometimes the press and others lump all the factors together and mistakenly call it COLA.) The only true COLA is a raise based on a formula that is tied directly to the Consumer Price Index (CPI). Our increase is a true COLA. Each month, the U.S. Bureau of Labor Statistics calculates and publishes a CPI for the U.S. and many local areas around the country. The CPI is an attempt to measure cost changes for typical urban wage earners. It is not a perfect measure and that can cause problems. Not everyone spends their money on the same things. For example people with children spend differently than single folks. And, importantly for us, many retirees spend money in very different ways from younger people. For example, some retirees reduce their housing costs by paying off the mortgage or moving to less costly homes. On the

CONTINUED ON PAGE 6

Scholarship Applications due April 2nd

by June Marcott

REMINDER: All 2012 Keith L. Concannon Scholarship applications along with official transcripts must be postmarked no later than Monday, April 2, 2012. 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 2012 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.

Applications are available at the REAOC website, www.reaoc.org, at the March luncheon, and by calling the REAOC office at (714) 840-3995. Completed applications should be mailed to REAOC at PO Box 11787, Santa Ana, CA 92711-1787.

All candidates will be notified in May, and successful candidates will receive their Scholarship awards in a presentation ceremony at the May 2012 luncheon. Family members are invited to attend the luncheon as well. Good luck to all the candidates!

APPRECIATION: I would like to express our sincere thanks to Kathleen Mattivi for her years of dedicated service on the Scholarship Committee. I would also like to welcome our newest member, Linda Elder, on our committee. The committee currently consists of Chair, June Marcott, Linda Elder, Janis

CONTINUED ON PAGE 6

Editor's Note: The following two articles were originally printed in *The INTERCOM*, the California Retired County Employees Association (CRCEA) newsletter. The articles are very interesting and will help keep you informed about the issues important to county retirees. At the request of Ron Janes, CRCEA Communications Committee Chair, we are sharing the articles with our members. You can access the entire edition of *The INTERCOM* on the REAOC home page at www.reaoc.org.

"The Third Rail"

by Stan Coombs

*Retired Employees of San Diego County,
Benefit Committee Chairman*

Politicians rail against government spending, sometimes calling for elimination of Social Security. That's more than worrisome for the elderly. In 2010 an American Association of Retired Persons (AARP) survey found only 25% of Americans 30 to 49 years of age, and 58% over 65 trusted Social Security to be around in the future.

But, even to suggest eliminating Social Security to reduce the federal deficit is a bit disingenuous. The truth is that Social Security's Old Age and Survivors Insurance and Disability Insurance, together commonly known as OASDI, have almost nothing to do with the federal budget! Both receive their revenues from employee/employer payroll taxes (82%), interest earnings on investments (15%) and income taxes on higher income retiree benefits (3%).

Is there any relationship whatsoever between OASDI and the federal budget? Yes, the feds borrow from Social Security by selling them guaranteed U.S. Treasury bonds and must repay that debt when due. Social Security reports that they bought \$1.02 trillion of such bonds in 2010, as required by law, and sold \$929 billion, with twelve-month interest rates for the current year averaging 4.642%. That investment is not considered risky. U.S. Treasuries are among the safest of

investments. But, note that the government's repayment of borrowed Social Security funds does not constitute federal funding of the Social Security Program. It is repayment of a separate debt the government took on when it borrowed the money. Arguably the government would have borrowed the funds from another, possibly more expensive source, if not the trust funds.

So is there a Social Security funding problem now? No, we're loaded! Social Security trust funds exceeded \$2.5 trillion in 2010, and are projected to exceed \$3.7 trillion by 2022. But, the future's not as rosy. Social Security expenditures exceeded non-interest income in 2010 for the first time since 1983, due to high unemployment and reduced payroll tax revenues. And, that deficit is expected to grow after 2014 because of increasing numbers of baby boomer retirees, and fewer new workers due to lower birth rates. Without changes, the trust funds will be exhausted by 2035, the program thereafter able to pay only 75% of scheduled benefits. Adjustments are needed.

Is the Social Security system important enough to save? For that consider the financial planner's frequent metaphor about three financial pillars that support retirement, Social Security, and (hopefully) pension payments and personal savings. Aside from continued employment, that's pretty much what's available, and some groups want to eliminate defined pensions. During 2010,

Social Security actually provided more than half the total income for 64% of Americans 65 years and older. The "Social Security Actuarial Publication" reports benefits totaling \$727 billion went to 43.8 million elderly in 2011, while 10.2 million received disability insurance.

Senator Bernie Sanders, (I-Vermont) was quoted in the September 22, 2011 *Reader Supported News*, that before Social Security was established in 1935, 50% of U.S. seniors lived in poverty. At present, 10% of seniors do. Clearly, Social Security provides critical income for millions who would be financially devastated by its loss. At an average \$1,180 per month, or \$14,160 annually, Social Security won't finance luxury, but it's an important safety net to which other resources may be added during working years.

Do we have a solution and can we afford it? AARP points out there are numerous ways to solve the problem. All would raise taxes or reduce benefits. The six most frequently suggested options are: (1) raise the maximum pay subject to OASDI taxes from \$106,800 to \$190,000, closing 31% of the future funding gap, or remove the cap entirely, completely closing the gap; (2) raise the payroll tax from 6.2% to 6.7%, halving the shortfall; (3) tax currently excluded compensatory health benefits and flexible spending accounts, closing 11% of the funding gap; (4) increase retirement age from

CONTINUED ON PAGE 6

“Are We Prepared Yet #2”

by George Shoemaker
CRCEA Past President & Retirement
Security Committee Member

In the previous article I asked you the question that was asked of you at the 2009 Spring CRCEA Conference, *Are We Prepared to Respond to the Public Outcry of Public Pensions?* In that article I provided you with the information you need to discuss with your friends, neighbors, and people you come in contact with, Defined Benefit versus Defined Contribution Plans. With more and more outcry and legislation coming out it is very important that each of us be able to discuss retirement issues by knowing the facts and dispelling nonfactual information (Myths). In this article I will address some of the many statements that are out there, and the response to them.

- *The Taxpayers are paying for all public pensions*

Not True: In most systems the majority of the funding for the pensions comes from investment returns; and that amounts to around 75%, in many agencies. The agency puts in one half of the remainder (12.5%) and the employee puts in the other half of the remainder (12.5%) to make up any difference (the other 25%) to bring the funding up to 100%.

In some cases the agency had opted to pay part of the employee contribution in place of giving raises. This is called “employee pickup”. This is a win for the taxpayers in that the agency does not have to give employee salary increases, that would compound in the future, and also not have to pay the added payroll taxes that go with salary increases. In

return the agencies pick up a portion of the employee contribution. The media will many times show the employee pickup as being paid by the tax payers; but not say it is in place of a salary increase and therefore is really an employee contribution.

- *Moving from a DB Plan to a DC Plan will help the Current Budget Crisis*

Not True: This change would not save the State or Local Government money for at least 10 years, and in fact will add a second pension system that will add startup cost to their budgets. In addition, because DC Plans do not have disability and death benefit they would have to pay more money to cover disability and death benefits for these employees, as well as Social Security, which most safety personnel don't currently pay.

- *DB Systems Pay Excessive Benefits*

Not True: The average retirement benefit for public employees is \$22,600 and for many of them, including nearly half of all teachers and over two-thirds of firefighters and public safety officers, it is in lieu of Social Security. State and local salaries on which these pensions are based are lower than those for private sector employees with comparable education and work experience, even when benefits are included. The majority of DB cost increases are due to market downturn, not to increased benefits.

- *DC Systems Cost Less*

Not True: Dollar for dollar, DC plans cost more. The average cost for a DC Plan is 2% of assets. The average cost for a DB Plan is .18%. Employees pay big fees to mutual funds and other investment managers on their investment dollars in a

DC plan (Average mutual fund charge is \$1.35 for every \$100 invested.) If DC proceeds fall short of basic retirement income needs, the State will end up paying more public assistance when employees are old, ill and infirm.

- *Replacing DB with a DC plan will Hurt California Investments*

True: This would affect the ability to use investment dollars for inner city communities, housing, and infrastructure. CALPERS set aside \$16.7 billion in pension dollars for California Investments. Loss of these types of investments would affect the State's economy and employment.

- *DC Plans Threaten Employee Retirement Security*

True: Benefits created by DC Plans are uncertain. Employees could outlive their retirement assets in a DC Plan. DC Plans do not factor in inflation protection. DC Plans do not provide benefits for disability and death benefits. Chances that the DC Plan would not provide an adequate benefit are high.

A Boston consulting firm found that the average stock investor made a 5% annual gain from 1984 through 2000, compared to 16% for S&P 500 stock index. (The 5% is before paying fees). John Hancock researchers said that most DC participants will fall well shy of the estimated 75% of pre-retirement income needed to maintain the same lifestyle in retirement.

- *DC Plans Will Hamper Recruitment and Retention*

True: They are not as attractive as a DB Plan when we experience a labor shortage. They encourage older, more expensive workers to continue working longer, rather than retire.

CONTINUED ON PAGE 6

Meet Carolee and Rex Castellaw

Carolee and Rex Castellaw are longtime REAOC volunteers and have been assisting at the "Name Tag & Raffle Ticket" table at the REAOC luncheons for the past 10 years. Rex stated, "We very much enjoy being greeters at the table and it is nice to see so many smiles when we say good morning." In addition to manning the table, Rex also delivers the invocation at each luncheon.

Rex started his career with Los Angeles County in 1958 and worked there until 1963. He worked in three different departments: Flood Control District, Department of Weights & Measures and the Bureau of Public Assistance. He came to Orange County in 1963 and worked in the County Administrative Office for seven years. In 1970 he transferred to the Probation Department where he spent the next 18 years. He retired as the Chief Deputy Probation Officer in 1988.

Upon retirement Rex joined REAOC and was on the Board of Directors from 2000-2006. He also served as our delegate to CRCEA.

What else keeps Carolee and Rex busy? Between them they have seven children, ten grandchildren and six great-grandchildren. Although some of the family live out of state they like to spend as much time as possible with all of them. They also have a vacation home in Morongo Valley and spend a week there each month. They really enjoy the Nature Valley



Carolee and Rex Castellaw at the January 2012 REAOC luncheon. Photo by Kathleen Mattivi

Preserve with the bird sanctuary, year-round stream and the many cottonwood trees. Additionally, they are active in the Terra Nova Church where Rex leads a small worship group and

Carolee participates in the Women's Bible Study group.

REOAC is very fortunate to have them as volunteers and on behalf of our Officers, Directors and members we would like to thank Carolee and Rex for their many years of service to our organization!



The Third Rail

CONTINUED FROM PAGE 4

67 to 70 by 2040, closing 65% of the gap; (5) pay current lifetime benefit levels over more years as life expectancy increases, closing 21% of the gap; and, (6) reduce the annual COLA formula, slowing cost increases. There are also proposals to privatize Social Security via IRA style individual accounts, or to eliminate it altogether. Those are still on the table.

Whether Social Security is "affordable" is a judgment call, perhaps best addressed by noting costs totaled only 4.9% of the U.S. Gross Domestic Product in 2010. It takes years for small adjustments to realign so large a program. The situation must be addressed soon.

News from OCERS

CONTINUED FROM PAGE 3

other hand, many of us spend more on health care or travel. There are academic studies that have attempted to consider these variations, but they have many problems also. So, the CPI is not an exact measure for anyone, but is the best general measure available for overall costs. For OCERS retirees the important thing is that our pensions are adjusted annually to try to compensate for price increases. This is an important benefit for our long term financial security.

Scholarship Applications

CONTINUED FROM PAGE 3

Forster, and Bob Bauman. Several educational professionals from the Orange County Department of Education also participate in the review and scoring of the applications. If other REAOC members would like to participate, please contact June Marcott or Ilene Barcenas, REAOC Office Manager.

Are We Prepared Yet

CONTINUED FROM PAGE 5

Market timing would determine when people retire. They will generate a new dynamic to collective bargaining • *DC Plans Offer Portability to Employees*

True: But while one can take their DC monies with them when they leave their public job, they often spend the proceeds and not save them for retirement; rendering the portability feature less attractive. 68% of people who terminate their plan cashed out their assets rather than roll it over to another retirement plan.

Hemet Chapter Luncheon

REAO's Hemet Chapter will hold its next luncheon on Tuesday, April 11, 2012 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 June and October 2012.

Progressive Drawing \$150.00

Jeffrey Bardzik of Laguna Beach would have won \$100 at the January luncheon if he was present at the luncheon. Remember – you must be present at the time of the drawing to win!

See you on Wednesday, March 28 at Mile Square Park.

Springtime Luncheon Menu for March 28th

*Angel Hair Pasta with Basil
Meat Sauce*

*House Salad with Italian or
Ranch Dressing*

Garlic Bread

Dessert

Coffee and Iced Tea

On the Calendar: 2012 REAO Luncheons



Wednesday:

May 23

September 26

December 5

In Memoriam

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

October 2011 – January 2012

Alexander, James
Arnold, Raymond, OC Public Works
Bickerstaff, Sandra, HCA
Clayton, Russell, OC Public Works
Cooper, Joseph, OCTA (6-26-11)
Deinero, Edward, OC Public Works
Egidy, Anna, SSA
Firestone, George, Auditor-Controller
Foster, Mary, OC Community Resources
Francisco, Louie, OC Public Works
Green, Richard, Sanitation
Harris, John, OC Public Works
Hayes, Gerald, Probation
James, Jessie, HCA
Johnson, Joan, District Attorney
Kavanagh, Audree, SSA
Kirkland, Samuel, City of San Juan
Capistrano
Klein, Joel, SSA
Leonard, William, OCSD
Murphy, John, SSA
Perry, Matilda, County Counsel
Potter, Karol, OC Public Works
Preciado, Xavier, OCTA
Rhoads, Charles, Probation
Satterfield, Jerry, OCSD
Schiller, Francis, OC Public Works
Severns, Thomas, OC Public Works
Uitley, Edna, HCA
Vargas, Alex, OC Public Works
Zucca, Eleonore, SSA

Surviving Spouse

Porter, Mary



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.

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:

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

Thank you very much for your contribution to this fund!

Luncheon Reservations Due Wednesday, March 21, 2012

Print Name: _____

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 REAO and mail to: REAO,

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

Regular REAOC Members:

CSA: Mark Mathews

HCA: Alicia McHale, Anita Vermund, Daniel Madrid, Barbara Greenfield

Library: Jeanne Havlicek

OCCR: Liane Uchima, Lula McLemore

OC Fire Authority: Edward Fleming

OCSD: Sandra Lawton, Curtis, Casler, Sharron Gibson Casler, James Stringer

OCPW: Mark Esslinger

Probation: Jesse Garcia, C. Eugene, Storts, Roberta Moyer

Public Defender: Susan Groesbeck

SSA: Thuy Le, Jeanette Oke, Debora

Rodriguez, Pam Stellrecht, Gloria

Duhamel, Kim-Hong N. Phi, Beatrice

Avcollie

Superior Court: Lynn Fenton, Gwynne

Glenn, Ginger Oliver, Christine Teague

Not Stated: Betty Leonard, Gloria Long,

Patricia Hill, Barbara De Sutter, Ruth Karp,

Martha Phillips, David Tilstra

Surviving Spouses: Ruth Littlewort,

Obedia Myrick



The Informer

RETIRED EMPLOYEES ASSOCIATION OF ORANGE COUNTY, INC.

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

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FIRST CLASS
U.S. POSTAGE
PAID
GARDEN GROVE, CA
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INSIDE THE INFORMER

Spring Luncheon Set For Wednesday, March 28th

News From OCERS

2012 Scholarships

Meet the Castellaws

Dated Material – Please Deliver Immediately