



The Informer

RETIRED EMPLOYEES ASSOCIATION OF ORANGE COUNTY, INC.

Spring Luncheon Set for Wednesday, March 26th



Come celebrate Spring with friends, REAO members and guests at

the March 26th 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.

You'll hear the latest on Retiree Health Benefits and other pertinent Retiree information. Prizes and surprises await, including the \$100 Progressive Drawing!

At the January 2014 luncheon Steve Delaney, OCERS CEO provided an update on OCERS investments and possible COLA for 2014. We also enjoyed great entertainment by Laith Toma and Michael Kenney. Come and see what we have planned for this luncheon!

Make your reservation today by sending in the form on page 7 with your check to arrive at REAO no later than Wednesday, March 19th. Check in starts at 11:00 AM and lunch is served at noon.

Please carpool if possible. See you on Wednesday, March 26th!

Presidents' Message

From the Desks of Linda Robinson and Doug Storm

Happy Springtime, Retirees! It's time to breathe in the splendor of this new season. The transformation and renewal processes taking place around us are astonishing. It is time to welcome Daylight savings and to extend those hours on the golf course

or in the garden. Yes, spring cleaning is another way to use the extended daylight hours, and we salute those diligent retirees who make this an annual tradition. Perhaps this will be one of our New Year's Resolutions in 2015. However you choose to commemorate the season, may you do so in good health and with happiness in your heart.

CURRENT ACTIVITIES To date it's been a busy 2014, filled with both on-going and new activities for members of your REAO Board of Directors. Board members, as well as very gracious, generous retiree volunteers, have been heavily involved in preparations to host the California Retired County Employees Association's (CRCEA) 2014 Spring Conference occurring April 7-9 here in Orange County. Please refer to the article on page 6 for information regarding conference details. By way of background, CRCEA is a statewide umbrella organization that gives strength to its 20 member associations (county retiree associations for all counties in the 1937-Act retire-

ment system—Orange County being one of twenty). REAO has been a member and participant in this organization for years. CRCEA and its member organizations have provided support—informational, legal and financial—in REAO retiree medical litigation efforts during the past 6 years. CRCEA Conferences are held bi-annually to share information critical to the well-being and security of all retirees. Issues discussed during conferences include pension rights; health insurance premiums/coverage; legislation; economic and litigation updates; state, national and county Board of Supervisor actions related to retirees, etc. Ever-emerging issues are agendaized and discussed during conferences, thereby providing a vital knowledge base to member organizations. Approximately every 7 years REAO hosts either a Spring or Fall Conference. Your attendance at the conference, even if only for one day, can provide beneficial information to you as a retiree and can serve as a valuable networking opportunity with

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Scholarship Applications Due April 1, 2014

by Faye Watanabe

The 2014 Keith L. Concannon Scholarship applications may now be requested by calling (714) 840-3995 or by e-mail at reaoc@reaoc.org. All applications must be submitted by e-mail by April 1 and official school transcripts and reference letters must be postmarked by April 1.

For the past nine years, your REAOC membership has supported the Scholarship Program to recognize qualified students and further the development of their academic skills and pursuits. All applicants must be related to a REAOC member, although Orange County residency is

not required. Students must have at least a 3.0 grade point average on a 4.0 scale, and be accepted to a full time college degree program this fall, or are already in a degree program at an accredited educational institution.

Applicants should read the instructions thoroughly as these have changed. Students who have already received the grant two times may not submit an application.

Please encourage all eligible family and extended family members to apply! The 2014 scholarship grant recipients will be introduced and honored at the May luncheon.

Presidents' Message

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other statewide, retiree association members. We highly recommend your participation.

LITIGATION UPDATE Last month the Ninth Circuit Court of Appeals dealt retirees a setback when a 3-judge panel ruled in favor of the county; however, it's not the end of the process. Legal action is in progress to request reconsideration of that ruling. Please refer to our website for further details. Regarding the separate Class Action lawsuit, a hearing in that case was held before a different panel on February 6th in Pasadena. A ruling has not been issued as of the printing of this edition of *The Informer*; however, members will be advised when one has been made available. If you have not previously provided an e-mail address, or need to update the address provided, we encourage you to contact Ilene Barcenas, REAOC's

Office Manager with this information.

In the near future Board members will contact County representatives to discuss the on-going impacts of the Affordable Care Act as related to retirees; continue to monitor Board of Supervisor meetings; and maintain a pro-active stance in protecting your retirement rights. In closing, allow us to, once again, express our sincere thanks and gratitude for your continued support, participation and membership in REAOC. Take care and be well.

– Doug Storm
– Linda Robinson



REAOC

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OFFICERS

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

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Gaylan Harris
John Iagjian
John LaRoche
Larry Leaman
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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.

News from OCERS

by Tom Beckett

With another year completed, it is time to review the past year and look forward to what we might expect in 2014.

Policy Changes Made by OCERS Board

At the end of 2013, OCERS Board approved a significant change in the Unfunded Actuarial Accrued Liability (UAAL) Amortization policy. The UAAL is the difference between the projected cost of currently earned retirement benefits and the projected amount of assets available to pay them. If there is a shortfall, the County and other plan sponsors make additional annual payments to make sure the funds will be there when needed. In the past, the number of years allowed to amortize shortfalls depended on the source of the shortfall and varied between 15 and 30 years for the main sources. The action that the OCERS Board took was to reset all of the main accumulated amortization schedules to a single 20 year schedule. The action would also amortize any future losses on a 20 year schedule. None of this would have any impact on retirees' pensions. The basic result is that for current unfunded liability, the funding status for OCERS would be accelerated by 10 years, going from 30 years to 20 years.

Investment Earnings 2013 was a good year for OCERS. The preliminary figures show an overall earnings rate of 11.16 percent on our investments. This compares to the underlying actuarial assumption that the investment fund will earn 7.25 percent annually. This means that there will be positive impact on OCERS funding status. Plus, the 2012 earnings rate was 12.26 per-

cent. Looking at the OCERS portfolio, the sector with the greatest earnings was in equities. 2013 was a record year for the stock market. Because OCERS has a conservative and diversified asset allocation policy, our earning may not be as high as other funds which accept more risk and have a higher asset allocation to equities. This also means that in down years OCERS should have fewer losses. As of the end of 2013, the preliminary figures show that the OCERS fund balance topped \$11 billion for the first time!

COLA for 2014 We have just received the recommended Cost of Living Adjustments (COLA) as of April 1, 2014 (appearing on the May pension check). The calculation is performed by the system actuary, Segal Consulting. It is based on the Bureau of Labor Statistics' CPI for the Los Angeles-Orange County area and measures the change between 2012 and 2013. The resulting percentage change is 1.08%, which by law is rounded to the nearest one-

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. This will help to ensure you have the latest information in between editions of *The Informer*. Thank you.

half percent, which is 1.0%.

Those of you who have been retired for some time know that the COLA is capped at 3% and that in years in which the actual COLA is less, the difference can be "banked" and used in future years. Because of this, members who retired April 1, 1985 and before will have enough in their banks to get a 3% increase. Those members who retired between April 2, 1985 and April 1, 1986 will get a 2% increase. Those members who retired on April 2, 1986 and after will get a 1% increase.

These recommended adjustments will be heard by the OCERS Board at the February 18, 2014 meeting. Once approved, OCERS will publish an announcement on its web site, ocers.org. The REAOC office manager will also have the information available.

Hemet Chapter Luncheon

REAOC's Hemet Chapter will hold its next luncheon on Tuesday, April 8, 2014 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 Maupin at (951) 672-4594 or Joyce Emery at (951) 658-2549. Upcoming luncheons will be held on the second Tuesday in June and October 2014.

The Hemet Chapter would like to have new members join them for the luncheons and encourage all those REAOC members who live in the area or within driving distance to call for a reservation and attend.

In the News

Edited by Helen Lotos

The Rich are Getting Richer.

New evidence has emerged about how much the rich have become richer—and how much further the poor are falling behind. The 85 richest people on Earth now have the same amount of wealth as the bottom half of the global population, according to a report released in late January by the British humanitarian group Oxfam International and reported in the *Los Angeles Times*, January 21.

“Widening inequality is creating a vicious circle where wealth and power are increasingly concentrated in the hands of a few, leaving the rest of us to fight over crumbs from the top table,” said Winnie Byanyima, Oxfam’s executive director. Those wealthy elite are a small part of the richest 1% of the world’s population, which combined has amassed about 46% of the world’s wealth, or \$110 trillion, according to the report. The top 1% had 65 times the total wealth of the bottom half of the population.

The widening gap between rich and poor “raises concerns about the Great Recession and the squeezing effect it had on the middle classes in developed economies,” according to the World Economic Forum, which met in Switzerland earlier this year.

Finances Stateside: Legislators were accused of dodging their responsibilities in a scathing editorial in Kentucky’s *Herald-Leader*, January 19. “Kentucky’s pension plans are in the hole they are in today largely because lawmakers, beginning more than 20 years ago, failed to fully fund the actuarially recommended contribution (ARC) year after year, by a

collective total of \$3 billion. That’s \$3 billion in lost investment potential and years of lost earnings from those investments,” stated the editors.

Further, “Lawmakers got addicted to this habit in good economic years, when shorting pension plans by small increments so they could put the money to ‘more important uses’ didn’t cause many problems. But they couldn’t shake the addiction in lean times, when balancing the budget without increasing taxes prompted them to underfund the ARC by hundreds of millions of dollars annually and create huge unfunded liability problems.”

In New Jersey, Governor Chris Christie sounded the alarm near the end of his 2014 State of the State address, according to the *New Jersey Watchdog*, January 14. After speaking of plans to improve education, fight crime, expand health care, lower taxes and grow jobs, the governor finally told the “hard truth.”

“We cannot afford to do it right now. For this fiscal year 2015 budget, the increase in pension and debt service could cost as much as \$1 billion.” New Jersey State Senate President Stephen Sweeney told the *Newark Star-Ledger* newspaper that he was prepared to shut down state government if the governor did not support the payment into the public employee pension fund they had both promised when approving a major overhaul of the program three years ago.

Michigan Governor Rick Snyder recommended that the state legislature approve up to \$350 million to help fund pensions in Detroit, though he repeatedly emphasized that the

funds would come with some strings attached, including that labor unions would have to agree to drop their legal challenges to the city’s bankruptcy, reported the *LA Times*, January 23.

“This is a settlement. This is not a bailout,” Snyder said. The money would be merged with the \$330 million recently pledged by a group of foundations to help make up the unfunded pension liabilities as well as keep artwork in the Detroit Institute of Arts. Snyder also suggested that the money go specifically to low-income pensioners, and that there be independent fiduciary management of the pension funds to ensure that they’re being run effectively.

The immediate reaction from the unions was far from positive. Advocates for pension funds, who objected to the idea of Detroit’s declared bankruptcy in the first place, said they were unmoved and would continue to call on the governor to fund all of the city’s pensions, as they say he is constitutionally obligated to do.



Michael Kenney and Laith Toma performing a medley of Johnny Cash and Bob Dylan songs at the January 2014 luncheon. Photo by Lupe Davila.

Sue Carruthers Wins \$500 Progressive Drawing

Many attendees at the REAOC luncheons have asked how the progressive drawing winner is chosen. Our Office Manager, Ilene Barcenas, has the honor of choosing the



Sue Carruthers holding her winning ticket for the \$500 Progressive Drawing. John LaRoche, Luncheon Coordinator, on the left and Ilene Barcenas, REAOC Office Manager who drew the winning ticket, on the right. Photo by Lupe Davila.

potential winner. Utilizing a computer program called a "Random Number Generator," she selects a single digit based on all of our members. For instance, at the present time we have approximately 5,200 members. She requests this computer program to select one number from 1 through 5,200 and, at random, the computer program provides her with one number. She uses that number and matches it to our listing of REAOC members and the member whose number corresponds with the random number selected by the computer program is our next winner. But the person selected must be at the luncheon to win.

Since the winner selected by the computer program has not been present at the luncheon for a long period of time, the jackpot for the January 2014 luncheon had grown to \$600. At their January 2014 meeting the REAOC Board determined that if the selected winner was not present at the January luncheon, someone attending the luncheon would go home a winner based on a raffle ticket drawing. They also determined to

cap the jackpot at \$500 and in the future each time the jackpot again reached \$500, and the computer selected winner was not present, a winner would be selected by a raffle ticket drawing.

And guess what? The computer selected winner was once again not present. This turned out to be good news for Sue Carruthers whose winning raffle ticket was randomly selected by Ilene. Needless to say she was very excited and pleased with her \$500 prize.

Sue has regularly attended the luncheons since her retirement from the Social Services Agency in 2006. She was a Supervisor in the Children and Family Services division and worked at the Child Abuse Registry her last ten years. She earned her Bachelor's degree from Iowa State, started her career in Los Angeles County in 1966 and transferred to Orange County in 1983.

Sue is an active member of the American Association of University Women, an organization that supports women and girls with legal and abuse issues. She is enjoying retirement and really likes going to the taping of the Dr. Phil show.

The jackpot for the March 26th luncheon will be \$100 and the computer selected winner must be present to take home the check.

Twenty Smart Ways to Protect Your Identity

DO...

1. Shred all personal and financial information before you throw it away.
2. Keep personal and financial records in a secure place.
3. Call the post office if you are not receiving your mail.
4. Be aware of others nearby when entering your personal identification number (PIN) at an ATM.
5. Limit the number of payment (credit or debit) cards and other personal information in your wallet or purse.
6. Report lost or stolen payment cards immediately.
7. Cancel all inactive payment card accounts.
8. If you have applied for a credit card and have not received it in a timely manner, notify the financial institution involved.
9. Closely monitor expiration dates on existing payment cards. Contact the card issuer if a replacement card is not received prior to a card's expiration date.
10. Sign all new payment cards upon receipt.
11. Review your payment reports annually.
12. Use unique passwords on your payment cards, bank accounts, and phone cards. (Avoid using the standard mother's maiden name, birth date, etc.).
13. Check monthly statements for unauthorized charges.
14. If your Social Security number is being used for identification purposes (e.g. health insurance, doctor's office) request another method of identification.

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CRCEA 2014 Spring Conference "Ride the Orange Wave"



Protect Your Identity

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REAOC will host the Spring California Retired County Employee Association, CRCEA, conference April 7 - 9, 2014 at the Hilton Hotel in Costa Mesa. The theme for the conference is "Ride The Orange Wave." A variety of activities and presentations with topics and issues pertinent to retirees and seniors are planned. The registration fee for the three day conference is \$35 and the banquet, with your choice of entree and great entertainment by the Pulcini Brothers, is \$50.

The Tentative Program Agenda for the conference is as follows:

Sunday, April 6, 2014		8:15AM - 8:30AM	Morning General Session
2:00PM - 6:00PM	Conference Registration	8:30AM - 9:30AM	Presentation: Maximize Life After 50 - Kerry Burnight, PhD
Monday, April 7, 2014		9:30AM - 10:15AM	Presentation: Have Seniors, Will Travel - Jill Swain
9:00AM - 5:00PM	Conference Registration	10:15AM - 10:30AM	Morning Break
10:00 AM	Executive Committee Meeting	10:30AM - 10:45AM	Introduction of Affiliates
1:00PM - 1:30PM	Opening Session	10:45AM - 11:45AM	Presentation: Bankruptcy/Retirement Security - Harvey Leiderman
	Call to Order	11:45AM - 1:30PM	Lunch
	Invocation	1:30PM - 3:00PM	Round Table Session
	Presentation of Colors	3:00PM - 3:15PM	Afternoon Break
	National Anthem	3:15PM - 4:30PM	Presentation
	Pledge of Allegiance	5:30PM - 7:00PM	Hospitality Reception
	Roll Call of Counties & Seating of Delegates	7:30PM - 9:30PM	Conference Banquet Entertainment - Pulcini Brothers
	Introduction of First Time Attendees		Door Prize Drawing
	Announcements		
1:30PM - 2:00PM	Welcome Address - E.F. (Skip) Murphy, CRCEA President, Speaker - Sandra Hutchinson, Orange County Sheriff		
2:00PM - 3:00PM	Presentation: Riding the Litigation Wave - Michael Brown, Esq.	Wednesday, April 9, 2014	
3:00PM - 3:15PM	Afternoon Break	8:00AM - 11:00AM	Business Session: Announcements
3:15PM - 4:15PM	Presentation: How NIRS Can Help You - Diane Oakley, Executive Director		Executive Committee Report
4:15PM - 4:45PM	Breakout Sessions for Standing Committees & Retirement Security Committee		Financial Report
5:30PM - 7:00PM	Hospitality Reception		Committee Reports
			Closing Remarks
Tuesday, April 8, 2014			
8:00AM - 2:00PM	Conference Registration		

REAOC members and their spouses are encouraged to attend the conference. To obtain the registration form and additional information regarding room reservations please go to the

DON'T...

15. Volunteer any personal information when you use your payment card.
16. Give your Social Security number, payment card number, or any bank account details over the phone unless you have initiated the call and know the business is reputable.
17. Leave receipts at ATM's, bank counters or unattended gasoline pumps.
18. Leave envelopes with payments —whether by payment card or check—in your mailbox for postal pickup.
19. Store your Social Security number and/or passwords in your wallet or purse.
20. Disclose bank account numbers, credit or debit card account numbers, or other personal financial data on any web site or online service location, unless you receive a secured authentication key from your provider.



REAOC website at www.reaoc.org and click on the CRCEA Conference tab. You can also call our Office Manager, Ilene Barcenas, at 714-840-3995 to request a registration form.

Thanks to all our members who volunteered to assist at the conference at our January 2014 New Year luncheon. Please call Ilene if you would also like to volunteer.

Progressive Drawing \$100.00



Kenneth Mohrhoff of Orange would have won \$600 at the January luncheon had he joined us. Remember—you must be present at the time of the drawing to win!

Please see the article on page 5 regarding the progressive drawing winner for January! See you on Wednesday, March 26, 2014 at Mile Square Park.

Springtime Luncheon Menu for March 26th

*Fettuccini Alfredo with Chicken
Broccoli Florets & Julienne Carrots*

*House Salad with Italian or
Ranch Dressing*

Fresh Baked Rolls

Dessert

Coffee and Iced Tea

On the Calendar: 2014 REAOC Luncheons



Wednesday:

May 28
September 24
December 3



In Memoriam

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

October 2013 – January 2014

Barker, Jean, OC Public Works
Borenstein, Beatrice, HCA
Gant, Margaret, OC Community Resources
Kingsland, Elwood
Lane, Elizabeth, OCSD
Maierhoffer, Albert, Probation
Murillo, Frank, OC Public Works
Neustadt, Carole, HCA
Padore, Michael, Marshal's Department
Patrick, Lila, HCA

Phan, Richard, SSA
Phillips, Erma, Assessor
Smith, Walter, SSA
Starr, Jacqueline
Stieb, Barbara, County Clerk/Recorder
Talamo, Kathy, SSA
Williams, James, OC Public Works

Surviving Spouses

Hatch, Allan
Sharp, Alice



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:

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

Thank you very much for your contribution to this fund!

Luncheon Reservations Due Wednesday, March 19, 2014

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 REAOC and mail to: REAOC, 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: Edgar Bouchard, Robert L. Thomas

Auditor/Controller: Mike Montijo

City of Costa Mesa: Ursula Basich

County Counsel: Roger Freeman, James Persinger

EMA: Trudy Teshima

GSA: Francis Schwalm, Nguyen Te V.

HCA: Leonard Christensen, Yolanda De la Rosa, Sherrie Fox, Soheila Khajavi, Cecilia Shermack-Warner, John Johnson, Angelica del Pozo, Corwin Brown, Linda Hartung, Robin Keeble

LAFCO: Robert Aldrich

Municipal Court: Freda Holt

OCCR: Julee Murphy, Andrea Purdy, Julia Havens, Susan Metcalf

OCFA: Leland Henry, Rick Bergstrom, Laura

Blaul, Linda Kulp, Roger Stites

OC Public Works: Bao Vo Nguyen, Denise Wittenberg, George Candella

OCSD: Rodney Elias, Chris Cormier, Edward Gardea, William Hunt, James Nicholson, Martin England, J.C. Roberts, Michael Gavin, Maxine Laine, Lynn Redman, David Unfried, Theodore Boyne, Elizabeth Patterson, Johnnie Wooten

OCTA: Leon Collins, Linda Fellner, David Womack, Thomas Hennessy

OC Vector Control: William Bobbitt

OC Waste & Recycling: Gary Brown, Michael Miller, Patrick Carrillo, Claudia Castillo

Probation: Lillian Avila, Mack Aslanian, Christopher Guanillo, Florence Wang

SSA: Mercedes Yeoman, Terry Diaz, Kahealani Martins, Aki Yuasa, Vicki Griffith,

Denise D. Hosek, Mai Nguyen, Rani Pir, Lisa Tamres, Leea Halmetoja, Sandra Wyngate, Edward Ghiorso, Rosalie Ferencik

Superior Court: Carole Atilano, Deborah Huffman, Virginia Martinez, Beverly Ritz, Grace Cabunoc, Dorothy Kerrigan, Jenny Moreno, Noelle Kapuy, Kris Moody

Treasurer/Tax Collector: Theresa Van Kampen

UCI: Patricia Hunter, Diane Nitta

Not Stated: Charles Blunt, Roberto Camarena, Javier Hernandez, Priscilla Martinez, Leslie Mowers, Cynthia O'Neil, David Biondolillo, Philomena Brackett, Helen Martin, Robert Michalides, Delia Andreu, Shawn Barton, Joanne Ward, Mark McCormick

Surviving Spouses: Susanne Preble



Dated Material – Please Deliver Immediately

2014 Scholarships

In the News

News from OCERS

CRCEA Spring Conference

Spring Luncheon Set For Wednesday, March 26th

INSIDE THE INFORMER

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

RETIRED EMPLOYEES ASSOCIATION OF ORANGE COUNTY, INC.

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PRESORTED
FIRST CLASS
U.S. POSTAGE
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