

# The Informer

RETIRED EMPLOYEES ASSOCIATION OF ORANGE COUNTY, INC.

### Spring Luncheon Set for Wednesday, March 27th



Come celebrate Spring with friends, REAOC members and guests at

the March 27th luncheon at Mile Square Park Golf Course Clubhouse in Fountain Valley. Entertainment will be provided by the Harbor Singers, a women's singing group performing a combination of Broadway, Rock & Roll, Country and Patriotic songs.

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 \$400 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 REAOC no later than Wednesday, March 20th. Check in starts at 11:00 AM and lunch is served at noon. Please carpool if possible. See you on Wednesday, March 27th!

### Presidents' Message

From the Desks of Linda Robinson and Doug Storm

Springtime is a precious and revitalizing time of year. Many of us will head for our gardening tools and heed the words of Margaret Atwood who wrote: "In the spring, at the end of the day you should smell like dirt."

OK, OK—for those of us not predisposed to take on that smell, simply enjoy the wonder of this new season. Let's celebrate, share and appreciate the beauty and transformative process of nature as it unfolds before our eyes. Life IS grand!

Permit us to update you on recent Board of Director activities. We are very happy to report that membership in REAOC has reached beyond 5,000 retiree members. Associate membership is, also, on the rise. Special thanks to our Membership Committee, Chair and Director John Iagjian and Dana Cardi for their dedication and initiative in increasing our membership numbers. Great job! At the January **REAOC Luncheon retiree volunteers** who participate on the Scholarship, Board Watch, Luncheon, Membership and Condolence Card Committees were honored for their service, diligence and commitment to this organization. On behalf of all REAOC members, we are extremely grateful for your assistance. Also honored was Director John LaRoche for his

excellent work as Editor of *The Informer* as well as for his directing and planning of REAOC luncheon activities.

During the first quarter of 2013 members of your Board and Office Manager, Ilene Barcenas, have been very busy attending monthly Director meetings, initiating the process for Annual Scholarship Awards, networking with other 37 Act county retiree associations, tracking legislation, attending luncheons at our REAOC Chapter in Hemet, attending retiree seminars and retirement security meetings, and attending and briefing Board members regarding OCERS monthly regular and investment meetings. In addition, Ilene has responded to numerous inquiries from the Board and REAOC members. REAOC has continued to participate in OCERS pre-retirement sessions for active employees to provide information about our organization to future retirees.

We were very happy to hear that a 2% Cost of Living Adjustment for CONTINUED ON PAGE 2

### Volunteers Needed for Board Watch Committe

he purpose of this committee is to protect retiree rights and benefits by reviewing Board of Supervisor's (BOS) agendas and minutes and to listen to the BOS meetings in order to identify any items that might affect retiree rights or benefits or be of interest to REAOC. Currently each member listens to 4 to 6 meetings during the calendar year.

All of the information is located on-line at the Board of Supervisors web site. You can even listen to the BOS meetings right from the comfort of your home computer. Some of our committee members enjoy going to the meetings in person. Two reports are written about each meeting—one on the proposed agenda and one after the Board meets and approves agenda items. The reports are sent to the REAOC Co-Presidents.

For more information, go to the REAOC website and click on "Get Involved". If you are interested, please call Norma Roberts at 949-645-9421 or e-mail her at robertscn@att.net.



### Presidents' Message

CONTINUED FROM PAGE 1

2013 has been established and is expected to be included on May 1st pension checks. For retirees with percentages in their COLA Bank, a 3% COLA is anticipated. This would apply to retirees who retired prior to April 1986.

**LITIGATION UPDATE:** the REAOC lawsuit is in the 9th Circuit Court of Appeals. As briefs are presented to the court REAOC will place them on our website at www.reaoc.org. As you know, this case is on-going and is about fundamental fairness and economic justice for retirees based on past promises, negotiation history, decades of past practice and county policy. Though not a party to the Class Action lawsuit, REAOC is closely monitoring that case which was rescheduled at the last minute from December 17, 2012 to January 28, 2013. Approximately 30 retirees attended the hearing in Judge Guilford's court. The Judge issued a tentative ruling prior to that hearing and a partial final ruling after the hearing. He is continuing to review the part of our action dealing with age discrimination and has asked for amended briefs. As soon as we receive his final ruling we will post it on our website.

We would like to sincerely thank all members of REAOC for your continued support and vow to keep up the battle on your behalf. Remember to take time to enjoy life, family and friends as it is those endeavors that will give you the most joy.

- Doug Storm
- Linda Robinson

### 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 Doug Storm Faye Watanabe Bill Castro Bob Griffith

Co President Co President Secretary Treasurer Past President

#### **DIRECTORS**

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

#### APPOINTED STAFF

Ilene Barcenas John lagjian John LaRoche

Faye Watanabe Norma Roberts Linda Robinson Lou Scarpino Office Manager
Membership Committee
The Informer Editor,
Luncheon Committee
Scholarship & Board
Watch Committees
CRCEA Delegate
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 <a href="https://www.reaoc.org">www.reaoc.org</a>, 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

ith another year completed, it is time to review the past year and look forward to what we might expect in 2013.

Organization and staff at OCERS For several years now, OCERS CEO, Steve Delaney, has been working to build a strong management team. First he hired Brenda Schott as Assistant CEO for Budget and Finance. Brenda has brought experience and know how to this critical aspect of managing our pension system. She has already done much to improve OCERS's ability keep our financial records in an accurate and well organized manner. A public pension system has very complicated accounting requirements and we are fortunate to have someone with Brenda's ability to lead this effort.

More recently, Steve hired Girard Miller to be the Chief Investment Officer for the system. Public pension systems are highly dependent on investment earnings to fund our pensions. Girard was hired to guide the system through this complex process. He has a great resume and is highly qualified to take on this role. His knowledge and his vision about how to achieve our investment goals is already delivering benefits for OCERS.

OCERS already had a great staff who are dedicated to keeping our pension system strong. The addition of these two new and highly respected managers will go a long way to keeping OCERS in excellent position to meet the challenges of the future.

### COLA for May 2013

As most of you are keenly aware, we can receive a COLA (cost of living

adjustment) in our May checks. The adjustment is based on changes in the Consumer Price Index for the previous year. In 2012 the CPI for our area increased by 2.04%. Those of you who have been retired for a few years, already know that the adjustment can be a maximum of 3%. Last year was a continuation of the low inflation we have experienced in recent years. (Low inflation is a good thing for retirees, even if it means we don't receive the maximum COLA.) Our COLA will be 2.0% for all those who retired after April 1987. Our long term retirees (retired before April 1986) will have enough remaining in the COLA "bank", to get the full 3%. (Those who retired between 4/86 and 4/87 will receive a COLA of 2.5%.) The rest of us used up our "bank" last year, so will receive a 2% COLA. I am sorry for any confusion, but this is one of many areas where the pension law is very complicated. OCERS will publish an announcement on its web site (ocers.org). The REAOC office manager will also have the information available.

### **Investment Earnings**

2012 was a good year for OCERS investments. Overall, we earned 12.26 % on our investments. The OCERS team (staff, Board Members and consultants) work very hard to develop a safe, secure and diversified set of investments. That effort was rewarded this year, but as you know investment management is a very complicated and difficult process. As we saw in 2008, when Wall Street has problems even prudent investors can lose money. For planning and

estimating purposes, pension systems need to establish a long term investment earnings estimate. For many years OCERS estimated we would earn 7.75% per year. (In fact OCERS averaged slightly more than 8% per year for the last ten years.) This number is used to determine how much working employees and the employers will need to contribute to the funding of the system. Most economists say that returns in future years will not be as good as they have been in most past years. Consequently, OCERS needed to reduce our long term earnings estimate. We now estimate we will earn 7.25% per year. While this might not seem like a big change, it will significantly increase the amount employers and employees have to contribute, but it will help keep the system healthy. This process has no impact on the amount of pensions for current retirees.



### **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.

### In the News

Edited by Helen Lotos

hile the latest snapshot of the nation's working class shows that unions are in trouble – their ranks thinning amid a backlash against organized labor and a still sputtering economy—
California and a few nearby states in the Southwest are showing a vastly different picture. Labor's ranks are on an upswing, according to a January 24 article in the *Los Angeles Times*.

According to the *Times'* report on data released in late January, California union organizers signed up more than 100,000 new members last year, while the nation as a whole shed 400,000. The reason: Latino workers.

After working hard to get here, many Latino immigrants demand respect in the workplace, organizers say, and are more willing to join unions in a tough economic environment. Michigan and Indiana both became "right to work" states last year, whereby unions cannot collect dues as a condition of employment. Legislators in Wisconsin and Ohio recently supported bills restricting the bargaining rights of public-sector unions, though the law in Ohio was reversed by referendum.

California, however, "is doing far better than most other states and far better than the national trend" in union membership, said John Logan, a professor of labor and employment at San Francisco University.

Optimistic labor proponents say that California could serve as a blueprint for unions across the country as they seek to stem membership declines.

"Reports of labor's death have

been greatly exaggerated," said Harley Shaiken, a labor professor at UC Berkeley.

State's Labor Force is Changing: The state Department of Finance estimates that by the middle of this year, the population of whites and Latinos will each represent about 39%, with Latinos reaching a plurality soon after that. As the white baby boomer population moves into retirement, Latinos and Asians will play an even bigger role in the state's labor force, according to the report in the LA Times, February 1. Experts said these shifts will bring fundamental changes to the demographics of the workplace, as many baby boomers the majority of whom are white retire.

The more educated and prosperous this younger generation is, the more they can contribute to California's tax base as the baby boomers' contributions decrease, said USC demography and urban planning professor Dowell Myers. He said the projections underscore the importance of education in helping the future workforce be as productive as possible.

According to the Department of Finance report, the population in Los Angeles County will increase by 1.7 million by 2060, an 18% increase from 2010. In Orange County, the state projects a 10% population increase by 2060. And Ventura County should see a 25% population increase during the same period.

In Los Angeles, it appears labor unions will wield considerable clout in the mayoral election this spring

**CONTINUED ON PAGE 5** 

### Scholarship Applications due April 1, 2013

by Faye Watanabe, Scholarship Chair

The 2013 Keith L. Concannon Scholarship applications, including original transcripts and reference letters are due April 1. The scholarship program is an important REAOC service intended to recognize and support qualified students in the further development of their academic skills and pursuits.

Applicants may go to the REAOC website at www.reaoc.org to obtain additional information regarding the scholarship process. To obtain an electronic application, applicants must make the request by calling the REAOC office at (714) 840-3995 or by e-mailing a request to reaoc@reaoc. org. This year all completed application forms must be submitted by e-mail by April 1 and the school transcripts and reference letters must be postmarked by April 1.

Applicants must be related to a REAOC member and currently a full-time student with at least a 3.0 grade point average. Students may be a high school senior who upon graduation has been accepted for a degree program this fall on a full time basis, or may already be a candidate for a degree program at an accredited institution. Orange County residency is not required.

Results of this year's competition will be announced in May and the successful applicants for the scholarship grant will be honored at the May luncheon. REAOC members are encouraged to remind eligible family and extended family members to apply!

### REAOC Reaches Milestone— We Now Have Over 5,000 Members

by John lagjian, Membership Chair

he REAOC Board of Directors and I wanted to take a moment and share the good news with you, our beloved membership and friends, that as of the end of December 2012, we have surpassed the 5,000 members number for REAOC. We are at a combined 5,137 members, including approximately 60 associate members. Having five thousand members has been a goal of mine ever since I became Membership Chair in the middle of 2007 (I cannot believe it's been over five-and-one-half years). Anyway, we did it, all of us together. I could not have done it without the help, assistance, and support of the REAOC Board of Directors, officers, everyone at OCERS, and all of you, for passing the word out to all your friends and acquaintances about our need for more members. The great thing about this is that as I have mentioned time and again, the more members we have, the stronger we are as an organization, and the more people should and will (hopefully) listen to what we have to say. This helps us in our encounters and discussions with County staff, the Board of Supervisors, with the OCERS Board of Directors and staff, CRCEA, and actually with everyone we come in contact with as an organization.

The associate Membership numbers are beginning to take off as well. We have around 60 now. I'm shooting for a lot more than that because I think people are beginning to realize that after they retire, none of the organizations they belong to in their active working lives are around

to support and protect them in retirement. And the more they are able to learn about retirement issues, and what they can expect in retirement before they actually retire, the more informed decisions they can make about their negotiated benefits and other related matters during their working years. I think people are eager and anxious, particularly in these difficult economic times, to find out what they can expect in retirement and what the issues will be that they will have to face and deal with.

So pat yourselves on the back, and let's get back to work. By the way, my new goal is 6,000 regular members. Thank you again for all your help and support during the past five-and-one-half years, and I wish everyone a healthy, happy and prosperous 2013.

### **CRCEA Spring Conference**

he CRCEA Spring Conference will be hosted by the Retired Employees of Los Angeles County. The conference is scheduled for April 15-17, 2013 at the Hotel Maya in Long Beach. The program will include important information on Legislation, Pension and Medical Plans that affect County retirees. Networking with fellow retirees and planned fun and shopping activities including free bus service throughout beautiful Long Beach are also on the schedule.

REAOC will be represented at the conference by our Co-Presidents, Linda Robinson and Doug Storm; Directors, Gaylan Harris and Sara Ruckle Harms; and Legislative Analyst, Lou Scarpino. REAOC members are encouraged to attend especially since it is within driving distance. Additional information can be obtained at the CRCEA website at www.crcea.org.

### In the News

**CONTINUED FROM PAGE 4** 

(LA Times, January 23), with unions supporting candidates in favor of keeping the current defined-benefit retirement plan vs. implementing a defined-contribution plan for new hires. The issue of employee pensions has been a focus of the city's budget crisis. As reported in the last issue of REAOC's The Informer, former LA Mayor Richard Riordan dropped his proposed ballot measure that would have replaced guaranteed retirement payments with 401(k)-style investment accounts for new employees.

Long Beach's largest city union

agreed to a pension reform package that would shrink next year's projected budget deficit by more than 33%, according to the *Long Beach Press-Telegram*, January 10. The 3,600-member International Association of Machinists and Aerospace workers concluded in January a vote in favor of the deal that city officials say will save \$125.5 million in the next 10 years. The concessions combine higher employee contributions with reduced benefits for future employees, according to a news release from City Hall.

# REAOC Volunteers Honored at January Luncheon



REAOC'S hardworking volunteers who contribute numerous hours of their time to help ensure that our mission and goals are met were honored at the January 2013 luncheon.

The chairperson of each committee explained the responsibilities of the committee and acknowledged each of their committee members. Each member in attendance was thanked for their participation, received a warm round of applause and was treated to lunch.

REAOC members who would like to volunteer for any of the committees or future projects can do so by calling Ilene Barcenas, REAOC Office Manager, at (714) 840-3995 or e-mailing her at reaoc@reaoc.org.



Photos: Clockwise from top right.

Scholarship Committee - Faye Watanabe,
Luisa Camino, Linda Elder, Janis Forster;
Board Watch Committee - Ilene Barcenas,
Norma Roberts; Luncheon Committee Sharon Sedgwick, John LaRoche, Carollee
and Rex Castellaw; Condolence Cards Ilene Barcenas, Kathleen Mattivi

#### **Board Watch Committee**

Norma Roberts (Chair), Coach Bennett, Helen Lotos, Arlene Sontag, Connie Stannard, Jeanette Tozaki Former Members: June Marcott (Chair), Carolyn Ansari, Ilene Barcenas Condolence Cards Kathleen Mattivi

Condolence Cards
Kathleen Mattivi
Luncheon Committee
John LaRoche (Chair), Sharon
Sedgwick, Carolee and Rex Castellaw
Membership Committee
John lagjian (Chair), Dana Cardi
Scholarship Committee
Faye Watanabe (Chair), Luisa Camino,
Linda Elder, Janis Forster

## In Memoriam: Olivette Shannon, 1936-2013



n January 24th, Olivette Goe Voelkel Shannon passed away in Covina, California. Olivette was born in Ogden, Utah on May 2, 1936. She considered her true home to be Avalon on Catalina Island as she spent her teen years and early adulthood on the island.

Olivette began working for the County of Orange in December 1971 in the Auditor-Controller's office in the Food Stamp program. However, she spent the vast majority of her 27-year career at the Health Care Agency. She was also very active in the County of Orange Office Supervisors (COOS) organization, holding several elected offices including President, and publishing their monthly newsletter for several years. In 1989 Olivette received a Woman of Achievement award from the County Board of Supervisors.

Olivette retired in March 1999. She was an active member of REAOC and served as their Office Manager from 2005-2006.

Olivette is survived by her husband Bob, her daughters Trish and Barbara, her granddaughter Sara and her great-grandson Lucas. A memorial service will be held in May when her ashes will be placed in her niche at the Avalon Cemetery.

### Hemet Chapter Luncheon

REAOC's Hemet Chapter will hold its next luncheon on Tuesday, April 9, 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 June and October 2013.

## On the Calendar: 2013 REAOC Luncheons



### Wednesday:

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

Thank you very much for your contri-

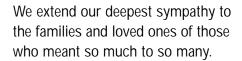
bution to this fund!

## Progressive Drawing \$400.00

Arlie Henderson of Artesia would have won \$350 at the January 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, March 27 at Mile Square Park.

### In Memoriam 🕏



October 2012 – January 2013
Adams, Arthur, OC Public Works
Andrews, Claire, OC Community
Resources
Bastanchury, Maria, CEO
Burwell, James, CCS
Capps, Frances, OC Community Resources
Carpenter, Bettie, Board of Supervisors
Donatella, Martin, OCTA
Dwojak, Helen, Children & Families
Commission
Garrett, Hermagene, OCFA

Commission
Garrett, Hermagene, OCFA
Gibson, Carolyn, Auditor Controller
Halchishak, William, Vector Control District
Hill, Rachel, OC Sheriff's Department
Lorenzo, Gladys, OC Community
Resources

Mata, Pedro, OC Sheriff's Department
McConville, Lawrence, OC Public Works
Mortensen, Geraldine, Auditor Controller
Pickryl, Richard, CEO
Rodriguez, Frances, Superior Court
Scheibe, Margot, UCI
Shannon, Olivette, HCA
Sheegog, Sarah, OC Public Works
Shirley, Barbara, Probation
Slimmer, Betty, OCTA
Smith, Hugh Wallace
Strain, Jane, UCI
Wallingford, Joseph

### Springtime Luncheon Menu for March 27th

Fettuccini Alfredo with Chicken Broccoli Florets & Julienne Carrots

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, March 20, 2013

Print Name:
E-mailAddress:
# 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: La Binus Kennedy, Harry

Beigijanian

Auditor/Controller: Spencer Cowan, Larry Chanda, Linda Johnson, Myrna Lopez Child Support Services: Sylvia Torres

County Counsel: Hope Snyder

**District Attorney:** Moises Valdez, Cynthia Cadena, John McVey, Terrill McCarty, Yolanda Chavez, Edwin Dahms, Rick Morton, Sandra Williams, Alex Esparza

GSA: Tony Esparza

HCA: Anthony Brailow, Carol Hillstrom, Gene Wiley, Esther Ho, Nancy Ho, Kitty Jones, Deirdre Swanson, Uchenna Agbahiwe, Katherine Bish, Sharon Linderman

IWMD: Joyce Fonda, Dawn Kosoi, Michael

Starks

OCCR: Lynn Rodriguez

OC Fire Authority: David Romano, Elaine

Dees, Don Newman

**OC Public Works:** John Bice, José Luís Saavedra, Becky Hernandez, Tien-Jan Liu,

Richard Spangler

OC Sanitation District: Ryal Wheeler, Edith

Smith

OCSD: Kathleen Horgan, Sheila Ponce, Elizabeth Eddlemon, David Haught, Lyndel Grosskopf, Sandy Struckhoff, Tom Gallivan OCTA: Minnie Le, Kil Lee, Iliana Pratte, Charles Muchnick, Jim Wiles, Joseph Dao, Amelia Ortiz, Wanda Stevens, Franklin Deshields

**OC Vector Control District:** Cheryl Stewart **Probation:** Kathleen Miller, Leticia Chamberlain, Ronald Heisler, Dorothy

Helkrotte, Leslie Mangrum, Michael Beatty SSA: Binh Kim Phung, Sandra Parrish-Rehoreg, Linda Carrillo, Melody Meraz, Melvin Mills, Yolanda Solorio, Julie Mitchell, Rita Zamora

**Superior Court:** Cheryl Cole, Gloria Jaramillo, Patricia Truitt, Marilyn Tom-Yo,

Roseann Soldan, Mary Torrez

OC Medical Center/UCI: Linette Carson, Leyda Lopez-Moore, Gladys Kashima Transp Corridor Agency: Gary Steinke Not Stated: Fred Gilbert, Jr., Yvony Richards, Gloria Perez, Barbara Miller, Myrna Bittle, Richard Conrad

**Surviving Spouses:** Tracey Butler, Cynthia Moore



### The Informer

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

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### INSIDE THE INFORMER

Spring Luncheon Set For Wednesday, March 27th

Membership Milestone

**News From OCERS** 

In the News

2013 Scholarship Applications

**Dated Material - Please Deliver Immediately**