



The Informer

RETIRED EMPLOYEES ASSOCIATION OF ORANGE COUNTY, INC.

Scholarship Recipients and Surf City Singers Highlight the May 25th Luncheon



Come and enjoy yourself with friends, REAO members and guests at

the May 25th 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.

Presentation of scholarships, and entertainment by the Surf City Singers head up the agenda for the luncheon. You'll also hear the latest on Retiree Health Benefits and other pertinent Retiree information. Prizes and surprises await, including the \$200 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, May 18th. Check in starts at 11:00 AM and lunch is served at noon. Please car-pool if possible.

See you on Wednesday, May 25th!

Presidents' Message

From the Desks of Linda Robinson and Doug Storm

On behalf of the entire Board of Directors we want to wish you a Happy Memorial Day. May your holiday weekend be safe, hassle-free and rewarding. With the summer season just around the corner, we hope you all are able to relax and enjoy your family, friends and yourselves whether at home or on vacation.

Litigation Update: The retiree medical lawsuit continues to proceed through the court process. The final REAO brief was filed with the California State Supreme Court at the end of March. Now that all documents have been received by the Court, and given the Court's granting of our request for calendar preference, the next step will be the scheduling of a hearing in either San Francisco or Los Angeles. We will notify you via e-mail and on the REAO website when we receive notification of a hearing date. Thank you for your patience and support in the fight to restore a benefit you earned during the course of your careers with the County of Orange.

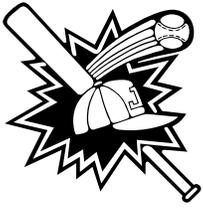
Medical Plan Coverage: As reported in the last Informer, members of the REAO Board of Directors (both of us together with Gaylan Harris and Sara Ruckle-Harms) have been meeting with the

County to discuss the 2012 Wellwise and Sharewell plans. We have been advised that retiree medical expenditures have increased significantly during the past year. This has the effect of appreciably increasing 2012 rates for both plans unless some changes are made in plan design to mitigate those increases. Examples of potential changes include increased co-pays, deductibles, health management strategies, etc. REAO is in an advisory role in these discussions and is making every effort to ensure the concerns and potential impact on our members are surfaced and considered. We'll keep you posted as the process continues.

In closing, we want to thank each of you for your support and membership in REAO. Your membership is extremely valuable. You give a voice to all retirees—a voice that is certainly needed during these tough times for public servants and retirees. If you know other retirees who are not members, please encourage them to join. Lastly, please take excellent care of yourselves, your family and loved ones and one another. We are all in this together. Take care and be well.

– Linda Robinson
– Doug Storm

Are You a Baseball Fan?



REAOC has been contacted by the Angels Baseball Organization to see if we would be

interested in participating in their 50th Anniversary Season. We will need to guarantee a minimum number of participants so this is a preliminary explanation of the event and we will ask you to let us know if you might be interested in attending.

The Event

- Angels vs. Seahawks ball game with or without lunch.
- Date: July 10, 2011 – game time 12:35 PM.
- Food: Lunch would be the deli buffet consisting of deli meats and

cheeses, bread and rolls, lettuce, onion, tomatoes, pickles, salads, cookies, brownies, iced tea, hot tea and coffee.

- Cost: Estimated cost for lunch and the game is about \$40.00; cost for the game only is \$15. There is an additional cost to park at about \$10 per car, so we would want to carpool.

What We Need You to Do

- Please reply and let us know if you are interested. Call us at 714-840-3995 or e-mail at reaoc@reaoc.org.

• **Tickets will be on sale at the May 25th luncheon.**

It sounds like great fun but it is also a little expensive. You decide and let us know.

Hope you can join in the fun.

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
Chuck Hulse	Treasurer
Bob Griffith	Past President

DIRECTORS

Gaylan Harris	John Iagjian
John LaRoche	Frank Madrigal
Sara Ruckle-Harms	

APPOINTED STAFF

Ilene Barcnas	Office Manager
John Iagjian	Membership Committee
John LaRoche	<i>The Informer</i> Editor, Luncheon Committee
June Marcott	Board Watch & Scholarship Committees
Linda Robinson	CRCEA Delegate
Lou Scarpino	Legislation

OCERS Updates

Steve Delaney, OCERS CEO, was the guest speaker at the March 23rd REAOC luncheon and provided an update and handouts on the following topics. Patti Gorczyca, Board of Retirement Chair, also attended the luncheon and was introduced to the attendees.

2011 COLA

- OCERS bases the annual Cost Of Living Adjustment (COLA) on the Consumer Price Index (CPI) for the Orange County region
- OCERS Board approved a 1% COLA in February 2011
- OCERS Retirees will see the COLA on their May 1st check
- The actual COLA is dependent on your date of retirement and ranged from 1% to 3% depending on how much was in your bank

- All persons who retired after 4/2/1988 no longer have any amount in their bank after the 2011 COLA is granted.

STAR COLA

- Supplemental Targeted Adjustment for Retirees Cost of Living Adjustment (STAR COLA)
- STAR COLA restores purchasing power for retirees who have lost more than 20% of their purchasing power since retirement
- Eligibility: retired prior to April 1, 1981
- Board of Retirement is expected to approve the 2011 STAR COLA at their April 18, 2011 meeting.

INVESTMENT UPDATE

- As of February 28, 2011, OCERS'

CONTINUED ON PAGE 7

The Informer is published 5 times a year. Readers are encouraged to write *The Informer* expressing their views and comments on the subjects of interest to the members. Luncheons are held at Mile Square Golf Course in Fountain Valley on the fourth Wednesday of January, March, May and September, and on the first Wednesday of December.

A local chapter of REAOC is active in Hemet. Association membership is limited to OCERS Retirees and their spouses. Membership dues are \$3.00 per month, payable through payroll deduction. The mission of REAOC is to promote and maintain the fellowship and camaraderie of OCERS Retirees and their spouses by sponsoring social and recreational activities, and by maintaining contacts via a newsletter and other means of communication. A secondary purpose of REAOC is the tracking and dissemination of information relating to pension and legislative actions, financial matters, physical and mental health care, volunteer and employment opportunities and other concerns that may be of interest to our members.

In the News

Edited by Helen Lotos

The financial news is not good for the average American wage-earner these days – in print and at the movies.

On paper: A new Economic Policy Institute report finds that the distribution of wealth in the U.S. is even more unequal than the distribution of wages and income. The paper, distributed by the Washington, D.C.-based institute, comes on the heels of another EPI report showing that the wage growth in the U.S. has fallen far behind productivity growth, offering another indication of how the typical worker lacks economic security.

Wealth, or net worth, refers to an individual's or a family's total assets, such as bank account balances, savings and real estate, minus total liabilities, such as mortgages, debt and outstanding medical bills. Along with wages and income, wealth is another key measure of economic security and well-being, since it strengthens a family's ability to withstand job loss or other economic distress. In the report, "The State of Working America's Wealth," EPI research associate and U.C. Berkeley labor economist Sylvia Allegretto shows that wealth distribution is highly unequal, with the top 5% of U.S. households holding 63.5% of the country's total wealth in 2009.

The author notes that foreclosures and falling house values have devastated the net worth – or wealth – of millions of American households. The vastly unequal wealth distribution seen today, she says, explains why the economic recovery feels different to different people.

"Typical workers and families continue to struggle against high rates of unemployment, stagnating wages and foreclosure, while the wealthy have enjoyed significant gains in the stock market, and benefited from corporate profits," she adds.

Inside job: The global financial meltdown in 2008 – at a cost of over \$20 trillion – resulted in millions of people losing their homes, jobs and retirement security. An attempt to provide a comprehensive portrayal of the worst financial crisis to haunt countries worldwide, comes in this year's Academy Award-winning documentary "Inside Job." It's the first film to expose the shocking truth behind a completely avoidable crisis, which continues to haunt us via global instability. Through extensive research and interviews with major financial insiders, politicians and journalists, the film traces the rise of a rogue industry and unveils the corrosive relationships that have developed in politics, regulations and academia. Narrated by Matt Damon, the film was made on location in the U.S., England, France, Singapore, Iceland and China. It's of special interest to those who believe that ordinary people can do a good job of investing their 401(k)s in today's markets.

If you thought it couldn't get worse: With pensions at the top of political agendas across the nation, curbs on public employees' collective bargaining rights are under consideration in at least nine of the 30 states where unions have the right (*Reuters, Mar. 7*).

A Wisconsin judge halted a con-

troversial state law that would end most public employees' collective bargaining rights, ruling that the manner in which it was pushed through the legislature violated the state's open-meeting law (*LA Times, Mar. 19*). Judge Maryann Sumi found that legislators provided only two hours' advance notice of the meeting instead of the 24 hours required by state law. She noted that the legislature could simply reconvene and pass the union measure again with adequate notice. The judge's ruling prohibited the secretary of state from formally publishing the law, the final step before it could take effect. However, Republican legislative leaders directed that it be published by another agency and began implementing the law (*LA Times, Mar. 30*). A visibly annoyed judge directed Wisconsin to suspend the law, ordering officials to follow her original instructions. (As of Mar. 30, the law is on hold while she considers a challenge to its legality.)

Meanwhile, alarmed by the actions in Wisconsin, thousands of organized workers marched through downtown Los Angeles, vowing to fight a similar fate here in cash-strapped California (*LA Times, Mar. 27*). In Ohio, there's a movement to prohibit collective bargaining for some 19,500 college-system workers as well as 42,000 state workers and also would limit some bargaining rights for unions representing some 300,000 local-government workers (*Milwaukee Journal Sentinel, Mar. 7*). In Idaho, the legislature approved a bill to strip the state's 12,000 union-

CONTINUED ON PAGE 6

REAO and AREOC Members Attend Conferences

REAO and AREOC Board members have attended conferences during the past several months in order to keep apprised of and provide input into issues affecting retirees. Following is a summary of those conferences.

Public Retirement Seminar

– *Lou Scarpino*

The 21st Annual Southern California Public Retirement Seminar, held in Lakewood on February 9th, was attended by AREOC Board member Lou Scarpino. This event, provides an opportunity each year for both local retiree associations and CRCEA, our statewide retiree association, to receive updates from and interact with the major pension organizations and other stakeholders and players in the pension world. These include CalPERS and 1937 Act board members and administrators, public sector employers, statewide union representatives, pension actuaries and state legislative staff.

While much of the content was technical in nature, some overarching messages did emerge as well as items that potentially point the way toward enhanced retirement security. One overarching message was “the bad news”. Specifically, the rate used to base employers' contributions to their employee pension funds must be increased by as much as a 35%. This is the kind of number that tends to get reported in the press and that drives the associated negative defined benefit pension politics we are currently experiencing. The annual increases employers will actually pay will be the product of varied mitigation smoothing techniques – think time payment plans that are manageable. This does not get reported in the press.

There is discussion, at CalPERS

in particular, and some disagreement over the percentage return on investments retirement boards should use. This is important because higher investment revenue means less employer and employee costs are needed to fund your pension. The good news is that the disagreement is over a difference of between 7.00% to 7.50% from the current 7.75% currently used by CalPERS and other pension funds. This is far different than press articles urging use of a bond rate of around 4% which the experts argue would be totally unjustified.

Updates were also provided on: proposed new accounting rules that have the potential to place additional burdens as well as reinterpretation of current obligations on the books; status of the recently enacted health care legislation and potential changes that may affect our retirees; California legislative initiatives in the works; and, the potential for third party pension systems for the private sector that could address the negative politics driven, in part, by pension envy that public sector retirement systems experience virtually every recession. These are all subjects the REAO continually work and track.

Controlling Health Care Costs – Focus of Annual UCI Health Care Forecast Conference

– *Sara Ruckle-Harms*

Few topics attract as much attention as the rising costs of health care.

There is no single issue that has a

greater potential of affecting our retirement lifestyle than health care. We must stay informed and active participants in this debate in order to identify acceptable ways to reduce costs and protect our benefits. AREOC will continue to monitor the County plans as well as participate in conferences such as the recent UCI conference to ensure that we can help educate our retirees in this area.

In February I attended the two day 20th Annual Health Care Forecast Conference at UCI on behalf of AREOC. Participants included experts from the providers, i.e. doctors, the insurance industry, and other experts in the health care field. The conference focused on two key areas that will be important to all retirees. First was the Accountable Health Care Act (ACA) which is the recently passed health care reform legislation. Second was a discussion from the insurance providers on innovative ideas being considered to reduce health care costs.

The Accountable Health Care Act (ACA).

Most speakers indicated minimum action will occur in 2011 to revise the current legislation. Panelists voiced their belief that the ACA will withstand the scrutiny of the U.S. Supreme Court. Expect a Supreme Court decision around June 2012 according to Dean Rosen, one of the nation's top health care experts. Surprisingly both insurance repre-

CONTINUED ON PAGE 5

Conferences

CONTINUED FROM PAGE 4

sentatives and doctors opined that the current “fee for service” method of health care delivery must be abandoned if we are to control costs. In its place hospitals and physicians will increasingly be compensated via “bundle payments” and will have greater responsibility to manage risk across their patient base. In “bundling payments” for example the insurer makes a single reimbursement for all the hospital and doctor care for heart and joint procedures, rather than making separate payments to the facility and physicians.

Innovations in Health Care

California will lead the way with our unique health care systems and a political environment to innovate in health care. An example of one of these innovations is the Accountable Care Organizations (ACO) model. Accountable Care Organizations are the foundation by which the Federal Government is counting on to obtain cost savings in the Medicare program.

- There are two insurers in California engaged in a pilot study into the effectiveness of the ACO model; Monarch Health Care Systems (Orange County) and Health Care Systems (LA County). These pilots began in 2005 with a goal to increase quality and decrease costs. Thus far all 10 groups in the nationwide pilot achieved the quality of care targets established. Five groups beat expenditure targets and received bonuses. According to speaker Robert Margolis, CEO of Health Care Systems, the ACO model must utilize pro-active member population management. This is accomplished through intensive use of data sys-

tems in order to move members into the appropriate disease management programs.

- “Value based purchasing” will be the buzz word as doctors and insurance carriers adapt to balancing the equation of trading quality for volume.
- Provider networks will either be smaller (less choice) or highly economically tiered (pay more for more choice).

Boot Camp

– *Gaylan Harris*

A conference (boot camp) for elected officials was held in Irvine on February 17, 2011. It promoted that a problem exists in public retirement plans and urged elected officials to take action. The actions promoted would fundamentally change retirement plans and included:

1. Legislate that public plans either increase reported liabilities or adopt 401k type plans.
2. Freeze current benefit accruals for employees and adopt lower benefits for future service.
3. Implement unilaterally labor contracts that reduce future retirements.
4. Use bankruptcy to undo current contracts and benefits.

Legal and practical obstacles were shared concerning each of the proposals. Public agencies already have implemented new hybrid plans (Orange County), increased employee contributions and reduced benefits for future employees.

The conference was not intended to be balanced but rather a call to action. Retirees despite having benefits guaranteed by law and contract cannot feel completely comfortable while they are constantly under attack. We need to monitor sources that advocate changing retirement benefits to protect what we earned.

LA Trustee Conference

– *Larry Leaman*

An organization known as the LA Trustees Network is comprised of public and private sector retirement fund trustees in the greater Los Angeles area. It exists to facilitate the exchange of information and collaboration among pension system trustees and others interested in the administration of pension funds. It held its fourth annual conference, called the Fourth Annual Round-Up, a two day event ending March 1, in Los Angeles. AREOC was represented by Larry Leaman at the second day of the conference. Topics on the agenda included the current wave of attacks on public employees and their retirement plans, the loss of pension security in the private sector and the forces behind efforts to push the public sector in the same direction.

Also covered were the results of recent public polls about public employees, their bargaining rights, wages and benefits, etc. These polls found that nationally the public is supportive of public sector employees and does not want their pay and benefits cut. A California poll, while also finding the public supportive, found the level of support here lower than the national poll. It was noted that in California public sector scandals such as the City of Bell situation do erode public respect and support for the public sector.

In a break out session Larry learned that public pension funds are the primary source of financing for venture capital and hedge funds, and that one of the many special interests behind the move to replace defined benefit retirement plans with 401(k)s and to privatize social security is

CONTINUED ON PAGE 6

Evelyn and Frank Hicks Celebrate 60th Anniversary

EVELYN AND FRANK HICKS regularly attend the REAOC luncheons; but they had a very special reason to attend our last luncheon on March 25th. They were celebrating their 60th wedding anniversary that day.



years they figured this was going to work and were married at the Church of the Brethren in Santa Ana. Frank worked for EMA for 40 years and retired in 1989.

They were requested to come to the front of the banquet facility, introduced to the attendees and then a few interesting facts about them were shared. Frank was Evelyn's first date. After dating off and on for five

They were then serenaded by vocalist Jerry McFarland with two songs that were especially meaningful to them – *Blueberry Hill* and *Near You*. Congratulations and a sincere round of applause concluded the presentation.

In the News

CONTINUED FROM PAGE 3

ized public school teachers of many of their collective bargaining rights (*Reuters, Mar. 9*). Rep. Gov. Butch Otter is expected to sign the bill, which also eliminates teacher tenure, limits the duration of teacher labor contracts to one year and removes seniority as a factor in layoffs. In Florida, lawmakers approved a law intended to reward the best teachers with better pay while wiping out teacher tenure and doing away with teacher layoffs based on seniority (*Miami Herald, Mar. 17*).

As California Republicans press pension reform, results of a Field Poll released Mar. 17 found that 73% of California voters support a cap on state pensions, and 69% believe workers should pay for their own retirement. A majority of those polled also supported moving to a 401(k)-style plan rather continue a guaranteed-benefit system (*Sacramento Bee and LA Times, Mar. 18*).

Conferences

CONTINUED FROM PAGE 5

“Wall Street” that sees an ability to capture trillions of dollars against which commissions, front end load fees, wrap fees, management fees and other charges may be levied. So, besides the various political agendas putting public employee pay, benefits and retirement plans in the spotlight, economic interests are at work too. Larry submitted a report on this conference to the AREOC Board, noting that at least one national group present is planning to launch a national campaign advocating retirement security for all Americans, something that has been disappearing for several decades now.



In Memoriam

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

September 2010 to March 2011

Bearden, Iola, Health Care Agency
 Blackinton, Candace, Superior Courts
 Boyd, Calvin, County Clerk/Recorder
 Campisi, Vincent, OC Public Works
 Carter, Sue, Probation
 Caserta, Anthony, Probation
 Coveney, Frank, Probation
 Devine, Viola, OC Public Works
 Elenes, Demetrio, OC Public Works
 Ferrara, Claudine, OC Public Works
 Gleason, Thomas, Sheriff's Department
 Harvey, John, Assessor
 Helmick, Lawrence, Probation
 Huderberg, James, Sheriff's Department
 Iwamoto, Grace, Probation
 Kimberling, Lorraine, UCI
 Mackin, Joseph, Assessor
 Martens, Delmer, Social Services Agency
 Martindale, John, Sheriff's Department
 Martinson, Donald, OC Public Works
 Mato, Yleana, OC Public Works
 Olson, Richard, Sheriff's Department
 Pentecost, Arlan, OC Public Works
 Perkins, Roger
 Quesada, Lupe, Health Care Agency
 Saiben, Milos, OC Public Works
 Schaefer, Elizabeth, Superior Courts
 Scharoun, Virginia, Health Care Agency
 Schatzman, Irwin, OC Public Works
 Shibata, Kazuo, Superior Courts
 Snow, Audrey, OC Public Works
 Stabrawa, Sally, Social Services Agency
 Victor, Beverly, Social Services Agency

Surviving Spouses

Park, Velma
 Rose, Donald
 Smith, Barbara
 Thissell, Donald

Hemet Chapter Luncheon

REAOC's Hemet Chapter will hold its next luncheon on Tuesday, June 14, 2011 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 October and December 2011.



On the Calendar: 2011 REAOC Luncheons



Wednesday:
September 28
December 7

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!

Scholarship Recipients to be Announced at Luncheon

This is the seventh year of the scholarships named in honor of Keith L. Concannon, a past REAOC President and REAOC representative on the Orange County Employees Retirement System Board.

Applicants must be related to a REAOC member and have a GPA of at least 3.0 on a scale of 4.0. They are required to provide an official transcript, an essay of 300 words or less, and information regarding their extracurricular school activities, volunteer and work experiences, honors and awards received. The applications are evaluated and ranked by a panel of educators at the Orange County Department of Education as well as the Scholarship Committee.

Progressive Drawing \$200.00

Kathryn Fox of Brea would have won \$150 at the March luncheon had she joined us. You must be present at the time of the drawing to win!

See you on Wednesday, May 25 at Mile Square Park.

OCERS Updates

CONTINUED FROM PAGE 2

investment portfolio was at an all-time high of more than \$8.8 billion

- OCERS' assumed rate = 7.75%
- OCERS' investments saw an increase of 18.52% in 2009 and 11.70% in 2010
- OCERS' 20 year investment return as of February 28, 2011 was 8.68%.

Luncheon Menu for Wednesday, May 25th

Fettuccini Alfredo with Chicken

Broccoli Florets & Julienne Carrots

House Salad with Italian or Ranch Dressing

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, May 18, 2011

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

Auditor/Controller: Maricella Gonzales

Clerk/Recorder: Shizve Davidson

District Attorney: Susan Riezman

EMA: Charles Gould

HCA: April Barrio, Ngach Ho, Anita Portillo,

Janice Ervin-Assigal, Larry Finch, Joan McDonald

JWA: Ralph Villani

OCCR/OC Parks: John R. Robinson

OC Community Services: Linda Pringle

OCERS: Susan Spietz

OCPL: Wendy Ying, Carol Manley

OCPW: Richard E. Miller, Robert Raymond, Ashutosh Mehta, Halbert Tran, Alcira

Navarro

OCSD: Donald Dear, Jackie Parker, Sherry

Dishon, Virginia Gass, Richard Henley,

Wellington Bennett, Melvin Stafford, Jr.

OCTA: Walter Kowalchuk

OCWD: Steve Owens

OCWR: Steven Goodrum

Probation: Larry Downs, Ronald Nichols,

Marianne Phillips

Sanitation District: Daniel Tremblay

SSA: Susan Rhodes, Edna Rangel, Claudia

Francoeur, Joan Okada, Richard Kopps,

Rita Leek, Laura Garcia, Theresa Carmona, Stan Pringle

Superior Court: Cynthia Olis, Dee Velasco,

William Volner, Marjorie Woods, Ronald Meehan

Not Stated: Judith Vargas-Montoya,

Richard Gable, Shirley Fischer, Pat Cramer,

Chau Dang, Carolyn Stokich, Arabela

Higareda, Glenn Owens, Teresa Burris,

Ema Rubio

Surviving Spouse: Nancy Kerr, Carolyn

Stokich, Esther Sanderson



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

Luncheon Set For Wednesday, May 25th

Scholarship Recipients to be Announced

OCERS Updates

Conference Reports

In The News

Dated Material – Please Deliver Immediately