



The Informer

RETIRED EMPLOYEES ASSOCIATION OF ORANGE COUNTY, INC.

Tropical Luncheon Set for Wednesday, May 22nd

Come and celebrate in tropical style with friends,



REAO members and guests at the May 22nd luncheon at Mile Square Park Golf Course Clubhouse in Fountain Valley. Attendees are encouraged to wear their favorite Hawaiian attire. A special menu is being prepared. See page 7 for the details.

2013 Scholarship recipients will be announced and those present introduced. Entertainment will be provided by the "Ukulele Rascals". One lucky person at each table will take their centerpiece home. You may also be one of the winners of the drawing for a gift card.

You'll hear the latest on Retiree Health Benefits litigation and other pertinent Retiree information. Prizes and surprises await, including the \$450 Progressive Drawing!

Reservations are required. Make your reservation today by sending in the form on page 7 with your check to arrive at REAO no later than Wednesday, May 15th. Check in starts at 11:00 AM and lunch is served at noon. Please carpool if possible.

Presidents' Message

From the Desks of Linda Robinson and Doug Storm

On behalf of the entire REAO and AREOC Board of Directors we wish you all a safe and happy Memorial Day weekend. May you experience a summer season filled with exciting adventures and magical moments. Someone once wrote that "A perfect summer day is when the sun is shining, the breeze is blowing, the birds are singing, AND—the lawn mower is broken!"

If you are fortunate enough to experience such a perfect day, remember to relax and enjoy yourself—like we did as kids when summer break finally arrived. Safe travels, good health and happy summertime, retirees!

During the past months members of your Board of Directors have worked diligently to increase membership in REAO. As you are aware, those efforts have been very successful. Board members have held monthly meetings, monitored litigation efforts regarding retiree medical rights both here in the county and throughout the state, attended a conference to learn more about the implementation status of the Affordable Care Act, attended events during which members of the Board of Supervisors discuss county issues, networked with other '37 Act retiree associations, attended OCERS meetings and monitored legislative and proposed budgetary issues at the state level. The Scholarship

Committee has spent many hours following strict guidelines to complete the process for determining scholarship award winners. In addition, several Board members represented REAO at the semi-annual California Retired County Employees Association's Spring Conference held in Long Beach this past April.

On the legal front, REAO litigation efforts continue. Suffice to say, the litigation process has been complicated and circuitous. The wheels of justice can move slowly; however, headway is being made. The next step involves the scheduling of another hearing in the Ninth Circuit Court of Appeal. For the second time, REAO has appealed a ruling of the District Court in Santa Ana. REAO's opening brief was submitted to the Court on March 19th. The county must file its opposition brief April 19th and REAO will file a reply brief on May 3rd. Following submittal of all briefs, the Ninth Circuit will

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2013 Scholarship Awards to be Announced at May Luncheon

by Faye Watanabe

Since the inception of the Keith L. Concannon Scholarship Program in 2005, a total of 24 outstanding students have received the scholarship awards. The scholarship assists bright and promising, full time students with their tuition, fees, books, supplies or other items required for their college degree programs.

All applicants for the grant must be related to a REAOC member, and have at least a 3.0 grade point average. In addition to submitting the application forms, applicants arrange for the submittal of school transcripts and reference letters on their behalf. This year an electronic application filing system is being implemented to facilitate the entire process.

The applications are thoroughly reviewed and ranked by a Committee of REAOC volunteers (not related to any applicant) and program staff of the Orange County Department of Education. The successful applicants are selected based on their academic performance, work and volunteer experience, and other awards and recognition.



Thank you to all REAOC members for continuing to support this important program. Please plan on coming out to congratulate this year's scholarship winners who are able to attend the May Luncheon!

St. Joseph Hospital Seeking Adult Volunteers

by Victoria Heidelman,
Director, Volunteer Services

St. Joseph Hospital, is seeking adults, particularly those who are either retired or approaching retirement, to give the gift of time and talents, while making friends and being a part of our community. We are, along with St. Jude Medical Center and Mission Hospital, part of St. Joseph Health, a non-profit system.

Volunteers assist in more than 60 departments and are given a myriad of responsibilities ranging from escorting patients and visitors throughout the hospital to running internal errands, assisting on nursing units or in Surgery Prep or Surgery Recovery, Oncology, or providing clerical support. The "cost" to our volunteers vary slightly at each hospital, but generally includes purchasing a uniform (about \$21-\$37) and parking for the orientation/interview (free once you are accepted as a volunteer). Health screening includes two tests for tuberculosis and then annual TB test; both can be performed for free at St. Joseph Hospital.

St. Joseph and St. Jude ask for a minimum commitment of 100 hours while Mission asks for slightly less. Most assignments are set on a weekly schedule of four-hour shifts.

Please go to www.sjo.org/volunteers for an application and information for St. Joseph Hospital in Orange. For Mission Hospital in Mission Viejo, visit www.mission4health.com. Those in the Fullerton area can contact St Jude Medical Center at www.stjudemedicalcenter.org.

REAOC

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OFFICERS

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Doug Storm	Co President
Faye Watanabe	Secretary
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Bob Griffith	Past President

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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.

In the News

Edited by Helen Lotos

H **Health Care:** An average day in a U.S. hospital cost \$4,287 last year. It was less than \$1,000 in New Zealand, France, South Africa and Spain. That's one of several cost comparisons noted in an annual report by the International Federation of Health Plans, an industry trade group. The London-based organization surveyed its member companies in 12 countries to gauge the variation in medical prices.

Lipitor, a top-selling drug to fight high cholesterol, goes for \$124 for a 30-day supply on average in the U.S., according to the report. Chile was less than half that at \$60, France was \$48 and South Africans got the drug for \$11. The U.S. led the way on colonoscopies at \$1,185 on average, compared with \$893 in Britain and \$655 in Switzerland. In one of the few bright spots for U.S. medicine, the average physician fee of \$922 for cataract surgery was cheaper than in Australia and Chile.

Retirement: Nearly 3 in 10 Americans are extremely downbeat about their prospects for retirement, the highest level of pessimism ever recorded, according to a poll by the Employee Benefit Research Institute (*Los Angeles Times*, March 20), released in late March. Twenty-eight percent of Americans "are not at all confident" they'll be able to have a comfortable retirement. That's up from 23% last year and the worst degree of pessimism in the nearly 25-year history of the poll, one of the longest-running in the nation. An additional 21% are "not too confident" in their retirement prospects—meaning that roughly 1 of every 2

Americans is worried about the outlook for their so-called golden years.

Forced Furloughs: The decision to furlough state employees during the financial crises of recent years may have saved money in the short term but will leave a big bill down the road, the California legislature's budget advisors said, according to a report in the *LA Times*, March 15. The state will owe \$1 billion extra to many workers when they retire or quit—or vacation time unused while they were being forced to take unpaid days off. The furloughs were intended to save \$5 billion from February 2009 to July 2013, effectively cutting workers' pay 5% to 14%. The \$1 billion for unused vacation—some in excess of state accrual limits—will eat into those savings, according to a report by the nonpartisan Legislative Analyst's Office.

Generational Theft: The core idea of the term "generational theft" is that we're spending so much more on our seniors than our children that future generations are being cheated, wrote *LA Times* columnist Michael Hiltzik (February 27). "An important corollary is that the government debt we incur today will come slamming down upon the shoulders of our children and grandchildren," added Hiltzik. *The Washington Post* gave great play to a study by the Urban Institute stating that the federal government spends \$7 on the elderly for every dollar it spends on kids. "... This is true as far as it goes, but it doesn't go nearly far enough to render an accurate picture of government spending," said Hiltzik, and he cites some of the flaws in the calcu-

lation of the 7-1 spending ratio. For instance, the vast majority of government dollars spent on children comes from state and local governments, which pay most of the cost of education. On a per capita basis, state and local spending on kids swamps the federal government's spending 8 to 1.

Moreover, there are twice as many children 18 and under as seniors 65 and over. Put the numbers together and you discover that spending by governments at all levels in 2008 came to about \$1 trillion on seniors and \$936 billion on children. In other words, very close to 1 to 1. Further, the notion underlying the comparison of spending on seniors and children is that "if you save a dollar on Social Security it would be transferred automatically to children," observes Theodore R. Marmor, a professor emeritus of public policy at Yale and a long-term student of social welfare programs. He traces this notion to deficit hawks and dismisses it as "not naive, but cynical." That's because most of the spending on seniors is in Social Security and Medicare, and therefore has been largely paid by those very beneficiaries over the course of their working lives.

Are Names Really Necessary? Revealing employee names does not help show how the public's business is being conducted when publishing salaries or pensions or healthcare benefits of public employees, wrote urban planner Jeffrey Harlan, in an opinion column in the *Daily Pilot* March 30. Citing the City of Costa

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UCI Health Care Conference

by Sara Ruckle Harms

The 22nd annual Health Care Forecast Conference was held this past February at the UCI Paul Merage School of Business. The conference is unique in that it provides speakers who are leaders in government, academia and business who have expertise in health care, economics and the politics of health care policy. The speakers are encouraged to be candid in sharing their political leanings while sharing their perspectives. Because so many of these distinguished speakers return each year there is lively dialogue between panel members as well as the attendees. Finally, panelists are asked to make predictions as to what the future year may hold for the health care industry.

When the conference occurred in 2011 we were still awaiting the US Supreme Court's decision on the constitutionality of the Affordable Care Act (ACA). The speakers at that conference accurately predicted the ACA would withstand the scrutiny of the High Court. Now that the Health Care Reform legislation is the law of the land this year's conference focused on its' impact.

Regardless of political persuasion, the majority of panelists agreed the Affordable Care Act is here to stay. However, opponents will target unpopular provisions for repeal. A major achievement of reform is that more individuals will become insured. However, more action to control costs must be taken.

According to speaker, Jon Gabel, Senior Fellow at the University of Chicago, nationwide the average deductible has tripled between 2005

and 2012. In California premiums continue to rise much faster than the California inflation rate. In 2012 California premiums increased by 6.4% while inflation was 1.7%. And of course many of us have seen our annual premiums increase significantly beyond the 6.4%. Regrettably it was reported that 66% of employers would raise premiums in 2014. Such annual increases are not sustainable for consumers in the long term.

How do we control costs? Dr. Nussbaum, Executive Vice-President, of Wellpoint, stated 30 to 40 percent of health care expenditures are wasteful. Such sources of waste include unnecessary services, medical errors, missed prevention opportunities and fraud. The Affordable Care Act anticipates that the implementation of Accountable Care Organizations (ACO), groups of doctors, hospitals, and other health care providers, who come together voluntarily to give coordinated high quality care to Medicare patients will significantly reduce such waste. For example, in our own backyard, St. Joseph Health System and Blue Shield of California launched a one-year accountable care initiative in January 2012. The model, which functions as an ACO, covers approximately 30,000 Blue Shield HMO members in Orange County. It involves St. Joseph Hospital in Orange, St. Jude Medical Center in Fullerton, Mission Hospital in Mission Viejo and Laguna Beach, a home health ministry, three medical groups and three affiliated physician networks. In 2012 Hoag Memorial also formed a three-year ACO with

Blue Shield of California and Greater Newport Physicians Medical Group. Data from one on-going ACO produced first year outcomes of a 5.81 % decrease in inpatient admissions and 18% decrease in avoidable Emergency Room visits. These types of results are worth watching for in Orange County.

Regarding Medicare, speaker Robert Berenson from the Urban Institute said the primary reason for Medicare's expected huge impact on the nation's budget is an aging population. Berenson stated that half of the projected increase in Medicare spending in the next 25 years will be from an increase in the beneficiary population served. The estimated increase is from 50 million enrollees today to 80 million in 2030. Panelist suggested reforms in Medicare benefit fee structures and payment methods, creating new benefit packages to decrease the need for Medicare Advantage plans, increase fraud detection, cover and pay for services that are proven to have positive patient outcomes. There was little agreement though as to how and what innovative cost containment structures would be further implemented by the politicians.

What will we be hearing about this coming year in California in terms of implementation of the Affordable Care Act?

- Medicaid Expansion, Insurance market reforms, Insurance Exchanges (Covered California), new individual responsibilities (mandate to purchase) and new employer responsibilities.

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The 23rd Annual Southern California Public Retirement Journal Seminar

by Lou Scarpino

The biannual PRJ Training Seminar, held in Lakewood on February 28, 2013 was attended by top representatives of public sector employers, CalPERS, 1937 ACT (including OCERS CEO Steve Delaney) and other retirement systems as well as union representatives, union support organizations, actuaries and retiree associations.

The major draw this year was the three changes that employers, employees/unions, and retirement systems must implement or otherwise grapple with in the near future. These are: PEPRA (aka Pension Reform), ACA (aka Obama Care) and GASB 67 and 68 that impact pension system accounting standards.

Anne Stausboll, CalPERS CEO opened the session with an overview of the status of the pension landscape beginning with the stock market collapse in 2008. Two things in her presentation did stand out. First, the picture she presented is consistent with our CRCEA and REAOC findings and is an indication that the overall perception of the issues have been mainstreamed into the broader debate. Second, were her notable updates:

- 83% of Americans (52% Very and 31% Somewhat) are concerned about retirement security;
- America has been abandoning Defined Benefit (DB) pensions. Between 1979 and 2008 DB pensions dropped from 62% to 7% nationwide. Defined Contribution (DC) plans rose from 16% to 67%, and DB/DC hybrid plans rose from 22% to 26%.

- Reliance on Social Security is 79% for low income retirees, 70% for middle income retirees, and 23% for high income retirees.

- Americans are tapping retirement savings. Over 26% of DC plan participants breach their plans to the tune of \$70 billion annually. Around 14% have loans against their plans outstanding.

- Sustainability reforms have been enacted in approximately 80% of the states in the form of reduced benefits, increased employee contributions or both. Well managed systems that survived the storm have been studied and are in large part a model. In short, the pension debate is producing results.

- The retirement security crisis is real and one which all must address. Issues include the impacts and associated changes stemming from PEPRA, ACA and GASB, challenges associated with vested rights testing, increased attention on public pension fund governance, new thought leadership on investment assumptions and actuarial policies, implications of municipal bankruptcies and revived interest in private retirement security.

Each subsequent speaker dealt with all or part of the three major implementation tasks facing employers, major elements of which are discussed below.

Public Employment Pension Reform Act (PEPRA) – AB 340

- Per Karen Green and Pam Schneider, chief consultants respectively for the Assembly and Senate committees responsible for pension legislation, and echoed by Union

speakers—the core of AB 340 reforms are not being challenged. Accordingly, no legislation has been introduced to repeal or otherwise change the legislation except for two thrusts to address clean-up (SB 13) and conformity. Both are still under development and in simultaneous discussions with the Governor's office.

- Nearly ten lawsuits have been filed primarily around mostly unintended consequences.
- SB 13 has primarily been crafted to correct unintended consequences by providing needed clarifications.

Affordable Care Act (aka Obama Care)

- “Large” agencies must offer coverage to 95% of their full-time employees and the employees' kids under 26 or pay penalties.
- Large agencies are defined as those employing an average 50 “FTE” or more in the prior year with FTE defined as an average 30 hours per week or 130 hours per month.
- The IRS is the watchdog agency—all private, nonprofit and, for the first time, public agencies MUST FILE with the IRS annually.
- There is urgent need for employers to act as the effective date is 1/1/14 and an employer's 2013 employee status drives the 2014 obligation.

Government Accounting Standards Board Statements 67 and 68

- While technical in nature, employers and Retirement systems now must grapple with new rules of the road, the implications of which are potentially contentious:

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In the News

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Mesa's *Employee Compensation Report* released in March, Harlan said, "Certainly, public-sector employees, like everyone else, do not expect their salaries and benefits to be plastered over the Internet. Just because they work for the public does not mean they give up all rights to their privacy. They are not public officials, who volunteered to be openly scrutinized and judged by the community that elected them. " Exposing a colleague's salary and other benefits does not encourage camaraderie or foster a team environment. It's more likely to do just the opposite, he said.

Where the city report falls short

of providing meaningful context, he said, is that it 1) contains no final tally to show how much is actually spent to provide services to the community, 2) fails to show the total dollars in relation to the city's overall budget, and 3) neglects to provide any type of comparison to previous years' spending. "These pieces of information are genuinely helpful to those of us who want to understand how our tax dollars are spent," said Harlan. "Transparency is a laudable goal. Bringing all facts into the daylight, though, is not an end in itself. We should strive to build a government that is also respectful, collaborative and inclusive."

Presidents' Message

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schedule a hearing—ideally sometime in 2013. All briefs will be posted on our website at www.reaoc.org. We highly recommend you take the time to review REAOC's opening brief. It is extremely well written and provides an excellent, historical account of the facts—all of which clearly support REAOC's legal arguments regarding the earned benefit of a co-mingled insurance premium pool. We will continue to keep you updated regarding scheduling and documentation of this important, ongoing case.

In closing, we want to thank each of you for your continued support, participation and membership in REAOC. Take care and be well. Enjoy your Summer!

- Doug Storm
- Linda Robinson

Public Retirement Journal

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- 67 applies to Retirement System Plans and replaces Statement 25.
- 68 applies to Employers and replaces Statement 27.
- Implementation Information is needed by Spring 2015.
- Two major concerns were expressed by employers and especially unions in the audience:
 - The new rules essentially create a disconnect between actuarially determined contribution rates employers and employees pay and GASB required accounting. This will appear to the public as two sets of books and further feed distrust that can potentially result in further backlash against public sector workers.
 - Some believe the rules will add more potential for jurisdictions to invoke bankruptcy that would result in further pressure to reduce or completely phase out DB plans.

Operation Santa Claus 2nd Annual Golf Tournament

Editor's Note: REAOC members support Operation Santa Claus at our annual business meeting/luncheon each December with their donations of gifts, gift cards and cash. We encourage our members to continue their generous support by participating at some level in the golf tournament. Please see the article below.



The 2nd annual Operation Santa Claus Golf Tournament has been scheduled for Monday, June 17, 2013 at the Arroyo Trabuco Golf Club in Mission Viejo. The format is a four-person team scramble and the entry fee includes green fees, continental breakfast, BBQ buffet, golf cart, range balls, golf polo shirt and tee favors.

OSC provides gifts to children who have been abandoned, abused, neglected and placed in foster care and to families without the means to provide gifts during the holidays. OSC also provides birthday gifts to foster children year round. In 2012, 42,800 gifts were given to families, children, low-income seniors and persons with disabilities.

The many ways you can help:

- Do you have friends or family members that could sponsor the tournament?
 - Get a foursome together and play!
 - Create and donate a gift basket(s) for the silent auction.
 - Volunteer to assist the day of the event (must be 18 years or older).
- To volunteer or for more information please contact: Mona Gustafson at mona.gustafson@ssa.ocgov.com, (714) 679-2438

Thanks.

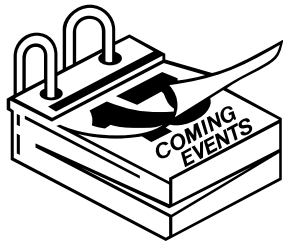
Hemet Chapter Luncheon

REAOC's Hemet Chapter will hold its next luncheon on Tuesday, June 11, 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 October and December 2013.



On the Calendar: 2013 REAOC Luncheons



Wednesday:
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 contribution to this fund!



Progressive Drawing \$450.00

Dorothea Blaine of Irvine would have won \$400 at the March luncheon if she had joined us at the luncheon. You must be present at the time of the drawing to win!

See you on Wednesday, May 22, 2013 at Mile Square Park.

Health Care Conference

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- Covered California begins open enrollment October 2013 with \$674 million dollars in federal establishment funding.
- Consumers may be surprised by higher than expected premium costs within newly formed exchanges. Many speakers commented on this possibility.
- California, as the first state to establish a state exchange will likely be a model for the nation. The outcomes of implementing this complex law will be a topic of much study and commentary.

Although most speakers believe many people will benefit from the Affordable Care Act, one theme throughout the conference was clear; the Affordable Care Act is not health reform but rather insurance reform. The speakers predicted it will take a good three years to implement the reforms in California and the road will be bumpy.

Luau Menu for Wednesday, May 22nd

Coconut Macadamia Chicken
Scallion/Pineapple Rice
Garden Vegetables

House Salad with Italian or Ranch Dressing

Fresh Baked Rolls

Dessert

Coffee and Iced Tea



Directions to Luncheon at Mile Square Park, Fountain Valley

Mile Square Golf Course is located in Mile Square Park, 10401 Warner Ave., Fountain Valley. From the San Diego Freeway (405), take the Warner Ave. exit and proceed East on Warner. Turn into Mile Square Park Golf Course Clubhouse entrance at Ward St. and park (parking is free). Mile Square Park is bounded north by Edinger Ave., south by Warner Ave., east by Euclid Ave. and west by Brookhurst.

Luncheon Reservations Due Wednesday, May 15, 2013

Print Name: _____

New/Changed E-mail Address: _____

of lunches at \$17.00 each: _____

of Vegetarian lunches: _____

Enclosed is my check for \$ _____

Check-in begins at 11:00 a.m. and lunch is served at noon. Please make your check payable to 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: Cynthia Ellis, Anne Barneson

Child Support Services: Jeanette Rubio

CEO: Manny Apodaca

District Attorney: John Boston, Gary Whinery

Garden Grove Fire Dept: Randolph Garcia

HCA: Laura Fox, Frank Boswell, Teresa Torres-Smutz, Kathaleen Hiller, Barbara Melroy, Ronald Patarello, Karen Jue, Janell Wheeler Smith

OC Community Resources: Orlando Calleros, Anne Williams

OC Fire Authority: Kathy Mazza, Daniel Drake, Daniel Hanson, Brett Petroff, Richard Robinson, Gina Jeffery

OC Public Works: John Brown, III, Carlos Lopez, Kim-Vinh Thi Vu

OCSD: Barbara Bell, Stan Gutierrez, Thomas Slayton, Kathryn Beckett, Mike McCarthy

PA/PG: Edward Smith

Probation: Marianne Moreno, Janine Schultz, Moraima Walkingstick

Public Defender: Mario Songco, James Sievers, Robert Knox

SSA: Leticia Gomez, Brenda Israel, Linda Mock, Marian Bruns, Tessie Millan, Farideh Alfi, Linda Oyoung, Glenda Davison

Superior Court: Novalee Phillips, Aracely Lopez

Not Stated: Regina Traylor, Maureen Upton, Mitra Mazaheri, Rosanne Von Harz, Dave Black, Harvey Schuster, James Avant, Verna Blouin, Armando Gracia

In Memoriam

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

December 2012 – February 2013

Barnes, Patricia, HCA
Bechtol, Gerald, OC Public Works
Cann, Eileen, District Attorney
Cochran, Carole, UCI
Crumpacker, Donald, Probation
Ebbitt, Mildred, UCI
Farrel, James, OC Fire Authority
Hartman, Wendell, OC Public Works
Lewiston, Vaughn, City of San Juan
Capistrano
Marshall, Robert, County Clerk/Recorder
Paquette, Donald, Assessor
Rzeszutek, Stanley, OC Public Works
Sanders, Betty, SSA
Sarros, John, OC Public Works
Sleppy, John, OC Fire Authority
Smith, Hugh, OC Public Works
Wilson, Barbara, SSA



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
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INSIDE THE INFORMER

Tropical Luncheon Scheduled for May 22nd

In the News

UCI Health Care Conference Report

Public Retirement Journal Conference Report

Dated Material – Please Deliver Immediately