

The Informer

RETIRED EMPLOYEES ASSOCIATION OF ORANGE COUNTY, INC.

Fall Luncheon Set for Wednesday, September 26th

A few months have passed since we've gotten together. So come and enjoy yourself with your friends, former co-workers and other REAOC members and guests at the September 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 \$250 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, September 19th. Check in starts at 11:00 AM and lunch is served at noon. Please carpool if possible.

See you on Wednesday, September 26th!



Presidents' Message

From the Desks of Linda Robinson and Doug Storm

elcome back from your summer activities, everyone. On behalf of the REAOC and AREOC Board of Directors, we hope you experienced a safe, happy and healthy summer. Fall is just around the corner, bringing with it seasonal change, new experiences and further challenges.

Speaking of change, during the past few months a number of events have led to several changes in the County structure. Carl Crown, former Human Resource (HR) Director, has been replaced by Director Steve Danley, a County employee with years of experience in the HR field. Also in HR—Employee Benefits Manager Wayne Willard, formerly of the County of Los Angeles, has been selected to replace Patti Gilbert who retired earlier this year. In addition, CEO Tom Mauk ended his nine-year tenure with the County on August 3rd. A permanent CEO replacement will be recruited later this year. Todd Spitzer was elected in June to serve as the 3rd District Supervisor beginning in January, 2013 replacing Bill Campbell. Supervisor Campbell has served the County of Orange for the past 8 years and we wish him success in the future. REAOC looks forward to developing an open, working relationship with each newly elected or appointed County official and we wish all those leaving the County good health and a prosperous future.

More Change: Faye Watanabe has been elected to serve as Secretary of the REAOC Board of Directors. Faye will replace June Marcott—an indefatigable, dedicated and tenacious Board member. June has been an inspiration to the entire REAOC Board and to everyone she has assisted during the four years she served on your behalf. Here's a BIG welcome to Faye. To June—you will be sincerely missed. We want to give special thanks to Norma Roberts who has graciously volunteered to be Coordinator of the "Board Watch" Committee. This committee has been invaluable in keeping your Board of Directors informed of Board of Supervisor Agenda Items that effect all of us as retirees. Volunteers are extremely important to REAOC and we are always searching for retiree assistance. Please think about volunteering to assist your fellow retirees.

2013 Health Insurance Rates: The Board of Supervisors recently adopted 2013 retiree medical insurance premiums. REAOC was not included in the rate setting process.

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Speakers and Writers Wanted

Comments to the California Legislative Conference Committee on Public Employee Pensions

by Lou Scarpino

n April 13, 2012, I had the opportunity to speak before the California Senate and Assembly Conference Committee on Public Employee Pensions that is engaged in pension "reform" hearings. This was part of a broader effort by our CRCEA Retirement Security Committee, REAOC/AREOC and the remaining 19 member county associations help provide balance and a counter to the predominant message pension policy makers have been hearing.

My purpose was to provide the Conference Committee with insight on a critical developing area of concern not focused on the extensive input they previously received.

Specifically, defined benefit (DB) pension assets serve as a highly efficient safety net for the California and US economy. By their very nature, DB plans are a systemic, built in economic pump priming mechanism (i.e. an automatic bail out – without the political angst). New research is beginning to illuminate the historical and critical importance of this function and the increasing importance it has in the evolving and increasingly competitive world economy – impacting both private sector and government employers.

The simple facts are that DB retirement system assets provide equity capital for business modern-

REAOC

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Norma Roberts Linda Robinson Lou Scarpino Faye Watanabe

CRCEA Delegate Legislation Scholarship Committee

The Informer is published 5 times a year.

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 them.

The mission of REAOC is to promote and maintain fellowship and camaraderie of OCERS retirees and their spouses by sponsoring social and recreational activities and by maintaining contacts via the newsletter, the REAOC website, e-mail, or other means of communication. A secondary purpose is 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. 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.

Presidents' Message

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Your Board of Directors has requested meetings with the County and that request has been granted. We are anticipating further discussions regarding the new rates and expect to learn more about changes to retiree health benefits. We will provide additional input and make recommendations where appropriate. We will keep you appraised as we move forward.

Litigation Update: Judge Guilford is the sitting judge in REAOC's lawsuit against the County for splitting our healthcare insurance pool – a benefit that retirees earned while employed with the County of Orange. The judge, once again, ruled in favor of the county for the same reasons he did in his initial ruling; this despite being reversed by the 9th Circuit Court of Appeals and the State Supreme Court. We are presently proceeding with the appeals process.

Lastly, we want to thank you for your membership in REAOC. It is extremely important retiree voices are heard above the political posturing and media rhetoric we hear today. There are two sides to every story and we need to make sure our story gets told. Thank you, again. Take care and be well.

- -Linda Robinson
- -Doug Storm

Love It When a Plan Comes Together

by Gaylan Harris and Lou Scarpino

o why are we unashamedly borrowing this famous line from the "A Team"? Because this year's Spring CRCEA Conference, hosted by Tulare County April 16 to 18 in Visalia embodied a certain maturity of various efforts put in play over the last several years. REAOC attendees Co-Presidents Linda Robinson and Doug Storm, Gaylan Harris and Lou Scarpino were left with the impression that this three-day program was one of the strongest yet. Two areas were particularly noteworthy.

First, two new CRCEA initiatives, the Speakers and Rapid Response Team Programs, were rolled out. These are designed to deliver an effective counter message to the barrage of negative public pension media reports.

Second, Retiree Associations are experiencing synergy derived from attacks by counties on their retirees and causing retiree groups to work together – often through CRCEA. This, in turn, is fueling new hope that retiree efforts to win legal battles will meet with success and may soon bear fruit for retirees. As the May conference is the first since the California Supreme Court gave REAOC a unanimous decision that the County of Orange is subject to implied contract provisions, we heard several Counties express their appreciation that REAOC, through the generous support of Orange County retirees, opened the door for their own lawsuits to go forward.

Counties involved in lawsuits include Sacramento, Sonoma, Contra Costa and Stanislaus. Sacramento

County retirees received a favorable court ruling that will enable them to pursue issues of disparate treatment in the way retiree medical programs were implemented for different groups of retirees. Stanislaus County retirees received a favorable decision that monies set aside for benefits for retirees could not be used for other purposes like lowering contributions for employers.

The legal process for other Counties like Orange has been long and difficult. In most cases retiree efforts for justice had been thwarted by legal maneuvering and postponements. The REAOC case has seemingly broken the log jam in several other Counties. In turn, the success in these other Counties very well could assist Orange County retirees.

The Keynote Address, by former Army soldier Norbie Lora, was extremely powerful and moving. After loss of his right arm and ability to speak, his articulate presentation proved an inspiration for all of us to work hard and prevail over our common issues. We will explore the possibility of a presentation at an upcoming luncheon.

Governor Brown's 12 Point
Pension Reform Plan and Impacts on
1937 Act Plans was discussed by
David Kehler, Tulare County
Employees Retirement Association's
Administrator and former OCERS
benefits manager. David was a key
player in implementing the Retiree
Medical grant program in Orange
County and is an expert on the
Orange County's retirement plan. Of
particular note was David's recommendation that CRCEA focus on the

public pension opposition's strategy to potentially use public sector bankruptcy as a weapon to negate pension obligations.

Sacramento Politics - What's working, What's Not – was the subject discussed by Republican Assembly Minority Leader Connie Conway. Assembly Member Conway discussed her activities, successes and frustrations in the California State Legislature. A former Tulare County Supervisor, and member of the retirement board, her main theme was that party politics are alive and well in Sacramento, which she sees as dysfunctional and not likely to change despite its dismal approval rating at the polls. She firmly believes and pitches regularly that there is a strong need for "Adult Talk" to face problems head on.

Assembly Member Conway and her Caucus have endorsed the governor's 12 point plan for retirement reform. She is not in favor of a budget based on tax increases. She is also not in favor of taking away benefits from retirees without discussion/negotiations – the implication being that she evidently believes benefits can be taken away through discussions/negotiations.

The California Residential Real Estate Market: For retirees, negative trends in the California real estate market may be of particular concern. Undoubtedly, some of our REAOC members find themselves or their children at the wrong end of a mortgage to value equation, or in need of using equity in a property for living expenses. If you find yourself in

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2012 Keith L. Concannon Scholarship Award Winners





CLOCKWISE FROM BELOW: Retiree Gail Carpenter and her grandson Jonathon Anderson.

Cindy Morrin, mom and retiree George German, grandfather of **Chase Morrin** (top left).

Stephen and Gina McColloch, parents, **Kalie McColloch**, and her grandmother Donna Hurd, retiree.





e are very pleased to announce the four winners of the Retired Employees Association of Orange County's 2012 Keith L. Concannon Scholarships. These scholarships are named in honor of the past REAOC president and representative to the Orange County Employees Retirement Association. For the past eight years, scholarships have been awarded to qualified students that are relatives of REAOC members and pursuing a degree at an accredited college, university, or an institution authorized to provide a training program. Each winner receives \$1,500 to be used for tuition, fees, books, supplies, or equipment required for courses in their degree program. Twenty-six applications were received this year from very accomplished, highly qualified students. The applications were evaluated by several educators with the Orange County Department of Education as well as REAOC's

Scholarship Committee. Scholarships were awarded based on academic performance, awards and honors, and volunteer and work experience.

Chase Morrin is the grandson of retiree George German. He is pursuing a Bachelors Degree in Science at Harvard University and a Masters Degree in Jazz Composition at the New England Conservatory of Music. Chase has numerous honors and awards in music, including Band Winner at the 2012 Harvard Jazz Festival, National Foundation for Advancement in the Arts awards, and the Los Angeles Music Center Spotlight Award. Chase has travelled to Indonesia to Study Gamelan as a member of Gamelan Orchestra, and has recorded three CDs of his original compositions. Chase also has many academic accomplishments such as National Advanced Placement Scholar Awards, first place in State Science Olympiad awards, and participation on the

Academic Team Quiz Bowl and the Math Team all four years of High School. Chase maintains an 3.667 GPA and plans to pursue a career as a touring musician, arranger and composer.

Jonathan Anderson is the grandson of retiree Gail Carpenter. He currently attends Brigham Young University in Hawaii. He is 19 years old and dreams of working for the Anaheim Ducks Hockey Club. Jonathan has participated in many sports opportunities in pursuit of his career goals, including being Captain of the Varsity Tennis Team, the Basketball Team, Intramural Sports, and was assistant coach for the girls' tennis team. He also focuses on his academics in order to complete his management program in only three years by maintaining a 3.76 GPA and participating in the Key Club, the Freshman Mentoring Program, the Link Crew, the Management Society, **CONTINUED ON PAGE 5**

Scholarship Award Winners

CONTINUED FROM PAGE 4

and the Alliance for Marketing Professionals and Students. In high school, Jonathan was on the Honor Roll, in the National Honor Society, the California Scholastic Federation, received a Scholar Athlete Award, and was the Sunbelt League Tennis MVP as well as the Tennis Team Champion.

Kalie McColloch is the grand-child of REAOC member, Donna
Hurd. She currently attends Cal State
Long Beach with a Liberal Arts
Major. Kalie is 18 years old and plans
to become a Teacher. She graduated
Summa Cum Laude, 16th out of 360
in her graduating class, and earned
the Scholar with Distinction and the
California Department of Education
Honors at Graduation Awards. She
participated in youth and High
School soccer, varsity track all four
years, cross country, the Varsity
Swim Team, and the Fellowship of

Christian Athletes. She was the sophomore and Senior Class Secretary, Junior Class Treasurer, in the Key Club, and was the Homecoming Princess. She received numerous awards including English honors, World Geography honors, Athlete of the Month, Student of the Month, AP Scholar, United States Achievement Academy for Foreign Language, Award of Excellence for Cerritos High School, and Achievement Award for Ocean View High School. With all of these honors and classes, Kalie maintains a 4.0 GPA.

Jackson Driggs is the grandson of retiree, Barbara "Bobbie" Driggs. He currently attends Whitehouse High School in Texas. He is 18 years old and Jackson's career goal is to become a petroleum engineer. To achieve this goal, he is on track to graduate 4th out of 298 with a Distinguished Achievement Plan as

an Honor Graduate. He was honored as the Tyler Rose City Kiwanis Sophomore of the Year, received the Academic All-State Football Team award, the Junior Symphony League Distinguished Service Award, and was an Academic Mathematics Regional Team qualifier. He participated in football and baseball, was a National Honor Society member, and participated in Fellowship of Christian Athletes, and United Methodist Youth Fellowship. Texas uses a grade system from 50-100. Jackson maintains an A average and plans to attend the University of Texas at Austin after high school graduation.

Congratulations to all of our outstanding scholarship winners!
And thanks to all REAOC members for your generous support of the scholarship fund.

Speakers and Writers

CONTINUED FROM PAGE 2

ization and expansion as well as reliable pay checks to retirees - all at half the cost of 401(k) defined contribution type plans. While DB plans support the economy in good times, they are proving especially critical as a core economic support and recovery mechanism when the economy hits the bottom of down cycles. At a time when a \$12.3 Trillion worldwide equity shortfall by 2020 is projected, a shortfall that would be made far worse if existing significant government DB plans were substantially converted to 401(k) plans, the conclusion provided the Committee was obvious. Specifically, taking government DB funds significantly out of play in the capital markets, and eliminating them as a reliable funding source for retiree expenditures does, in fact, threaten to irreparably harm the California and US Economy. Retention of DB type plans, in potentially altered form to correct abuses, is a critical design parameter in pension reform and, therefore, highly recommended. Actual testimony is available at www.crcearesearch.com.

AEROC (your advocacy arm of REAOC) NEEDS YOU to follow our lead and help get a balancing counter message, that we will provide, out to the voting public and policy makers.

We encourage all REAOC members to get involved at whatever level you can. This may be as simple as oneon-one with your friends and neighbors, through written efforts such as letters to the editor or articles in your organizations' newsletters, or by making a presentation to your church group, service club, chamber of commerce or other organization. If you would like to become even more active and become a member of our Rapid Response Program or Speakers Programs team, we would be most happy to have you. For more information please go to our website at www.reaoc.org.

Plan Comes Together

CONTINUED FROM PAGE 3

either of these circumstances, then some of the perspectives provided by 30 year veteran and real estate broker Brad Masske, GRI & Host of KMJ580 "Real Talk" may be of interest.

While this forum will not allow for a complete discussion, three items were particularly apropos to our readership: 1. Brad recommends use of Reverse Mortgages when circumstances favor the home owner; 2. He advises that Retirees on fixed income not take on variable mortgages now because, given the current economic dynamics in place, he sees rates only going up substantially over the life of any such arrangement; and 3. Brad noted that bank abuses are still happening.

Global Financial Update - While this session was most relevant to attendees that sit on retirement boards, some of the pieces presented by Scott Whalen, Investment Consultant for Wurts & Associates, were pertinent to our members in working through your own financial plans. In general, Scott was upbeat on the economy, but did sound notes of caution. He observed that US household wealth has now reached \$76 trillion – near pre-recession levels. Banks and corporations are also sitting on a lot of money. This is one of the key elements of growth. However, the money is not being put to use and therefore is not in use to grow the economy. Without this second factor, the economy overall is stuck at a 2% or so growth rate. If household consumer spending can top 5%, Scott believes that hiring will increase and our consumer driven

economy would enter into a self sustaining cycle.

Legislative Report – We again had the opportunity to discuss the major relevant happenings in California with our lobbyist Amy Brown and the Assembly and Senate Principal Consultants for their respective committees responsible for pension issues. The primary thrust of this session was the work of the Senate / Assembly Conference Committee on Public Pensions, and their impact on peripheral issues such as the initiative process. In a nutshell, virtually all pension policy related matters have been put on hold pending the outcome of the Conference Committee hearings that include assessment and possible incorporation of Governor Brown's 12 point pension reform plan. On the pension reform issue, there are a number of reforms that actually have bi-partisan support including but not limited to: Various fixes to abuses resulting in spiking that drives up benefit payments; Not allowing employer rate holidays that unnecessarily create artificially increased often high payment demands on employers during economic down turns; Prohibition of "Air Time" purchases for time never worked (for non-1937 Act Plan systems); and calculating final pay based on an employee's final three years of service.

On the state budget, suffice it to say that it is still not in the black and balancing it is dependent on the success of the Governor's initiative to raise taxes. Absent that, schools, in particular will be cut.

CRCEA's Retirement Security
Sub-Committee – Provided a summary of their next White Paper near completion entitled – Transition to
401(k) Plans – A Train Wreck in the Making – Part II, Impact on the
Economy. In brief, the white paper finds that there would be long term significant damage to the economy if Defined Benefit plan funds were taken out of play – damaging stemming from severely diminished investment funds flowing to corporations and government and diminished consumer spending.

Finally, as noted earlier the Committee unveiled two new action programs, The Rapid Response Program and the Speakers Program. The goal of these programs is to get effective counter messages out to the voting public and policy makers through providing as many of our 163,000 retirees and allied groups with simple and effective materials to allow them to counter most often heard negative arguments in one-onone discussions, as well as, for a trained group from each of our 20 member CRCEA Associations, more formal speeches and written responses.

REAOC is a participant in these programs, with local coordination provided by board member Larry Leaman for the Rapid Response Program, and Legislative Chair Lou Scarpino for the Speakers Program. Available materials can be viewed at www.crcearesearch.com

If you wish to participate in one or both of these action programs, please contact Ilene Barcenas at *reaoc@reaoc.org* or (714) 840-3995.

On the Calendar REAOC Holiday Luncheon Please mark your calendar for the REAOC Holiday Luncheo Wednesday, December 5 On the Calendar: **REAOC Holiday**



Please mark your calendar for the REAOC Holiday Luncheon:

Hemet Chapter Luncheon

REAOC'S Hemet Chapter will hold its next luncheon on Tuesday, October 9, 2012 at 11:30 AM 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 December 2012 and February 2013.

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 \$250.00

Beryl Bieber of Newport Coast would have won \$200 at the May luncheon had she joined us at the luncheon. You must be present at the time of the drawing to win!

See you on Wednesday, Sept. 26 at Mile Square Park.

In Memoriam 🕏



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

March to July 2012

Adler, Lorraine, SSA Anderson, Wilbur "Andy", OCSD Bivens, Floyd, OC Public Works Behrens, Bernard, Auditor Control Church, Norma, Assessor Doan, Loan, Social Services Agency Drake, Alicia, Superior Court Ellefsen, John, SSA Endsley, Clifford, OC Public Works French, William Gillen, Ida Mae, HCA Guevara, Louis, Superior Court Hall, Frank, OC Public Works Hardin, Gary, OC Public Works Hemenway, Mabel, OC Public Works Hengstler, Edith, UCI Howard, Lawrence, HCA Johnson, Ronald, Social Services Agency Libunao, Maria Luisa, Superior Courts Miller, Nancy, SSA Montgomery, Talton Olson, Clarence, OC Public Works Pomeroy, Betty, County Clerk/Recorder Roth, Don, Board of Supervisors Scanlon, Marcella, HCA Sheldon, Robert, OC Public Works Spencer, John, OCSD Thomas, Tracy Takeguma, Kiyoko, HCA Venable, Patricia, Social Services Agency

Surviving Spouse

Baker, Odie Bloore, Charles McCarthy, Thomas Nollsch, Marie Peterson, Doris Schmidt, Betty

Luncheon Menu for September 26th

Grilled Chicken with Mushroom Marsala Sauce

> Chive Mashed Potatoes, Fresh Vegetables

House Salad with Italian or Ranch Dressing, 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, Sept. 19, 2012

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: Sharon Furfaro

Auditor/Controller: Sam Brandt, Shaun Skelly

CEO: Satish Ajmani

Child Support Services: Barbara Franken, Lisa Avila, Phyllis Oudmayer, Vicky Hall Clerk of the Board: Darlene Bloom County Counsel: Thomas Morse

District Attorney: Simona Plascencia, Laurie Hungerford, Ruby Urban, Carla Tunstall,

William Feccia

EMA: Charles Lessick

HCA: Nancy Redler, Barbara Weimar, Marilyn Eldridge, Loretta Lee, Patricia Gaston, Angelita Lim, Thanh-Minh Luyen, Michele Norberg, David Riley, Donna Scherer, Katherine Huber, Sandra Corder **Library:** Teri Garza, Jane Boylan, Rina Evans **OCCR:** Joe Hurley, Gregory Aardema, Andrae

Frierson

OC Parks: Ronald Nadeau

OCPW: Allan Metz, Mike Bagwell, Bert Ferrari, Joe Austin, Douglas Coburn OCSD: David Bihl, Michael Colver, Dortha Ronan, Edward Brundage, Janet Lonich, Max Chance, Jr., Tammy Descoteaux, Jerold

Brittain

OC Sanitation District: Patricia Garrett,

Sidney Kirk

PA/PG-Probate Court Services: Nancy Ward Probation: Willie Haskins, Susan Kauble, Maria Ocampo, Reginald Brox, John Ruszak SSA: Rosemary Montes, Anna Cunningham, Darlene Denham-Martinez, Jeanne Garrison, Donna Henderson, Randy Walsh, Gloria Ward, Joye Deutsch, Louis Paneque, Sandra Bloore, Patricia Dannecker

Shelton, Colleen Galaviz, Donna Vinnacombe,

Superior Court: Nancy Petraborg, Linda

Betty Ard

Not Stated: Mary Malk, Kathy Lewis, Frances Morales, Carol Schroeter, Margaret Delaney, John Hills, Peter Conlon, Robert Dumont, Joseph Cisneros, Daniel Duerksen, Gerelyn Clark, Richard Contreras, Pauline Chavarria

Surviving Spouses:

Velma Bivens, Marie Spencer



The Informer

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

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FIRST CLASS
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INSIDE THE INFORMER

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2012 Scholarship Recipients

Writers and Speakers Wanted

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Dated Material - Please Deliver Immediately