



The Informer

RETIRED EMPLOYEES ASSOCIATION OF ORANGE COUNTY, INC.

Spring Luncheon Set for Wednesday, March 25th



COME CELEBRATE
Spring with
friends, REAO
members and

guests at REAO's March 25 luncheon at Mile Square Park Golf Course Clubhouse in Fountain Valley. A special menu is being prepared (see page 7 for details).

You'll learn the latest on the status of retiree health benefits and more. In addition, prizes and surprises await, including the \$350 Progressive Drawing. You could be the winner, but you must be present to win.

As always, you'll be eligible for the drawings that include the beautifully decorated centerpiece at your table. Don't miss out!

Make your reservation today by sending in the form on page 7 with your check to arrive at the REAO office no later than Wednesday, March 18. Check-in starts at 11 a.m. and lunch is served at noon. Please carpool if possible. See you on March 25.

Presidents' Message

From the Desks of Linda Robinson and Doug Storm

Spring is in the air and as of March 8th Daylight Savings has arrived to provide us with more sunlight hours during our busy days—perhaps a welcome break from the 5 o'clock nightfall we've experienced the last few months. Your entire REAO and AREOC Board of Directors hope this new year finds you happy,

healthy and with an on-going sense of well-being. Continue to enjoy your well-earned retirement and consider the following refrain in your thoughts and actions: "Live your dream in 2015."

CURRENT ACTIVITIES As discussed in prior issues of *The Informer*, REAO has a core of volunteers who monitor the weekly Board of Supervisor meetings and who keep their ears to the ground for county-related activities that may affect retirees. Their observations and keen reconnaissance brought to light a Request for Information (RFI) document issued by the County in November of last year. The RFI was released to assess the feasibility of moving the current retiree health insurance delivery system to a "private" health plan exchange for Medicare and non-Medicare retirees. Upon learning the purpose of the RFI, REAO contacted Human Resources and was quickly provided a copy of that document. The County

was notified of REAO's profound interest in this matter and assurances of inclusion in the process were received. In a subsequent meeting with County staff we were advised that responses from private exchange vendors were received but did not meet the administrative needs of the County—at least at this time. A traditional Request for Proposal (RFP) process will move forward seeking bids from health service providers during the next few months. A representative from REAO will participate on an evaluation panel which will review proposals submitted by current and/or other providers. Quality medical services provided at an affordable price will be critical in reviewing and examining any proposal. REAO Board members will be meeting with the County and will keep you advised of actions and developments.

During this year REAO representatives met with members of the

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Presidents' Message

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Orange County Council on Aging. We have learned this organization provides a number of valuable services, free of charge, which could benefit both our pre-65 and post-65 members.

The main office for the Council on Aging is located in Santa Ana and provides training to help seniors understand and navigate the Medicare system. Understanding the Medicare process can be difficult but help is available through the Council's "Roadmap to Medicare Program." This class is a must as you become Medicare-eligible. Staff and volunteers provide comprehensive information to assist you in your choice of various services through a counseling and advocacy program. Also provided is a long-term health care ombudsman program as well as programs that reconnect isolated adults and older individuals with the community. As many retirees face issues related to aging parents these programs can be of great help and benefit. The Council on Aging operates a friendly visitor program for shut-in seniors and checks on individuals in their homes. An additional program operates during the holidays to deliver gifts to seniors who otherwise would not receive holiday attention.

Our goal in working with the Council on Aging is to provide REAOC members with a valuable resource which could provide needed services during retirement years.

LITIGATION UPDATE

It's true. The wheels of justice move slowly. The Harris, Jahn, McConnell vs

County of Orange Class Action Lawsuit continues to proceed through the federal court system. A ruling has not, as yet, been issued by judges of the 9th Circuit panel who heard this case in February of 2014. The last issue of *The Informer* noted the U.S. Supreme Court heard a case that could impact the 9th Circuit's ruling (M&G Polymers USA vs Tackett—a private sector case heard by the 6th Circuit Court of Appeal which addresses vesting rights if a bargaining agreement is silent on the duration of retiree health benefits). The Supreme Court heard the case last November and has recently ordered the 6th Circuit to re-try the case. Whether or not the outcome of this case would apply to the public sector and different facts that surround the noted Class Action case is unknown. Time will tell. We will update you on case developments as they occur.

In closing, we want to thank each and every member for your continued support and participation in REAOC. The importance of staying united as retirees has become even more important in today's world as various political and special interest factions attempt to challenge the pensions and benefits we worked for and earned as employees during our many, many years of service to the public and to the County. Retirees, stay united!! Take care and be well.

- Doug Storm
- Linda Robinson

REAOC

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OFFICERS

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

DIRECTORS

Tom Beckett
Rebecca Guider
Gaylan Harris
John Iagjian
Larry Leaman
Sara Ruckle-Harms

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Ilene Barcenas	Office Manager
John Iagjian	Membership Committee
Helen Lotos	<i>The Informer</i> Editor
Bill Castro	Luncheon Committee
Norma Roberts	Board Watch
Linda Robinson	CRCEA Delegate
Lou Scarpino	Legislation
Faye Watanabe	Scholarship Committee

The Informer is published 5 times a year. Readers are encouraged to write *The Informer* expressing their views and comments on the subjects of interest to the members.

The mission of REAOC is to promote and maintain the fellowship and camaraderie of OCERS retirees and their spouses by sponsoring social and recreational activities and by maintaining contacts via a newsletter, the REAOC website www.reaoc.org, e-mail, and other means of communication. A secondary purpose of REAOC is the tracking and dissemination of information relating to pension and legislative actions, financial matters, physical and mental health care, volunteer and employment opportunities and other concerns that may be of interest to our members.

OCERS retirees and their spouses are eligible for regular association membership. Their membership dues are \$3.00 per month, payable through payroll deduction. Active employees, who will receive their retirement through OCERS, are eligible for Associate Membership. Dues for associate members are \$1.00 per month payable for the year each January.

Luncheons are held at Mile Square Golf Course in Fountain Valley on the fourth Wednesday of January, March, May and September, and on the first Wednesday of December.

A local chapter of REAOC is active in Hemet.

Scholarship Applications Due April 1, 2015

by Faye Watanabe

Applications for the 2015 Keith L. Concannon Scholarship Program grant may now be requested by telephone at (714) 840-3995 or by e-mail at reaoc@reaoc.org. All applications must be submitted by e-mail by April 1; school transcripts and reference letters must be arranged in advance so that these are postmarked by April 1.

For the past 10 years, your REAOC membership has supported the Scholarship Program which recognizes bright, qualified students in pursuit of a college degree or advanced degree. All applicants must be related to a REAOC member, although Orange County residency is not required. Students must have at

least a 3.0 grade point average on a 4.0 scale, and be accepted to a fulltime college degree program this fall, or are already in a degree program at an accredited educational institution.

Applicants should read the instructions carefully as these have changed. Students who have already received a grant are not eligible to apply. Eligible students who previously applied and have not received a grant may submit another application.

Please encourage all eligible family and extended family members to apply now! The 2015 scholarship grant recipients will be introduced and honored at the May luncheon.

CRCEA Spring Meeting in Ontario

The California Retired County Employees Association (CRCEA) will hold its Spring Conference in Ontario April 20-22. The two-and-a-half-day conference is hosted by the Retired Employees of San Bernardino County at the Ayres Hotel and Suites, 1945 E. Holt Blvd. in Ontario.

The conference theme, "Stronger Together," stresses the importance of the 20 county retirement systems throughout the state under the 1937 Retirement Act to build a strong coalition and work together to strengthen and protect the benefits guaranteed to retired public workers. For information on speakers and other conference activities, go to CRCEA's website at www.crcea.org. A link to CRCEA is also found at REAOC's website, www.reaoc.org.

New Security Measures at County Board of Supervisors Meetings

If you attend Orange County Board of Supervisors meetings, you will be required to pass through a metal detector before entering the Board meeting room. Designed to boost security, the new procedure started on March 3.

According to a news release issued by the CEO, the recommendation to install metal detectors came from the Orange County Intelligence Assessment Center, a multi-jurisdictional network of law enforcement agencies that develops best practices to protect residents, visitors and critical infrastructure of the county.

Courthouses in Orange County have used metal detectors since 1999.

"The safety of our employees and visitors to our meetings is my

primary concern," Board Chairman Todd Spitzer said. "The minor inconvenience of metal detectors will assure that our meetings can be conducted in a safe and appropriate environment."

The metal detector inside the Hall of Administration will be staffed by two Sheriff's Dept. special officers. Purses and bags also will be subject to search.

Other counties using metal detectors for security purposes during Board of Supervisors meetings include Los Angeles, San Bernardino, San Diego and Alameda counties.

Security costs, estimated at \$23,000 annually, will be paid from the CEO's budget.

Hemet Chapter Luncheon in April

REAOC's Hemet Chapter will hold its next luncheon on Tuesday, April 14, at 11:30 a.m. at the First Presbyterian Church at 515 E. Kimball in Hemet. Call Jeri Maupin at (951) 672-4594 or Joyce Emery at (951) 658-2549 to make your reservation.

The Hemet Chapter invites new members and all REAOC members who live in the area or within driving distance to join them for the luncheons.



Differences Between Private and Public Pension Movements

by Mike DeBord, Co-Chair CRCEA Retirement Security Committee

The 1987 movie “Wall Street” demonstrated how the corporate “Greed is Good!” philosophy helped destroy defined benefit pensions in the private sector. Through corporate mergers and acquisitions, the prize was often looting employee pension plans, especially the over-funded plans. Unfortunately, the real life scenario that occurred over the last 30 years in corporate America has, in fact, eliminated most private sector defined benefit pension plans. They were most often replaced with 401(k) savings plans. But when you ask U.S. workers which plan they would prefer for retirement security, they respond with a preference for a guaranteed stream of pension payments provided through defined benefit plans vs. the do-it-yourself 401(k) plans that are subject to volatility, leakage through loans, high fees and often grossly underfunded.

So why did private sector workers let this happen to them? And what are the differences in what happened in the private sector and the pension reform movement in the

public sector?

In the private sector, the elimination of worker pensions came not only through mergers, acquisitions and bankruptcies but from CEO's simply imposing the changes on their workers. Examples show a pattern of CEO's announcing that there was a problem with the pension fund (which in many cases there wasn't) and advising employees of a new and better pension replacement plan, such as a cash balance pension plan or pension equity plan and later, the infamous 401(k) savings plan. Comparisons of the differences between the old and new plan were often not provided to employees or masked so employees didn't know the full effect of the change until they were ready to retire. Private sector unions that had previously represented worker interests were mostly gone by this time. And for corporate CEO's, it must have been like “taking candy from a baby” and they were richly rewarded through pay-for-performance measures for their actions. The average annual compensation for Fortune 500 CEO's is now \$10.8 mil-

lion or 257 times the average worker (who no longer has a pension).

In the public sector, changes to pensions are being attempted through voter initiatives, either to close public pension systems or to eliminate legal protections for pensions. But public sector unions are still in place representing employee interests. And top executive pay in government is closer to six times average worker pay and they are not financially rewarded for duping their employees out of their pensions. But probably the most important difference is that we now have evidence that the 401(k) savings plans that were never designed to replace pensions are becoming a real financial disaster for private sector retirees.

The question is: Why would anyone want to follow a failed private sector strategy (or more appropriately, a gimmick) that is currently producing such devastating financial results for our American workers? The answer is: We shouldn't follow; we should fight to protect our defined benefit plans!

Fun with Puns

KING OZYMANDIAS OF ASSYRIA WAS running low on cash after years of war with the Hittites. His last great possession was the Star of the Euphrates, the most valuable diamond in the ancient world. Desperate, he went to Croesus, the pawnbroker, to ask for a loan. Croesus said, “I'll give you 100,000 dinars for it.”

“But I paid a million dinars for it,”

the King protested. “Don't you know who I am? I am the King!”

Croesus replied: “When you wish to pawn a Star, makes no difference who you are.”

EVIDENCE HAS BEEN FOUND THAT William Tell and his family were avid bowlers. Unfortunately, all the Swiss League records were destroyed in a fire...and so we'll never know for whom the Tells bowled.

A MAN RUSHED INTO A BUSY DOCTOR'S surgery and shouted, “Doctor! I think I'm shrinking!”

The doctor calmly responded, “Now settle down. You'll just have to be a little patient.”

A SKEPTICAL ANTHROPOLOGIST WAS cataloguing South American folk remedies with the assistance of a tribal elder who indicated that the

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In the News

WANT TO LIVE TO BE 90-PLUS?

Researchers at UC Irvine uncovered a few surprising findings from an age 90-plus study by geriatric neurologist Claudia Kawas. Since 2003, Kawas has been looking at what makes people live to 90 and beyond. Currently in the U.S. two million people are older than 90. That could hit 10 million by 2050, according to Kawas, who reported her findings at a lecture at the Newport Beach Public Library in January. Her talk was covered by the *Orange County Register* on January 31.

About 30 years ago, USC researchers sent a 14-page questionnaire to residents of Leisure World, now Laguna Woods, and some 13,000 people ranging in age from 55 to 100 responded. About two-thirds were female. Kawas said the study didn't show much benefit in taking vitamins A, C, E or calcium for longevity. Tea had no effect, and neither did soda. However, people who consumed a modest amount of alcohol—from one or two drinks a week to one daily drink—seemed to live longer on average. And people who also consumed 200-400 milligrams of caffeine per day—about one small Starbucks coffee—lived longer on average.



NEW STUDY EXPLORES AGING POPULATION BEHIND THE WHEEL

Despite stereotypes to the contrary, drivers 65 and older are among the safest drivers on the road, the *Orange County Register* reported on

February 1. According to the Insurance Institute for Traffic Safety, seniors are more likely to wear seat belts and less likely to drink or text while driving compared with any other age group. However, they are more likely to die if they are involved in a crash.

With 25% of all U.S. drivers expected to be 65 or older in just 10 years, balancing the health and mobility needs of an aging population with public safety is a topic of increasing interest. This spring the AAA Foundation for Traffic Safety is launching the largest interdisciplinary study of aging drivers ever conducted in the U.S. Led by Columbia University in NY in conjunction with UC San Diego, Johns Hopkins University in Baltimore, the University of Michigan and the University of Colorado, the Longitudinal Research On Aging Drivers—or LongROAD—study will track 3,000 drivers between the ages of 65 and 79 for five years.

Participants recruited from the medical clinics associated with each university will be outfitted with GPS units to track their driving behaviors and correlated with individual medical records. Drivers also will be questioned about their cars' safety features to determine if they help or hinder older drivers. Safety features would include blind-spot monitors and adaptive cruise control.

According to the American Automobile Association (AAA), a 70-year-old driver is four times more likely to die in a traffic accident than a 20-year-old in an accident of the same intensity, with "fragility" the cause in more than half of senior

traffic fatalities. About 95% of senior citizens use medications that may impair driving, according to the AAA, which offers a medication database for drivers called Roadwise RX. The interactive database helps drivers understand the side effects of individual medications as well as interactions between medicines that might impair driving.



AAA offers other tools as well, including a CarFit program that helps seniors set up their mirrors and seats to drive more safely, and a Drivers 65+ Check Your Performance online quiz that prompts drivers with questions and rates their answers with scores of "go," "caution" or "stop," the latter of which means the driver engages in too many unsafe driving behaviors and could pose a hazard to themselves and other drivers.

"There are 95-year-olds who are healthy and 60-year-olds who are not," said Dr. Emmy Betz, assistant professor of emergency medicine at the University of Colorado Anschutz School of Medicine. She advises older drivers to make plans with family members or friends and to consult with doctors about the impacts of their health and their medications on driving.

WANT THE LATEST NEWS ON GOVERNMENT WORKERS' PENSIONS AND HEALTH CARE ISSUES?

Follow news updates across the country by logging onto the REAOC website at www.reaoc.org.

In Memoriam

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

October 2014 – January 2015

Robert Alexander
Thelma Alvarado, UCI
Vergil Best, CEO
Patricia Cairns, SSA
Martha Carl, HCA
Jere Carpenter, OCTA
Norbert Carr
Joan Chiles, SSA
Russell Clayton
Lajeanne Conners, SSA
Eliza Cruz, Superior Court
Cynthia Detweiler, HCA
Forest Dickason, OC Public Works
Mary Dinius, Treasurer-Tax Collector
George Firestone
Jeannette Garcia, SSA
Gerald "Gary" Garrett, Probation
Carole Gould, County Clerk-Recorder
Francis Harding, Superior Court (July 2014)
Evelyn Howell, OC Public Works
Leeta Kesler, OCSD
Alice Kitselman
Mary La Nier, HCA
David Leon, OC Public Works
Kenneth Longnecker, HCA
Shirlee Lowell
Charles Lucas, OC Public Works
Nadine Miller, Superior Court
Jeanne Morgan
Betty Niezgocki, Superior Court
Nancy Jean North, UCI (June 2014)
Alene Ossiginac
Wallace Peacock
Arthur Peters, OC Public Works
Vivian Picker, Sanitation District
Jack Posnikoff, HCA
Helen Seymour
Jay Trotter, OC Fire Authority
Elaine Watanabe, HCA
Phyllis Woodside, Superior Court



Progressive Drawing \$350.00

Kathleen Murtey of Laguna Niguel would have won \$300 at the January luncheon if she was present at the luncheon. Remember—you must be present at the time of the drawing to win!


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

Fun with Puns

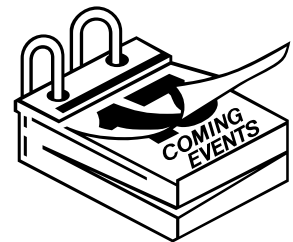
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leaves of a particular fern were a sure cure for any case of constipation. When the anthropologist expressed his doubts, the elder looked him in the eye and said, "Let me tell you, with fronds like these, you don't need enemas."

AN INDIAN CHIEF WAS FEELING VERY sick, so he summoned the medicine man. After a brief examination, the medicine man took out a long, thin strip of elk rawhide and gave it to the chief, telling him to bite off, chew and swallow one inch of the leather every day. After a month, the medicine man returned to see how the chief was feeling. The chief shrugged and said, "The thong is ended, but the malady lingers on."

A FAMOUS VIKING EXPLORER RETURNED  home from a voyage and found his name missing from the town register. His wife insisted on complaining to the local civic official, who apologized profusely saying, "I must have taken Leif off my census."

On the Calendar: 2015 REAOC Luncheons



Wednesday:

May 27
September 23
December 2





Welcome, New Members

Assessor: Harold Shirley, Wendy Whitford, Webster Guillory

Auditor Controller: Veronica Furlong, Tamara Severin, Jan Grimes, Carolyn Albers

Board of Supervisors: Pamela Newcomb

Child Support Services: Annette Fisher, Cheryl Heintz, Rachel Ramirez, Phillip Wady

City of San Juan Capistrano: Robert Banda, Michael Cantor

District Attorney: Darleen Deharo, Ramona Mcluckey, Mabel Reyes, Leslie Hanke

Environmental Management: Patricia Smoot

GSA: Larry Mack, Pauline Wood

HCA: Jeannie Blilie, Walt Farley, Beatrice Figueroa, Patricia Kaloian, Pravin Kansagra, Michael Kondas, Roberta Maxwell, Rosa Palomarez, Brenda Puepke, Richard Jager, Sushma Wali

IWMD: Clark Bottorff, Michael Stark

OC Animal Services: Florence Conley, Michael Moore

OCCR: Linda Gallivan, Russell Kennedy, Emily Moore, Leslie Ray, Margarita Anguiano

OC Fire Authority: Gary Carlisle, Carrie Mack, Marco Mack, Lydia Slivkoff, Charles Prather, Joe Ramirez, Joseph Wilson, Terry Scottt, Tomas Andino, Dennis Brown

OC Marshal: James Gower

OC Parks & Harbors: Sabrina Hall

OC Public Works: Gloria Camarena, Mehrdad Soltani, Martin De Leon, Gregory Page, Ramesh Chabra

OC Transportation Authority: Richard Bante, Columbus Battle, Jerry Deveraux, Deanna Gaudineer, Charlette Goodwin, Janice Hodges, Harold Hulsen, Richard Irvin, Joseph Levy, Frank Lovko, Maureen

Melberg,

Nico Nelwan, Gregory Powers, Sixto Ramirez, Lloyd Watkis, Sally Munson

OCWR: Tatyana Goroin

Probation: Susan Chicas, Carol Meeks

Public Affairs: Dina Hall

Public Guardian: Lucille Lyon

OCSD: Susan Bellonzi, Timothy Board, Scott Bowen, Brenda Busco, William Griffin Jr., Jeffery Hoskinson, Ruben Lopez, Daryl Mays, John Salas, Edith Sukhov, Mahin Talebi, Henry Duchene, Nancy McGonagle, Chris Visconti

SSA: John Aliberti, Janet Beavis, Anita Bolden, Erin Chamberlain, Nhan Dang, Maritza Farr, Charles Garland, Wanda Hayes, Dona Hernandez, KwiYub Kim, Doris Kitadani, Iris Mansilla, Michael Riley, Donna Smith, Daisy Whitehead, Rosa Winter, Gale Westbrook, Susan Holl, Ruby Torres, Maria Hernandez

Superior Court: Lenton Aikins Jr., Margarita Brice, Tu Ha Burton, Linda Cline, Sandra Johnson, James Morell, Eva Palamino, John Wright, Lana Dinh, Pamela Wile, Carol Glass

UCI: Emma Jean Redinger

Waste Management: Violet Jakab, Zuleika Riebe

Not Stated: Peter Pembrook, Kilby Samarzich, Joseph Machuga, David Buell, Nancy Davis, Cynthia Kisylia-Fizzard, Ibrahim Massoud, Willard Morrow, Aliena Wayne, Sara Zaremborg, Lyndon Dyer, Easton Crawford

Surviving Spouse: Lorraine Anderson, Linda Hayes, Tirso Libunao, Summer Mhaoud, Richard Minitre, Julie Worthen, Ezequiel Lujan, Mildred Sanders

Menu for March 25th



Three-Meat Lasagne with Grilled Vegetables and Garlic Bread

House Salad with Italian or Ranch Dressing

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 18, 2015

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

PLEASE CAR-POOL!



The Informer

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

INSIDE THE INFORMER

March 25 Luncheon

2015 Scholarship Deadline April 1

CRCEA Spring Conference April 20-22 in Ontario

Differences Between Private, Public Pensions

In the News: Drinking, Driving

Dated Material – Please Deliver Immediately

Presorted
First Class Mail
U.S. Postage
PAID
Permit No. 100
Gardena, CA