May 27 Luncheon Features 2015 Scholarship Winners

REACC members and guests will celebrate this year’s winners of the Keith L. Concannon Scholarship Program at our Wednesday, May 27, luncheon at Mile Square Park Golf Course Clubhouse in Fountain Valley. And, in recognition of Memorial Day, we’ll honor REACC members who have served in our country’s armed forces. A special menu is being prepared (see page 7 for details).

You’ll learn the latest on the status of retiree health benefits. And you’ll be eligible for the drawings that include the beautifully decorated centerpiece at your table, as well as the Progressive Drawing.

Make your reservation today by sending in the form on page 7 with your check to arrive at the REACC office no later than Wednesday, May 20. Check-in starts at 11 a.m. and lunch is served at noon. Please carpool if possible. See you on May 27.

Progressive Drawing
$400.00

Sally Munson of Trabuco Canyon would have won $350 at the March luncheon if she were present at the luncheon. Remember—you must be present at the time of the drawing to win! See you on Wednesday, May 27, at Mile Square Park.

Presidents’ Message
From the Desks of Linda Robinson and Doug Storm

The Memorial Day weekend is fast approaching, bringing with it hints of a promising 2015 summer season—one filled with numerous possibilities. Use your imagination. Explore and experience new adventures, engage in self-reflection and laid-back living. It’s YOUR time to relax and enjoy life. On behalf of the entire REACC and AREOC Board of Directors, may the upcoming months bring safe and pleasant travels, happy moments with family and friends and a true appreciation for all the time you spent earning your well-deserved retirement. Happy Summertime, Retirees!

NEW BOARD MEMBERS
Change is always with us and something we can definitely count on in this ever-changing world. To this end, we want to express our deep appreciation to both John LaRoche and Faye Watanabe for their dedicated, valuable years of service to the REACC organization. As Board members both have worked tirelessly to support their fellow retirees. Their contributions to the REACC organization have been invaluable and we will miss their expertise and support as we move forward. John and Faye, THANK YOU for all you have accomplished! In filling the two Board vacancies we are pleased to announce the appointment of Rebecca Guider and Jan Grimes, two exceptionally qualified, dedicated leaders who are committed to serving retirees and this organization. Please welcome Rebecca and Jan as they begin their term as REACC Board members.

CURRENT ACTIVITIES
Members of your Board of Directors continue to work diligently on behalf of retirees to voice concerns regarding issues affecting our lives and to identify resources which can support our membership. Ilene Barcenas, REACC’s Office Manager, is attending classes to expand knowledge of the Medicare process. Recently, two Board members attended the statewide 26th Annual Public Retirement Seminar with presentations addressing current trends, litigation, CONTINUED ON PAGE 2
2015 Scholarship Awards to be Announced at May Luncheon

by Faye Watanabe

Since 2005 REAOC has supported the Keith L. Concannon Scholarship Program to recognize bright and promising full-time students working toward college or advanced degrees. The applications for this year’s scholarship program have been received. REAOC will award a grant to four students to assist with college tuition, fees, books, supplies or other items required for their degree programs.

All applicants must be related to a REAOC member and have at least a 3.0 grade point average on a 4.0 scale. All applications, including school transcripts and reference letters, are thoroughly reviewed by a committee of REAOC volunteers who are not related to any applicants and program staff of the Orange County Department of Education.

There are always so many qualified applicants. Those selected are based on their academic achievement, work and volunteer experience, and awards or other recognition. Thank you to the entire REAOC membership for supporting this important program. Please plan on attending the May luncheon to honor this year’s scholarship grant recipients.

Presidents’ Message
CONTINUED FROM PAGE 1

legislation and ever-evolving retirement-related issues. REAOC’s Membership Chair regularly makes presentations at OCERS’ retirement seminars. A dedicated and knowledgeable Board representative will serve on a County evaluation committee reviewing Request for Proposal (RFP) submissions for 2016 Health Insurance Plan options. A special thanks to Helen Lotos, newly-appointed Editor of The Informer, and her assistant Robin Mattocks for their excellent and timely work on the REAOC newsletter.

REAOC’s Hemet Chapter members hold five luncheons each year and are currently involved in activities to increase participation in these events. Hemet luncheon regulars are reaching out to retirees who reside in surrounding cities, within driving distance of luncheons held in Hemet.

Your Co-Presidents hope members residing in the area will join us for a great lunch, networking with fellow retirees and presentations regarding current political and economic events that can affect our retirement security.

Lastly, during the upcoming Memorial Day holiday please take a moment to honor and thank those in our military who gave the ultimate sacrifice in the service of our country.

In closing we want to sincerely thank every retiree for your support, participation and membership in REAOC. It is because of YOU retirees have a voice that is heard. Take care and be well. Stay United, Retirees!!

– Linda Robinson
– Doug Storm

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

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.
On February 19-20, I was privileged to represent REAOC at UC Irvine’s annual health care forecast conference. The title this year was Health Politics and Policies Under a Republican Congress. Five excellent panels comprised of health policy experts, economists, attorneys, hospital and insurance company representatives, large and small businesses owners and leaders came together to share predictions in their various fields of expertise. As you can imagine from the conference title, there was no shortage of political opinions!

Much of the first day focused on the federal perspective concerning Congress and the outlook for implementation of the Affordable Care Act (ACA). There was a huge air of unknown blanketing each presentation, as arguments before the U.S. Supreme Court (King vs. Burwell) were scheduled to be heard in early March. The court opinion (expected this summer) will greatly influence the road ahead for healthcare throughout the country. Each of the presenters speculated on how the outcome of the case will impact economics and policy predictions, but the conference provided good representation from both sides of the political aisle.

The afternoon session of Day #1 focused on California’s ACA implementation efforts and the state representatives were very proud of California’s enrollment progress. More than 1.4 million Californians have either signed up or renewed their coverage for individual private insurance in the second year of federal health expansion. As counties have struggled with massive enrollment targets, Orange County’s SSA eligibility staff were once again state standouts in meeting impossible goals.

Strategies for implementation and the impact on employers and the health care market were topics for Day #2. Moving from our fee for service model to a fee for value model is the challenge. “Efficiency, quality, cost reduction” or “better care, better health outcomes, lower cost”—or whatever terms you choose—this is the new mantra. Some interesting ideas that were presented to meet the challenge include:

- Aging and chronic illness: 15% of the population with three or more chronic conditions spend 75% of MediCare dollars. Aligning patient preferences with end of life and palliative care are increasingly important.
- Integrating treatment strategies for our most difficult to treat patients—those with physical, mental health and substance abuse issues—needs more research and better solutions.
- Modifying healthcare delivery systems to reduce hospitalizations and help people “age in place” with community services and home care. For instance, 95% of U.S. citizens live within five miles of a drugstore (Walgreens, CVS, etc.) where retail clinics are beginning to serve patients.
- Engaging and educating patients to partner with care providers using social media, wearable and mobile devices, Tele Health (online doctors providing healthcare via computer interaction) is beginning to happen.
- Creating wellness initiatives where employees or patients receive financial incentives for improving their own health are more common.

The importance of communication between medical providers and the collection of data is clear. Knowing the population you serve so that decisions are “evidence-based” helps contain costs. But security of health information is of concern to all consumers. As with so many things in today’s world, hitting the “sweet spot” between the benefits of sharing information and our right to privacy is alive and well in the health care industry.

Hemet Chapter Luncheon in June

REAOC’s Hemet Chapter will hold its next luncheon on Tuesday, June 9, at 11:30 a.m. at the First Presbyterian Church at 515 E. Kimball in Hemet. Call Jori 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.
had access. More specifically, access is the worst among low-wage workers who work for firms with fewer than 100 employees. More than 6.3 million California private sector workers currently do not have access to employer sponsored plans, including a disproportionate percentage (64%) of these being people of color.

It's been a generation now since the shift from traditional pensions (defined benefit plans) to mostly self-funded 401(k) savings plans (defined contribution plans) and fewer workers than ever are setting aside what they need for their retirement. Employers are not contributing enough to the plans and employees are not saving enough (50% of American workers are not saving anything for their old age).

Many workers that have undersaved for retirement use the excuse that they'll work forever. That's not realistic and not always up to them, said Greg McBride, senior vice president at Bankrate.com. "That's the point where it can reach a crisis at the household level." With 10,000 baby boomers turning 65 each day, the U.S. retirement crisis is here and growing rapidly. Sadly, each generation is now projected to retire poorer than the last.

In California, there has been a downward trend in workplace retirement coverage since 1998-2000 when 50% of private sector workers

First the bad news! According to Natixis Global Asset Management, the U.S. barely ranks in the top 20 countries in terms of overall “Retirement Security.” America has held the lowly 19th rank for three straight years, just above Slovenia and behind the United Kingdom, Republic of Korea, Czech Republic, Canada, Iceland and many northern European countries.

In their study, “Quality of Life,” largely measuring well-being of individuals, the U.S. doesn’t even make it to the top 30. Income inequality is a big factor in the Natixis measure of well-being, and John Hailer, President and CEO of Natixis, said “that is what sank the U.S.”

Now the even more distressing news! The U.C. Berkeley Labor Center in its research found that access to workplace retirement plans in California’s private sector is inadequate and declining. Their three-year study found that only 45% of private sector workers age 25-64 in California work for an employer that even sponsors a retirement plan—much less than the U.S. average of 53%. And within California, only 37% of private sector workers actually participate in their employer-sponsored retirement plan. California also has the nation’s highest poverty rate in the country at nearly 25%. So clearly, California is not doing better than the nation on these important issues.

In California, there has been a downward trend in workplace retirement coverage since 1998-2000 when 50% of private sector workers

Another Term for Double Dippers

by Larry Leaman

There was a time when the county relied heavily on retirees who were willing to work as extra help without benefits. These workers often helped get critical work done that was piling up on an overwhelmed system. Then the focus on public employees pay and benefits developed, and angry advocates labeled such employees as double dippers as though they were an abuse of the system.

For a while in Orange County government the ability of departments and agencies to temporarily hire retirees was then greatly curtailed. Never mind that retirees have knowledge, experience and history that is valuable to the organization. Gradually, common sense began to override politics and increasing numbers of retirees can be found doing important work in Orange County government again, but the angry label of double dipper is still thrown around quite a bit.

With this background I was delighted to see an article on the internet that described the practice in the private sector not as hiring double dippers, but as hiring “retired casuals.” So, let’s bury the term and copy the example of the private sector by calling such workers retired casuals. Sounds better to me. How about you?
Your Guide to the 2015 Board of Supervisors

As constituents—and voters—County retirees need to know who is making the important decisions that affect our everyday lives, especially since some of those decisions concern our health care costs and our pensions.

Three of the five supervisors are new to the 2015 Board. Here are some specifics on each of the five members and their districts. The information is taken from profiles on their websites at www.orangecounty-gov.com.

**Board Chairman Todd Spitzer,** Third District
Phone: 714-834-3330
E-mail: Todd.Spitzer@ocgov.com
- Represents: Anaheim Hills, Irvine, Orange, Tustin, Villa Park, Yorba Linda and unincorporated areas of Cowan Heights, El Modena, Lemon Heights, MCAS El Toro, Olive, Orange Park Acres, Tustin Foothills and Modjeska, Santiago, Silverado and Trabuco Canyons
- Education: Master’s in Public Policy (MPP), UC Berkeley; JD, Law, UC, Hastings College of the Law; “Driving Government Performance” Public Policy Program, Harvard Kennedy School of Government; BA, English, UCLA
Married to Judge Jamie Morris Spitzer, presiding judge, workers compensation appeals board, Anaheim; two children

**Board Vice-Chair Lisa Bartlett,** Fifth District
Phone: 714-834-3550
E-mail: Lisa.Bartlett@ocgov.com
- Represents: Aliso Viejo, Dana Point, Laguna Beach, Laguna Hills, Laguna Niguel, Laguna Woods, Lake Forest, Mission Viejo, Rancho Santa Margarita, San Clemente, San Juan Capistrano, Shady Canyon/Irvine, the unincorporated areas of Coto de Caza, Ladera Ranch, Las Flores, Rancho Mission Viejo, Wagon Wheel
- Education: Master’s in business administration; Bachelor’s in finance; certified PMP (Project Management Professional); licensed real estate broker
- Background: Elected to the OC Board of Supervisors in 2014; former mayor and councilwoman, City of Dana Point (2006-2014)
Resident of South Orange County for 20+ years

**Michelle Steel,** Second District
Phone: 714-834-3220
E-mail: Michelle.Steel@ocgov.com
- Represents: Costa Mesa, Cypress, Huntington Beach, La Palma, Los Alamitos, Newport Beach, Seal Beach, Stanton, unincorporated area of Rossmoor and portions of Buena Park and Fountain Valley
- Education: Business degree from Pepperdine U., Executive MBA from USC
- Background: Elected to OC Board of Supervisors in 2014; former vice chair of the State Board of Equalization in Southern California; fluent in Korean and Japanese
Married to husband, Shawn

**Andrew Do,** First District
Phone: 714-834-3110
E-mail: First.District@ocgov.com
- Represents: Garden Grove, Santa Ana, Westminster, Midway City, portions of Fountain Valley
- Education: JD, UC Hastings College of the Law, San Francisco; UC Davis
- Background: Elected to the OC Board of Supervisors in 2015. Born in Vietnam, grew up in Orange County; former OC deputy district attorney; former judge pro tem at OC West Municipal Court; former president, Asian Bar of California; former councilman, City of Garden Grove; served as chief of staff to former Supervisor, now Senator, Janet Nguyen. Married to CC Superior Court Judge Cheri Pham; two children

**Shawn Nelson,** Fourth District
Phone: 714-834-3440
E-mail: Audra.Fishel@ocgov.com
- Represents: Portions of Anaheim and Buena Park and Brea, Fullerton, La Habra and Placentia
- Education: JD, Western State University College of Law; Bachelor’s degree in business administration, USC; studied economics at Harvard University
- Background: Elected to the OC Board of Supervisors in 2010; former mayor and city councilman, Qty of Fullerton; former managing partner in Santa Ana law firm Rizio and Nelson. Married to wife, Sharon; three children.

**GENERAL INFORMATION** The Board meets Tuesdays at 9:30 AM (see schedule at www.ocgov.com). You can watch the proceedings live on your computer. Agendas are available the previous Wednesday at the website. Or you may attend the meetings in person at the Hall of Administration, 333 W. Santa Ana Blvd., Santa Ana. To receive a Board member’s district e-newsletter, sign up at the supervisor’s website.
REAOC People

Jan Grimes, who recently retired from the County after 36 years with the Auditor-Controller’s office, has joined REAOC's Board of Directors as Secretary. Jan began her County career in the internal audit division, where she earned her CPA certification. She also worked in the satellite accounting division with EMA. Most of her time was spent in the central operations division overseeing the claims and disbursing, financial reporting, cost accounting, general accounting and property tax units. After several years on the executive team, Jan spent the last three years of her career as Auditor-Controller.

Rebecca Guider, a new Director on REAOC's Board of Directors, retired as an executive division director at SSA in 2010 after 32 years of service. At retirement, she was responsible for the agency's adult services programs, including Medi-Cal, food stamp and general relief programs with 1,500 staff in eight locations. Rebecca was the first mental health gerontology specialist hired by HCA to counsel older adults and their families, consult with community senior service programs and provide training to the adult services mental health staff. Ten years later, at SSA, she investigated allegations of elder abuse in the adult protective services program. Among other projects, Rebecca participated in developing the nation's first elder abuse forensic center and financial abuse specialist team in Orange County.

John LaRoche has resigned as REAOC's luncheon chairman, editor of The Informer and from the Board of Directors at the end of January. Now that he's “truly retired,” John says he plans to do a lot more traveling—and will still attend the luncheons. In early 2006 John chaired a committee to find a new location for REAOC luncheons. After meeting for years at the Santa Ana Elks Club, the REAOC Board approved the committee's recommendation and the Mile Square Park Golf Course Clubhouse became—and continues to be—a great luncheon venue. After being named luncheon chairman, John took on the assignment as editor of The Informer in 2007. Two years later he joined the REAOC Board of Directors. When John retired from County service at the Social Services Agency after 31 years, his final assignment was as administrative manager in the economic and community partnerships division.

Robert E. Thomas, Orange County's first Chief Administrative Officer (CAO) and a Pearl Harbor survivor, has died at age 95. Upon his retirement from the Navy in 1964, Thomas joined the County as building services director. After being named CAO by the Board of Supervisors, he helped guide the County through a period of population and budget growth until his retirement in the mid-1980s. On December 7, 1941, Thomas was a young naval officer working on the USS Nevada when Japanese planes launched the surprise attack on Pearl Harbor. Although he suffered shrapnel wounds, he continued to issue orders until he collapsed. He was awarded the Navy Cross for bravery.

In Memoriam

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

January 2015 – March 2015
Jeanne Bergmann, SSA
Margaret Brown, Treasurer-Tax Collector
Helen Burke, SSA
Michael Crapo, OC Sheriff’s Department
Ralph Echave, HCA
Virginia Edwards, OCCR
George German, SSA
Donald Hamilton, OC Fire Authority
Helen Hanley, Auditor-Controller
Wilber Heinz, OC Public Works
Elizabeth Hughes, County Counsel
Glenda Jackson, Superior Court
Matthew Johnson, OC Sheriff’s Department
Dorothy Kerrigan, Superior Court
Charles Krueger, Auditor-Controller
Luis Lodrigueza, HCA
Margaret Malmberg, Assessor
Donald Miller, OCTA
Oswald Moore, OCTA
Robert Pappano, OCCR
Verda Payan, OCCR
Betty Pessner, SSA
Minh-kha Pham, SSA
Margorie Redmond, Superior Court
Juanita Reyes, OCCR
Lila Rozek, SSA
Cheryl Rydell, OCCR
Ronald Steelman, Superior Court
Dianne Stonebrook, OCCR
Lynne Tavernetti, SSA
Dong Tran, OC Public Works
Dewey Wiles, OC Sheriff’s Department
Mary Jo Wood, Superior Court
Ronald Zaret, Assessor
Surviving Spouse
Georgia Prebble

Our Apologies

We received some incorrect information about two of our members who were reported deceased by the post office returned mail. Please know that Leeta Kessler and Elaine Watanabe are not deceased as reported in the March Informer.
Mark Your Calendar

Join REAOC members and guests on September 23 when UC Irvine's Mark Petracca will be our luncheon speaker. Professor Petracca, the associate dean at UC's School of Social Sciences, will share some of his views on the lack of political competition in California politics.

Professor Petracca is co-author of *The American Presidency* and author of *The Politics of Interests* and co-author of *The Logic of California Politics*. A graduate of Cornell University, he received his M.A. and Ph.D. in political science from the University of Chicago. He has taught at the University of Chicago and at Amherst College and has been a visiting professor in the department of international relations at Beijing University in China.

On the Calendar: 2015 REAOC Luncheons

Wednesday:
September 23
December 2

Welcome, New Members

Auditor/Controller: Lan Thi Nguyen
Child Support Services: Linda Newman, Mary Krieger, Sarbjit Sidhu
County Counsel: Christopher Miller, Wanda Florence, Karen Prather
District Attorney: Gregory Robischon
HCA: Deborah McCarty, Lynn Woods, Denise Mercurio-Wasserman, Holly Magana
Human Resources: Julie Ontiveros
Law Library: Leslie B. LaCount
OC Fire Authority: Lisa Showmaker, Craig Kinoshita
OCCR/OC Parks: Rich Adler, Ernest Seidel
OC Public Works: John G. Harris, Deborah Villa, Charles Stanfield
OC Sanitation District: Jeffrey Reed
OCSD: Maude Thomas, Karen Edwards, Kirk LaPean, Nancy Sharbono, Richard Meier, Sherri Mullen, Mark Kernan, Leslie Tracy, Jerome Larson, Betty Young
OCTA: Maria Stokes, Nasrin Soliman, Marc Rohrich
Probation: Lieng Kim Ung, Lori Lopez
SSA: Cathy Santana, Rachel Mendoza, Tuan Nguyen Lam, Anne De Boe, Goldy Miklendin
Superior Court: Rosalind Alcantra, Monica Pambugo, Joyce Goldman

Not Stated: Martin Ray, Doreen Brautovich, Linda Katz-Dye, Demetria Skeith, David Chafe

Menu for May 27th

Chicken Cordon Bleu with Fresh Vegetables and Wild Rice Pilaf

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 20, 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
Also enclosed is a separate check for $ ________________ payable to AREOC Litigation Fund.

PLEASE CAR-POOL!
New REAOC Website is Launched

We are very proud to announce the launch of our new REAOC website. We invite all of our members to go to the site so that you can see what we have created. We would also welcome any feedback/comments you may have to make this site better for all of our members. The website address is:

http://reaoc.org

You will notice a very new, refreshed site with a more organized style than our old website. There is a title bar across the top of the home page where you can find links to many other pages within the website.

Additionally, at the bottom of the home screen, there are many helpful Quick Links and Benefit Resources that should provide you with all of our contact information in the middle of the home page as well as on the bottom so that you can easily contact REAOC.

When you first open the website, you will see a pop-up asking for your e-mail address. If you are getting e-mails from us, you do not have to complete the form. If you have an e-mail change in the future or for those members who have not provided an e-mail address, this pop-up facilitates our ability to obtain this information so we can keep in touch.

We look forward to hearing from you, our REAOC members, regarding this new website. We want to thank you for your continued support, participation and membership in REAOC.

Dated Material – Please Deliver Immediately

MEMORIAL DAY

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