



The Informer

RETIRED EMPLOYEES ASSOCIATION OF ORANGE COUNTY, INC.

Holiday Luncheon Set for Wednesday, December 2nd



Join your REAO friends, colleagues and guests for our annual Holiday Luncheon at the Mile Square Park Golf Course Clubhouse in Fountain Valley. A special menu is shared on page 7.

Back by popular demand to create a festive atmosphere will be The Harbor Singers. In addition, the election of REAO officers and directors will occur so be there to exercise your voting rights.

In addition to prizes and centerpieces, you may win the Progressive Drawing. Remember you must be present at the luncheon to win.

Reserve your seat by sending the form on page 7 and your check to arrive at the REAO office no later than Wednesday, November 25. Check-in starts at 11:00 a.m. and lunch is served at noon. Please car-pool if possible. See you on December 2nd.

Presidents' Message

Holiday Greetings To All Retirees

On behalf of the entire REAO and AREOC Board of Directors, we wish you a beautiful and memorable holiday season; one filled with family, friends and a renewed appreciation for the magical moments and true meaning of the holidays we celebrate. Please find time for yourself amid the busy activities on your calendar. Take a "time out" to catch your breath and enjoy the season. May peace and love surround you each and every day. CHEERS, RETIREES!!

Current Activities Members of your Board of Directors have been very active during the past couple of months. In addition to on-going activities, Board endeavors have included: attending retirement system planning meetings, preparing for health plan open enrollment efforts, attending the California Retired County Employees Association Fall Conference held in Stockton, working with statewide organizations to ascertain the effect of proposed pension reform initiatives and making strategic plans to oppose measures intended to undermine our retire-

ment security. The need to keep up-to-date on current retirement news is obvious. Be assured your Board and retiree volunteers are working to ensure that happens.

Impending Challenge Today's retirees find ourselves in precarious circumstances when it comes to retaining the retirement benefits we earned while employed by our local government employer. Holiday season or not, there is no lack of public resentment, biased media attention or menacing, special interest groups attempting to alter the terms under which public employees retire. As stated in the previous edition of *The Informer*, continued attempts to slash defined benefit plans for public employees continue vis-à-vis the proposed "Voter Empowerment Act of 2015." Because the authors of this initiative were not happy with the Attorney General's review and written

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Progressive Drawing \$500.00

Sandra Snyder of Riverside would have won \$450 at the September luncheon if she had been present. Remember—you must be present at the time of the drawing to win! See you on Wednesday, December 2, 2015 at Mile Square Park.

Operation Santa Claus



Since 1962 Operation Santa Claus has been providing gifts to children who are abandoned, neglected, abused, needy, or placed in foster care in Orange County. In 1992 a Board was formed to reach out to more children and to needy seniors and disabled adults, who may be isolated from family and friends, through Senior Santa and Friends.

Gift suggestions for toddlers are items that make noise and books with buttons that produce sounds when pressed. Teens appreciate gift cards, electronics, colognes and lotions. Gift cards to Target, Walmart and chain grocery stores are welcomed gifts for seniors and disabled adults. Donations will be accepted at the December luncheon.

Cash donations and gift cards payable to Operation Santa Claus or Senior Santa and Friends can be mailed to: Operation Santa Claus, Social Services Agency, P.O. Box 22006, Sana Ana, CA, 92702-2006. During the month of December, gifts can be delivered to the Holiday Store at: 1505 E. Warner Ave., Santa Ana, CA 92705 or to County libraries. To receive a tax deductible letter, please include a legible name and address with your donation. You may also donate online at http://ssa.ocgov.com/volunteer/donations/osc_donation.

To volunteer or to receive more information, please call 714-825-3159 or for Senior Santa and Friends call 714-825-3111.

Presidents' Message

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Title and Summary of this measure, the proposal was withdrawn. However, no less than two additional initiatives have been filed to replace the withdrawn one. We are currently engaged in research and discussions to ascertain the impact of the new proposals on the future funding of our pensions and retirement system. We retirees are a tenacious group and remain determined when it comes to protecting our rights. As further information is available, we will provide updates to you through the REAOC website at www.reaoc.org and through email notifications, mailings and in this newsletter.

We know you've heard us say this before; however, THANK YOU for your membership, on-going support and participation in REAOC throughout the year. REAOC is YOUR organization and as elected members of your Board, we are dedicated in our efforts to productively address current and emerging issues which affect our lives and earned retirement benefits. Your help and support is essential to accomplish this.

Lastly, we hope to see you at the Wednesday, December 2nd Holiday Luncheon and Annual Meeting. The agenda will include election of Officers and Directors, exceptional musical entertainment and grand camaraderie. Please plan to attend and share the magic of the season! Take care and be well.

- Doug Storm
- Linda Robinson



REAOC

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OFFICERS

Linda Robinson	Co President
Doug Storm	Co President
Jan Grimes	Secretary
Bill Castro	Treasurer
Bob Griffith	Past President

DIRECTORS

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

APPOINTED STAFF

Ilene Barcnas	Office Manager
John Iagjian	Membership Committee
Robin Mattocks	<i>The Informer</i> Editor
Bill Castro	Luncheon Committee
Norma Roberts	Board Watch
Linda Robinson	CRCEA Delegate
Lou Scarpino	Legislation
Jan Grimes	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 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.

CRCEA Updates: Spring Conference - Part II

by Lou Scarpino

As a continuation of my report published in the last Informer, this year's Spring CRCEA Conference also provided valuable detail about the medical and technological progress being made to help you realize the longer life span assumptions that retirement fund actuaries now use.

REAOC Co-Presidents Linda Robinson and Doug Storm, AREOC President Sara Harms; Directors Larry Leaman, Gaylan Harris. Lou Scarpino, and Office Manager Ilene Barcenas attended. This participation reflects both REAOC's and AREOC's increased, continued engagement in especially critical retiree issues.

An excellent array of speakers provided updates on topics affecting both your individual protection and the broader retirement security. Their efforts compliment the work of CRCEA statewide committees, that of our own REAOC and AREOC organizations, and the evolving activities of the new CRCEA Retirement Security Committee.

Speakers discussed three topics on ways to increase retiree longevity and be consistent with actuarial life span projections. These were presented by order of magnitude and magnitude is exactly what Kathleen Springer, Sr. Curator of the San Bernardino County Museum addressed. Using impressive computer graphic models, Kathleen briefed attendees on the worst case California earthquake scenario and introduced some new developments to minimize loss of life and injury.

The scenario involves a massive event that triggers earthquakes that

would literally unzip a major portion of the San Andreas Fault running north and south throughout much of California's length. This fault roughly follows the valleys that it helped create, that unfortunately, also proved conducive to location of our major transportation corridors.

The good news is that earthquakes produce two sets of waves. The first waves precede the waves that do the real damage by up to one minute. This makes possible a new early warning system that produces pre-determined responses in that crucial minute to save lives. Examples include stopping trains before tracks start moving, opening fire station doors so the response vehicles do not get trapped, and sending warnings on individual mobile devices, television and radio. When the alarm sounds, the extra time enables individuals to prevent injury by quickly dropping to the ground, covering their heads/bodies and holding in place until it is safe.

The second longevity enhancement topic involved new medical technology and pharmaceutical therapy. Recorded images demonstrating new advances in heart repair technology were shared by Dr. Kenneth Jutzy, Associate Professor of Medicine and Head of the Division of Cardiology at Loma Linda Medical Center. Based on variations of the now commonplace stint placement technology, new procedures allow various repairs without invasive open heart surgery. These new procedures include installing artificial replacement heart valves that simply expand into the opening of the existing

valves and immediately begin to function, placing improved stints to open blood flow, using miniature pumps inside the heart chambers, and using exterior bands to isolate sections of the heart that have become diseased and problematic. Additionally, because these procedures are designed to be far less invasive, they can be used on older, more fragile patients. These procedures have already been tested on patients as old as 94. Additionally, new powerful drugs, such as those to lower cholesterol, are being tested.

Finally, the third longevity-increasing topic encouraged retirees to explore and strive to become involved in the many enriching experiences found in California. Brian Tucker of the Inland Empire Tourism Council/Discover IE, offers two valuable resources. "Inspiration Driven," at www.visitcalifornia.com and "New Dream 365 TV," which are intended to help you match your passions with events and interesting activities throughout California.

In other CRCEA developments, counties have been showing interest in transitioning both employees and retirees to health insurance through the Affordable Care Act California Exchanges. Kathy Foster, Interim CEO, Alameda County Employees' Retirement Association, reported that they have successfully transitioned retirees to same or better health plans but at lower costs for "over-65 aged" retirees. She noted that more work needs to be done for "pre-65 aged" retirees, as the cost of health plans is not as favorable for them.

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Public sector employers can be expected to naturally gravitate to lower costs for same or better services when and where available. So stay tuned.

Also speaking about the newest developments on the broader topic of retirement security were: San Bernardino County Employees Retirees' Association CEO Gary A. Amelio, The Segal Company Senior Vice President and Actuary Paul Angelo, County of San Bernardino CFO Gary McBride, and, National Conference on Public Employment Retirement Systems Executive Director and Counsel Hank Kim.

All agree that threats to retirement security across both the public and private sectors continue to grow and can be summarized as follows:

- Now evident is that a well-financed and orchestrated campaign aimed at major reductions or elimination of public pensions exists. The campaign has expanded into all states. Backers include brokerage and insurance annuity sale companies and large money contributors that operate as multiple trusts, foundations, or institutions.

- The campaign is no longer limiting its target to active employees, but now includes targeting current retiree benefits including Cost of Living Adjustments and (your) existing base pensions.

- Defined Benefit pension plans are now pitched as too big (a veiled reference to the banking system "too big to fail" concept), and harmful to short term workers' pensions.

- Defined Contribution 401k plans are presented as superior, with their rather glaring weaknesses and

track record conveniently ignored.

- The flames of "pension envy" continue to be fanned by elaborations on the myth that private sector employees, who do not have any or adequate retirement security, are paying for massive (millionaire level) retirement benefits for all public employees in real time—right out of their "less generous" private sector pay checks. Not one of these claims is accurate.

Activities to counter this misinformation are numerous and far-reaching. Unfortunately, the jury is still out as to how effective these counteractivities will prove to be and much more needs to be done.

Ongoing work around the country shows that:

1. Public pension retirement systems are definitively sustainable, in good shape and increasing in value. This consensus of all speakers is especially true with the refocus on all areas of operations, funding and investment practices forced by the 2008 massive recession. The only exceptions are those mismanaged systems that failed to pay their annual required contributions. The worst was the City of Detroit that simultaneously experienced a unique set of events that led this once proud city into a state of decline.

2. Constant vigilance is required as nothing in life is 100% certain. With that said, well-run Defined Benefit public pension systems rate very high for long term security.

3. Defined Benefit plans remain in place. As there is no foreseeable federal action on national pension policy, battles are being waged across states. Defined Benefit plans

thus far are holding up with only one exception.

4. Retirement Security in the private sector is key to preserving public pensions. The Secure Choice Plan for small businesses, developed by NCPERS, has been gaining ground across the states including California. While not the total answer, this plan would provide many of the features of public sector plans for small businesses with an absolute separation between the plans and taxpayers by design.

The REAOC and AREOC Boards continue to monitor and positively contribute to these and other activities to help protect your hard-earned pensions. Please help them help you and all retirees by staying informed and passing along accurate information to family, friends and organizations to which you belong.

Hemet Chapter Holiday Luncheon

When: Tuesday, December 8 at 11:30 a.m.

Where: The First Presbyterian Church, 515 E. Kimball, Hemet

Price: Only \$9.50 per person

Menu: Chicken Marsala, Rice Pilaf Medley, Green Salad, Bread and Butter and Chocolate Éclair

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. Call Jeri Maupin (951) 672-4594 or Joyce Emery (951) 658-2549 by Thursday, December 3rd to reserve your seat.

Volunteer with Irvine Senior Services



Be an Irvine Senior Services Volunteer! Stay connected with the community and keep active physically, socially and mentally! We are seeking individuals interested in enriching the lives of adults, age 50 and older. Volunteering is a great way to connect with others, especially those who share your interests. Not only can your efforts make the difference in the lives of others, they can also help you rebuild a social network which can be a challenge of retirement.

Services provided by our volunteers include:

- assisting seniors on fitness equipment and with the daily activi-

ties in the Fitness Center

- preparing and serving lunch in our Rose Garden Café
- transporting seniors to doctor's appointments
- tutoring seniors to use electronic devices such as iPads, iPhones, laptops and computers
- delivering meals to homebound seniors once per week on weekdays from 10:30 a.m. to 12:30 p.m. or twice per month
- welcoming new visitors and explaining programs, activities and services
- helping the community through "CHAMPIONS" where you are matched with seniors for the purpose

of socialization and companionship

- leading clubs that provide opportunities to socialize and fundraise with activities including bingo and crafting
- planning and organizing day and extended tours for seniors' groups

Interested? Contact Victoria Heidelman at (949) 724-6096 or vheidelman@cityofirvine.org. You can also attend a monthly information meeting at 10:00 a.m. and 5:00 p.m. the third Wednesday of each month (except December) at the Lakeview Senior Center, 20 Lake Road, Irvine.

Welcome, New Members

Auditor/Controller: Wayne Schooley

CEO: Michael Giancola

District Attorney: Wendy Brough

HCA: Jacqueline Williams, Ethel Escalante, Diane McDowell, Eva Perez, A. Melanie Sandkamp

Human Resources: Lori Giancola

OCCR: Kathy Miller, Donna Perez

OC Fire Authority: Rodney Ullah, Karen Tafoya

OC Parks: Raul Herrera

OC Public Library: Marion Gruar, Ly Thornburgh

OC Public Works: Charles Van Deusen, Mai Au, Robert Young

OCSD: Lance Ishmael, Lois Schoenthal, Robert Wren

OC Child Support Services: Nancy Lombardo

OC Sanitation: Yvonne Schwab

OCTA: David Hepp

Probation: Ronald Maciel, Julie

Stedman, Susan Lorenz, Karen Kneavel, Leo Donnelly

Public Defender: Sheryl Beasley-Waite

SSA: Gene Howard, Linda Moore, Susan Azadi

Superior Court: Mary Haer, Maria del Pilar Ochoa

Not Stated: Patricia Daniells, Melissa Doan

Two Choices

(Paraphrased from Terry D. Harris, Jacksonville, FL)

A Story for the Holidays, submitted by Linda Robinson

What would you do? Would you have made the same choice these boys did?

At a fundraising dinner for a school that serves children with learning disabilities, the father of one of the students delivered a speech that would never be forgotten by all who attended. After extolling the school and its dedicated staff, he offered a question: "When not interfered with by outside influences, everything nature does is done with perfection. Yet my son, Shay, cannot learn and understand things as other children do. Where is the natural order of things in my son? I believe that when a child like Shay, who was mentally and physically disabled, comes into the world, an opportunity to realize true human nature presents itself and it comes in the way other people treat that child." He told the following story:

Shay and I had walked past a park where some boys Shay knew were playing baseball. Shay asked, "Do you think they'll let me play?" I knew that most of the boys would not want someone like Shay on their team, but as a father, I also understood that if my son were allowed to play, it would give him a much-needed sense of belonging and some confidence to be accepted by others in spite of his handicaps.

I approached one of the boys on the field and asked (not expecting much) if Shay could play. The boy looked around for guidance and said, "We're losing by six runs and the game is in the eighth inning. I guess he can be on our team and we'll try to put him in to bat in the ninth

inning."

Shay struggled over to the team's bench and, with a broad smile, put on a team shirt. I watched with a small tear in my eye and warmth in my heart. The boys saw my joy at my son's acceptance.

In the bottom of the eighth inning, Shay's team scored a few runs but was still behind by three. In the top of the ninth inning, Shay put on a glove and played in the right field. Even though no hits came his way, he was obviously ecstatic just to be in the game and on the field, grinning from ear to ear as I waved to him from the stands.

In the bottom of the ninth inning, Shay's team scored again. Now, with two outs and the bases loaded, the potential winning run was on base and Shay was scheduled to be next at bat. At this juncture, do they let Shay bat and give away their chance to win the game?

Surprisingly, Shay was given the bat. Everyone knew that a hit was all but impossible because Shay didn't even know how to hold the bat properly, much less connect with the ball. However, as Shay stepped up to the plate, the pitcher, recognizing that the other team was putting winning aside for this moment in Shay's life, moved in a few steps to lob the ball in softly so Shay could at least make contact.

The first pitch came and Shay swung clumsily and missed. The pitcher again took a few steps forward to toss the ball softly toward

Shay. As the pitch came in, Shay swung at the ball and hit a slow ground ball right back to the pitcher. The pitcher picked up the soft grounder and could have easily thrown the ball to the first baseman. Shay would have been out and that would have been the end of the game. Instead, the pitcher threw the ball right over the first baseman's head, out of reach of all teammates.

Everyone from the stands and both teams started yelling, "Shay, run to first!" Never in his life had Shay ever run that far, but he made it to first base. He scampered down the baseline, wide-eyed and startled. Everyone yelled, "Run to second, run to second!" Catching his breath, Shay awkwardly ran toward second, gleaming and struggling to make it to the base.

By the time Shay rounded toward second base, the right fielder had the ball. He was the smallest guy on their team, who now had his first chance to be the hero for his team. He could have thrown toward second-baseman for the tag, but he understood the pitcher's intentions so he too, intentionally threw the ball high and far over the third-baseman's head.

Shay deliriously ran toward third base as the runners ahead circled the bases toward home. All were screaming, "Shay, Shay, Shay, all the way Shay!" Shay reached third base because the opposing shortstop ran to help him by turning him in the

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On the Calendar: 2016 REAOC Luncheons



January 27
March 23
May 25
September 28
December 7

In Memoriam

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

May 2015 – October 2015

William Ambling, OC Public Works
Evalyn Bars
Norma Borden, Superior Court
Sharon Burkhart, SSA
James Byham, OCSO
Robert Disher
Jean Ettelson
James Hartranft, HCA
Donald Hudson, HCA
Geraldine Hughes, Probation
Lois Norling, HCA
Regina Rundquist, UCI
Walton Schirmer, OC Public Works
Wayne Small, OC Public Works
Valarie Vance, HCA
Jack Vaughn, Assessor
Joseph Wilson, OC Fire Authority
William Winterbourne, CEO
Christina Wong, Public Defender

Surviving Spouse

Mary Zuccarini



Two Choices

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direction of third base, and shouted, "Run to third!" Shay ran to third.

As Shay rounded third, the boys from both teams, and the spectators were on their feet screaming, "Shay, run home, run home!" Shay ran to home base, stepped on the plate and was cheered as the hero who hit the grand slam and won the game for his team.

"That day," said the father softly with tears now rolling down his face, "the boys from both teams helped bring a piece of true love and humanity into this world. Shay didn't make it to another summer. He died that winter, having never forgotten being the hero, making me so happy and coming home and seeing his mother tearfully embrace her little hero of the day."

We all have opportunities every day to make a difference in someone's life. So many seemingly trivial interactions between two people present us with a choice: Do we pass along a little spark of love and humanity or do we fail to recognize these opportunities? A wise person once said that every society is judged by how it treats its least fortunate among them.



Holiday Luncheon Menu for December 2nd

*Roasted Tri-tip with Teriyaki Sauce
Garlic Whipped Potatoes
Garden Vegetables*

*House Salad with Italian or
Ranch Dressing*

Rolls and Butter

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, Nov. 25, 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!

Supplemental Benefits Open Enrollment

This year's short County of Orange open enrollment period ending November 16 may have already passed by the time you receive this newsletter. However, REAOC's supplemental benefits open enrollment period ends November 25, 2015. Refer to their previously mailed booklet or contact Pacific Group Agencies, Inc. at 800-511-9065 or their web page <http://www.pgagencies.com/> for more information.



Election of REAOC Board and Officers

OUR CURRENT BOARD HAS AGREED TO SERVE ANOTHER TERM IF ELECTED.

CANDIDATES ARE:

Co President..... Linda Robinson
 Co President.....Doug Storm
 Jan GrimesSecretary
 Bill CastroTreasurer
 Tom BeckettDirector
 Rebecca Guider.....Director
 Gaylan HarrisDirector
 John IagjianDirector
 Larry Leaman.....Director
 Sara Ruckle-HarmsDirector

No other names have been submitted. If you would like to be a candidate or nominate someone, call Office Manager Ilene Barcenas at 714-840-3995. Be sure to attend the December 2nd luncheon to vote.



Dated Material – Please Deliver Immediately

Irvine Volunteer Opportunities

Two Choices: A Story for the Holidays

CRCEA Updates Part II

December 2, 2015 Holiday Luncheon

INSIDE THE INFORMER

P.O. Box 11787, Santa Ana, CA 92711-1787

RETIRED EMPLOYEES ASSOCIATION OF ORANGE COUNTY, INC.

The Informer

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