



# The Informer

RETIRED EMPLOYEES ASSOCIATION OF ORANGE COUNTY, INC.

## Fall Luncheon Set for Wednesday, September 24th

### “Health Care” Featured Topic

**C**ome and celebrate the beginning of Fall with friends, REAOOC members and guests at the September 24th luncheon at Mile Square Park Golf Course Clubhouse in Fountain Valley. A special menu is being prepared, see page 7 for details.

Julie Schoen, HICAP Attorney for the Orange County Council on Aging, will present the latest information on the Affordable Care Act and Medicare. There will be handouts and a question and answer session at the conclusion of her presentation.

You'll hear the latest on Retiree Health Benefits litigation and other pertinent Retiree information. Prizes and surprises await, including the \$200 Progressive Drawing! You could be the next winner but you must be in attendance to win.

Reservations prior to the luncheon are required. Please make your reservation by sending in the form on page 7 with your check to arrive at REAOOC no later than Wednesday, September 17th. Check in starts at 11:00 AM and lunch is served at noon. Please carpool if possible.

See you on Wednesday,  
September 24th!

## Presidents' Message

From the Desks of Linda Robinson and Doug Storm

**H**ello REAOOC members! We hope your summer activities have left you feeling relaxed, refreshed and ready to enjoy the change of season coming this way. William Bryant gently describes this time of year well: “Autumn, the year’s last, loveliest smile.” As we step into the new fall season, may the upcoming months bring cool weather, contentment and many smiles.

**Current Activities:** It’s been a busy summer. Since June, members of your Board of Directors have held monthly meetings to address issues related to membership, retirement security, retiree medical, media misinformation regarding pensioners and other evolving issues that have become exceedingly political. The REAOOC website is being remodeled—a process which will be completed by year’s end. Board members have attended meetings held by the state-wide California Retired Employees Association (CRCEA) and worked with their standing Retirement Security Committee, will participate in the annual OCEA Health Fair scheduled for September 9th, attended monthly Orange County Employees Retirement System (OCERS) meetings, monitored Board of Supervisor meetings and tracked

initiatives/legislative efforts taking place throughout the State that could affect retirees.

### 2015 Retiree Health Plan Rates:

On July 22 the Board of Supervisors adopted 2015 Retiree Medical Rates. Rate increases and decreases are very different this year for Non-Medicare (pre-65) retirees and post-65 (Medicare covered) retirees who utilize County Medical Plans. A major reason for cost differences is the result of one-time funding—the Early Retiree Reinsurance Program (ERRP). These funds were credited to pre-65 retiree rates in 2014. ERRP funds reduced plan costs for 2014. Since the credits were for one year only, full plan costs are captured in 2015 rates. Be aware: This can result in large dollar increases for some of the 2015 medical plans. It will be extremely important for retirees to carefully review plan coverage, costs and changes for 2015.

We have met with the County’s Employee Benefits staff to discuss the upcoming open enrollment period which runs November 1 through 21. For retiree participants, Retiree Medical Plan Packages will be mailed by the County the last week in October. REAOOC has been asked to

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## Presidents' Message

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participate in open enrollment outreach efforts with Employee Benefits by hosting a Health Insurance Workshop for retirees which is scheduled for November 6th at the OCERS building located at 2223 Wellington Avenue in Santa Ana. Exact time is "to-be-determined" and notice will be posted on the REAOC website. Employee Benefits personnel and representatives from Plan providers will make presentations and

answer any questions you may have. Employee Benefits has provided summary information regarding 2015 rates for this edition of *The Informer*. The new rates are posted on the REAOC website, [www.reaoc.org](http://www.reaoc.org) for your review.

In closing, we thank you for your support, participation and membership in REAOC. Take care and be well.

– Doug and Linda

## 2015 Retiree Health Plans – This Summary Provided by Employee Benefits

The Wellwise PPO rates will decrease by an average of 9.1%, while the Sharewell PPO rates will increase by an average of 10.4%. The Wellwise and Sharewell plans are evaluated separately and the rate adjustments are reflected without the one-time 2014 ERRP credit. The rates also include Affordable Care Act (ACA) fees of 0.7%. To align employee medical benefits with retiree medical, the Wellwise and Sharewell plans added a preventive care benefit and the Wellwise plan established a pharmacy out-of-pocket maximum of \$4,100 for an individual and \$8,200 for a family. Previously, there was no out-of-pocket limit for pharmacy.

For the insured medical plans, the Kaiser Senior Advantage (KPSA) HMO rates are decreasing by 6.4% due to lower inpatient utilization and plan design changes described below. The Kaiser HMO rates are increasing by 23.0% based on an increase in inpatient claims. The KPSA and Kaiser HMO rates include 0.8%

and 0.4% respectively for ACA fees.

The Anthem Medicare Advantage Plans have adjustments ranging from a 0.5% increase to a 4.8% decrease primarily due to plan design and/or a decrease in inpatient utilization. The Anthem Traditional HMO and Select HMO plans will increase by 16.7% due to an increase in inpatient and prescription claims. The Medicare Advantage Plans and Traditional/Select HMO plans include 2.8% and 3.8% respectively for ACA fees. SCAN will not have a rate adjustment for 2015. The rate adjustments are based without the ERRP credit.

In an effort to align employee insured health plans with retiree insured health plans, Kaiser and Anthem office visit copayments are increasing from \$15 to \$20. Additionally, Kaiser and Anthem's brand drug copayments are increasing from \$20 to \$30 and Anthem's non-formulary drug copayments are increasing from \$40 to \$50.

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## REAOC

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Santa Ana, CA 92711-1787  
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E-mail: [reaoc@reaoc.org](mailto:reaoc@reaoc.org)

### OFFICERS

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

### DIRECTORS

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

### APPOINTED STAFF

Ilene Barcnas	Office Manager
John Iagjian	Membership Committee
John LaRoche	<i>The Informer</i> Editor, Luncheon Committee
Norma Roberts	Board Watch Committee
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 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.

# 2014 CRCEA Spring Conference

by Lou Scarpino

REAOE hosted the 2014 California Retired County Employees Association (CRCEA) Spring Conference on April 7-9 at the Hilton Hotel in Costa Mesa. CRCEA is a non-profit corporation and is comprised of Associations representing the twenty counties constituted under the 1937 Retirement Act. The theme for the conference was "Ride The Orange Wave."

## MONDAY, APRIL 7, 2014

### OPENING CEREMONIES

Linda Robinson, REAOE Co-President, offered the Invocation. The Presentation of Colors was made by the Orange County Sheriff's Department Color Guard and Buglers. The Pledge of Allegiance was conducted by Dorothy Lueking, CRCEA Secretary. The National Anthem was sung by Tim Keppler.

### WELCOME ADDRESS

Sandra Hutchens, Sheriff-Coroner, Orange County Sheriff's Department, spoke of the many challenges facing the Orange County Sheriff's Department and some of the efforts being made to meet those challenges. She gave a general overview of the many attractions in Orange County and concluded her remarks by taking questions from the audience.

**PRESENTATION** – Sex Influences on Brain and Memory. The Burden of Proof has Shifted

Dr. Larry Cahill, Professor in the Department of Neurobiology and Behavior at the University of California, Irvine spoke about research that has found that there are gender differences in the brains of men and women.

**PRESENTATION** – How NIRS Can Help You Defend Your Retirement

Diane Oakley, Executive Director of NIRS (National Institute on Retirement Security), whose talk and slide presentation was accompanied by a handout for the audience. Of particular note is that she covered the well financed, and often biased, media and political efforts of anti-public pension advocates.

### BREAKOUT SESSION FOR CRCEA

#### STANDING AND AD HOC COMMITTEES

President Skip Murphy explained the purpose of the Breakout Session was to provide CRCEA Committees with time to discuss their activities over the past six months and to discuss how they might provide help to local associations in the future.

## TUESDAY, APRIL 8, 2014

**PRESENTATION** – Maximize Life After 50  
Kerry Burnight, PhD, Professor of Geriatric Medicine and Gerontology in the School of Medicine at the University of California, Irvine, whose remarks centered on successfully maintaining a rewarding quality of life during retirement.

**PRESENTATION** – Have Seniors, Will Travel  
Speaker Jill Swaim, an Ambassador for Road Scholar, formerly known as Elder Hostel described how Road Scholar participants explore interesting places all over the world through various programs, travel and educational classes.

**PRESENTATION** – No, No, They Can't Take That Away from Me That Way, Either!

Attorney Harvey Leiderman, Partner, ReedSmith, who is also the contract attorney for the OCERS Board of Directors spoke about municipal bankruptcy and its potential impact on public sector employee and

retiree security. He noted that municipal bankruptcy will not enable government entities to take away retirees' vested benefits. He briefly explained his belief that the U.S. Constitution, and within California state law, makes it unlikely that a bankruptcy ruling can take away vested retirement benefits.

**LEGISLATIVE REPORT:** Sacramento Scene  
The panelists for the legislative report, which was conducted via a SKYPE teleconferencing connection, were Amy Brown, CRCEA Legislative Consultant; Karon Green, Consultant to the Assembly Committee on Public Employees, Retirement and Social Security; and Pam Schneider, Principal Consultant, Senate Committee on Public Employment and Retirement.

**PRESENTATION** – Investment Challenges Facing Public Pension Plans – We're Not in Kansas Anymore  
Girard Miller, Chief Investment Officer, Orange County Employees Retirement System (OCERS) began his presentation with observations of what it was like "back in the good old days" when retirement systems used the traditional "balanced fund" formula=60/40, there were 2-4 workers per retiree, most plans had positive cash flow, stocks appreciated at double-digit rates and unfunded liabilities vanished. He then went on to note how things have changed since those days and defined the "new normal" for current day retirement funds and investments.

### ROUND TABLE SESSION

President Skip Murphy conducted the Round Table Session, introducing

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# 2014 Keith L. Concannon Scholarship Recipients

by Faye Watanabe



Since 2005 your REAOC membership has assisted bright motivated students to further their education through the annual Keith L. Concannon Scholarship Program. As in the past, this year's applications included many very qualified full time students. The scholarship applications were reviewed by a volunteer committee from the REAOC membership and the Orange County Department of Education who saw no applicant names or identifying information.

The recipients were selected based on academic performance, volunteer and work experience, written essay and awards and honors. Each recipient receives a \$1,500 check to be used for school tuition, books or other items required for the degree program. It is an honor to present the 2014 recipients with a

highlight of their many individual accomplishments.

**Jackson Driggs** is the grandson of REAOC member, Bobbie Driggs. Based on a blind judging of all applications, the Committee recommended Jackson who first received a grant in 2012 and has now achieved the scholarship award limit. Jackson attends the University of Texas with a 3.9 non-weighted, grade point average. Based on character and leadership, he was competitively selected to the prestigious Texas Cowboys, a service club limited to 25 students. Since Jackson is very focused on becoming a petroleum engineer, he is utilizing his education on a summer job as a member of an oil production team. He said to Bobbie, "I'm finally at a big boy job, Grammy!"

**Layton Hrubes** is the granddaughter of REAOC member, Barry

*CLOCKWISE FROM TOP RIGHT: Scholarship Committee members Faye Watanabe, Chair, Linda Elder, Janis Forster and Luisa Camino; Jackson Driggs, a member of the University of Texas Water Ski Team; Luke Selway with his brother Dan (left) and parents Heidi and Rob; Chase Morrin performing one of his jazz compositions; Layton Hrubes at the riding center.*

Aerni. She first received a grant in 2013 to now achieve the award limit. She is a freshman majoring in animal science at Montana State University with a 3.6 GPA. Having raised horses and pigs for much of her life, Layton aims to someday apply her education and technology to help advance ranchers and companies in the livestock industry. She now regularly volunteers at the Eagle Mount-Bozeman Therapeutic Riding Center where she guides persons with special needs or serious illness on

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## CRCEA Conference

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several Member Association representatives who shared the current status of lawsuits and other issues in their Counties.

### **BANQUET**

Conference attendees enjoyed a Banquet on Tuesday evening with Master and Mistress of Ceremonies Doug Storm and Linda Robinson, REAOC. Entertainment was provided by the musical duo of The Pulcini Brothers. The evening concluded with a drawing for numerous baskets and gift cards contributed by REAOC.

**WEDNESDAY, APRIL 9, 2014**

### **BUSSINESS SESSION**

The Business Session included the Executive Committee Report, Financial Report, Committee Reports, and Ad Hoc Committee Reports. At this session the delegates voted to make the Retirement Security Committee permanent at the next conference and indicated they want an aggressive approach. Conference

Committee Chair Betty McCollum thanked the Host Committee Co-Chairs Linda Robinson and Doug Storm for their leadership in planning an outstanding conference.

### **A Big Success**

The REAOC Officers and Board of Directors want to give a big "Thank You" to June Marcott for serving as Volunteer Coordinator, Marianne and Jack Luster for organizing the Hospitality Suite, Sharon Sedgwick for the table decorations, raffle baskets and helping stuff the back packs and to the following volunteers for all their time and energy spent in making this conference such a big success: *Evelyn Barnett, Wellington Bennett, Arturo Castro, Maria Cross, Steve Doan, Terre Duensing, Pat Elliot, Janis Forster, Espi Garcia, Barbara Heebner, Virginia Hughes, Lynn Hurd, Jerry Jahn, Eugene Jalbert, Marlene Keys, Kathy Little, Helen Lotos, Kathleen Mattivi, Grace*

*McDonald, Linda McHaney, Gayle McQuown, Judith Montoya, Cheryl Neuenschwander, Norma Roberts, Lorraine Schmidt, Christine Smith, Barbara Stocker, Jeanette Tozaki, Mel Vargas, Barbara Voss, Charlene Williams, Shirley Wilson*

Also, thanks to the following Conference Sponsors for their donations: *Stephen Pettee, Pacific Group Agencies, John Robinson, Collectible Firearms, Orange County's Credit Union, Reed & Waddell*

*Orange County Employee Association*

### **2014 Fall Conference**

The Fall Conference will be held on October 20-22, 2014, at the Embassy Suites Sacramento Riverfront Promenade, 100 Capitol Mall, Sacramento, CA 95814. Phone: 916-326-5000. Room rate will be \$155.00 per night which includes a full breakfast and a two-hour beverage reception nightly.

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## Scholarship Recipients

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horseback rides. Layton says that it is personally rewarding to help these individuals discover the joy of horsemanship and the use of riding for relaxation and fun.

**Chase Morrin** is the grandson of George German. He first received a grant in 2012 to now achieve the award limit. He maintains a 3.7 GPA at Harvard University as a computer science and neurobiology major. He continues to win impressive awards in jazz composition. After graduating from Harvard in June 2015, Chase plans to earn a master's degree in music from the New England

Conservatory of Music. He hopes to somehow combine his science major with music in the future, perhaps in researching the role of the brain in music. For now, Chase's summer job involves "developing an algorithm to more accurately automate the segmentation process in the neurobiological connectome project."

**Luke Selway** is the son of Robert Selway. He is graduating from Villa Park High School with a 3.9 GPA. He excels in basketball, football, baseball and track. In basketball alone, Luke was named the League Most Valuable Player and on different

teams for all Orange County, the California Interscholastic Federation (CIF) and the State. He uses his strong academic skills to tutor other students and volunteers for his church and charitable events. Luke has been accepted to several colleges and universities this fall, while he is exploring the possibility of playing college basketball.

Congratulations to all of the 2014 grant recipients and thank you to the REAOC membership for your continued support of higher education!

# Get Used to Hearing About the California Rule

by Larry Leaman

In the last 6-12 months anti-public sector advocates, such as Orange County based California Public Policy Center and its Union Watch affiliate, have been generating issue papers, newspaper op-ed pieces and blog posts about what they view as excess public pensions and the so-called California Rule. In brief the California Rule as it is called is an interpretation of Federal and State contract law made by the California Supreme Court in 1955 when it ruled that public sector employees are vested in their employer's pension system from the day they are hired and that any changes to the pension plan that is a disadvantage to employees must be offset by changes that provide an equal advantage.

This decision, which has reportedly been embraced over the years by several other states, has appeared to make California public pensions bullet proof in that they are a contractual commitment for life. But, not so fast. At least three avenues are being pursued by anti-public pension advocates to try and circumvent the protections of the California Rule.

One avenue is to encourage cities or counties to seek bankruptcy protection in federal bankruptcy court in the hope that a federal bankruptcy court ruling can trump the California Rule and cut pensions as part of a bankruptcy settlement. Presently the bankruptcy case of the City of San Bernardino, California is in the spotlight as a potentially precedent setting case on this issue.

Another strategy to overcome the California Rule is to propose initiatives at the local or state-wide level

which, if approved, would allow City Councils, Boards of Supervisors, and other governing bodies to reduce pensions under certain circumstances. The initiative being proposed by San Jose Mayor Chuck Reed is an attempt to get a state-wide change in law onto the books to allow pension reductions to be made prospectively (going forward). And proponents are attempting to qualify a Ventura County initiative that would, if approved by the voters, grant similar authority to the Ventura County Board of Supervisors and make other changes too, such as moving county employees into 401(K) type plans and away from the security of the defined benefit retirement plan they now have.

A third strategy is a variation of the second, with a goal of being better organized through the establishment of bi-partisan political action committees (PAC's) throughout the state to work to elect people to the state legislature who will enact laws to overcome the California Rule.

There is considerable thinking that the initiative or new state law efforts would be thrown out by the courts as violating 60 years or more of contract law interpretation by the courts. It is also believed that the issue of whether a federal bankruptcy court can trump the impact of the California Rule's protections of public pensions will eventually find its way to the U.S. Supreme Court.

The important thing for retirees here to remember is that the California Rule has protected their pensions and made it impossible for politicians to take away what was

promised with regard to pension benefits. It is also important to recognize that there are advocacy groups, some based here in Orange County, that want to see the California Rule and its protections done away with so that pensions can be cut.

If interested in reading some of the material generated by these groups, here are two:

"How the California Rule holds back pension reform"

[www.openmarket.org/2014/03/05/how-the-california-rule-holds-back-pension-reform](http://www.openmarket.org/2014/03/05/how-the-california-rule-holds-back-pension-reform)

"The fall of Pacific Grove –

Conclusion: The California Rule cannot stand"

[unionwatch.org/the-fall-of-pacific-grove-conclusion-the-california-rule-cannot-stand/](http://unionwatch.org/the-fall-of-pacific-grove-conclusion-the-california-rule-cannot-stand/)

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## 2015 Health Plans

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The Traditional HMO and Select HMO out-of-pocket limits are being revised from an individual medical out-of-pocket limit of \$1,500 to a combined medical and pharmacy limit of \$4,500. The family medical out-of-pocket maximum for Anthem's Traditional and Select HMOs will be revised from a family medical out-of-pocket limit of \$4,500 to a combined medical and pharmacy limit of \$6,000.



## In Memoriam

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

### December 2013 – June 2014

Babbe, Nance, Auditor Controller  
Beams, Benjamin, Vector Control District  
Chatterton, Francis, Probation  
Delsigne, John, Public Works  
Fourniea, Earl, Assessor  
Garcia, Bertha, HCA  
Giambona, Ida, SSA  
Goodale, Iva, UCI  
Hamilton, Phyliss, Probation  
Hoyt, Patricia, HCA  
Mains, Donald, OCSD  
Muilenburg, Iris, UCI  
Roberts-Cryder, Elizabeth  
Rowe, Jr., Harry  
Scanlan, Velma, Superior Court  
Snyder, Steven  
Strayer, Robert, Superior Court  
Stichtman, Donna, OCSD  
Tunac, Nenita, SSA  
Young, Eleanor, Public Works

### Surviving Spouse

Bolen, John

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## REAOC Updates via E-mail

REAOC officers often send e-mails to our members in order to keep them informed of current events and activities, such as the status of the lawsuit challenging the reduction of retiree health care benefits. If you are not on REAOC's e-mail list, please forward your name and e-mail address to [reaoc@reaoc.org](mailto:reaoc@reaoc.org). This will help to ensure you have the latest information in between editions of *The Informer*. Thank you.

## On the Calendar: REAOC Holiday Luncheon



Please mark your calendar for the REAOC Holiday Luncheon:  
Wednesday, December 3

## Hemet Chapter Luncheon

REAOC's Hemet Chapter will hold its next luncheon on Tuesday, October 14, 2014 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 Maupin at 951-672-4594 or Joyce Emery at 951-658-2549.

Upcoming luncheons will be held on the second Tuesday in December 2014 and February 2015.

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

## Progressive Drawing \$200.00

Teresa Rivas of Santa Ana would have won \$150 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. 24 at Mile Square Park.

## Luncheon Menu for September 24th

*Home Style Meat Loaf  
with Garlic Brown Sauce  
Fresh Whipped Potatoes  
Garden Vegetables*

*House Salad with Italian or  
Ranch Dressing*

*Garlic Bread*

*Dessert*

*Coffee and Iced Tea*



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## 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. 17, 2014

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!



# Welcome, New Members

**Auditor/Controller:** Christine Cissna  
**Child Support Services:** Roberta Jaimes  
**City of San Juan Capistrano:** William Ramsey  
**County Counsel:** Benjamin de Mayo  
**District Attorney:** Pamela Northcott, Rosa Hatch  
**HCA:** Maureen Robles-Wilson, Bonnie Birnbaum  
**Human Resources:** Barbara Mizerek  
**Library:** Janice Kollander, Sharon Walker, Sheila Hodge, Regina Lazo  
**OC Fire Authority:** Darci Bodin, Laurie Reinhart, Charles Nicola, Christine Richey

**OCCR:** John Tam  
**OC PARKS:** Lynn Gvow  
**OC Public Works:** Shane Lindzy, Angelito Alvarez, Harry Persaud  
**OCSD:** Ruth Otterbein, Roy Llewellyn, Daniel Dwyer, Bruce Chapman  
**OCTA:** Michael Barnes  
**Probation:** Margaret Dames  
**SSA:** Homer Halili, Dinora Neuman, Elisa Bueno, Merri Leigh, Deloria Branson, Robin Pehrson, Barbara Schomer, Lisa J. Jones, Vernon McEldery  
**Superior Court:** Ana Maria Hall, Carol Duensing

**Not Stated:** Craig Harris, Joseph Ngo, Jesse Spruill, Anne Hilton, Patricia Jonk, Mary Hutain, Janet Lee  
**Surviving Spouses:** Meitsu Strayer, Linda J. Snyder, Peggi Krewson



Dated Material – Please Deliver Immediately

The California Rule  
 CRCEA Conferences Report  
 2014 Scholarship Recipients  
 Fall Luncheon Set for Wednesday, September 24th

INSIDE THE INFORMER

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

# The Informer

PRESORTED  
 FIRST CLASS  
 U.S. POSTAGE  
**PAID**  
 GARDEN GROVE, CA  
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