



# The Informer

RETIRED EMPLOYEES ASSOCIATION OF ORANGE COUNTY, INC.

## January Luncheon Set for Wednesday, January 27th

So many of our New Year's resolutions involve measures to improve our health or increase our fitness. REAO's January luncheon is designed to help you attain your health goals. Jan Edwards from One Source Wellness has planned a special program for REAO members which will include instruction for flexible body movement. We recommend you arrive early and wear comfortable clothing, if desired.

Remember, the progressive drawing starts again at \$50 and may increase to \$500 maximum. You must be present at the luncheon to win.

Reserve your seat by sending the reservation form and your check to arrive at the REAO office no later than Wednesday, January 20. As usual, check in starts at 11:00 a.m. and lunch is served at noon. Carpooling is recommended if possible. See you next year.

## Presidents' Message

*Cheers and Best Wishes from Linda Robinson and Doug Storm*

The entire REAO and AREOC Board of Directors wishes everyone a happy, healthy, and successful 2016.

Happy New Year, Retirees! Let's make 2016 the best year EVER. With the busy holiday season behind us it's time to take a deep breath, review the past year and plan for the future—all this while enjoying and focusing on the present. It's time to make those New Year's Resolutions and bring the best of the past into the present. Maxim for the New Year: Follow your dreams in 2016. You deserve the best!

Let us begin by saying thank you for your continued support throughout the year and for re-electing us as your Co-Presidents at the December Holiday Luncheon and Annual Business Meeting. This year will be our ninth term in office and it truly is an honor to serve you in this capacity. Each Director thanks you for your vote of confidence in re-electing them to the positions they hold on

your Board. Welcome Robin Mattocks as the new *Informer* editor and thank you, Helen Lotos, for all your efforts and accomplishments as REAO's previous editor. We would like to give a special thanks to Bob Griffith, past REAO President and Director, as well as past Orange County Employees Retirement System (OCERS) retiree-elected Board member, who formally "retired" after 13 years of voluntary service to REAO. Good luck on your travels and new endeavors, Bob. You truly will be missed. Last, and certainly not least, REAO Office Manager, Ilene Barcenas, gets a very special salute for all her pivotal skills and dedicated service to REAO's membership and Board of Directors. Ilene—you are THE BEST!

**YEAR IN REVIEW** 2015—It's been an adventure. Here are a few highlights. Retirement benefits have been under constant attack during this past year. Constant vigilance is required to remain informed of ongoing attempts to reduce the earned benefits of current and retired government employees. Networking

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## Progressive Drawing \$50.00

Ron Heisler of Orange won \$500 at the December luncheon as he was present at the luncheon. Remember—you must be present at the time of the drawing to win! See you on Wednesday, January 27, 2016 at Mile Square Park.

# Are Pension Reformers Targeting Elderly Women?

by Larry Leaman

A recent story on the CNBC web site [www.cnbc.com/2015/10/19/gendergap.html?can\\_id=cc1f692612e63ee680b604c709ed563](http://www.cnbc.com/2015/10/19/gendergap.html?can_id=cc1f692612e63ee680b604c709ed563) reported that the gender pay gap in the news these days pales in comparison to a retirement gender gap.

Because of the gender pay gap women are able to save less than

men. As a result, according to this story, in 2013 the poverty rate for women age 65 and over was 12.1 % compared to 7.4% for men in the same age group. And there are more elderly women living alone—without a financial partner—than elderly men meaning that more women at any

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## Presidents' Message

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with all twenty CA '37 Act Retiree Associations through conferences, committee and association memberships and meetings has proven invaluable in identifying and combating misguided efforts to alter earned benefits. REAOC will continue to monitor national, state and local efforts in this arena and take appropriate actions. Efforts to increase REAOC membership have been ongoing and effective. Our membership now totals more than 5,500. REAOC successfully launched a new website this last Spring. Please visit us at [www.reaoc.org](http://www.reaoc.org). Four scholarship grants were awarded to very accomplished students in pursuit of a college or advanced degree. Thank you, REAOC members, for your generosity and investment in the future. Retiree volunteers provided countless hours of service on behalf of all retirees through monitoring Board of Supervisor meetings, planning retiree luncheons held in both Fountain Valley and Hemet, tracking legislation, working with the Council on Aging and administering the rigorous scholarship process. Board members spent countless hours meeting with Employee Benefits staff to better

understand and provide input into the selection process for health plans and to assist in providing a well-attended informational workshop for retirees.

**ACTIVITIES FOR 2016** While not all inclusive, REAOC plans include: networking with other retiree associations; continued vigilance regarding pension reform platforms; providing membership services and activities; monitoring County actions related to retirees; reviewing status of the class action lawsuit; tracking legislation; attending retirement system meetings; providing presentations at pre-retirement seminars; working with Pacific Group Agencies, Inc. which provides a variety of insurance offerings to our membership and publishing five editions of the Informer.

In closing, please know that retirement-related issues are ever-evolving and we are committed to addressing and seeking resolution to each one. Happy 2016 everyone! Thank you for your continued participation and support.

Take care and be well. Stay united, retirees!!

– Linda and Doug

# REAOC

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### OFFICERS

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

### DIRECTORS

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

### APPOINTED STAFF

Ilene Barcenas	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.

# 2016 Keith L. Concannon Scholarship Program

**R**EAOC continues the Keith L. Concannon Scholarship Program which is named in honor of the late REAOC President and representative on the Orange County Employees Retirement System Board. Starting January 5, 2016, scholarship applications may be requested by email at [www.reaoc@reaoc.org](mailto:www.reaoc@reaoc.org) or by telephone at the REAOC office.

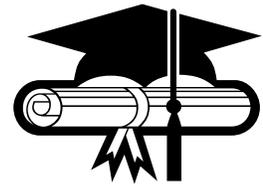
Now in its 12th year, the Scholarship Program assists bright, accomplished students in their pursuit of a college or advanced degree. Applicants must be related to a REAOC member, although Orange County residency is not required. Students who are related to a member of the REAOC Board of Directors

or the Scholarship Committee are not eligible to apply. Also ineligible are students who have already received a REAOC scholarship grant.

**Qualifications:** Applicants must be full-time students having at least a 3.0 grade point average on a 4.0 scale. Students must be either high school seniors who have been accepted as full-time candidates for a college degree program in the Fall, 2016; or students already pursuing a degree at an accredited educational institution. These include colleges and universities, institutions authorized to provide full credit toward a bachelor's or higher degree, and accredited institutions authorized to train students for gainful employment in a recognized occupation.

**Deadline:** Complete applications including the response to the essay question and certification must be electronically submitted to REAOC by April 1, 2016. The official high school or college transcript and reference letter must be mailed separately with a postmark no later than April 1, 2016. The application instructions should be thoroughly reviewed for requirements.

Please encourage your family members to apply for a 2016 scholarship grant!



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## Annual Retiree Benefits Open Enrollment Event

by Rebecca Guider

**O**n November 4th, REAOC and County Human Resource Services co-hosted the 2016 Retiree Open Enrollment event. This year we held the event at the Mile Square Park meeting room where our quarterly luncheons are held. It was a perfect venue with plenty of parking, a large room for presentations by our speakers, and a separate room with tables set up for retirees to collect brochures and ask questions of the various experts.

The day was divided into two sessions. The morning session was dedicated to our pre-age 65 retirees and the afternoon session addressed those age 65 and older focusing on the Medicare eligible plans. Both the morning and afternoon sessions

included some great information from the County HR staff about what is new for 2016 including an explanation of the changes in the Retiree Medical Grant. A team of experts from County Benefits was there to answer a wide range of questions. We were fortunate to once again have Registered Nurse, Susan Zajfen, representing the Council on Aging Orange County (COAOC), Health Insurance Counseling and Advocacy Program (HICAP). Susan provided to both sessions, the "big picture" of Medicare and how to navigate complex healthcare decisions. The information and individual counseling provided by COAOC through HICAP is available regionally in Senior Centers throughout Orange County,

with free individual sessions for a customized, unbiased (they do not sell anything) approach to making difficult health insurance decisions.

All of the eligible plans for pre-65 retirees were represented in the morning session. The afternoon session targeted Medicare eligible retirees and those addressing the afternoon session included Blue Shield, Wellwise and Sharewell PPO's, Kaiser Permanente, SCAN, and Anthem Blue Cross HMO's and Pharmacy Benefit Administrators. Experts on pre-65 County offered plans spoke in the morning. We had a great turnout and as with all REAOC sponsored events, it was fun to connect with past colleagues and make friends with other County retirees.

# Water and Wine – And Pensions Defense?

by Lou Scarpino

**W**hen many individuals hear about “Water and Wine,” it’s a good bet some religious ceremonies come to mind. Well, CRCEA’s October 19 to 21 Fall Conference, hosted by the Retired Public Employees of San Joaquin County in Stockton, CA, covered both subjects and much more. Representatives from twenty CRCEA member counties, REAOC Office Manager Ilene Barcenas, Director Gaylan Harris and I were in attendance. As we have come to expect, the presentations provided balance between CRCEA’s training mission by providing useful information for a healthy, productive retirement, and (for the elephant in the room) the need to mount effective counters to the ongoing attacks against active employees’ future pensions and current retirees’ existing pensions.

Some sage advice for retirees was offered by “The Weather Guy,” Fritz Coleman, whose presentation, thankfully, reminds us to put the fun back into retirement with his unique perspective on aging in our youth-oriented society. His advice:

- Go somewhere in retirement where the temperature never drops below your age
- Be an active senior—“active” being defined as those that still have the mental capacity to inflict guilt from 3,000 miles away
- Be an optimist—buy 8 jars of salad dressing
- Recognize that hearing aids are good, but also make the noise louder, and
- Most important—laugh at ourselves.

Kathy Marshal, author of

*Discovery of California Gold*, provided extensive “how to” detail and related resources to enable you to develop your family genealogy. She strongly emphasized the many resources on-line that can help fulfill the need for establishing family roots for our children, who have become somewhat disconnected in this fast-paced, technological world. I, for one, was struck by her observation that our kids and grandkids almost universally feel they have no need for a family record, but cherish it and pass it on when they are provided one. So while we may have progressed past our hands-on watch on the ship of state, our work to help better ensure a meaningful, connected future for our families is still ongoing.

Before moving on to the “big elephant” noted earlier, since this article opened with water and wine, let us touch briefly on these two topics that are always present in Northern California politics—starting with the ever present California water issue.

For all of us concerned about the drought, three major new pipeline tunnels are proposed to move water from Northern to Southern California. However, Larry Ruhstaller, former San Joaquin County Supervisor and Chair of the San Joaquin Flood Control Agency, does not believe the project is in the best interest of California. He notes that available water is over-allocated by a factor of five via antiquated water rights law and contracts. He indicated his belief that better quality, not more water, will be transported by the proposed pipeline project, and Southern

Californians would be better off seeking local solutions at what he believes would be far less cost than the proposed pipeline project.

On the wine portion of the equation, Cameron King, Executive Director of the Lodi Wine Commission, provided insights into their extensive marketing efforts to expand regional wine recognition and sales as well as some of the latest techniques and intricacies of the grapes used in wine production. California wines have long been considered some of the best in the world. The Commission’s efforts are aimed at further enhancing that reputation. To underscore the point, samples were provided. Fortunately, Mr. King’s presentation was near the end of the day.

Turning our attention now to the issue of pension attacks (a.k.a. the elephant in the room), various presentations and discussions reviewed the three separate initiatives proposed for the November, 2016 ballot, all disguised around a “Voter Empowerment” theme. Our own CRCEA Retirement Security Committee is working with the California Secretary of State and Attorney General to communicate accurate information to counter these initiative proponents. The Retirement Security Committee will be actively involved in this arena.

History was provided on how we got to this point especially in two presentations. The first was in excerpts from a video, *Front Line – The Retirement Gamble: Will your IRA or 401k Ensure Safe Retirement*. Without going into great detail, the

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## Water and Wine

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report makes the familiar points that retirement security is woefully lacking in the private sector in particular, and the transition to 401k type mechanisms are largely responsible. Purveyors of the 401k products, as well as annuities, reverse mortgages and other brokerage products, pull an inordinate amount of money out of the system relative to public sector, defined benefit, retirement mechanisms, all to the detriment of the client/future retiree. The result is a retirement security crisis.

Another presentation provided important insight to circumstances surrounding the City of Stockton bankruptcy, a now famous poster child for public sector pension attacks. This was discussed at length in the key note address by Stockton City Councilmember Elbert Holman, the sole remaining council member from the pre-bankruptcy days. This presentation proved particularly enlightening and can be summed up simply with the phrases "bad management and lack of leadership."

Using the services crowd-out theory, pension opponents often point to Stockton as the logical result of pension commitments gone awry. In fact, the real underlying problem had more to do with poor management practices, state raids on city finances, excessive debt issuance, all of which came to a head with the onset of the Great Recession. The fix for Stockton's woes included such things as electing an entirely new City Council and appointing all new department heads, audits of internal funds, new management team practices, a 10-point plan for fiscal sustainability, etc.

Finally, one new development has



emerged. The State Association of County Retirement Systems (SACRS) is the professional association for the twenty 1937 Act, independent retirement boards. CRCEA has been involved with SACRS peripherally over the years through committee projects and CRCEA members, who also are affiliated with SACRS by virtue of the positions they hold on their own county retirement boards. While SACRS, as a service organization, has refrained from direct involvement in issues associated with the ongoing attacks on public pensions, some potential approaches for tapping their extensive knowledge to help counter the many attacks on public pensions were explored. President Yves Chery indicated SACRS willingness to be more involved by sharing their expertise when and if appropriate and through appropriate channels. This new development has been a long time in the making and should prove beneficial to defending our pension security.

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## Targeting Elderly Women

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given age have lower overall income.

One of the realities is that on average men work longer than women. Many of these women have taken time to stay home to raise a family, resulting in years with no direct earnings. This too contributes to a reduced level of retirement savings at any given age.

With this news about a retirement gender gap there can be little doubt that the people who will be most severely impacted by public

sector pension reform proposals would be women. Those in female dominated public sector professions, such as teaching and nursing, would be particularly hit hard by proposed reductions in future pension earnings and benefits.

Therefore, it seems less likely that the "fat cat," six-figure, public pension recipients these reformers spotlight as indicative of excess, are women. Yet it is women who would be the most impacted by pension

benefit reductions pushed by the reformers.

Considering this retirement gap, as REAOC has previously recommended, please refrain from signing any initiative petitions about public pension reform and remind your family and friends to do so.



# You Can Still Get Your Kicks on Route 66

by Kevin Fleming

Imagine it's 1956. A family from the Midwest is motoring west on Route 66 for a trip to sunny California. It is late afternoon and the family decides to call it a day and slowly drives the station wagon down the main drag looking for an inviting motel to spend the night in. The large neon signs beckon: Lasso Motel, Blue Swallow Motor Court, Apache Inn—which one to stay in? Finally one is chosen, one recommended by both AAA and Duncan Hines. It is an end to another day “getting their kicks on Route 66.”

While that day can never quite be duplicated today, one can come pretty darn close. The towns along Route 66 along its 2448 miles from Chicago to Santa Monica have refused to let the memory of those pre-Interstate days die. In town after town along the route (and off the Interstate) vintage motels still beckon with their restored neon signs glowing at night. Among the ever-present chains still exist a number of com-

peting popular mom-and-pop cafes with their meals of hamburgers, liver and onions, biscuits and gravy and green chili enchiladas. Modern day tourists are visiting in droves (some from as far away as Europe and Japan) to get their latter-day kicks. Tourism has really brought the nostalgic times of yore back to reality.

This revival is strongest in the small and mid-sized communities that lined the route. Avid road warriors armed with maps gleaned from the Internet or from the various publications in circulation today can trace 66 through the larger cities like St. Louis and Albuquerque, with their myriad routes that kept changing from street to street. Here in the cities, there is not much nostalgia left. However, many of the old Route 66 cities still contain old motels



along their stretches such as on Central Avenue in Albuquerque or 6th Street in Amarillo, but they are not for tourists: most house long-term renters. But for roadside fun, go to Gallup, NM; Winslow, AZ; Seligman, AZ; Clinton, OK; and Springfield, IL to name a few.

Here in California, much of the route is drivable. From Needles to Barstow, until recently, it was fun to drive the old two-lane highway through the Mojave Desert, in some places miles from Interstate 40, which replaced it. However, the flash floods of the past two years have caused San Bernardino County to close large segments of the old highway and has little funds to repair and reopen it. From Barstow to Victorville, the old route serves as a local road. This stretch is quite busy and does have a few old relics to view; however, one old 1930's gas station and its two overnight cabins in the Oro Grande area were recently demolished. On “D” Street on the old road, Victorville has a wonderful Route 66 museum that is a “must-see” for lovers of the old road.

From Victorville to San Bernardino, some of the old road is missing. While driving on Interstate

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## In Memoriam

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

### July 2015 – December 2015

Lloyd Anderson, Sanitation District  
 Huiberdina Al Bayati, Auditor Controller  
 Walter Baldwin, Superior Court  
 Frank Barton, OC Public Works  
 Iryne Black, County Counsel  
 Leonard Carlson, OC Public Works  
 Daniel J. DeMara, OC Public Works  
 Leslie Demars, OC Public Works  
 Gary Fallan, OC Fire Authority  
 Oliver Hagerman, OC Public Works  
 James Hartranft, HCA  
 David Hise, Sanitation District  
 Margaret Hoin, Social Services Agency  
 John Kern, OC Public Works  
 Reginald Kuhn, OC Public Works  
 Thomas Mooney, Public Defender  
 Salvador Ramirez, OC Public Works  
 Robert Thomas, OC Sheriff's Dept.  
 Evelyn Veevaert, Superior Court  
 Bobbie Welch, OC Waste/Recycling  
 Iris Welch, Health Care Agency  
 Dorothy Welcher, Probation  
 Stephen Wells, Health Care Agency  
 Janice Williams, OC Public Works

## Route 66

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15 over the top of the Cajon Pass, be sure to stop and eat at the 1952 Summit Inn Café, which hasn't changed its appearance inside or out in all this time. You will exit the freeway to visit this place. Much of the old road from the top of the pass into Devore and San Bernardino is not drivable and some parts can only be reached by hiking through rattlesnake infested shrubbery. After the junction with California 138, there is a small section of a few miles of the

## On the Calendar: 2016 REAOC Luncheons



March 23  
 May 25  
 September 28  
 December 7

## Hemet Chapter Luncheon

**When:** Tuesday, February 9, 2016

**When:** The First Presbyterian Church Family Center, 515 E. Kimball, Hemet

**Price:** Only \$9.50 per person

**Menu:** Lasagna, Green Salad, Garlic Bread, and Brownie

The Hemet Chapter invites new 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, February 4th, 2016 to reserve your seat.



old road that can be driven. After reaching San Bernardino, 66 ran on city streets all the way to the coast. Have fun!

## January Menu



*Grilled Chicken with Mushroom  
 Marsala Sauce*

*Chive Mashed Potatoes*

*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, Jan. 20, 2016

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

**Assessor:** Dolores Pajaro, Anthony Tarquinio

**Board of Supervisors:** Chris Norby, Susan Hinman

**CEO:** Thomas Mauk, Carolee Condon, Michael Ruane

**Child Support Services:** Perlita Ramirez

**Children & Families Commission:** Alyce Mastroianni

**City of San Juan Capistrano:** Steven Apple

**Clerk/Recorder:** Darcy Ebberts

**County Counsel:** Geoffrey Hunt

**District Attorney:** Yolanda Valverde, Richard Butcher

**HCA:** Michael Fennessy, Enriqueta Martinez, Carol Derencin, John Dierking, Lynnette Huff

**John Wayne Airport:** Elaine Rowan

**OCCR:** Raymond Oliver, Jeff Farkas, Maxine Marcus, Judith Sanchez, Ernie Gray, Daneen Watson, Margery Dunn

**OC Fire Authority:** Stephen Puckett, Patrick McIntosh, Robert Feldtz

**OC Public Works:** Don Johnson, James

Richards, Linden Knighten, Kenneth Kenzy, Regina Merwald, Vince Mead, Rena Krystle, Edward Natsuhara

**OC Sanitation District:** Deon Carrico

**OC Sheriff's Dept.:** Norma Cortez, Debra Morales, Pennie Laferty, Timothy Cisneros, Eva Sanders, Kenneth Blair, Joseph Mitchell, Donna Masuda, Leonard Coleman, John B. Davis, Carole Mangum, Josephine Lomeli, David Halverson, Barbara Jarvis, Ramona

Essoe, Patrick Carnahan, Vladimir Kogan, Michael Shea, Mary Ngayan, Gary Temple, Jill Abbott, John Kavoklis, L. Michael McCoy

**OCTA:** Elisha Rainwaters, Dolores

Rainwaters, Fidel Machado, Peggy Rodriguez, Yolanda Beatty, Rene Zepeda, Edmund Lang, David Ballard, Barbara DiLucchio, Alfredo Goytia

**OC Waste & Recycling:** Rochelle Carpenter, Elpidio Salanga, Violet Jakab, Eric Hobson

**Probation:** Mary E. Flynn, Evelyn Hunt, Thuy Michelle Ma, Robert Paul, Jr., Laura Mintz,

Desserai Riley, Daniel Henikel, Edmund Ponce, Lillian Avila, Cecilia Flores, Robert Stockbridge

**Public Defender:** Marne Glass

**SSA:** James Waldron, Mary Mar, Esperanza Maciel, Irene Briggs, Kathy Hutcherson, Viola Najar, Leticia Tellez, Dolores Mejia, Vicki Kramer, Edny Tabesh, Richard Punzalan, Le Ly Nguyen

**Superior Court:** Anne Odicino, Deborah Chung, Karen Bradley, Christine Rand, Jeanne Lyon, Ruby Goodsell, Stephen Chaffee, Mary Anderson, Marie Vodicka, Michael Hooker

**Not Stated:** Malinda Todora, Benigno Gabriel, Mary Anderson, Nida Fernandez-Flynn, John McIntyre, Dale Jones

**Surviving Spouse:** Lynda Miller, Anna Rodriguez, Ernestine Beevers, Beverly Bradley



Dated Material – Please Deliver Immediately

Water and Wine

Annual Retiree Benefits Open Enrollment Event

Are Pension Reformers Targeting Elderly Women?

2016 Scholarships Program

January 27th Luncheon

INSIDE THE INFORMER

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

RETIREED EMPLOYEES ASSOCIATION OF ORANGE COUNTY, INC.

# The Informer

Presorted  
First Class Mail  
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