



The Informer

RETIRED EMPLOYEES ASSOCIATION OF ORANGE COUNTY, INC.

New Year Luncheon Set for Wednesday, January 24th

Join your REAO friends and guests for our first 2018 luncheon at the Mile Square Park Golf Course Clubhouse in Fountain Valley. After hearing important information about your retirement security, we have tentatively planned some karaoke for entertainment. So many of you reported you enjoyed this last year, we decided to offer it again. Be thinking of the songs you enjoy the most, whether you sing in the shower or on stage and be ready to have some fun at the mic. You can even come in costume as your favorite entertainer if you wish, but it's not required. We welcome singers of all levels, even beginners.

Be sure to reserve your seat by sending the form on page 7 and your check to arrive at the REAO office no later than Friday, January 19. Check-in starts at 11:00 a.m. and lunch is served at noon. See you there!

Presidents' Message

From the Desks of Linda Robinson and Doug Storm

HAPPY NEW YEAR, RETIREES!! May life's good fortune, never-ending happiness and perfect health be yours throughout 2018. It's time to develop New Year Resolutions (or dust off old ones) and to embrace new adventures and opportunities with optimism and grace.

Know that solutions to challenges can be discovered and acted upon. Individually and as a group, retirees are incredibly innovative and strong. We certainly have the experience, knowledge and know-how to make this New Year the best one ever!

A Word of Appreciation On behalf of the entire REAO and AREOC Board of Directors THANK YOU for your continued support and participation in the REAO organization. As we have repeatedly said—your membership is extremely valuable and important to the success of this organization. It has become increasingly imperative for current and future retirees to stay united, informed and active. We want to give a special thank you and welcome to all new members and

Associate members who joined REAO in 2017. Make no mistake, the well-earned retirement benefits we all worked for during our years of service to the public, are regularly challenged. In the event a "grass roots" action is required in the future to protect those earned retirement benefits, please be prepared to make your voice heard by contacting local, state and/or federal representatives if asked to do so by REAO Board members. As a retiree our financial security and well-being could depend on it.

REAO Board: Election Results

For the last decade we (Doug and Linda) have been honored to serve as your Co-Presidents. At the Holiday Luncheon and Annual Business Meeting held in December we were re-elected to serve another year in this capacity. Thank you for your consideration and support. Each Officer and Director thanks you, as well, for your vote of confidence in electing them to the positions they have held or will hold on the Board in 2018. You can be assured we will all

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Progressive Drawing \$100.00

Joanne Tagliaferri, who was present at the December Luncheon, won \$500 from the year-end drawing. Remember—you must be present at the time of the drawing to win! See you on Wednesday, January 24, 2018 at Mile Square Park for the next Progressive Drawing

Presidents' Message

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work to the best of our ability to serve you well.

2017 Year in Review It's been another challenging year for retirees. On the plus side, rising healthcare costs were slightly offset by approval of retirement COLA's effective on our May pension checks. The media reports the economy is improving and homes values are appreciating. Also, unemployment is down and the stock market has reached new highs. While all of this seems adequate reason to breathe a small sigh of relief, uncertainty regarding the future remains a constant concern. The political climate continues to be unpredictable and a perplexing driving force; one which could have considerable, long-term impacts for retirees.

As it is difficult to foresee the future, it has become critical for REAOC to acquire a continuing and substantial knowledge base to address current retiree-related issues and those forming on the horizon. On behalf of our membership, REAOC sponsored attendance at several conferences throughout last year including the NCPERS (National Conference of Public Employees Systems) Annual Conference and the UCI 26th Annual Health Care Forecast Conference. Both of these highly regarded forums updated attendees regarding national trends affecting the security of public employee pensions and trends representing the delivery of health care in our country, respectively. In addition, attendance at the Spring and Fall CRCEA (California Retired County Employee Association) Conferences provided useful and informative data regarding retire-

ment-related issues and legal matters experienced statewide and nationally. Information obtained has been highly valuable in highlighting ever-emerging challenges facing retirees.

With the on-going support of a crucial group of dedicated retiree volunteers, Board members continued to take action on behalf of retirees during 2017 through oversight of legislative actions; tracking of initiatives; involvement in litigation efforts, monitoring of scheduled Board of Supervisor meetings; maintaining a presence and participating in retirement system functions; attending seminars and CRCEA retirement security committee meetings as well as providing presentations at the biweekly Orange County Employees Retirement System (OCERS) Pre-Retirement Seminars; this, in order to grow REAOC membership which, we were pleased to report, reached over 6,000 last year. Kudos to our Membership Committee. Other activities by REAOC Board members and volunteers included the publication of five newsletters, monthly and general business activities, retiree luncheons in two locations, Fountain Valley and Hemet, and the Annual December Business meeting. Needless to say, 2017 was a busy year!

In closing, we want to thank you, once again, for your membership and support. In this ever-changing world of politics and challenges to earned retirement benefits, remaining informed and involved is critical to the well-being of each of us. Let's have a productive, unified 2018.

– Linda and Doug
Co-Presidents

REAOC

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Website: www.reaoc.org
Email: reaoc@reaoc.org

OFFICERS

Linda Robinson	Co President
Doug Storm	Co President
Rebecca Guider	Secretary
Bill Castro	Treasurer

DIRECTORS

Frank Eley
Robin Mattocks
Gaylan Harris
John Iagjian
Larry Leaman
Sara Ruckle-Harms

APPOINTED STAFF

Ilene Barcenas	Executive Director
John Iagjian	Membership Committee
Robin Mattocks	<i>The Informer</i> Editor
Vacant	Luncheon Committee
Norma Roberts	Board Watch
Linda Robinson	CRCEA Delegate
Lou Scarpino	Legislation
Rebecca Guider	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, email, 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 Conference Report

Ilene Barcenas

The Fall, 2017 CRCEA Conference was held in Alameda County from October 23 to October 25. Your REAOC Co-President, Linda Robinson, REAOC Director, Gaylan Harris, AREOC Director, Lou Scarpino and I attended this conference. Several presentations of interest to retirees are summarized below.

Key Note Speaker – Rosa “Rosie” Gumataotao Rios, 43rd Treasurer of the United States

Ms. Rios has changed the face of our currency and, due to her efforts, we will see women’s faces on three different dollar bills starting in 2020. She continues to work at Harvard and strives to empower women and minorities. Rosie is especially interested in the history of the United States and particularly women in U.S. history.

She became a part of the U. S. currency team in Washington, D.C. in November, 2008 during the transition between Presidents Bush and Obama. No women were employed by the Treasury at that time and only one other woman came on board after her 2009 confirmation.

Ms. Rios is also responsible for the redesign of our currency. The primary reason for the redesign was for security and to avoid counterfeiting. But, our currency is also a picture of our history. Every piece of currency represents history, with a picture of a person on one side and a building on the other. Rosie noticed that the women who were included, were portrayed by fictitious people. She asked why we did not have the portrait of a genuine historical woman

on our notes. The answer was that no one had ever asked and she was determined to change that.

In 2015, she talked to thousands of people to determine who we should include and learned that people did not want any change. Realizing how many people were uninformed about U.S. history and especially women’s involvement, Rosie realized an unconscious bias existed. Because girls did not see women portrayed in history, they may believe that they had no part in it.

You may notice that most of the currency in circulation today have been signed by Ms. Rios and, in the near future, new bills with women represented are planned to be issued.

Presentation: Recent & Pending CA Litigation re: Retiree Benefits Speaker: Ashley K Dunning, Partner Nossaman LLP

Ms. Dunning provided a brief overview of traditional legal framework for analyzing public pension and related benefit protections under California Law. According to judicially developed doctrine that goes back to the 70s (Miller vs State of CA), pensions are contractually vested and constitutionally protected. Those include the benefits when first employed and the continued, improving benefits while working. If the law in effect when first employed has a reserved, non-vested power, caps may be changed in the future.

Both federal and state constitutions are the source of vested contractual protection for public employees to the retirement benefits that were properly granted to them when first employed and throughout

their employment. Not all modifications are absolutely prohibited. Some cases permit the grantor of benefits to make reasonable modifications during an individual’s employment, provided that detrimental changes be accompanied by comparable new advantages to individuals whose vested benefits are impaired. Ms. Dunning also talked about the C.O.L.A. adjustments that are being changed in other States; this is a vested right in California and cannot occur. There is a difference between active employees’ rights and retirees’ rights. Thankfully, retiree rights are considered much more protected.

Presentation: Retiree Wellness - Tips for Wellness at Any Age Speaker: Wendy Hausotter, Kaiser Permanente

Research from Stanford University and other places show that it is difficult to implement what we know is good for us. Why is changing our health behaviors so challenging? We have good intentions but then spend a lot of time thinking how we should change. We experience stages of change. We generally jump right into the action. The problem is that we are not ready to take action—we are in the contemplation or the pre-contemplation stage. We need to know what stage we are in and pick an activity for the stage we are in. We move through changing behavior but not in a linear way. We wind up giving up, when we cannot immediately accomplish the change. The important thing about changing behaviors is consistency and keeping up what can be done.

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2017 Keith L. Concannon Scholarship Program

by Rebecca Guider

REAOC continues the Keith L. Concannon scholarship program which is named in honor of the late REAOC President and representative on the Orange County Retirees Retirement System Board. Starting January 4, 2018, scholarship applications may be requested by email at reaoc@reaoc.org or by telephone at 714-840-3995.

Now in its 14th year, the Scholarship Program assists bright and 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

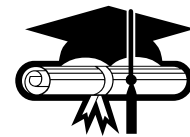
or the Scholarship Committee are not eligible to apply. Also ineligible are students who have already received a scholarship grant from REAOC.

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 beginning Fall 2018; 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 employ-

ment in a recognized occupation.

Deadline Complete Applications including the response to the essay question and certification must be electronically submitted to REAOC and received by April 1, 2018. The official high school or college transcript and reference letter must be mailed separately with a postmark no later than April 1, 2018. The application instructions should be thoroughly reviewed for requirements.

Please encourage your family members to apply for a 2018 scholarship grant!



CRCEA Conference

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Moving is important! Even with limitations, you can still move within those limitations. Make tiny changes and build on them.

We can use triggers and cues to help? Examples—fitness bracelet or dog with a leash. These can remind you to move! An application on your cell phone can keep track of your steps per day. Remember to have the right shoes and know where you can safely walk.

Creating new versus stopping old behaviors: The quickest way to build a new habit into your life is to stack new habits. Stack your new habit on to things you do on a regular basis. Small changes add up! For example, replace a soda with water. You will drink approximately 40 more gallons of water per year. You will also save

50 K calories and 14 pounds in a year.

Your timeline is TODAY! Take behavioral changes in small steps. After the first step becomes comfortable, take on another step. Remember that rewards are important for changing your behaviors. These rewards should be small, meaningful, easy and affordable. Your body hears everything your mind says, so stay positive!

Presentation: Affordable Care Act - Repeal and Replace
Speaker: Peter McNamara, Keenan & Associates

Where do things stand and how did we get here? Mr. McNamara stated that ACA changes will not affect Medicare members—only pre-65 people will be impacted. A big part of the repeal and replace effort is how

the constituents are affected. In California, 22% of our population was uninsured. Now in 2017, 11% of the population is uninsured. About 85% of the 1.6 million people are receiving a subsidy. California does not have an issue about having limited providers. When President Trump announced he was cutting subsidies, Governor Brown stated that the State would lose 15 billion dollars. Our total State budget is 110 billion dollars. About 13.7% of our budget goes toward the medical subsidies.

What does the public want? About 66% of Americans would like to fix what we have rather than deal with a new health plan. REAOC will provide updates as available.

Retirees at Holiday Luncheon



Aliso Niguel High School Choir



Retirees at September Luncheon



< Dr. Hoffman & associate



< Board Members Bill Castro, Frank Eley with OSHER speaker



Serve on the Orange County Grand Jury!

Apply now to be one of 19 members of the Orange County Grand Jury and make a positive impact on your community. The deadline to file an application has been extended to February 1, 2018.

The major functions of the Orange County Grand Jury include deciding on criminal indictments and conducting civil investigations to improve Orange County for all residents. Civil investigation requires the most time. This is a full-time position for one year and includes a \$50 a

day stipend, mileage reimbursement and secure parking.

The court seeks a diversified panel in age and ethnic background to properly represent Orange County citizens. If you are thinking about taking a gap year from college, are looking for an internship, or just want to be involved in making your community a better place, the Grand Jury is an excellent opportunity. More information and an application are available online at www.ocgrandjury.org or call 657-622-6747.



Former Probation Director, Michael Schumacher with REAOC Co-Presidents at December Luncheon

Welcome, New Members

Auditor Controller: Honesto Castaneda

HCA: Dan Yokoyama

OCCR: Tami Rosales, John Hambuch

OC Fire Authority: Eric Gafner, Stellamarie Inta

OC Public Works: James Swanek

OCTA: Bret Roth

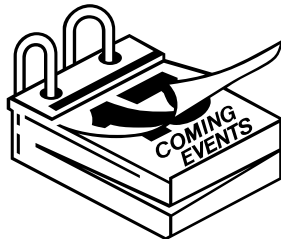
SSA: Rick Bazant, Belen Cerda, Wendy Pearce

Not Stated: Bret Roth, Diem Duc Quan



Hold These Dates

The following dates have been reserved for our 2018 luncheons:



March 28

May 23

September 26

December 5

In Memoriam

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

October 2017 – December 2017

Darold Dallman

Ron Novello

Ron Pierre

2018 REAOC Board Election Results

A vote was taken at our Holiday Luncheon resulting in most Board members' re-election. We appreciate that Jan Grimes devoted so much of her time and expertise as Board Secretary but had decided not to run for re-election. She filled an important function and will be greatly missed. Our former Director, Rebecca Guider, agreed to move to the Secretary position and assume responsibility for the Keith Concannon Scholarship Program. Thank you, Rebecca, for stepping up when needed. Robin Mattocks, editor of *The Informer*, agreed to step in as a new Director. Thank you to all of our members for your support.



Hemet Chapter Luncheon

When: Tuesday, February 20, 2018 at 11:30 a.m.

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

Price: Only \$9.50 per person

Menu: Lasagna, Green Salad, Garlic Bread, and Brownies

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 Mary Little at 951-485-7738 or Jane Pabitzky at 951-237-3240 by Thursday, February 8, 2018 to reserve your seat.



Menu for January 24



*Cheese Tortellini Alfredo
with Ham and Peas
Chive Potatoes, Fresh Vegetables*

*House Salad with Italian or
Ranch Dressing*

Fresh 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 Friday, January 19, 2018

Print Name: _____

New/Changed Email Address: _____

of lunches at \$17.00 each: _____

of Vegetarian lunches: _____

Enclosed is my check for \$ _____

Check-in begins at 11:00 a.m. and lunch is served at noon. Please make your check payable to REAOC and mail to: REAOC, P.O. Box 11787, Santa Ana, CA 92711-1787

PLEASE CAR-POOL!

The Informer

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

INSIDE THE INFORMER

Photos of September & Holiday Luncheons

Grand Jury Openings

Scholarship Applications

CRCEA Update

Dated Material – Please Deliver Immediately

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