



The Informer

RETIRED EMPLOYEES ASSOCIATION OF ORANGE COUNTY, INC.

New Year Luncheon Set for Wednesday, January 22nd



Welcome to New Year 2020. Come visit with your friends, former colleagues and guests at REAO's first luncheon of the year held at Mile Square

Park Golf Course Clubhouse in Fountain Valley. Enjoy wonderful conversation, a delectable lunch and receive important updates regarding your retirement security. You will be greatly entertained by the extraordinary Mr. Jerry McFarland, singer, recording artist and songwriter, performing Oldies, Rock and Classical vocals while accompanying himself on guitar.

You won't want to miss out on all the festivities. You could win a door prize, a table centerpiece or the Progressive Drawing. As always, you must be present to win. Be there or be square!

Be sure to reserve your seat by sending the form on page 7 and your check must arrive at the REAO office no later than Wednesday, January 15th. Check-in starts at 11 a.m. and lunch is served at noon. Please carpool, if possible. We hope to see you there!

Presidents' Message

From the Desks of Linda Robinson and Doug Storm

On behalf of the entire REAO and AREOC Board of Directors—HAPPY NEW YEAR, Retirees!! May 2020 bring peace, good health, optimism and happiness to each of you. Make time in 2020 to take good care of YOU. Consider developing a couple of New Year's Resolutions. Then go forth with vigor and determination and make those personal resolutions into reality. Cheers and tremendous success to everyone!

Thank you for your continued support throughout this past year and for re-electing us as Co-Presidents at the December Holiday Luncheon and Annual Business Meeting. Each Director thanks you, as well, for their re-election to the positions they fill on the REAO Board. A big welcome is in order to newly-elected Director, Michael Schumacher. Each of us is privileged to have the opportunity to work on

behalf of REAO members—retirees who gave years of dedicated, exceptional service to the public and to the County of Orange.

During the upcoming year, REAO will continue to work diligently toward increasing REAO membership. To-date efforts have been ongoing and effective. Our membership now totals more than 6,300. Here's a VERY important message to consider: If you know someone who is a new retiree or are aware of any retiree who is not a REAO member, please feel free to encourage them to join us. There is strength in numbers and Team REAO can give retirees a greatly needed voice in today's world.

2019 was a demanding and challenging year, not only for REAO, but for our entire nation. Divisive politics, rising healthcare costs and global uncertainty received major media

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Progressive Drawing

\$100.00

Joyce Wallace from Garden Grove won \$500 at the December luncheon because her ticket was drawn at the luncheon. You must be present at the time of the drawing to win! See you on Wednesday, January 22, 2020 at Mile Square Park when our Progressive Drawing will be for \$100!

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Introduction of New Board Member Michael Schumacher, Ph.D.

REAOC is proud to welcome Michael Schumacher as the newest member of the REAOC Board of Directors. Michael served in a number of capacities with the County of Orange for 32 years and brings with him a breadth of expertise and experience. His background includes serving as the County's Juvenile Court Administrator followed by over 20 years as the County's Chief Probation Officer. He is a nationally recognized expert in Criminal Justice and was appointed to five State Commissions by four



different California Governors and/or the Chief Justice of the California Supreme Court. During his years of service with the County he's also filled the positions of Director of the Health Care Agency and County Executive Officer. Michael holds a Master's degree in both Psychology and Public Administration as well as a doctorate in Human Behavior. The entire REAOC and AREOC Boards look forward to working with Dr. Schumacher on behalf of all retirees. **WELCOME, Michael!**

Presidents' Message

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headlines throughout the year. Despite some past and present turmoil, promising news has emerged. OCERS reported year-to-date earnings of 10.34% as of September 30th and a portfolio of \$16.7 Billion, an all-time high. While not guaranteed, there is reason to be cautiously optimistic that OCERS will meet or exceed the 7.0% earning assumption rate for 2019.

There is much on the agenda for this coming year and a great deal to be accomplished. Activity coordination will include working with retirees, volunteers and Board members to do the following: schedule , organize and chair monthly Board of Director meetings; publish five editions of *The Informer*; plan and coordinate luncheons in Fountain Valley and Hemet for our membership;

implement REAOC By-Law changes; continue to seek judicial remedy for on-going retiree medical issues; track legislation and pension activities pertaining to retirement and the benefits we've earned during our employment with the County; initiate the 15th annual scholarship awards process; increase REAOC membership; manage the business activities of the REAOC organization; address health committee issues; network with other 1937 Act county retirement associations and participate in retiree-related conferences; monitor Board of Supervisors twice-monthly meetings; attend OCERS' monthly meetings; as well as work tenaciously to ensure your rights as retirees.

In closing, please know that retirement-related issues are ever-

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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
Michael Schumacher
Gaylan Harris
John Iagjian
Larry Leaman
Sara Ruckle-Harms

APPOINTED STAFF

Ilene Barcenas	Executive Director
John Iagjian	Membership Committee
Vacant	<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.

2020 Keith L. Concannon Scholarship Program

REAOC proudly 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 2, 2020, scholarship applications may be requested by e-mail at reaoc@reaoc.org or by telephone at 714-840-3995.

Now in its 16th 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, students who have already received a scholarship grant from REAOC are ineligible for another scholarship award.

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 fall 2020; or students already pursuing a degree at an accredited educational institution. Accredited educational institutions include colleges and universities, institutions authorized to provide full credit toward a bachelor's or higher degree, and accredited authorized to train students for gainful employment in a recognized

occupation.

Deadline: Completed applications, including the response to the essay question and certification must be electronically submitted to REAOC by April 1, 2020. The official high school or college transcript and reference letter must be mailed separately with a postmark no later than April 1, 2020. The application instructions should be thoroughly reviewed.

Informational packets for the Scholarship Program will also be at the January 22, 2020 luncheon at Mile Square Park Banquet Facility. Please encourage your family members to apply for a 2020 scholarship grant!

Presidents' Message

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emerging and we are committed to addressing and seeking resolution to each one. Happy 2020 everyone! Let's stay active, united and informed throughout the year!!

– Linda and Doug

P.S.: Happy Valentine's Day to All!!



Cybersecurity: Is This a Legitimate Call?

The County of Orange CEO's office distributes a monthly newsletter entitled the *County Connection*. The following article appeared in the newsletter's CYBER-SECURITY CORNER. It is entitled "Is this a Legitimate Call or VISHING?" and appeared in the September, 2019 issue. The content applies not only to current employees but could easily apply to retirees.

"Your cell phone rings, and the caller ID says it's coming from a local number or a government agency. You answer it, only to discover a professional sounding man on the other end informing you that the "government has suspended your Social Security Number (SSN) due to criminal activity" and that it will remain suspended unless you

call them back to "reactivate" it. What do you do? Do you respond?

Vishing, similar the Phishing, it a type of social engineering fraud tactic in which individuals are tricked into revealing financial or personal information to unauthorized entities over the phone. Vishing has proven to be one of the most successful methods of gaining information needed to breach an organization or your personal identity. In 2019, Vishing attacks topped the IRS list of annual tax scams due to their persistence and effectiveness. According to their records, more than 10,000 users have collectively paid in excess of \$54 million as a result of phone scams to date.

Attackers are tricky and can

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Who You Gonna Call? CRCEA

by Lou Scarpino

If you responded, “Ghost Busters”, you would not be far off. Give yourself an A+ if you answered the over 180,000 members strong California Retired County Employees Association or CRCEA—Our very own Ghost Buster. Why, you ask? Well...

While each of us earned our public pensions with every expectation that all inherent promises will be honored in perpetuity without issue and retirement system money on account will always be invested wisely with spectacular earnings results, the reality is never quite that simple. New complexities arise from the fact that people are living longer than funding formulas anticipated, interpretation issues, big and small occur, attempts to inject political ideology driven problem definitions and solutions are a constant, and world investment economics change regularly.

Recognizing the need for vigilance to stay out front of all this, in late 1972, a small group of retired county administrators, from different counties, came together and started a collaboration that resulted in the formation of CRCEA. Having celebrated its 50th Anniversary of its formation recently, it is fitting to give our readers some insight into the Ghost Buster like value and workings of this homegrown organization. Like ghostly activities, CRCEA tends to be relatively invisible to retirees. Nevertheless, it provides major training and essential timely information to REAOC and the other nineteen CRCEA member county associations. This allows all twenty associations to better serve retirees and better serve in

their capacity as the recognized retiree representatives for all retired under California 1937 Act retirement systems.

In addition to helping Member Associations carry out their responsibilities to promote and advocate for retiree benefits and issues, CRCEA also takes a direct role. As a non-profit, run primarily by volunteers, CRCEA is chartered to engage in both legal and political action on behalf of those it represents. In addition, since many issues are common to other major federal and state retirement systems, CRCEA is able to form ad hoc as well as standing relationships with other systems, all in support of its mission to *“provide a forum for educating members and promoting retiree benefits and issues.”*

Unlike the typical top down structure familiar to many of us, CRCEA vests the ultimate authority, under which it operates, in Delegates from each of the twenty member counties. Day to day operations are handled by an elected Executive Committee that is chaired by CRCEA President and former San Diego Assistant Sheriff, Skip Murphy. Standing mission critical working committees include:

- **Legislation** Focuses primarily on California state issues, expressed as proposed legislation or initiatives, affecting retirement systems health and retiree benefit delivery, associated lawsuits and major federal legislation in play. This effort is augmented by local association efforts, such as those of REAOC that look at state and federal law and California initiatives that have the potential for indi-

rect harm to retirees through degradation of the economic value of your pensions.

- **Retirement Security** (creation of which was spearheaded by REAOC and its fighting arm AREOC)—This relatively recent addition has as its primary focus identification of threats to pension security and/or value, and participation in counter strategies, including publishing of original research (available on the CRCEA Website). The current focus of this committee is on participation in ad hoc or standing coalitions. This is done, in part, through working directly with coalition members, other state wide organizations, such as the Retired Public Employees Association that is the statewide association representing CalPERS employees, and through paid memberships such as with NCPERS, the National Coalition of Public Employee Retirement Systems based in Washington D.C.

- **Communications** Gets the word out. The Communications Committee is responsible for:
 - A. Developing an effective communication network between CRCEA delegates, member associations, affiliate members, and other organizations;
 - B. Developing and maintaining CRCEA's informational database located on their website.

- **Conference** Each of the twenty member counties, alone or with one or more of the smaller counties, hosts, on a rotation basis, bi-annual conferences that are held, one in a south and one in a north county each year.

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Cybersecurity

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modify their voice using voice changers in order to conceal their identity. They are also able to “spoof,” or falsify, the information transmitted to your caller ID display to disguise their identity (such as in the case of the SSN suspension calls where the caller ID mimics the official SSA number) Social Security Numbers, user credentials, home addresses, employee ID numbers or any information regarding processes your company uses can be considered a success for an attacker. Aside from stealing your private data, the information you provide the caller can then be used to gather more information from another employee or vendor in order to gain access to a specific company account that they were targeting.

Recent Vishing Examples: You may have gotten phone calls recently either through work or personal phone saying:

1. They are the IRS and they have “issued a warrant for your arrest.”
2. They are the Social Services Administration and your Social Security Number has been suspended due to “fraudulent activity identified on your account.”
3. Some foreign language speaker on the other end.

Things to Remember:

1. Your SSN is never about to be suspended and your bank accounts are not about to be seized. If you are worried, call the agency back using their listed official numbers to verify.
2. Government Agencies will never call to threaten you or tell you to wire money, send cash or put money on gift cards.
3. Never give your real SSN to anyone who calls you over the phone. Most agencies will contact you via mail if there is a legitimate issue.
4. The IRS will never demand that taxes be paid without giving the tax-

payer the opportunity to question or appeal the amount owed.

Best ways to protect yourself against vishing attacks:

- Do not provide any information to an unknown caller without first verifying their identity. Always hang up and call the official agency about the inquiry.
- If the call appears to be legitimate, it's best to verify an employee ID before answering any questions.
- Change your passwords regularly; don't use the same password on multiple accounts.
- Enable two-factor authentication, an extra layer of security to your logins that can help prevent unauthorized access into your accounts.”

For more information go to:

<https://www.irs.gov/newsroom/irs-be-vigilant-against-phone-scams-annual-dirty-dozen-list-continues>

CRCEA

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• **Benefits and Affiliates Committees** Including various supplemental insurance packages each Association offers.

• **Special Committees** Ad hoc in nature, these are necessitated by serious issues that come up from time to time.

Efforts to protect retiree rights takes place on multiple levels such as:

• Individual county issues are shared with the other nineteen member counties through CRCEA mechanisms. It is not uncommon for an issue to have potential or actual minor or serious implications for one

or more of the other member counties. This has given rise to filing joint amicus briefs or legislation creation and advocacy.

• Member Associations retiree member sit on the actual Retirement Board and are most often a Director or President of their county/CRCEA association.

• State Association of County Retirement Systems (SACRS) issues affecting actual retirement funds in each county (i.e. OCERS in Orange County) are tracked and worked as needed and appropriate.

• Cost of living adjustments

(COLA) and health care benefits if any are hot topics with respect to vesting status. Impacted counties include Orange, with respect to medical.

• Communication of activities to associations' retirees mostly happens at the association level through quarterly luncheons, organized social events and Newsletters.

• In addition, links to other retiree representative protective organizations at both state and federal levels have proven valuable tools to help in the collective efforts.

Over the years, there have always

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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.

August 2019 – December 2019

Akhbari, Mohamad, OCPW
Avisé, Donna, SSA
Aye, Phyllis, City of San Juan
Capistrano
Bailey, Richard, OCPW
Bitsie, Luella, SSA
Blair, James, HCA
Blansett, Norman, Sheriff's Dept
Blanton, Velma OCPW
Blixt, Dee, SSA
Briggs, Alfred, Sheriff's Dept
Brucken, Ann, SSA
Cammon, Carlos Sheriff's Dept
Case, Jo, OCTA
Clary, Glenn, Sheriff's Dept
Crippen, Robert, Assessor
Cripps, Thomas, OCCR
Detert, Sonja, SSA
Deutsch, Joye, SSA
Dillon, Dale, OC Public Works
Dunbar, Worthy, OCTA
Earnest, Johnnie, OCPW
Eppers, John, HCA
Evans, Leon, OCPW
Fischer, Shirley, OCPW
Fronning, Marilyn, OCPW
Gaither, Mary, HCA
Godshall, Mary, OCPW
Gonzales, Violet, SSA
Hale, Eunice, Health Care Agency
Hall, Barbara, HCA
Handy, Adelaide, Probation
Hansen, Michael, SSA
Helweg, Darrol, OCFA
Henzie, Annita, TCA
Hinrichs, Beverly, Sheriff's Dept
Hughes, Francine, OCTA
Huntress, Elaine, UCI
Ilg, Carl, District Attorney
Jackson, Robert, OCTA
Jacobs, Nancy, Sheriff's Dept
Jauregui, Maria Luisa, SSA
Jones, Byron, OCPW
Kant, Gerald, OCCR
Kant, Gerald, OCCR

Kautz, Roland CEO, HR
Krattli, Robert Auditor Controller
Krysinski, Richard Probation
Kunow, Judy Superior Court
Leckie, Alonzo Sheriff's Dept
Lisenby, Louis Sheriff's Dept
Lozano, Mary UCI
Martin, Claudia Sheriff's Dept
Martin, Raymond P OCPW
Mc Intyre, Grace SSA
McKee, Janet OCFA
Mendoza, Francisco OCTA
Miller, David E UCI
Mohler, William JWA
Moore, Lawrence Sheriff's Dept
Morrow, Willard OCTA
Newman, Erle OC Vector Control District
Oda, Joseph O. OCPW
Olson, Wayne OC Public Works
Osborne, Wayne OC Public Works
Paider, Frances SSA
Parnell, Harriette UCI
Rittenhouse, Linda OCTA
Roberts, Annette SSA
Rogers, Ronald County Executive Office (CEO)
Schulte, Thomas Superior Court
Smith-Varela, Mary SSA
Snyder, Alan OCPW
Sowers, Teiko HCA
Stankov, Steve OCPW
Stewart, Betty SSA
Stingaciu, Biagio Assessor
Stroud, Dorothy
Stroud, Dorothy Sheriff's Dept
Struthers, David Fire Authority (OCFA)
Taylor, Bruce Sanitation District
Thompson, Carol Probation
Vu, Thuan Auditor Controller
Whitney, Vergene SSA
Whittenbarger, Danny Co. Clerk/Recorder
Wilberg, Robert OC Public Works
Yin, Stephen Superior Court
Zarnowski, Arthur OCWR

Surviving Spouses

Aldrich, Marguerite
Banigan, Raymond
Bellinfante, Debra
Brett, Anna

Danvers, Charlene
De Sutter, Barbara
Fitch, Douglas
Hart, Marlene
Jackson, Mary
Moore, Barbara
Nona, Jerry
Rill, Norma
Smith, Robert
Tyson, Raymond
Whaley, Mary
Whitaker, Marsha

CRCEA

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been technical and legal issues that have required joint member county action where CRCEA has taken the lead.

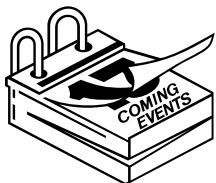
For example, due to the lengthy recession recovery period after 2008, the 401k Brokerage Industry was able to get serious traction. The fact that they had been successful in substantially transforming private sector industry to their own heavily—most often egregious—hidden fee burdened products, added a new dimension in their favor. They continue to ferment “pension envy,” by pitting private sector against public sector, with claims that private sector workers do not have pensions but are paying for “unreasonable” public sector pensions. They make erroneous claims that public pensions are not paid for, implying that they are funded out of private sector worker sweat in real time.

The task for CRCEA, its member associations and support organizations is large. Resolve is strong and expertise and resources are growing.

To learn more about CRCEA, its activities and review original studies, visit their website: crcea.org.

Hold These Dates

The following dates have been reserved for our 2020 luncheons:



Fountain Valley

March 25

May 27

September 23

December 2

Hemet

April 21

June 16

October 20

December 15

Hemet Chapter Luncheon

When: Tuesday, February 18, 2020 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. Please call Jane Pablitzky at (951) 237-3240 or Mary Little at (951) 485-7738 by February 4, 2020 to reserve your seat.

Welcome, New Members

Auditor Controller: Alejandra Saldivar, Patricia Aguirre

BOS: Kathleen Moran

Child Support Services: Rosa Izquierdo

County Counsel: Linda Rachell, Anna Strahan

Cypress Recreation Park District: June Liu

District Attorney: Sandy Wood

HCA: Jean Cheng, Irene Finke, Timothy Beason, Charlotte Egan Valerie Keneko,

Luis Raul Martinez, Margaret Stebbins, Patricia Chang

OCCR: Kathy Rogers, Douglas Condon, Pamela Waters, Joyce McMaster

OC Public Works: Laurie Keogh

OCSD: Laima Boyd, Blanca Ramos

Probation: Julie Chay

SSA: Carol Wiseman, Charles Griffin Pamela Martz, Sheila Fujimura

Superior Court: Elva Gomez, Kathleen Cornejo, Jenny Thompson

Treasurer/Tax Collector: Marcia Sauer

Not Stated: Maria Livingston, Marjorie Rose-Hollins, Michelle Lewis, Robert Jelinek, Carmela Wilson, Clayton Dunlap, Ruth Dunlap

Surviving Spouses

Donna Ross, Robert Fulton, Hashim Khidar

Puns about Technology

• I was going to look for my missing watch, but I could never find the time.

• Sign on the door of an Internet hacker: "Gone Phishing"

• I typically avoid conversations with robots. They just drone on.

• My sister bought this driving app recently. It kept on crashing.

• I lost some memory in my computer, but I didn't mind one bit.

Menu for January 22



Charbroiled boneless breast of chicken with fresh herb broth, parsley mashed potatoes and fresh garden vegetables

Salad with choice of balsamic or ranch dressing

Fresh baked rolls

Dessert

Coffee and Iced Tea



Directions to Luncheon at Mile Square Park, Fountain Valley

Mile Square Golf Course is located in Mile Square Park, 10401 Warner Ave., Fountain Valley. From the San Diego Freeway (405), take the Warner Ave. exit and proceed East on Warner. Turn into Mile Square Park Golf Course Clubhouse entrance at Ward St. and park (parking is free). Mile Square Park is bounded north by Edinger Ave., south by Warner Ave., east by Euclid Ave. and west by Brookhurst.

Luncheon Reservations Due Friday, January 15, 2020

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!

Retirees at Holiday Luncheon



Dated Material – Please Deliver Immediately

CRCEA Statewide Connection

Cybersecurity ALERTS—Staying Informed

2020 Scholarship Program—Apply Now

Progressive Drawing Winner

January 22nd Luncheon Preview

INSIDE THE INFORMER

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

RETIRED EMPLOYEES ASSOCIATION OF ORANGE COUNTY, INC.

The Informer

Presorted
First Class Mail
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Gardena, CA