After so much rain, let’s celebrate the beginning of Spring. Because the January luncheon was cancelled, we have had to wait three entire months to break bread together and catch up. Personally, this editor can’t wait to see what imaginative, beautiful centerpieces Sharon Sedgewick has created for us.

Join us at the Mile Square Park Golf Course Clubhouse in Fountain Valley to learn what’s in store for retirees this year. Each of our health plan providers will be presenting information on “Telehealth and Preventive Health Plan Options.” Be sure to reserve your seat by sending the form on page 7 and your check to arrive at the REAOC office no later than Wednesday, March 20. Check-in starts at 11:00 a.m. and lunch is served at noon. See you there!

Greetings, REAOC Members!

It’s time to enjoy another change of season. Winter is giving way to Spring, and Mother Nature is renewing and transforming the landscape. Daylight savings commences Sunday, March 10th so be sure to “spring” ahead that one hour at midnight. Please take time out of busy schedules to appreciate and delight in the beauty of this new season. May each of you experience an energizing, fulfilling Spring, 2019.

CURRENT ACTIVITIES During the first quarter of 2019 your Board of Directors, together with Executive Director, Ilene Barcenas, and all of REAOC’s extraordinary, retiree volunteers have been busy working on behalf of our members. Activities include but are not limited to: attending monthly REAOC Board meetings, commencing the Annual Scholarship Awards process, working with County Human Resource Benefits staff, networking with other ‘37 Act county retiree associations, tracking legislation, attending REAOC luncheons in both Fountain Valley and Hemet, participating in OCERS pre-retirement seminars, attending monthly OCERS’ and investment meetings, publishing The Informer newsletter and monitoring Board of Supervisor meetings. Additionally, every week or two current news articles addressing retirement issues or items of interest to retirees are posted on the REAOC website at www.reaoc.org. Ilene has responded to numerous inquiries, requests and business matters presented via Board members, REAOC members, volunteers and others regarding retirement-related issues. Outstanding job, Ilene! Also, on behalf of all REAOC members, allow us to give a special shout out and thank you to all our volunteers for your excellent work and for giving so generously of your valuable time and expertise.

ENCOURAGING NEWSFLASH We are currently anticipating news concerning a potential Cost of Living Adjustment (COLA) that would be included on May 1st pension checks. With the CPI reported as 3.8% for the Los Angeles basin area, it seems likely that the OCERS Retirement Board will be granting a 3% COLA.
President's Message
CONTINUED FROM PAGE 3

this year; however, that is not certain until the Board meets on February 19th. REAOC will provide further information following the February 19th meeting via email and website postings. If you have not provided REAOC with a current email address, please take this opportunity to do so by calling the REAOC office number at (714) 840-3995 or send an email at reaoc@reaoc.org. Your assistance in this area is greatly appreciated.

In closing, we want to thank everyone for your ongoing support, participation and membership in REAOC. There is strength in numbers and if you know of anyone who is about to retire or is retired and not yet, a member of REAOC, please encourage him or her to consider joining us. Thank you again. Take care, be well and stay united, retirees.

– Linda Robinson and Doug Storm

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.
You may receive telephone calls from time to time from unknown callers asking for personal information from you. You may be aware of some warning signs that indicate these are scams. The following are tips, some of which you may not be aware.

**BEWARE OF THE FOLLOWING**

- Pressure to give right now. A legitimate charity will welcome your donation whenever you choose to make it.
- A thank-you for a donation you don’t recall making. Making you think you’ve already given to the cause is a common trick that unscrupulous fundraisers use to lower your resistance.
- Do pay attention to the charity’s name and web address. Scammers often mimic the names of familiar, trusted organizations to fool donors.
- Do ask how much of your donation goes to overhead and fundraising.
- Do keep a record of your donations and regularly review your credit card account to make sure you weren’t charged more than you agreed to give or unknowingly signed up for a recurring donation.
- Don’t give personal and financial information like your Social Security number, date of birth or bank account number to anyone soliciting a donation. Scammers use that data to steal money and identities.
- Don’t make a donation with cash or by gift card or wire transfer. Credit cards and checks are safer.
- Don’t click on links in unsolicited email, Facebook or Twitter fundraising messages; they can unleash malware.
- Don’t donate by text without confirming the phone number on the charity’s official website.
- Don’t assume pleas for help on social media or crowdfunding sites such as GoFundMe are legitimate, especially in the wake of disasters. The FTC warns that fraudsters use real victims’ stories and pictures to con people.

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**Do You Have an Interesting Story?**

by Robin Mattacks

Do you have a personal story of your County “Early Days” that others might find interesting or unusual? How about telling us what you have been doing since retirement?

If so, we would love to hear it. Think about submitting your story for consideration to be included in The Informer. Perhaps you are involved in an activity, very different from what you did for the County and would like to share this with fellow retirees. Tell us about your hobbies. You may only have a few paragraphs to share or perhaps a few pages.

Submission may be made by email or mailed to the REAOC office, P.O. Box 11787, Santa Ana, CA 92711-1787. We are looking forward to learning new things about you and remembering the good times at the County.
Top 10 Reasons To Travel with a Travel Insurance Plan
by Steve Pettee, Pacific Group Agencies

Common travel problems like flight delays, travel injuries and illnesses, unpredictable weather and lost or stolen luggage are why today’s smart travelers travel with a Travel Guard® travel insurance plan. Travel insurance can help with the following situations.

1. You need to cancel your trip due to an unexpected event such as bad weather, an illness in the family, involuntary job loss or the financial default of your airline, cruise line or tour operator.

2. You need to return home early due to an unexpected emergency such as an illness or death in the family.

3. Your luggage is lost or delayed, forcing you to purchase necessary essentials, or prescription medications.

4. Your sporting, camping or adventure equipment is damaged or stolen.

5. You become ill or injured and learn that your health care plan doesn’t cover you outside the U.S.

6. You need an emergency medical evacuation due to an accident or sudden illness.

7. You run into flight delays and miss a portion of your trip or cruise.

8. You have to evacuate your resort due to an unexpected hurricane or storm.

9. You lose your passport, leaving you stranded abroad.

10. Your rental car is damaged leaving you responsible for the repair costs.

The Right Choice. The extensive portfolio of Travel Guard travel insurance and assistance plans help travelers solve problems and manage risks worldwide.

Coverage you can count on. When you trust one of the plans for the travel coverage and assistance services you need away from home, you may travel with confidence. Some plans even include coverage for children at no additional cost!

Included services add value. Most plans include a suite of concierge and travel assistance services. Call anytime with virtually any assistance or concierge request, 24/7/365.

Always there, 24/7. Whether you need a medical evacuation from a remote corner of the world or help tracking a lost bag, Travel Guard’s 24-hour toll-free travel help line is just a phone call away.

Contact Pacific Group Agencies for a quote at 800.511.9065.

Fine Dining in “The ’60s” San Francisco
by Larry Leaman

As we have been purging drawers and shelves at home and tossing “stuff” that should have gone long ago, one discovery I thought worth sharing. My wife and I had been in our 20’s in the late 1960s, no kids and two incomes from County jobs, and we took a trip to San Francisco to meet some friends who lived just north of the Bay area. We “splurged” and went out to dinner at a fancy, white tablecloth restaurant in Fisherman’s Wharf called A Sabellas. According to a Google search this legendary restaurant closed in late 2007 after 87 years in business. When we ate there in about 1967, the staff let us take a menu as a souvenir. I just found that menu in a drawer, and before I toss it, I thought I would share some items from it, so here goes:

- Bowl of Clam Chowder ........ $0.70
- Lobster Thermidor .............. $4.75
- Baked Sea Bass .................. $3.60
- Chef’s Special Platter - Crab legs, Scallops, Prawns, Oysters, Shrimps and Filet of Sole with tartar sauce, salad and vegetables ......................... $3.75
- Halibut Luciano - “A gourmet delight of Baked Halibut, smothered with creamed spinach and served with vegetables” $3.60
- Prime Rib of Beef ................ $4.50
- Filet Mignon ..................... $5.75
- Whole Cracked Crab ............ $3.50

The desserts ranged from $.60 to $.75 with these choices: ice cream, sherbet, cheesecake, spumoni, pie, chocolate sundae, or Crème de Menthe sundae.

I could go on as it was an extensive menu. Suffice it so say, this was a top-flight restaurant at Fisherman’s Wharf that, back in the day, was very expensive! Things and prices have changed a bit in 50 plus years. Now back to the sorting and purging.
Do You Know Someone Who Needs A Ride?

by Robin Mattocks

Have you noticed anyone who previously attended our luncheons, but has not attended recently? If so, we encourage you to reach out to him or her. Perhaps he or she could use a ride. As you know, we always encourage members to carpool when convenient. If you personally cannot drive or locate a carpool partner and need a ride, have you thought about using a service like Lyft, Uber or other public transportation?

I contacted Lyft, Uber, Access, Amtrak and CCTA for cost estimates to Mile Square Park. REAOC recognizes these options may be cost prohibitive for many members. REAOC is not advertising or recommending these services. These are simply examples of available options.

According to Uber’s cost-estimator website, https://www.uber.com/fare-estimate, as of February, a minimum charge of $7.30 is standard. Rates range per mile and per minute. That might explain the cost difference between traveling ten miles from Santa Ana versus ten miles from Seal Beach. Of course, round trip would double these amounts, but you might find a ride home from the luncheon. According to Uber’s estimates, one-way fees to Mile Square Park are approximately:

<table>
<thead>
<tr>
<th>Uber</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>$12 - 6 miles</td>
<td>from South Coast Plaza</td>
</tr>
<tr>
<td>$14 - 10 miles</td>
<td>from the Santa Ana Train Station</td>
</tr>
<tr>
<td>$23 - 10 miles</td>
<td>from Leisure World, Seal Beach</td>
</tr>
<tr>
<td>$18 - 15 miles</td>
<td>from Buena Park Mall</td>
</tr>
<tr>
<td>$37 - 18 miles</td>
<td>from Laguna Woods</td>
</tr>
</tbody>
</table>

Lyft provided one-way, cost estimates from the following points of origin to our Mile Square Park facility. Again, round trip doubles the amount. Obviously, living farther from the luncheon can easily become more expensive without a vehicle. These are the most reasonable estimates provided from Lyft:

<table>
<thead>
<tr>
<th>Lyft</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>$15 from South Coast Plaza</td>
<td>$14 from Santa Ana Civic Center</td>
</tr>
<tr>
<td>$21 from Leisure World, Seal Beach</td>
<td>$20 from Buena Park Mall</td>
</tr>
<tr>
<td>$29 from Laguna Woods</td>
<td></td>
</tr>
</tbody>
</table>

Lyft estimate calculator can be found at https://estimatefares.com. For details, go to: https://www.lyft.com.

Some retirees in Southern California live near the Amtrak train. I am aware of several who previously travelled to their County jobs via Amtrak. If you are one of these folks, try taking the train to Santa Ana and then use one of the above options to Mile Square Park. Discounts and information are available at https://www.amtrak.com/seniors-discount.

The bus may be an inexpensive alternative for some retirees. According to the CCTA website, https://www.octa.net, cash fare for local routes 60+ seniors and Medicare card holders is 75 cents. Express route rates range from $3.50 to $6.00 for seniors. Bus passes are also available at reduced rates.

I also contacted “Access,” https://accessla.org for disabled persons. Information about the requirements to qualify for Access is available at the website. These rates appeared to be significantly higher but do have discounts for seniors.

Our Hemet retirees may consider using some of their local public transportation and resources like Uber and Lyft for transportation as well.

The REAOC Board would love each of our members who would like to attend our luncheons to be able to do so. We discussed whether we could match riders similar to the County Rideshare Program, however, we are unable to do so. This is primarily due to the cost of liability. If transportation is or becomes an issue, we hope you will help each other and/or find an alternative way to join us.

New Medicare Mobile App

According to the US Dept. of Health and Human Services, a new free “app” is available for smartphone or tablet use anywhere you go. This app, What’s Covered? may be downloaded from the App Store or Google Play.

You can use the app at the doctor’s office, in the hospital, or anywhere you take your smartphone or tablet. Once it’s installed, you can use it even when you are offline. You may search or browse to learn which medical items and services are covered, how to receive the covered benefits and basic cost information. Additional information is available at www.Medicare.gov.
Welcome, New Members

Auditor Controller: Elsa Feng, Neal Gruber, Sandra Barnes, Casiano Frez
Auditor Controller: Elsa Feng, Neal Gruber, Sandra Barnes, Casiano Frez
Assessor: Michael Hamari, Michelle Oramiston
CEO: Rebecca Serna
Child Support Services: Patricia Bradley, Grenda Perry, Ruth Zamora, Heidi Frakel, René Kilpatrick, Alonzo Whitney, Melinda Lydon
Clerk of the Board: Sandra Schwarzbach
City of San Juan Capistrano: Christine Diiorio
County Counsel: Adrienne Heckman
Department of Education: Nancy Olsen
District Attorney: Randal Davis
HCA: Mahdavi Sharri, Timothy Scavo, Tazia Reyna, Ton-that Chau, Brenda Lassiter, Lori Gordon, Maria Cabrera, Tan Vinh, Eileen Lao, Michael O'Donnell, Margaret Dueresne, Diana Mendoza, Pamela Reeves, Suzanne Smith-Ellis, Samuel Stratton, Viera Hillis
IHSS: Mary Helen Gomez
OCCR: Emily Romero, Carroll Baldwin, Bevis Roberts, Darin L'Allier, Hugh Nguyen, Rose Jurado, Ann McNeeaney, Judi Crumly
OC Finance: Monica Marquez
OC Fire Authority: Andrew Bray, James Atkinson, Darren Johnson, Juliana Beran, Lesli Jean Wilson
OC Public Works: Ronald Kozma, Judith Pavlik, Livin Prabhu, Benjamin Chin, William Mabie, Antonio Pascual, Phillip Cook, Jon Anderson, Alma Lara, Chau Le, Andrew Rzysko
OC Sanitation District: Michael Martinez, Thomas Miller
OCSD: Ed Torres, Therese Price, Gary Johnson, Bernice Carson, Larry Ortiz, Antoinette Bland, Aaron Elers, David Pavlu, Bryan Stevens, Lisa Little, Robert Lampers, Jeff McLaIn, Luis Aqueche, Brian Schmutz, Roland Chacon, Romeo Saluta, Janice Murphy, George W. Cox, Lane Lagare, Danette Tong, Theresa Nichols, Marilyn Regan, Doris Rodriguez, Paula Saunders, Barbara Granite, Roger Guevara
OCTA: Juliene Stuart White, Loretta Altieri, Chatchai Virlyasom, Emilio Mondragon, Michael Severin, Jens Kiesel, Gary Parkhouse, Bernard Lamar, Anthony Cathey, Larry Geedes, David Morse, Lloyd Banta, Allen Pierce
Probation: Sharon Mc Cann, Kennedy Peria, Yolanda Monteon Martinez, Wanda Hudkins, Jean Yu, Victor Rodriguez
Public Defender: Edmund Gass, Malaise Cni, David Farrell, Lisa Kopelman, Wayne Davis, Jose Dominguez
Registrar of Voters: Hao Pham
SSA: Kim Oanh Vu, Thu Ouc Tokihiro, Susan Armstrong, Sally Meler, Patricia Grahovac, Steven Craven, Zina Ice, Felix Rodriguez, Sylvia Pommier, Rosa Campos, Jorge Solé, Binh Trinh, Khanh Ha, Priscilla Logan, Bruce Shafer, Anh Ngo, Thomas Ryan, Mary Weinberg, Maria Aguilar, Jackie Carratelli, Mary Davidson-Painter, Hope Tarrant, Edith Hartzler, Lilia Abasto, Sharon Laird, Rochell Estes, Candace Smith, Lois Tuller, Juanita Alvarado, Marie Rinehart, Kimberly Peard, Jannette Caliboso, Maria Padron, Martha Downs
Superior Court: Janet Christoffersen, Dale Niezgocki, Nancy Saucedo, Kimberly Emery, Shirley Wester, Arturo Cepeda
Transp. Corridor Agency: Marie Patterer
Treasurer/Tax Collector: Mae Jorgensen, Rogelia Martinez
Vector Control: Allyson Reinig, Caudio Rincon
Waste & Recycling: Oscar Garza, Eric Baker, Boyd Underwood, Rommel Ocampo
Not Stated: Michael McFadden, Anna Ponce, Marcie Gomar, Cynthia Lemus
Surviving Spouse: Raymond Ponce, Doortje Burdett, Robert Davis, Sr., Mary Haskins, Virginia Barela

Deferred Compensation Reminder

If you are turning 70 soon, you may want to review the Required Minimum Distribution process reference your Deferred Compensation distribution. Beginning at age 70 1/2, participants with pre-tax savings accounts must begin taking distributions from your account in the form of regular payments. Failure to comply with IRS regulations related to this will result in a significant penalty. You may review these IRS regulations at https://www.irs.gov/retirement-plans/retirement-plans-faqs-regarding-required-minimumdistributions.

To protect your energy...

It’s okay to cancel a commitment.
It’s okay to not answer a call.
It’s okay to change your mind.
It’s okay to want to be alone.
It’s okay to take a day off.
It’s okay to do nothing.
It’s okay to speak up.
It’s okay to let go.
March Menu

Cornflake Crusted Chicken Breast
Chive Potatoes and 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.

Hemet Chapter Luncheon

When: Tuesday, April 16, 2019 at 11:30 a.m.
When: The First Presbyterian Church, 515 E. Kimball, Hemet
Price: Only $9.50 per person

Menu: Lemon Herb Chicken, Au Gratin Potatoes, Green Beans, Green Salad, and Carrot Cake

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 Jane Pabitzky at (951) 237-3240 or Mary Little at (951) 485-7738 by April 2, 2019 to reserve your seat.

Luncheon Reservations Due Wednesday, March 20, 2019

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!
INSIDE THE INFORMER

Accepting REAOC Scholarship Applications

Scam Alerts

Travel Insurance

Need a Ride?

New Medicare App

Dated Material – Please Deliver Immediately