



# The Informer

RETIRED EMPLOYEES ASSOCIATION OF ORANGE COUNTY, INC.

## REAO Luncheons

**W**e once again will have to cancel the regular March luncheon. We will keep you apprised of the luncheon possibility as we know more of the ongoing impact of the pandemic.

In our last *Informer* (January 2022), we asked members to contact us if they would like to attend a luncheon once again. We had a total of 29 responses who all said they would like to meet in-person and attend a REAO luncheon. This survey provided us with an idea of how many of our members are ready and willing to return to the in-person events. Although there may be more who would be willing to attend a luncheon, we need to have a minimum of 50 persons to hold a luncheon at Mile Square Park. Hopefully other retirees will contact us at [reaoc@reaoc.org](mailto:reaoc@reaoc.org) to let us know that they are willing to attend a luncheon.

We will carefully monitor the luncheon possibility and we anticipate that, by the deadline for the September luncheon, we will have enough people interested in attending a luncheon and be able to book the meeting space. Of course, we need to all keep an eye on the Covid situation and follow the CDC and County guidelines related to meeting in person.

We sincerely miss you and trust you and your families will remain healthy and safe!

## Presidents' Message

From the Desks of Linda Robinson and Doug Storm



SPRING SEASON 2022 is right around the corner and with Daylight Savings arriving on March 13th there will be more daylight hours to enjoy retirement pursuits. Perhaps it's time to dust off those New Year's resolutions, plan new adventures and celebrate the new season. On behalf of your entire REAO and AREOC Board of Directors, may you do so in good health, with happiness in your heart and with appreciation for the well-earned retirements you worked so hard to attain.

### UPDATE

During the first quarter of 2022 members of your Board, REAO Executive Director Extraordinaire, Ilene Barcenas, and dedicated volunteers have been busy with the following activities including, but not limited to: planning and attending monthly, remote Director meetings, initiating the Annual Scholarship

Awards process, networking with other 37 Act county retiree associations, tracking legislation, monitoring Board of Supervisor meetings, attending via Zoom OCERS' monthly regular and investment meetings, publishing this newsletter, planning a first-ever Spring CRCEA statewide, virtual conference as well as responding to numerous requests from members and various organizations. We look forward to having in-person luncheon meetings, once again, in Fountain Valley and Hemet when it is safe to do so. In the meantime, please know your REAO Board continues to work tirelessly on behalf of members to preserve the benefits you earned while serving the public in so many ways for so many years.

### GOOD NEWS

We are pleased to announce a 4% Cost of Living Adjustment is

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# 2022 Keith Concannon Scholarships

**A**s a reminder, the scholarship applications are due very soon. If you have not already done so, scholarship applications and the instructional packets with the requirements may be requested by sending an email to [reaoc@reaoc.org](mailto:reaoc@reaoc.org) or by calling the REAOC office at (714) 840-3995.

The completed applications, including the response to the essay question and certification must be electronically submitted to REAOC by April 1, 2022. The official high school or college transcript and reference letter must be mailed separately with

a postmark no later than April 1, 2021. The application instructions in the packet should be thoroughly reviewed so that all of the requirements are met. An applicant cannot be considered for the scholarship award if all of the required items are not present in their submittal.

Please encourage your family members to apply for a 2022 scholarship grant! If you have any questions regarding the scholarship applications or the deadlines, please contact the REAOC office at the above number.

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## Presidents' Message

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being considered for 2022 by the OCERS Board of Retirement. At the point the Board adopts the proposed COLA, OCERS will adjust monthly benefits by a maximum of 3% and record the remaining 1% in our COLA banks. The OCERS Board will consider action on February 22nd. Because this issue of *The Informer* may have gone to print prior to that time and the final action was not available, we will update you via email and the REAOC website at [www.reaoc.org](http://www.reaoc.org) when the Board of Retirement takes action. If adopted, COLA and STAR COLA increases would be included on May 1 pension checks. If we do not have a current email address for you, please email or call the REAOC office at [reaoc@reaoc.org](mailto:reaoc@reaoc.org) or (714) 840-3995, respectively, to be placed on our distribution list.

In closing, let us reiterate—today's political and economic landscape can provide difficult challenges

for retirees. Inflation, world events, upcoming elections, healthcare costs, and an insidious pandemic each present issues of concern for all of us. The importance of remaining united and informed cannot be understated. Social engagement is significant, as well. Within current contact limitations, consider reaching out via phone, text, email or even a hand-written letter to someone you haven't communicated with in some time. You may just make their day!

Lastly, we sincerely thank you for your continued support, membership (which now exceeds 6,500), loyalty and participation. Be well and be safe, retirees. Enjoy this Springtime of your life.

— Linda Robinson and Doug Storm



# REAOC

P.O. Box 11787  
Santa Ana, CA 92711-1787  
Phone: 714-840-3995  
Website: [www.reaoc.org](http://www.reaoc.org)  
email: [reaoc@reaoc.org](mailto:reaoc@reaoc.org)

### OFFICERS

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

### DIRECTORS

Tom Cooney  
Frank Eley  
Gaylan Harris  
John Iagjian  
Larry Leaman  
Sara Ruckle-Harms  
Michael Schumacher

### APPOINTED STAFF

Ilene Bárcenas	Executive Director
John Iagjian	Membership Committee
Ilene Bárcenas	<i>The Informer</i> Editor
Vacant	Luncheon Committee
Norma Roberts	Board Watch
Linda Robinson	CRCEA Delegate
Michael Schumacher	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.

# Learn How To Protect Yourself Against Bank Fraud

Article provided by Wells Fargo Bank.

**P**rotecting your personal financial information and money is important to you. It's a top priority for the banking industry, and they want to make sure you have the tools and information you need to protect yourself and avoid a possible fraud or scam.

## What's happening

A fraudster can contact you any time of the year by text message, phone, or email, and they may even impersonate a representative from your own bank. They may ask for your personal financial information, access to your computer, or for a passcode. They may tell you that they've noticed suspicious activity, such as money being sent from your account to another account and ask

you to send money to yourself using Zelle® to “reverse” the payment. This particular scam is on the rise and is referred to as the “Pay Yourself” scam. These are just some examples of how fraudsters will try to obtain your personal financial information or scam you, but you can take steps to protect yourself.

## What you can do

- Do not share your PIN, passcode, text message code, or any other access information to your accounts with anyone who requests it.
- Know that your bank will never ask you to send money to anyone, including yourself, to “reverse a transfer,” “receive a refund,” or anything similar.
- Don't rely on caller ID. Scammers

can make calls and texts look like they're coming from a legitimate number of a bank.

- If you feel uncomfortable or suspicious with any request you receive by phone, text, or email, hang up or don't respond. Reach out to your bank directly on their website or phone number, which you can easily find on the back of your debit or credit card or statement.

All banks take the responsibility to protect your personal financial information seriously and are dedicated to providing you with updated information regarding ways to protect yourself from possible fraud and scams. If you have concerns or questions, call your local bank.

# Medicare To Cover At-Home Covid Test Kits

Article published by NCPSSM on Feb 03, 2022

**S**eniors on Medicare soon won't have to pay for over-the-counter Covid test kits, thanks to a rule change from the Centers for Medicare and Medicaid Services. CMS announced Wednesday that Medicare will begin covering the cost of home kits sold at pharmacies and other retailers starting in early spring.

It's a reversal of course for the Biden administration, which last month required insurance companies—but not Medicare—to cover retail at-home test kits. Seniors and their advocates strongly objected to the original policy. On January 24th, the National Committee to Preserve Social Security and Medicare, along with 50 other advocacy groups, sent a letter to Health and Human Services

(HHS) Secretary Xavier Becerra and CMS administrator Chiquita Brooks-LaSure, urging that Medicare cover over-the-counter test kits:

*“The Administration's efforts to increase outreach and education about vaccines, boosters, testing, and masks are important. However, we are urging HHS to do more to truly center its response on protecting the lives of older adults and people with disabilities in communities most at risk (by extending) coverage of at-home over-the-counter Covid-19 testing, with no cost-sharing, for all people on Medicare.”* - Advocates' letter to HHS and CMS, 1/24/22

As CNN reported, some seniors on Medicare complained that their over-the-counter Covid tests should

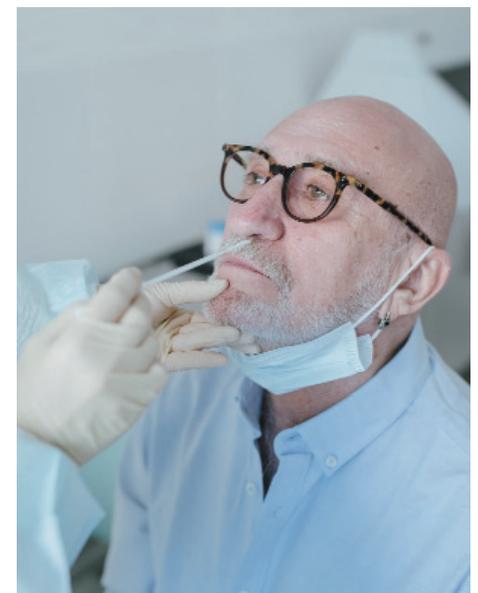


PHOTO BY SHVETS PRODUCTION / PEXELS.COM

be covered like everyone else's. Many beneficiaries live on fixed incomes and cannot afford to buy the tests.

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## Covid Test Kits

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*“The shift means that Medicare and Medicare Advantage enrollees will be able to pick up home tests at no cost. The agency will release a list of participating pharmacies and retailers when coverage begins.” - CNN, 2/02/22*

The rule change will give seniors a convenient option for Covid testing. Medicare already covered Covid tests administered by doctors’ offices and laboratories—along with testing for patients with a prescription from their health care provider.

Beginning in early spring, Medicare enrollees—like patients with private insurance—will be able to obtain up to eight free home test kits per month. Before the new coverage goes into effect, the administration recommends that beneficiaries wishing to acquire home test kits at no cost visit the recently-launched government distribution site at *COVIDtests.gov*. As of January 19, 2022, you can order free at-home tests online at *COVIDtests.gov*. Four tests per family will be mailed to you. There are two types of tests for Covid-19. Viral tests tell you if you have a current infection, and antibody tests tell you if you’ve been previously infected.

If you’re experiencing symptoms or think you’ve been exposed to Covid-19, contact your health care provider or your state or local public health department to find out where you can get tested. Tests are available at many health centers and some pharmacies. Call in advance to see if an appointment is required. The testing process and timeline for results vary by location.

COUNTY OF ORANGE EMPLOYEE BENEFITS

## Take Good Care of Yourself

We are more than a year and half into the COVID-19 pandemic and concerns are rising, once again, as we are at the height of a new surge. With COVID affecting our everyday decisions and activities, and the constant change and worry that has become a common theme with the pandemic, many people are feeling anxious, depressed, and lonely.

Managing your well-being can be difficult during these uncertain times. In an effort to take some of the burden off of you, we have put together a list of links that will provide you with helpful information and resources to support you and your families’ needs during these uncertain times.



### For help finding free or reduced-cost resources in your community:

<https://antheimbcbbs.findhelp.com/>

### Information about COVID-19 testing and vaccination for older adults:

<https://www.ncoa.org/older-adults/health/physical-health/covid-19>

### Ideas to stay active while social distancing:

<https://www.visitingangels.com/knowledge-center/senior-health-and-well-being/5-ways-seniors-can-stay-active-during-covid-19-social-distancing/499>

### Looking for non-emergency emotional support? Call: 888-670-1360

<https://www.ioaging.org/friendship-line-california>

### For COVID resources available through your health plan go to:

#### Kaiser/KPSA:

<https://healthy.kaiserpermanente.org/health-wellness/coronavirus-information>

#### Anthem:

<https://www.anthem.com/coronavirus/>

#### SCAN:

[https://www.scanhealthplan.com/members/coronavirus-information?scan\\_state=CA](https://www.scanhealthplan.com/members/coronavirus-information?scan_state=CA)

#### Wellwise/Sharewell (administered by Blue Shield of California):

<https://www.blueshieldca.com/coronavirus>



PHOTO BY MARCUS AURELIUS / PEXELS.COM

# County of Orange Redistricting Process

Every ten years, local governments use new census data to redraw their district lines to reflect how local populations have changed. Assembly Bill 849 (2019) requires cities and counties to engage communities in the redistricting process by holding public hearings and/or workshops and doing public outreach, including to non-English-speaking communities.

## WHAT IS REDISTRICTING?

Every ten years, supervisorial districts must be redrawn so that each district is substantially equal in population. This process, called redistricting, is important in ensuring that each board member represents about the same number of constituents. In Orange County, the

Board of Supervisors is responsible for drawing supervisorial districts. Redistricting is done using U.S. Census data, which is normally released by March 31, 2021, but the U.S. Census Bureau has indicated there was a delay due to the Covid-19 pandemic and the data was released on September 30, 2021. For the County of Orange, the redistricting process had to be completed by December 15, 2021.

## WHY DOES REDISTRICTING MATTER TO ME?

Redistricting determines which neighborhoods and communities are grouped together into a district for purposes of electing a board member.

The Board of Supervisors sought input in selecting the next district map for our supervisorial districts.

You had an opportunity to share with the Board of Supervisors how you thought district boundaries should be drawn to best represent your community.

You can contact the County Executive Office at [redistricting@ocgov.com](mailto:redistricting@ocgov.com) / (714) 834-6000 to find out more about how the process works.

Below is a link with the information on the new Supervisorial district maps effectively January 6, 2022 - <https://cob.ocgov.com/2021-redistricting>.

Here is a link that can locate your Supervisorial district - <https://ocpw.maps.arcgis.com/apps/mapviewer/index.html?webmap=2133147e4e9243d7bda204110f8f8507>.

## In Memoriam

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

### December 2021 – January 2022

William Adams, OC Public Works  
Mary Andritch, County Clerk/Recorder  
Sherlyn Balmer, Public Defender  
Michael Beatty, Probation  
Pamela Bournival, OTA  
John Carpenter, OCSD  
Carol Sue Cotton, Superior Court  
Mary Curtis, Child Support Services  
Alvin Davidson, CEO  
Jan Edman, OCTA  
Mary Esslinger  
Diane Fanning, SSA  
Raymond Ferdig, OC Public Works  
Donald Ferl, Sanitation District  
Bruce Ferm, OCSD  
Luisa Fernandez-Vasquez, SSA  
Ronald Fontanilla, Probation  
Robert Gall, Probation

Joan Geroch, Clerk of the Board  
Robert Goode, DA  
Anthony Grifo, HCA  
Robbin Jones, OCTA  
Marianne Luster, DA  
Nancy Magee, SSA  
Sharon Malone, CEO  
Richard Marcum, OC Public Works  
Sue Martin, OSCD  
Joyce McCarthy, OC Public Works  
Roxanne McDonald, DA  
James McLemore, OCSD  
Michael Miniaci, OCCR  
Armen Mirakian, DA  
Gertrude Morones  
William Morrissey, DA  
Joe Natsuhara  
Keith Neely  
Roman Oblena, Superior Court  
Escolastica Orate  
Robert Pickens, OCTA  
Raul Ramos, OCSD  
Jeffrey Reinig, OCFA

Vincent Rousaud, OCTA  
Theresa Row, Assessor  
Maria Sanchez  
Clarence Shaddix, OC Public Works  
Robert Sirota, Probation  
Le'Lonnie Sylvester, OCSD  
Hwie-ing The, OC Public Works  
Lou Anne Trakarian, Assessor  
William Truett  
Kathleen Trunk, HCA  
Edward Udeck, Probation  
David Vu, HCA  
Wallace Wade  
Harold Whitcomb, Assessor  
Howard Whitcomb, OCSD  
Manuchehr Yazdi, Auditor Controller  
Elizabeth Zaun, Superior Court  
Silvino Zuccollo, Sanitation District  
**Surviving Spouses**  
Katsu Cunningham  
Lucia Gittelman  
Michael Mc Carty  
Anthony Pniewski

# The No Surprises Act Took Effect January 1

## Here's What It Means For Your Medical Bills

Deb Gordon, Contributor – writes about how healthcare business and policy impact consumers. This is a summary of an article she wrote and was published in Forbes on January 3, 2022.

If you've used an emergency room or been hospitalized in the United States, there's a good chance you've gotten a medical bill that caught you by surprise. One in five Americans has received a surprise medical bill from an emergency department visit; nearly as many have gotten unexpected bills from nonemergency hospital stays. These bills are more than a nuisance for many; they can cause anxiety and financial hardship.

Now, many surprise medical bills are poised to become a thing of the past, thanks to the No Surprises Act, which took effect on January 1, 2022, and will provide consumers with federal protection from unexpected out-of-network medical bills—bills from healthcare providers who don't participate in the patient's health insurance network.

Out-of-network charges are common in emergency care, where consumers don't necessarily have a choice in where they go or who provides their care. These charges can also arise during non-emergency hospitalizations, where multiple providers may be involved in care. Even if a hospital participates in a patient's insurance plan, specific providers, such as anesthesiologists or radiologists, may not. Consumers may have no idea that they're getting care from out-of-network providers and no say in it either.

What is new? The law requires that private health insurance companies cover certain out-of-network

bills and apply consumer copayments or other costs as if the care had been delivered by in-network providers. It also prohibits doctors and hospitals from charging consumers more than they would have to pay for the applicable services if the providers were in-network with the insurance company.

The No Surprises Act applies to bills for emergency services provided in hospital emergency departments, freestanding emergency facilities, and urgent care centers that provide emergency services. It also covers air ambulance transportation—but not ground ambulance—and non-emergency services provided by out-of-network providers who may practice at but bill separately from in-network facilities.

Adria Goldman Gross, a New York State-licensed insurance broker and founder of MedWise Insurance Advocacy states, "With this new law, my advice is to be sure that you never sign paperwork allowing an out-of-network provider to balance bill you," Gross said. "You might see hundreds of thousands of dollars billed to you after completion of the surgery [or] procedure."

The practice Gross refers to—balance billing—when a provider bills the patient for the gap between the provider's fees and the portion of those fees that insurance pays. Balance billing is not allowed for people insured by Medicare and Medicaid, but until the No Surprises Act, nothing prohibited it in private

insurance.

If you're asked to sign a consent form that allows the provider to balance bill you, the new law requires that the provider give you an estimate of charges 72 hours in advance unless the services are scheduled sooner.

According to the law, you can't be asked to waive your protections against balance billing in emergencies or for certain nonemergency services, such as ancillary services (anesthesia, pathology, radiology) associated with emergency care or diagnostic services such as radiology or labs.

It will be up to providers and health plans to identify which bills are subject to No Surprises Act rules. That means that if you get a bill that should have been protected by the No Surprises Act, you will have to figure that out for yourself and work to hold the provider and health plan accountable.

You can appeal your health plan's decision not to cover applicable charges. If the plan upholds its initial denial, you can now pursue an external appeal with an objective third-party.

You can also seek assistance from the appropriate regulatory authority, but who that is depends on what type of health insurance you have. For example, the U.S. Departments of Labor and the Treasury are responsible for regulating self-insured group health plans,

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# Welcome, New Members

**Assessor:** Marylouise Baudino, Mark Campanaro, Janette Dye, Harjinder Kamboj, Shirley Krust, Robert Stack  
**Auditor Controller:** Marilyn Barker, Tammy Cook, Rosalie Hood, Miranda Nieh, Judy Takasago  
**CEO:** Susan De Baun, Kathleen Long, Kenneth Raver, Genaro Ramos  
**Child Support Services:** Anna Burgos, Roxana Cecena, Helena Chang, Cathy Looney, Roberta Machado, Esther Ortegon, Sabrina Velarde, Jill Howery  
**Clerk of the Board:** Susan Morales  
**County Counsel:** Robin Fiddler, Sara Parker, Braulia Valenzuela, Stephen Rivers  
**District Attorney:** Kalpana Chakrabarti, Burl Estes, Barry Foye, Maribel Frias, Diana Medina, Randolph Pawloski, Herbert Yared, Arturo Zorrilla, Marilyn Escobedo, Jennifer Malone  
**HCA:** Gema Aranda, Thomas Backus, Kathy Corrigan-Sole, Eugene Corral, Marcia Eckert, Wilma Fraser, Catherine Goerndt, Blanca Gonzalez, Mary Herzog, Emily Kerr, Jeannie Kim, Deborah Lent, Linda Price, Alexander Richard, Nelly Rios, Jerry Soucy, Bernice Youngs, Minoo Ghajar, Piper Lillehoff, Julie Hobberlin, Jeffrey Nagel, Dawn Umemoto, Lisa Fulton, Theresa Krutsinger, Carmen Ortiz-Blackburn, Richard Skaff, Huei-Na Tsou  
**JWA:** Catherine Cox, Curtis Maki, Deanne Thompson

**OCCR:** Patricia Bere, Susan Derr, Kathleen Dumas, Renee Jenkins, Ruth Loc, Norisa Pascual, Jeff Wermers, Emi Wong, Letha Larrabee  
**OCERS:** Toishe Merida, Elaine Reagan  
**OC Fire Authority:** Keith Richter, Daniel Blystone, Gina Jeffery, Lance Low, Maura Monk, John Stephan, James Streicher, Richard Witesman, William Blumberg, Steve Klein  
**OC Public Works:** Mauricio Diaz, Noman Fifita, Victor Gonzalez, Mark Liu, Sherri Miller, Arnel Sarmiento, James Tso, Carol Zeissner, Jan Peters  
**OC Sanitation District:** Richard Birdsell, Lisa Frigo, Patrick Sullivan  
**OCSD:** Shirley Allensworth, Kim Anderson, Laura Blumberg, Roma Boubouneau, Bradley Carrington, Douglas Payne, Jr. Pamela Colver, Sally Cooper-Jehangiri, William Dow, Kathleen Harman, James Harris, Richard Hassett, Henry Leber, Leo Narvadez, Jodi Niebla, James Sewell, Gloria Solis, Pamela Walker, Roger Hilton, Mary Lou Manzo  
**OCTA:** Todd Bolander, Annette Cofer, James Cook, Samson Gastelum, Loreli Kiernan, Vu Nguyen, Scott Parra  
**OC Vector Control:** Alfred Arballo, Maria Teresa Pospisil  
**OC Waste & Recycling:** Tyrone Moore  
**Probation:** Annette Fouste, Elia Silva, Deborah Sledge, Ronald Ulicny, Nancy Yopp

**Public Defender:** Julie Daniels, Stephen Daniels, II  
**SSA:** Maria Alarcon, Margie Alvarado, Jacqueline Brewer, Renee Brown, Linda Collins, Trang Do, Heather Doan, Anna Fedorovsky, Maria Fierro, Adrienne Flores, Anne Fox, Manuel Galvez, Cynthia Gaytan-Almenara, Stella Hammon, Anna Huang, Hannah Larsson, Xay Lee, Theresa Lim, Diana Mendez, Diep Nguyen, Xavier-Phuc Nguyen, Inna Padmawipaja, Soraya Sosa, Michelle Swart, Valerie Thomsom, Magda Vargas, Michael Vlad, Daniel Whitehurst, Annette Rodono, Martha Hughes  
**Superior Court:** Robert Bishop, Ann Buckland, Deborah Macias, Olga Moreno, Karen Nordin, Janelle Olson, Sharon Parchman, Cindy Rae, Francesca Ramos, Cynthia Ratzon, Julia Rowan-Barton, Cora Vought, Nancy Gorman, Shirley Chavez, Teresa Tico, Rosana Valencia  
**TCA:** Amanda Silva  
**Not Stated:** Roberto Ortiz, James Row, Gaylene Show, Jesusita Gloria Chavez, Janene Bankson, Frank Finck, Joann Klier, Elaine Uehara, Mark Reardon  
**Surviving Spouse:** Penny Corral, Bliss Demoray, Patricia Edwards, Linda Julian, Betty Jean Kenzy, Sharon Miller, Dorothy Salovesh, Carolyn Skelly, Susan Sobodos, Deborah Wilkerson, Ben Loser

## No Surprises Act

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which are offered by many large employers. Fully insured health plans are primarily regulated by states.

If you're not sure who to turn to or if you have general questions about the new law, contact the newly established No Surprises Help Desk at 800-985-3059 or you can turn to patient advocates who specialize in healthcare financing.

*This is a poem that was shared by one of our REAOC Board members.  
We hope you enjoy this.*

### ***I Worried*** *by Mary Oliver*

*I worried a lot. Will the garden grow, will the rivers flow in the right direction,  
will the earth turn as it was taught, and if not how shall I correct it?  
Was I right, was I wrong, will I be forgiven, can I do better?  
Will I ever be able to sing, even the sparrows can do it and I am, well, hopeless.  
Is my eyesight fading or am I just imagining it, am I going to get rheumatism,  
lockjaw, dementia? Finally I saw that worrying had come to nothing. And  
gave it up. And took my old body and went out into the morning and sang.*



PHOTO BY POLINA KOVALEVA / PEXELS.COM

**Dated Material – Please Deliver Immediately**

Scholarship Reminder

No Surprises Act

Protect Yourself Against Bank Fraud

County Redistricting Process

Take Good Care of Yourself

Presidents' Message

## 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  
U.S. Postage  
**PAID**  
Torrance, CA  
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