



The Informer

RETIRED EMPLOYEES ASSOCIATION OF ORANGE COUNTY, INC.

Fall Luncheon Set for Wednesday, September 27th

Welcome back from summer vacation! Dr. Bea Heller is scheduled to share information on safety tips to prevent injuries at home and while traveling for our luncheon. A summary of her qualifications and practice is enclosed. Join us for a delicious menu (on Page 7) and important retirement information.

In celebration of attaining our 6,000th REAOOC member, a \$250 raffle will be drawn and awarded to one of our members at the luncheon. ALL MEMBERS are eligible to win.

As always, you must be present to win the door prizes, beautiful centerpieces and the progressive drawing. Reserve your seat by sending the form on page 7 and your check to arrive at the REAOOC office no later than Wednesday, September 20. Check-in begins at 11:00 a.m. and lunch is served at noon. Please car-pool if possible.

Presidents' Message

From the Desks of Linda Robinson and Doug Storm

Welcome back from Summer break, everyone. We hope you had an amazing time and are feeling refreshed and rejuvenated, despite the warm temperatures. Fall is on the way and, with a little bit of luck, will bring with it cooler days and nights.

The Labor Day holiday is right around the corner and, on behalf of the REAOOC and AREOC Board of Directors, we wish you enjoyable, safe celebrations. Enjoy the day and the pensions you earned through your hard work and labor.

During the summer months your REAOOC Board and volunteers continued to address retiree issues through monthly REAOOC Board of Directors meetings and attendance at Orange County Employees Retirement System (OCERS) meetings, through Board Watch activities and providing presentations at pre-retirement seminars. Contacts and meetings with County staff and contractors have been helpful and constructive.

2018 Health Insurance Rates

According to County records, approximately 5,900 retirees participate in County-offered medical plans. On August 8th the Board of Supervisors adopted 2018 Retiree Medical Rates. Information on the rate changes for each of the plans was included in the Agenda Staff Reports which went to the Board for approval with the 2018 rates. REAOOC was not included in the actual rate-setting process but did attend meetings with County staff to discuss the current state of medical insurance usage, industry trends and certain plan design changes. The 2018 rates vary dependent upon the specific plan and coverage tier elected, some with considerable increases, others with minimal or single-digit increases and several with reductions. Rates are posted on the REAOOC website, www.reaoc.org. We highly recommend that all retirees enrolled in County provided health plans thoroughly review all health plan options, taking into consideration individual/family medical needs

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Progressive Drawing \$400.00

Anh Nguyen would have won \$300 at the May luncheon if she was present at the luncheon. Remember—you must be present at the time of the drawing to win! See you on Wednesday, September 27, 2017 at Mile Square Park.

Presidents' Message

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and financial factors. REAOC is working with Employee Benefits to improve timely and transparent explanations for both increases and decreases in plan options.

Open Enrollment for 2018 will be October 27th through November 17th. As has been customary in the past, the County and the various health plan providers will be conducting several open enrollment presentations. Information on the presentation dates and times will be included in your open enrollment materials. Your Board of Directors STRONGLY recommends attending one of the County-sponsored presentations this fall to fully understand plan options and to ask questions to help you determine/clarify which plan best suits your needs. This will be the fourth consecutive year REAOC is co-sponsoring a presentation. Mile Square Golf Park has been contracted for use of their Clubhouse Banquet facility located at 10401 Warner Avenue in Fountain Valley; this to provide the largest venue possible. The presentation will be held on Wednesday, NOVEMBER 8TH. PLEASE SAVE THE DATE ON YOUR CALENDAR. Additional information will be provided as the date gets closer via the REAOC website and through our email distribution list. As requested last year, if you are able to attend the November 8th seminar, please call the REAOC office at 714-840-3995 or email us at reaoc@reaoc.org to let us know if you plan to attend. This will be very helpful in planning the event. We look forward to seeing you there!

Upcoming Activities

On Tuesday, September 12th REAOC

Board members and volunteers will participate in OCEA's Annual Health Fair to invite prospective retirees to join the REAOC organization when they retire. We'll also invite active employees to join us as REAOC Associate members while they continue their employment with the County. A slate of 2018 Board member nominations will be presented at REAOC's September 27th luncheon. The California Retired County Employees Association (CRCEA) will hold its annual Fall Conference from October 23rd to 25th in Emeryville. REAOC will send representatives to attend presentations of interest and concern to retirees throughout the state. In conjunction with Hoffy Tours, Board members invite you to join us on Tuesday, October 10th from 8:15 a.m. to 4:30 p.m. for an exciting day and tour of several Pasadena historic landmarks and gardens. Please visit the REAOC website for full information and directions. The deadline for reservations is October 3rd.

In closing, we want to sincerely thank each of you for your participation, support and membership in the REAOC organization. REAOC membership is nearly 6,000 strong. We have strength in numbers and you ARE the strength of this organization. Take care and be well.

- Doug and Linda



REAOC

P.O. Box 11787
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Phone: 714-840-3995
Website: www.reaoc.org
E-mail: reaoc@reaoc.org

OFFICERS

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

DIRECTORS

Frank Eley
Rebecca Guider
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John Iagjian
Larry Leaman
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Ilene Barcenas	Office Manager
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, e-mail, or other means of communication. A secondary purpose is tracking and dissemination of information relating to pension and legislative actions, financial matters, physical and mental health care, volunteer and employment opportunities and other concerns that may be of interest to our members.

OCERS retirees and their spouses are eligible for regular association membership. Dues are \$3.00 per month, payable through payroll deduction. Active employees, who will receive their retirement through OCERS, are eligible for Associate Membership. Dues for associate members are \$1.00 per month payable for the year each January.

Luncheons are held at Mile Square Golf Course in Fountain Valley on the fourth Wednesday of January, March, May and September, and on the first Wednesday of December. A local chapter of REAOC is active in Hemet.

Prevention of Slip and Fall Injuries While Travelling

September Speaker – Dr. Bea Heller, M.S., D.C.

Senior care began Dr. Heller's passion as the caregiver for her 90-year-old mother. Her specialty is helping patients with difficult to diagnose problems. Quality care that is gentle, effective and affordable and actively listening to her patients are her priorities.

Dr. Heller is the Clinic Director – Acupuncture Chiropractic Health and provides a unique combination of chiropractic adjustments, Oriental medicine, herbs, nutrition, physiotherapy, exercise, and lifestyle management to relieve pain and enhance health. She has contracts with most insurance companies, HMOs and PPOs.

She earned a Master of Science Degree in Biology conducting medical research and continued in major

hospital research labs, while earning her Doctorate of Chiropractic and her Doctorate of Oriental Medicine.

Specially trained in Sports Medicine, she has taught at institutions, including: California State University L.A., Pasadena Chiropractic College and L.A. Chiropractic College - Southern California University Health Sciences and several acupuncture colleges. In fact, she has presented re-licensing seminars to MDs at Westminster Humana Hospital. Dr. Heller has appeared on TV and radio to discuss alternative medicine, nutrition, sports medicine, Oriental healing philosophy and herbs of the bible. Websites include www.BeaHellerDC.com, DrBHeller@yahoo.com.

Welcome, New Members

CEO: Judith De Leon

Child Support Services: Linda Dow-Rogoff, Cynthia Mullenix

Clerk-Recorder: Kevin Brewer

District Attorney: Naomi Brown, David Reynolds, Joel Stone

HCA: Vielka Abad, Mai Chiem, Susan Hall, Jose Chay, Kevin Smith, Arthur Beames, Linda Lopez, Diane Powell-Washington

OCCR: Brian Frick, Christine Fincher, Kevin Fincher

OC Fire Authority: Jeffrey Weiss, James Davidson, Fausto Reyes, Paul Marks

OC Parks: David Rogoff

OC Public Works: John M. Gonzales, Wendy Sevenandt, Meynardo Sanchez, Brenda Martinez

OC Sanitation District: Joan Parker-Frey

OCSD: Rodney Thomas, Jay Ashton, Granville Coner, Rebekah Coltman, My-Linh Hoang

OCTA: Manuel Perez, Gary Stewart, Marilyn Thompson

OC Waste & Recycling: Mark Budzinski

Probation: John Hanlon, Linda Mosher, Helen Maierhoffer, Kathy Martin, Karen Reger, Clarence Taylor

Public Defender: Anthony Kies

Registrar of Voters: Kathleen Beaman

SSA: Rebecca Lawrence, Richard Varnum, Ton Ngoc Tran, Mary Smith-Varela, Mona Gustafson, Truyen Nguyen, Beatrice De La Torre, Andrea Astran, Margaret Prima-Verbeck, Lynda Ross, Ton Ngoc Tran, Federico Tellez, Jr.

Superior Court: Leslie Howard, Linda O'Connor, Jane Figueroa, Carolyn Hein-Lizarraga, Gina Gonzales, Rosa Holdeman, Colette Nock, M. K. Gustinella, Chona Ramos, Kathleen Lerma

Not Stated: Diem Vuong, Douglas Campbell, Victoria Dimeo, Bruce Miller, Robert Kizanis, Jennifer Phillips, Carol Nease, Eleanor Holmes, Gayle Alfriend, Joyce Heath-Metzger, Maureen Gebelein

Surviving Spouse: Judith Henderson, Artie Bouwmeester

OCEA Health Fair

REAOC will have a booth to recruit future members at the OCEA Health Fair on Tuesday, September 12, 2017 at Orange County Employees Association, 830 N. Ross Street, Santa Ana, CA 92701

714-835-3355

www.oceamember.org

28th Annual Southern California Alzheimer's Research Conference

"The Elephant In The Room: Sensitive Subjects in Dementia Care"

Friday, September 22, 2017
7:30 a.m. to 4:00 p.m.

Open to all who are interested.

Speakers: Dr. Mehrdad Argati - Stanford University • Dr. Lynn Flint - UCSF • Dr. Laura Mosquedo - USC • Dr. Brian Ott - Brown University • Dr. David Sultzer - UCLA.

Irvine Marriott Hotel, 18000 Von Karman Ave., Irvine, CA 92612

\$75 before September 9 (Use Code EARLYBIRD) or \$100 after

Health Plan Open Enrollment

REAOC and County Benefits staff are co-sponsoring an Open Enrollment Health Plan Session on Wednesday, November 8 at the Mile Square Park Clubhouse, 10401 Warner Ave., Fountain Valley. Those retirees who have reached age 65 and are eligible for, or are receiving, Medicare will meet from 9:30 to 11:30 a.m. The pre-age-65 retirees meet from 1:00 to 3:00 p.m. County Benefits staff anticipate Health Plan Enrollment Packets to be mailed toward the end of October. Bring your packets and questions to meet with the medical insurance vendors, REAOC and County Benefits staff for answers.

2016 Keith L. Concannon Scholarship Award Winners

We are pleased to announce the four winners of the REAOC's 2017 Keith L. Concannon Scholarship, named in honor of REAOC's past president and member of the Board of Retirement. His legacy is one of tireless service as an advocate for employees and retirees. This is the 13th year scholarships have been awarded to qualified students who are related to REAOC members and are pursuing a degree at an accredited college, university or authorized institution. Each awardee receives \$ 2,000 to be used for tuition, fees, books, supplies or equipment required for courses in his or her degree program. The Orange County Department of Education and REAOC's Scholarship Committee evaluated all applications. Scholarships were awarded on the basis of academic performance and awards, community service and honors.

Alyse Mancino is the granddaughter of Michael Moody, who retired in 2002. She is currently a senior at Elkhorn South High School in Elkhorn, Nebraska. She received acceptance letters from five colleges and has chosen to attend the University of Nebraska in Omaha. Alyse is a member of the National Honor Society, the National Society of High School Scholars, the Art Club, the Yearbook staff, the 4-H Club, and the High School, Marching, Jazz, Concert and Pep Bands.

She is also interested in photography and has won several County and State Fair awards including one for a Top 10 State Fair Photograph that was chosen to be on display at the University of Nebraska Animal Science Building in Lincoln.



Scholarship winners with their REAOC parents/relatives

Additionally, she has received awards for her music interest and tenor sax performance.

Alyse is currently studying Graphic Design Photoshop, Adobe Illustrator, Creative Writing, Ceramics, 3D Concepts, Art I and II, Yearbook and Journalism. While she maintains a busy school schedule, Alyse maintains a high scholastic record, has been employed with several businesses, and enjoys extensive volunteer experience. Even though she has not yet chosen a major, she predicts a career in Public Relations, Advertising or Graphic Design, all of which reflect her creative interests.

Kristin Mohrhoff is the granddaughter of Kenneth Mohrhoff, who retired in 2001. Kristin graduated from Saugus High School this year. She will be attending Westmont College where she will pursue Bachelor's, Master's and potential Doctorate degrees. Her major is kinesiology in order to pursue a career in Physical Therapy. She has been nominated for the National Youth Leadership Forum in Medicine.

Kristin currently participates in National Honor Society, National Society for High School Scholars, California Scholarship Foundation, Sports Medicine Club, Saugus Cross

Country, Saugus Track & Field, and REDDO Community Service Club. She was recognized as Scholar Athlete four times at Saugus High School and was awarded the "Most Outstanding Junior Varsity Runner".

She has a work history that includes helping children, the elderly and homeless citizens. Kristin hopes to inspire and help others using her medical and sports knowledge. Her ambition is to one day open her own physical therapy clinic.

Michael Tran is the grandson of Dong Tran (deceased). Michael currently attends Woodbridge High School in Irvine and graduated this year with superior scholastic achievement. His honors and awards are as follows: National Merit Finalist, Medallion in Mathematics and History, and Sentinel Awards for Excellence in Science, Mathematics, English, Computer Programming and Science.

He has volunteered at the Vietnamese Cancer Foundation, where he organized support groups and assisted with fundraisers. He has distributed food, clothing and cots for the homeless for Mercy House Armory Emergency Shelter, has assisted patients for the American

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Retirement Security 2017 – What Have We Learned?

by Sara Ruckle-Harms

On behalf of our membership, REAOC sponsored attendance at two annual conferences this year, the UCI 26th Annual Health Care Forecast Conference and NCPERS 2017 Annual Conference. Both of these highly regarded conferences are intended to update attendees on trends impacting the delivery of health care in the US and national trends impacting the security of public employee pensions respectively. Barbara Voelkel and I represented REAOC at UCI and Frank

Eley and I represented us at NCPERS.

The UCI 26th Annual Health Care Forecast Conference was held in February, very soon after our 2016 national election. This conference is a leading national forum among government and business leaders, and academics on the economic and political issues that influence the health care industry. Few facts were available relating to the effect of health care reform as imagined by the Trump administration at this early date. The speakers, regardless of

their political position, voiced an opinion that our current health care system cannot be sustained.

The following are policies that should be of concern for retirees as health care reform legislation is drafted: Insurance carriers allowed to increase charges for seniors from the current ACA formula of 3 times the average premium cost to 5 times the average premium cost; reestablishing pre-existing health care exclusions; and decreasing Federal dollars to the

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Scholarship Winners

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Red Cross Regional Blood Drive. At Carehouse Healthcare Center, Michael has led group activities for nursing home residents.

Michael has currently used his math, science, and computer programming skills to enhance technology. He developed and published the "CPR Helper" Apple E Watch technical application, assisting those administering CPR timed-vibrations at a specified chest compression rate during CPR. He currently has a provisional patent for a "Specialized Pill Tracker Box," which helps patients organize and manage their medications. In addition, he developed an "SAT Vocab Diary" iPhone app for users to build their own vocabulary lists and provided them with definitions, synonyms and example sentences.

He organized and designed a "TED" talk at his high school. The "TED" website that he developed enabled students and teachers to share their stories with each other.

Michael edits *ORIOVISION*, the high school's first online science magazine. He is president of the STEM (science, technology, engineering and math) Club, guiding students to identify and choose a career. He serves as Captain of the Woodbridge Ocean Science Bowl. As Vice-President of the Liver Foundation Club, he raises awareness of liver diseases and organizes fundraisers with University High School's sister club.

Jenna Beuck's grandfather, John Bakkli, retired in 1981. Jenna attends San Diego State University and will graduate this year. Her honors and awards at San Diego State include Student Leader of the Year and the Dean's list.

While attending Woodbridge High School, she received the Sentinel Gold Medallion, the Sentinel Award for Academic Excellence in Social Studies, the Sentinel Award for Excellence in Leadership and the President's Education Award.

Her extracurricular activities include: Undergraduate Research Assistant investigating tests for students with aphasia; Vice Chair for the

Community Service Commission; Elections Coordinator; Vice-President of Phi Beta Phi Fraternity; Sororities Invested in Survivor Support, Training and Ending Rape Culture; Panhellenic Executive Board Director of Greek Activities and Communications Director for Greek Life Activities. Jenna has also volunteered for fifteen different organizations. Some notable ones include: the A.S. Mobile Food Pantry; National City George Waters Nutrition Center; S.D.S.U. Children's Center; San Diego Downs Syndrome Day Carnival; Ex for Vets and Champions are Readers Program.

Due to her interest in research, Jenna plans to work in a research lab while pursuing her Master's Degree. She hopes to pursue a PhD, to teach college students and continue research. With a psychology minor, she hopes to focus on cognitive and behavioral neuroscience.

Congratulations to all of our exceptional scholarship awardees! Thank you to the Scholarship Committee members and to the REAOC members for generously supporting the scholarship program.

Retirement Security

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Medicaid program that supports retirees in nursing homes. Of particular interest is the continued inclusion of the "Cadillac Tax" in these proposed reforms.

The Affordable Care Act imposed an annual 40% excise tax on "high value" plans with annual premiums exceeding \$10,800 for individuals or \$29,500 for a family starting in 2020, to be paid by insurers. This is known as the Cadillac Tax. Its goal is to cap expensive benefits offered by employers and reduce overall health care costs. Though this tax will be levied on insurance companies, the burden will likely be passed on to workers in the form of lower wages. Some employers will avoid the tax by switching to less expensive health plans. As employers seek to minimize the effect of such a tax, retirees should expect aggressive cost cutting in the form of narrower networks, higher deductibles and out-of-pocket cost and other limits. Economists acknowledge that the tax will cause employees to lose benefits, but hope those employees will eventually see wage increases to offset increased health care expenses. These economic theories won't help retirees who will be subject to benefit cuts, but are not eligible for wage increases should they ever materialize. Most employers are fighting to repeal this tax and not have it included in any future reform legislation.

As we go to print, senior Republican and Democratic senators have announced plans to begin work on a bipartisan effort to stabilize the current ACA healthcare law. However, there remains some appetite to continue to fight for repeal. Just as in

In Memoriam

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

January 2017 – July 2017

Augustus Bouwmeester, OC Public Works
Marie Chapman, Public Defender
Jean Clark, SSA
Douglas Coburn, OC Public Works
Wayne Cornett, OC Public Works
Jack Criddle, OC Public Works
Florence Epstein, Public Defender
Linda Fely, OCSD
Lea Gerber, SSA
Susan Germain-Wachs, SSA
Donald Hallstrom, Probation
Patricia Hartnett, HCA
Arlie Henderson, OC Public Works
Harold Henderson, OC Fire Authority
Karen Horgan, OC Public Works
Claire Howk, HCA
Patricia Hunt, HCA
Donna Hurd, Superior Court
Norma Kettenburg, OC Public Works
Anthony Kies, Public Defender
Kathleen Kott, HCA
Sandra Krazinski, Clerk/Recorder
Stuart Lawhead, OC Public Works
George Leake, OCTA

February, at the time of the UCI Conference, no one knows the fate of our health care system.

In May, REAOC attended the NCPERS 2017 Annual Conference. Over 1,000 new and experienced trustees, pension staff, union officials and associated organizations representing public pensions and employees, attended this three-day educational conference. Founded in 1941, NCPERS is the principal trade association working to promote and protect pensions by focusing on Advocacy, Research and Education for the benefit of public sector pension stakeholders.

Julia Ledgard, OCCR
Jean-Marie Legacy, HCA
John Lewis, County Clerk/Recorder
Marjorie Masuda, Superior Court
Mary Melanson, Probation
Jeffrey Miller, OCSD
Philip Mower, Probation
Margaret Nickens, Auditor Controller
Rosa Palomarez, HCA
Delia Picazo, DA
Jacqueline Puckett, OCSD
Brenda Rowe, SSA
Gerda Roy, SSA
Mark Schwartz, HCA
Don Scoles, Public Defender
Nancy Siegel
Juliann Smith, Superior Court
Joseph Stancheck, Assessor
Barbara Switzer, CEO
Josh Tabb, OCSD
Betty Taylor, OC Library
Wanda Tinney, SSA
Elvin Williams, DA
Donald Willingham, SSA
James Wilson, Superior Court
James Woodall, OC Public Works
Robert Wright, OC Public Works

Surviving Spouse

Helen Boutet

Expert speakers from across the nation presented topics on: investment strategies, cyber security, updates on legal issues and retirement security strategies for public employees. Trends facing pension systems include good and bad: the U.S. balance sheet has improved substantially because of sustained job growth; rising household incomes, and pent up consumer demand. However, political risk in Europe remains a threat to overall economic growth.

Finally, the conference provided an update on NCPERS strategy to

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Retirement Security

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achieve retirement security for all. Six years ago, NCPERS laid out the rationale for state-facilitated retirement programs for private-sector employees in a white paper, "The Secure Choice Pension: A Way Forward for Retirement Security in the Private Sector." According to Hank Kim, executive director of NCPERS and author of the paper, initiatives aimed at helping millions of Americans retire with improved financial security have the momentum to succeed and overcome setbacks. Many pension advocates believe that achieving "Retirement Security for All" is the best path for protecting current retiree pensions. By reducing what is often called "pension envy" the attacks against public employee pensions may decrease.

Mr. Kim discussed the growing movement among states to expand workplace retirement savings programs for private-sector employees. "Our 2011 white paper galvanized efforts in a number of states that had been frustrated with the federal government's lack of leadership on retirement policy. We have made tremendous progress since 2012 as state after state has embraced the goal of creating paths to retirement savings for millions of private sector workers."

He noted that on July 1, 2017, Oregon became the first state to accept participants in a Secure Choice inspired, automatic savings program. Additional programs have been enacted and are being developed in California, Connecticut, Illinois, Maryland, New Jersey, Vermont and Washington. Since 2012, 40 states

Hemet Chapter Luncheon

When: Tuesday, Oct, 10 at 11:30 a.m.

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

Price: Only \$9.50 per person

Menu: Swiss Steak, Mashed Potatoes and Gravy, Green Beans, Green Salad, Bread and Butter and Cheesecake

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 Tuesday, October 3, 2017 to reserve your seat.



have undertaken studies or initiated other early steps toward the creation of a retirement savings program for the private sector.

Regrettably, a new hurdle faces states implementing these forward-thinking programs. The ERISA Safe Harbor rules, designed to make it easier for states to develop their own so-called Auto-IRA programs, were overturned by federal legislation signed this past April.

The most alarming learning point from this conference: If public pensions continue to be dismantled by our elected officials, they will be inflicting \$3.3 trillion damage to our economy by 2025.

Let's continue to stand together as county retirees to protect our hard-earned pension and health care benefits. Thanks for being a REAOC member!



Luncheon Menu for September 28th

*Chicken Cordon Bleu
Fresh Garden 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 Wednesday, Sept. 20, 2017

Print Name: _____

New/Changed E-mail Address: _____

of lunches at \$17.00 each: _____

of Vegetarian lunches: _____

Enclosed is my check for \$ _____

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

REAOC and Hoffy Tours presents

Pasadena Architectural Jewel bus and walk tour including The Gamble House, Descanso Gardens and a bus tour of the Pasadena Historical Districts.

When: Tuesday, October 10th, 8:15 a.m. to 4:30 p.m.

Cost: \$75 and includes picnic lunch and home and garden entries.

This is your opportunity to see beautiful Pasadena in one fun-filled day.



2016 REAOC Audit Results

by Bill Castro

Your REAOC Board of Directors is pleased to report that for 2016, the accountancy corporation of Daniel J. Leonard III, CPA, has audited REAOC's books and has opined that the financial statements present fairly, in all material respects, the financial position of REAOC and the results of its operations and its cash flows. Mr. Leonard also reported that he noted no significant internal control deficiencies or material internal control weaknesses during his audit.



OCHER Lifelong Learning Institute at University of California, Irvine

Former County employee Frank McGill suggested sharing an interesting ongoing educational resource with our REAOC members. When you visit the website below, you may be surprised at the available topics designed especially for seniors. These courses provide:

- Intellectual stimulation and camaradery for active seniors.
- Dozens of courses in Arts and Humanities, Social Science, Science, Technology, Engineering,
- Large classrooms with "state of the art" visual and sound systems at the Irvine Train Station (15207 Barranca Pkwy.) with lots of free parking.

Visit website www.ce.uc.edu/OLLI or phone 949-451-1403 for a catalog.

Dated Material – Please Deliver Immediately

Audit Result

Retirement Security

Scholarship Awards

Fall Speaker - Dr. Bea Hell

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
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Gardena, CA