



# The Informer

RETIRED EMPLOYEES ASSOCIATION OF ORANGE COUNTY, INC.

## ❄️ Holiday Drawing ❄️

As you all are aware, we have had to cancel our luncheons for most of 2020 and at least the first three luncheons in 2021. We have missed seeing all of you at these luncheons!

One of the traditions that we have for our December holiday luncheon is to draw a name of a random person to receive the Progressive Drawing proceeds for the year. This drawing is done at each luncheon and, if there is a winner, that person receives \$100. For 2020, we did not give away any of the Progressive Drawing monies so the REAOC Board of Officers and Directors decided at one of their Board meetings to still hold a random drawing. Along with that motion was a decision to purchase 5 VISA gift cards in the amount of \$100 each.

Utilizing a random drawing website, we picked 5 REAOC members to receive the \$100 VISA gift cards. The lucky winners are:

*Hildy Meyers*  
*Sharon McCann*  
*Hien-Vien Phan*  
*Darlene Wilson*  
*Georgina La Barbera*

The gift cards have been sent to each of the winners. You will notice a picture of one of the winners in this edition of *The Informer*. Congratulations to all!

## Presidents' Message

From the Desks of Linda Robinson and Doug Storm

*New Year's Greetings, Retirees! It's 2021 and there's work to be done.*

On behalf of the entire REAOC and AREOC Board of Directors, we wish you peace, good fortune and perfect health in the coming months. New Year 2021 has arrived, bringing with it expectations for a nation determined to end one, very formidable pandemic and ease the daunting economic challenges experienced by so many. These are but two of the many challenges facing our country and all levels of government. The world's geo-political situation is evolving—at times encouraging, sometimes troubling. It will take courage and strength to remain optimistic and united as a country and as retirees. Have courage. We can do this. A “Happy New Year” will depend on actions taken not only in the political arena, but by everyone, as individuals and as members of many diverse groups. We are all in this together and together we can succeed.

### Team REAOC Update

Officers and Directors on your REAOC Board are elected every year at the December Holiday Luncheon and Annual Business meeting. Due to the on-going Covid-19 pandemic REAOC has been unable to hold in-person, luncheon meetings. The elec-

tion solution? The current slate of Directors and Officers will remain in place until face-to-face meetings can, once again, be held safely; thereby allowing election of Board members and recommended By-Law modifications to occur. Please refer to *The Informer's* September/October 2020 issue for further information. As your Co-Presidents, we thank you for your accommodation and flexibility. With dedication and commitment, all members of your REAOC Board, AREOC Board and Executive Director, Ilene Barcenas, look forward to working on behalf of REAOC members in 2021.

### 2020 Year in Review

It was an unimaginable year, an “E-ticket ride” that included economic volatility, pandemic chaos/restrictions, divisive politics, rising healthcare costs, global uncertainty and more. That's a lot to be aware of and grasp; however, in today's world, being informed is critical. During 2020 the REAOC website and weekly updates endeavored to disseminate current information of interest to our members. REAOC's editor-at-large has played a big role in providing news and humor to website users.

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# 2021 Keith L. Concannon Scholarship Program

# REAOC

**R**EAOC proudly continues the Keith L. Concannon Scholarship Program which is named in honor of the late REAOC President and representative on the Orange County Retirement System Board. Starting January 2, 2021, electronic scholarship applications and the informational packet may be requested by e-mail at [reaoc@reaoc.org](mailto:reaoc@reaoc.org) or by calling the REAOC office at (714) 840-3995.

Now in its 17th year, the Scholarship Program assists bright and accomplished students in their pursuit of a college or advanced degree. Applicants must be related to a REAOC member although Orange County residency is not required. Students who are related to a member of the REAOC Board of Directors or the Scholarship Committee are not eligible to apply. Also ineligible are students who have already received a scholarship grant.

**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 2021 or students already pursuing a degree at an accredited educational institution. Accredited institutions include colleges and universities, institutions authorized to provide full credit toward a bachelor's or higher degree, and accredited institutions authorized to train students for gainful employment in a recognized occupation.

**Deadline** Complete applications, including the response to the essay question must be electronically submitted to REAOC by April 1, 2021. The official high school or college transcripts and reference letter must be mailed separately with a postmark of no later than April 1, 2021. The application instructions in the informational packet should be thoroughly reviewed as requirements may have changed.

Please encourage your eligible family members to apply for a 2021 scholarship grant!

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

## OFFICERS

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

## DIRECTORS

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

## 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
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, 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.

## Presidents' Message

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REAOC's Executive Director maintained the website at [www.reaoc.org](http://www.reaoc.org). She managed and updated the site regularly. In addition to acknowledging this past year's challenges, it is important to consider the positive actions which occurred during the preceding 12 months—a Covid-19 vaccination is now on the horizon, five REAOC scholarship grants were awarded to highly qualified students in pursuit of advanced or college degrees; REAOC membership

increased to over 6,500 retirees, a 3% COLA adjustment was approved, the Zoom application allowed for remote Board of Director meetings as well as Board member attendance at monthly OCERS meetings, Board Watch Committee Members monitored twice-monthly Board of Supervisor meetings, *The Informer* newsletter was published five times last year and continued networking took place with CRCEA

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# Online Puppy Scams Rising Sharply in 2020, BBB Warns

Better Business Bureau, December 2, 2020

**T**he Covid-19 pandemic has dramatically increased demand for pets as people seek adding a pet to the family to ease the loneliness and tension of prolonged time at home. With this rising demand has come a spike in pet scams, in which an online search ends with a would-be pet owner paying hundreds of dollars or more to purchase a pet that ultimately doesn't exist. *Better Business Bureau (BBB) advises extreme caution when shopping for a pet online, especially in light of scammers' evolving tactics.*

Soon after cities and states began to impose tighter restrictions to curb the spread of Covid-19, BBB Scam Tracker saw a spike in pet fraud reports, with nearly 4,000 reports received in 2020 from the U.S. and Canada. Data from BBB Scam Tracker shows consumers



reporting 337 complaints to BBB about puppy scams in November 2020, a dramatic increase from 77 for the same month in 2019. The projected dollar loss from these scams is expected to top \$3 million, more than six times the total losses reported in 2017.

The pandemic has given scammers a new tool in their arsenal. Scam Tracker reports show that many fraudsters are telling would-be pet owners they cannot meet the animals before sending money. *Petscams.com*, which tracks and

exposes these scams, recommends using another tool popularized by Covid-19—video conferencing—to meet the animal and owner virtually before buying as a way of reducing scam vulnerability.

With the increase in scam activity has come an evolution in tactics. Scam Tracker data indicates that mobile payment apps like Zelle and CashApp are often used and both have issued warnings about pet scams. Pet buyers using a credit card need to monitor their credit card statements carefully.

A Wichita, Kansas man reported to BBB in April 2020 that he used Zelle to pay \$940 for a French bulldog puppy from scammers who used a bogus, but legitimate looking, website to handle shipping for the puppy that never arrived. In addition

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## Presidents' Message

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(CA Retired County Employees Association) and NCPERS (National Conference of Public Employee Retirement Systems) to expand our capacity to protect retiree rights and benefits. The Harris, Jahn, McConnell, et.al. v County of Orange, Class Action lawsuit (filed in February, 2009 on behalf of County employees enrolled in County health plans who retired prior to January 2008), was heard by a three-member panel of judges in the Ninth Circuit Court of Appeal on November 18, 2020. This case has been in the judicial system for 12 years so a prompt ruling may or may not be in the immediate

future. REAOC will notify members as updates are received. A link to the hearing proceedings and arguments is available for review on the REAOC website at [www.reaoc.org](http://www.reaoc.org).

With 2020 in the rear view mirror, may we all become wiser as we move forward into this New Year. Together, with patience and fortitude, we can work through and find solutions to any 2021 difficulties that might confront our retirement security and the benefits we earned as employees and as members of the Orange County Employees Retirement System.

### In Closing

We sincerely thank you for your

membership in REAOC and your continued support, loyalty and participation. As we begin 2021 we wish every retiree and their loved ones to remain in good health and as active as possible, physically, mentally and emotionally. Within current contact limitations, consider reaching out via phone, text, email or even a letter to someone you haven't communicated with in some time. Social engagement is important in our lives. Lastly, take care, retirees. Be well, be safe and be united.

– Linda Robinson and Doug Storm

# Exercise for Seniors: 5 Tips for Staying Active During the Covid Pandemic

Article provided by: Provision CARES Proton Therapy and Provision Health Care

**E**xercise is an important part of healthy aging, but seniors are facing new challenges when it comes to staying active during the coronavirus pandemic. Social distancing and “Safer-at-Home” guidelines make it more difficult to stick to your typical exercise routine, like going to a gym or your community center. And the fact that you’re staying at home more often means there’s a good chance you’re moving less.

The National Council on Aging says daily movement can help improve many aspects of your overall health, including blood pressure, weight management, back pain and even your emotional health. So how much exercise should seniors get? The Physical Activity Guidelines for Americans recommend healthy older adults should do at least 150 minutes of moderate-intensity aerobic activity per week. Older adults with chronic health conditions who may not be able to meet that guideline should still do their best to maintain regular physical activity.

Cancer diagnosis? Check out these articles with exercise tips for cancer patients:

- Why Cancer Patients Shouldn’t Skip Exercise (<https://provision-healthcare.com/2016/03/29/cancer-diagnosis-dont-skip-exercise/>)
- How Exercise, Diet Boost Cancer Survival Rate (<https://provisionhealthcare.com/2016/06/16/exercise-diet-boost-cancer-survival-rate/>)

150 minutes of exercise might sound intimidating, maybe even overwhelming, especially given the obstacles posed by the pandemic. We hope the following tips will offer



you some motivation and make it easier for seniors to stay active while at home.

## 1. Sit Less

Staying at home naturally means you’re not getting out as much. That means you’re probably not moving as much either. A great way to stay active while at home is simply remembering to sit less.

Turning off the television will give you one less reason to sit. Keep the TV off and work on those home projects you’ve been meaning to finish. Find some fun activities like gardening or just taking a walk around the block.

When you do watch TV, take advantage of the commercial breaks and take a lap around the house. You can even use those 2-3 minutes to get some chores done like doing the laundry or emptying the dishwasher.

If walking or standing is difficult for you, there are many exercises you can do while seated. Here’s an article from Silver Sneakers with four effective chair exercises (<https://www.silversneakers.com/blog/4-chair-exercises/>). It even includes video demonstrations to help you do them.

## 2. Make a “Move List”

Planning out your daily exercises makes it much easier for seniors to stick to their goals. To make your



“Move List,” ask yourself how you plan to get moving today. Build those activities into your daily schedule.

## 3. Mix It Up

Variety is very important to avoid your exercise routine becoming mundane. There are four types of exercise on which seniors should focus: endurance, strength, balance and flexibility. Improving your health in each of these areas comes with many benefits:

- **Endurance:** Makes things like climbing stairs or dancing easier
- **Strength:** Makes lifting groceries or carrying grandchildren easier
- **Balance:** Helps prevent falls and related injuries
- **Flexibility:** Makes common tasks like getting dressed and driving easier

## 4. Develop an exercise routine

If you have fallen out of your exercise routine, getting back into the habit can be difficult even in

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## Exercise for Seniors

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normal times. As a first step, the National Institute on Aging (NIA) recommends speaking with your doctor before increasing your activity level. They even offer some important questions seniors should ask to help tailor an exercise routine to their needs and abilities.

Once you're ready to begin, make a list of fitness goals. Goals can be short-term, like finding an exercise buddy or getting more comfortable walking shoes. You should also set some long-term goals like lowering your blood pressure or losing weight. A great way to start making progress toward your goals is to write out your exercise plan. This will help keep you accountable and give you a clear roadmap to maintaining an active lifestyle.

### 5. Overcome Excuses

At some point, you're bound to have one of those days where you just don't feel like exercising. Here are some of the most common excuses and ways you can overcome them.

- I don't have time. If you find yourself feeling too busy to get moving, make it part of your day. Scheduling your daily exercise means you are making time for it, helping to hold you accountable.
- It's boring. Try to find physical activities that you enjoy. It might be dancing, gardening, or taking a walk with your neighbor. Just be sure to practice safe social distancing when exercising with others.
- It costs too much. You don't necessarily need expensive equipment to stay active. If you're strength training, use household items like water bottles or soup cans as weights.
- I'm too tired. Once you get mov-

## And God sighed... not political, funny...

Thanks to retiree Gary G. who shared this with REAOC

### I never heard creation explained this way before!

1. In the beginning, God created the Heavens and the Earth and populated the Earth with broccoli, cauliflower and spinach, green and yellow and red vegetables of all kinds, so Man and Woman would live long and healthy lives.

2. Then using God's great gifts, Satan created Ben and Jerry's Ice Cream and Krispy Creme Donuts. And Satan said, "You want chocolate with that?" And Man said, "Yes!" and Woman said, "and as long as you're at it, add some sprinkles." And they gained 10 pounds. And Satan smiled.

3. And God created the healthful yogurt that Woman might keep the figure that Man found so fair. And Satan brought forth white flour from the wheat, and sugar from the cane and combined them. And Woman went from size 6 to size 14.

4. So God said, "Try my fresh green salad." And Satan presented

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ing, you may actually feel less tired. Physical activity can help reduce fatigue. Exercising can even help you feel less anxious and stressed.

Remaining active while staying home is very important. We hope these tips help you find an exercise routine that works for you. If you'd like more information about exercise for seniors, the NIA has some great ideas for staying motivated, as well as safety tips and tracking tools to help you stick to your routine. Their website is: <https://www.nia.nih.gov/health/exercise-physicalactivity>.

Thousand-Island Dressing, buttery croutons and garlic toast on the side. And Man and Woman unfastened their belts following the repast.

5. God then said, "I have sent you heart healthy vegetables and olive oil in which to cook them." And Satan brought forth deep fried fish and chicken-fried steak so big it needed its own platter. And Man gained more weight and his cholesterol went through the roof.

6. God then created a light, fluffy white cake, named it "Angel Food Cake" and said, "It is good." Satan then created chocolate cake and named it "Devil's Food."

7. God then brought forth running shoes so that his children might lose those extra pounds. And Satan gave cable TV with a remote control so Man would not have to toil changing the channels. And Man and Woman laughed and cried before the flickering blue light and gained pounds.

8. Then God brought forth the potato, naturally low in fat and brimming with nutrition. And Satan peeled off the healthful skin and sliced the starchy center into chips and deep-fried them. And Man gained pounds.

9. God then gave lean beef so that Man might consume fewer calories and still satisfy his appetite. And Satan created McDonald's and its 99-cent double cheeseburger. Then said, "You want fries with that?" And Man replied, "Yes! And super-size them!" And Satan said, "It is good." And Man went into cardiac arrest.

10. God sighed and created quadruple bypass surgery.

11. Then Satan created the Health Care System. Amen.

## REAOC Officers and Directors

As a reminder and, due to the current Covid situation, we are unable to follow the guidelines found in our old REAOC bylaws. We will continue with the current slate of Directors and Officers until we can hold the face to face meetings for our 2021 process. As a reminder, we made the following changes to the REAOC bylaws to accommodate the current pandemic:

### SECTION 1. ANNUAL MEETING

There shall be an annual meeting. At this meeting, the Directors and Officers of the Association shall be elected and installed. All Directors and Officers will serve for the next calendar year. *If there is any cause for cancellation of the annual meeting, the current Directors and Officers will remain in their positions until an annual meeting can be rescheduled. At that rescheduled meeting and in the presence of the nominated Directors and Officers and at least 100 REAOC members in good standing (exclusive of the elected officers), the Directors and Officers of the Association shall be elected and installed. If there is a need in the future, voting electroni-*

*cally or by mail may also be considered as an option to elect the REAOC Directors and Officers.*

### SECTION 2. ELECTION OF DIRECTORS AND OFFICERS

The Nominating Committee shall nominate candidates for each office. The names of the nominees will be presented at the Association's regular General Meeting immediately prior to the Annual Meeting and included in an Informer article. *If there is any cause for cancellation of the General Meeting and the Annual meeting, the nomination for candidates for each office will be held when it is possible to have a face-to-face meeting of the REAOC Board and at least 100 REAOC members in good standing (exclusive of the elected officers).*

Thanks for your continued understanding of this situation.

## CA Supreme Court Decision: Alameda Case

OCERS is studying possible implications of this Court decision for our retirees. The ruling addresses only those who retired between January 1, 2013 and October 1, 2020 and whose final retirement pension calculation included regularly, required on-call, stand-by or call-back pay as part of their normal assignments. Initial calculations indicate the ruling may impact only a few hundred of OCERS' 18,000 retirees. Those affected individuals will receive advance notice of any changes to their retirement calculation before any action is taken by the OCERS Board of Retirement. Please refer to the OCERS website at [www.ocers.org](http://www.ocers.org) for updates and additional information.

## Puppy Scams Online

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to telling buyers they cannot meet a pet before paying because of the pandemic, fraudsters have made Covid-19-related money requests for items such as special climate-controlled crates, insurance and a (non-existent) Covid-19 vaccine, according to Scam Tracker reports. There also were instances where purchasers wanted to pick up the pet but were told that wasn't possible due to Covid-19 restrictions.

In July 2020, a Fairfield, California, woman told BBB she had attempted to purchase a Yorkshire terrier puppy from an online seller who would accept payment only via mobile apps or gift cards. As instructed, she initially paid \$600 for

the puppy by purchasing a pair of \$300 Vanilla cards and sending photos of the front and back to the seller. Two days later, she was asked to use the same method to pay another \$750 for "reimbursable pet insurance." When she was asked the next day to similarly pay \$850 for a "regulated crate," she told the seller she had exhausted her funds and no longer wanted to proceed with the purchase. The woman told BBB the seller promised to refund her by gift card but did not and never contacted her again. Law enforcement and consumer advocates now say a person searching online for a new pet is extremely likely to encounter a scam

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Darlene Wilson received a VISA gift card

## Puppy Scams Online

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listing or website.

### **BBB recommendations for buying pets online:**

- See the pet in person before paying any money. In light of the Covid-19 pandemic, consider a video call with the seller so you can see the seller and the actual pet for sale. Since scammers are not likely to comply with the request, this may help avoid a scam.
- Do a reverse image search of the photo of the pet and search for a distinctive phrase in the description.
- Do research to get a sense of a fair price for the breed you are considering. Think twice if someone advertises a purebred dog for free or at a deeply discounted price... it could be a fraudulent offer.
- Check out a local animal shelter online for pets you can meet before adopting.

### **Who to contact if you are the victim of a pet scam:**

- **Petscams.com** - [petscams.com/report-pet-scam-websites](https://petscams.com/report-pet-scam-websites) tracks complaints, catalogues puppy scammers and endeavors to get fraudulent pet sales websites taken down.
- **Federal Trade Commission (FTC)** - <https://reportfraud.ftc.gov/#/> to file a complaint online or call 877-FTC-Help.
- **Better Business Bureau** - BBB Scam Tracker to report a scam online.
- **Your credit card issuer** - if you provided your credit card number, even if the transaction was not completed.



## In Memoriam

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

### **October 2020 – December 2020**

Juanita Alvarado  
Lorraine Avila, OCTA  
Kenneth Blair, OCSD  
Bette Bowen  
Phydith Brown, Assessor  
Delores Burns  
Christopher Carbis, OCTA  
Jackie Carratelli  
Bih Fang Chang  
John Collins  
James Creech, JWA  
Marie Dalrymple  
Gloria Davey  
Laurel Davies, Treasurer  
James Deiley  
John Dierking, HCA  
Samuel Dillingham  
Dennis Elefante, OCTA  
Charles Fink  
Dolores Gaylord, HCA  
Paul Henriksen, OCTA  
Emmy Illosa, County Clerk/Recorder  
Manuel Jimenez, HCA  
Patricia Johnson, Sanitation District  
Donald Joralemon, OCSD  
William Henry Johnson  
Ulrich Legaspina  
Christine Lyon, OCSD  
Robert Marston, HCA  
Benny Martinez, OC Public Works  
Marsha Meina  
Arthur Mendivil  
Nieves Mendoza  
Janet Miller, SSA  
Nancy Nelson, Probation  
Ben Nickerson, OC Public Works  
Michial Nunn  
Ardith Paget  
Gregory Petersen  
Elizabeth Philips, SSA  
Arthur Radon, Superior Court  
Alan Roberts, SSA  
Frank Robinson, OC Public Works  
Fred Thibault, OCSD  
Jack Walker, Assessor  
Linda Woolley, OCTA

## Audit Results for 2019

**F**or the ninth year in a row, your REAOC Board of Directors has turned over REAOC's financial records to an independent CPA firm to either review or audit REAOC's financial statements. For the year ended December 31, 2019, the accounting firm of Barnett & Company, CPA reviewed REAOC's financial statements and has concluded that they are not aware of any material modifications that should be made to those statements in order for them to be in accordance with the cash basis of accounting. REAOC chooses to prepare its financial statements on the cash basis of accounting which is a comprehensive basis of accounting other than generally accepted accounting principles. Barnett & Company's conclusion is not modified with respect to this matter.

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### **Surviving Spouses**

Roberta Bebout-Webb  
Douglas Brockett  
Erika Brown  
Marilyn Goad  
Ernest Johnson  
Margaret Koch  
Charlene Marsh  
Catherine Martin  
Concepcion Mendiola  
Dolores Puckett  
Calvin Raedel  
Abigail Ramirez  
Barbara Sackett  
David Spalenka  
Stephen Surges  
Helen York



