The Informer

RETIRER EMPLOYEES ASSOCIATION OF ORANGE COUNTY, INC.

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Harold A. Wohl
President

Presidents’ Message

Holiday Greetings To All Retirees

The entire REACC and ARECC Board of Directors wishes everyone a peaceful, happy and memorable holiday season. Please accept our heartfelt thanks and appreciation for your support, participation and membership throughout the year. As a REACC member, you are an incredible gift to this organization. YOU allow retiree voices to be heard.

US
2016 has posed some challenging times for retirees on so many levels. By the time you read this issue of The Informer, our country will have elected a new President; one who will face some very formidable tasks. The charge and responsibility of prioritizing and solving competing social, economic, political and international issues will be daunting.

Nevertheless, our nation has confronted such challenges in the past and with assurance, desire and ingenuity, we know appropriate resolution to any issue can be reached. Retirees are a huge voting bloc in determining the direction of our country. Know the power YOU possess to influence the direction our nation travels. Retirees CAN accomplish a great deal if we remain united, active and informed.

And speaking of elections, REACC is proud to announce that Frank Eley has become the Retiree Member Elect on the Orange County Employees Retirement System (OCERS) Board of Retirement. Due to the efforts and endorsement of REACC, et. al., no other candidate decided to run for this position.

Progressive Drawing

$500.00

John Balcazar of Huntington Beach would have won $400 at the September luncheon if he had been present. Remember—you must be present at the time of the drawing to win. As we will have a jackpot of $500, we will have a winner at the December luncheon! See you on Wednesday, December 7, 2016 at Mile Square Park.

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extremely important retiree-elected position. Therefore, Frank will automatically assume this critical Board of Retirement position on January 16, 2017. Congratulations, Frank! We want to give a huge thank you to Mr. Tom Beckett for the years he has so admirably served on the OCERS Board of Retirement as the elected Retiree Member. The time, energy and commitment required to take on this responsibility is tremendous. Thank you, Tom, for sacrificing your personal time and for the past three years of effective and respected OCERS participation. Retirees are truly blessed by the efforts of those who serve retiree interests. Frank, REAOC is confident you will uphold the care and level of representation that all previous REAOC representatives have shown. On behalf of retirees, congratulations to both Tom and Frank!

Lastly, we hope to see you at the Wednesday, December 7th Holiday Luncheon and Annual Business Meeting. The agenda will include election of Officers and Directors, exceptional musical entertainment and wonderful camaraderie. Please plan to attend and share the magic of the season! Take care, be well and stay united, retirees.

– Linda Robinson
– Doug Storm

Operation Santa Claus

Operation Santa Claus provides gifts to children, who are abandoned, neglected, needy, or placed in foster care in Orange County. In 1992 a Board was formed to reach out to more children and to needy seniors and disabled adults, who may be isolated from family and friends, through Senior Santa and Friends.

Gift suggestions for toddlers are items that make noise and books with buttons that produce sounds when pressed. Teens appreciate gift cards, electronics, colognes and lotions. Gift cards to Target, Walmart and chain grocery stores are welcomed gifts for seniors and disabled adults.

Cash donations and gift cards payable to Operation Santa Claus or Senior Santa and Friends can be mailed to: Social Services Agency, P.O. Box 22006, Santa Ana, CA, 92702-2006. During the month of December, gifts can be delivered to the Holiday Store at: 1505 E. Warner Ave., Santa Ana, CA 92705 or to County libraries, most courts and many County facilities. Please call 714 679-2438 for hours of operation.

To receive a tax deductible letter, please include a legible name and address with your donation. You may also donate online to Operation Santa Claus at OperationSantaClaus@ssa.ocgov.com and to Senior Santa and Friends at Senior.Santa@ssa.ocgov.com. To receive more information, please call 714-679-2438 or for Senior Santa and Friends call 714-825-3111. To volunteer, please contact Jane Dawson at JaneDawson@ocgov.com.

Operation Santa Claus and Senior Santa and Friends

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Norma Roberts Board Watch
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Lou Scarpino Legislation
Jan Grimes 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.
As the effort to preserve current and future retirees’ benefits morphs further into the national arena, REAOC is working to proactively utilize the resources we have available to us at the national level. One of these resources is the National Conference of Public Employee Retirement Systems (NCPERS), whose annual conference was held in San Diego, May 15-19, 2016 and attended by this writer. REAOC’s goal is to build on our past work and existing membership in NCPERS to expand our capacity for effectiveness in the broader battle to protect retiree rights and benefits. With this in mind, a quick overview of NCPERS is first in order.

As a national organization, NCPERS members include state, county and local public employee retirement systems and related groups such as REAOC. Also included are stakeholder corporations and businesses involved in pension related services such as: investing, consulting, legal, audit, administration and analytics. Governance is provided through a 16-member executive board elected by delegates from each of the 50 states and from the U.S. territories.

This year marks NCPERS’ 75th anniversary, a year in which several important milestone projects, discussed below, have come into their own. NCPERS provides many valuable resources. These include an active Research Branch directed by Dr. Michael Kahn, a forum for current and historical topics and research studies from corporate and pension fund member organizations used in support of NCPERS’s ongoing member training. There is also a major thrust that tracks and coordinates pension development and related political and legislative activities with states and related national and state organizations. The San Diego Conference provided an opportunity to meet and work with many of the 850 participants including approximately 50 exhibitor service providers and researchers across the pension services community.

13 Retirement Security Support Resolutions A package of 13 Resolutions to advance the cause of sustainable retirement security for all was put in place at the May, 2016 Conference. NCPERS has long been an advocate of Defined Benefit (DB) retirement plans. They have also observed and studied the extensive demise of these plans in the private sector that generally came with a lack of equal value and performing replacement plans. The result has been a dramatic lack of retirement readiness for the first generation of private sector employees at or past retirement age, with a worse prognosis for future retirees. NCPERS has also led the fight against DB opponents who have seeded and nurtured a pension-envy strategy to pit private sector against public sector employees. To counter this, NCPERS has been at the forefront of the effort to reinstate DB plans in the private sector because of both the inherent value to the growth of the national economy that DB plans provide, and to undermine the counterproductive pension-envy component that has become a part of the political landscape. Twelve states are actively looking at the NCPERS created, private sector, DB Plan proposal known in California as the Secure Choice Plan.

Research Dr. Michael Kahn, NCPERS Research Director, presented their latest study that examined the hidden societal cost of prevailing approaches to pension reform, most notably the push to move all workers to 401(k) and other Defined Contribution (DC) type plans. Using the data from the time period covering the first crop of private sector employees now retiring under the DC plan model, this new study reveals increased volatility at the national level for each 1% shift of the workforce. This is a major concern for individual retirement security. Moreover, while various measures are included in the study, the most dramatic reveal a major negative impact in the financial market using the S&P as the index, and individual revenues that showed volatility increases of 54% at the national level and 65% at the state level. The upshot of this: it is becoming clear that the 25 year shift of private sector employees to DC plans is having a serious, undermining effect on our economy with the attendant societal cost.

REAOC will continue to participate and monitor NCPERS activities as they relate to your retirement security.
Who is Behind the Pension Reform Movement and Why?

1. Special interest groups – several forces can be characterized as such: 
   Wall Street – the same profit driven motives that gave us the housing bubble and the Great Recession
   Politicians with ambitions – hoping to be swept into office as a gladiator slaying the dragon of public employee pay and benefits

2. Those exploiting the issue for $ – reporters, columnists, authors, “fellows”

3. Alarmed, angry citizens who have fallen prey to the radical Alinsky strategy.

2. Shadow Government – influential and powerful organizations and individuals that finance, lobby and otherwise exert significant influence behind the scenes on government to adopt policy to their liking. These may include:
   Corporations
   Foundations
   Think tanks
   Institutes
   Billionaires

3. Sinister Dark Money – funding to the pension reform movement that is channeled without transparency as to its source. This is often channeled to the above mentioned think tanks, institutes and foundations, that are willing to do the donor’s bidding by writing about public sector pension costs as a tool to hide the agenda of an aspiring shadow government.

Radical Roots of the Pension Reform Movement

According to Wikipedia, the book Rules for Radicals: A Pragmatic Primer for Realistic Radicals, author/community organizer Saul D. Alinsky, was published in 1971 shortly before his death. His goal for the Rules for Radicals was to create a guide for future community organizers to use in uniting low-income communities, or as Alinsky called them, the “Have-Not.”

Alinsky lays out a strategy that begins with identifying a community structure or organization that can be the focal point for unifying a community for a common cause. The next step is to unite the community in the belief that there is an enemy they have in common, and then develop a community-based strategy to defeat that common enemy. Use of some kind of symbol or symbols to label the enemy is a recommended tool.

Wikipedia notes that Alinsky’s strategy has been effectively used not just in community issues, but also in political campaigns. Think about the advertising on TV you have seen promoting or opposing a ballot proposition or a political candidate and you can see these principles being applied.

One might view this as an effective tool to solve community and political issues. Others might view it as psychological warfare designed to manipulate a community group or the electorate itself. Whatever the view one holds, there can be no doubt that these principles are today being applied to the pension reform movement, to retirees’ detriment. As an example, the similarities between Alinsky’s rules and the content of a 2014 publication titled Pension Reform Handbook: A Starter Guide for Pension Reformers by the Libertarian organization, The Reason Foundation, is startling!

Using Alinsky’s strategy, the “have-nots” of the pension reform movement are those taxpayers, who do not have a defined benefit pension plan, and especially those who have little hope of creating adequate savings for their own future retirement.

With the radical Alinsky model, the community structure or organization that is used to unify the “have-nots” taxpayer community to the common cause of pension reform is the so-called, non-profit think tank. The explosion in the last ten years in the number of these think tanks, often benefitting from the tax advantages of non-profit status and with words like “institute” or “foundation,” is how this radical Alinsky strategy is secretly accomplished. The “have-nots” have been manipulated to believe that those government retirees are given a cushy retirement at the “have-nots” expense.

As for the Alinsky recommendation that symbols be used to label the enemy, one need only look at the jargon used by the pension reform movement to try and unite the community on the issue of pension reform. Public servants are labeled as “greedy,” and the term $100,000 club has been developed as a symbol of pension abuse, as has been the term “double dipper.” “Accounting tricks” characterize pension plan financial reports, public sector pay...
Beware E-mail Cyber Tricks

by Larry Leaman

Have you ever received an e-mail from someone you know, claiming he is stranded in Europe, without money, because his wallet was stolen and he needs your help? Perhaps, instead, the e-mail asked if you would be interested in this special information from Oprah? The message indicates that you can “Click Here” for more information.

Another scenario might be receiving an e-mail sent by something called “Mail Support.” It contains a message that reads “Dear User—your two incoming mails were placed on pending status due to the recent update of our database. In order to receive the messages, “Click Here” to login and wait for responds from AOL.”

These are fraudulent e-mails, designed to trick the recipient into clicking and opening up his or her computer to a virus infection and/or having his or her address book copied for someone to use those IDs and addresses to send out e-mails disguised as though they are coming from you.

Another horrible possibility is what is called ransomware—software that is inserted in your computer by such an e-mail that captures all information on your hard drive while preventing you from accessing it. You get an e-mail telling you that you are locked out of your own computer data, but if you will pay the sender some money (such as $500) they will unlock your data so you can get to it again. A ransom demand!

Being an AOL user I know that AOL never sends out e-mails like this. Plus the grammar mistake (paragraph 2 above’s use of the word “responds” rather than “response”) is a giveaway that the e-mail most likely came from a hacker or cyber-terrorist in a foreign country. So far I have dodged what seems like an avalanche of attempts to trick me into opening up my computer to a hacker.

So, don’t get tricked by what appears to be a message from a friend or your internet provider or some authority like a domestic or foreign police agency. DON’T CLICK ON THE LINK! If in doubt about whether an e-mail really came from a friend, send that friend a separate e-mail to ask if he or she sent it. You can’t be too cautious these days.

Welcome, New Members

Assessor: Patricia McPherson, Kim Frohling
District Attorney: Irene Stephens
HCA: Stanford Salter
OCGR: Debbie Cavers, Laura Lynch
OC Fire Authority: Mike Hartman
OC Public Library: Anna Kozak, Mercedes McCarthy
OC Public Works: Christopher Lechmann, Michael Fisher
OCSD: Gerald Horton, Bich Hoang, Bradley Dew, Bradley Newmyer, Michael Reidling
Probation: Sally Munoz, Van Lawrence, Michael Finn
Public Defender: Maurice Dollison
SSA: Yolanda Vaca, Rose Marie Rodriguez, Anne Le, Connie Truong, Ildefonso Alamo, Anju Sapra, Nora Nichols, Charles Rambo, Karen Rambo, Ronald Grigsby
Superior Court: Susan Herrera, Shelley Hill, Sandy Moreno, Kathleen Wright, Joyce Elia, Linda Daeley
Treasurer/Tax-Collector: Martha Garcia

Not Stated: Antonette Ferguson, Juleen Turner, Ann Pulford
Surviving Spouse: Marian McQuilken

Supplemental Benefits Open Enrollment

This year’s County of Orange open enrollment period may have already passed by the time you receive this newsletter. However, for REAOC’s supplemental benefits enrollment period, refer to the previously mailed booklet, contact Pacific Group Agencies, Inc. at 800-511-9065 or consult their web page at http://www.pgagencies.com/
Bill Hoffman Presentation: Hoffy Tours

Our September guest speaker, Bill Hoffman, encouraged us to explore our own backyard here in Southern California. Mr. Hoffman, a retired high school teacher, still eager to explore and share his knowledge, created Hoffy Tours, specializing in lesser known day tour jewels in Southern California.

Bill’s presentation was entertaining, educational, and unique as he introduced us to some of the hidden jewels within our local cities. As a tour guide, his qualifications overshadow most others, with his teaching background and Master’s Degree in Urban Planning. His knowledge of urban design and identification of Southern California architectural styles and their history added context to his discussion. Bill’s slide show and accompanying commentary kept our interest throughout the afternoon. The quiz about Southern California sights, challenged us to remember and/or learn more about our “Golden State.” Many members even learned little known, new information about places they had previously visited.

Examples of his many tours include Pasadena Craftsman Classic (including the Gamble House, Norton Simon Museum, Huntington Library), Claremont Arts and Architecture (e.g. its colleges and murals), Palm Springs Modernism, Downtown LA jewels (e.g. Olvera Street, Chinatown, Disney Hall, Little Tokyo, Angel’s Right...), Octoberfest and Temecula Wine Tasting. Mr. Hoffy also offers customized tours.

For those who would like more information about Bill’s tours, his website is www.hoffytours.com. In fact, his energetic, informative presentation has Board members considering a REACC field trip if sufficient members are interested. For those who would like more information about his tours, his website is www.hoffytours.com. If this idea appeals to your sense of adventure, please be sure to let us know through the REACC website or at our holiday luncheon.

In Memoriam

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

June 2016 – October 2016
Dorothea Anton, HCA
Marguerite Arledge, Clerk of the Board
Norreen Beavert, SSA
Irene Bellaire, HCA
Al Blevans, HCA
Betty Brennan, OCCR
James Brink, DA
Barbara Byers, OC Sheriff’s Department
Linda Carpenter, SSA
Ronald Bossey, OC Sheriff’s Department
Otto Friedrischen, OC Public Works
Harry Gage, OC Sheriff’s Department
Richard Geyer, OC Public Works
Margaret Henderson, SSA
Steven Herndon, OC Fire Authority
Delee Houston, County of Orange
Roland Lampe, JWA
Leonard Malone, OCTA
Dorothy McIntrye, County of Orange
Bruce Moore, Probation
Marcella Paire, SSA
Kenneth Robertson, OC Public Works
Bobby Rosenbaum, OCTA
Lori Shepherd, Superior Court
Charles Sullivan, OC Sheriff’s Department
Joyce Tabor, Probation
Moises Valdez, Child Support Services
Juliette Van Ryckeghem, OC Sheriff’s Department
Jack West, OC Sheriff’s Department
Don White, OC Public Works
Elizabeth Ziegler, Superior Court

Retraction:
Two REACC members (Linda Elliott and William Geen) were listed in error in the September Informer as deceased. We apologize for this error.
**Holiday Luncheon**

**Menu for December 7**

- Roasted Tri-tip with Teriyaki Sauce
- Garlic Whipped Potatoes
- Garden Vegetables
- House Salad with Italian or Ranch Dressing
- Garlic Bread
- Dessert
- Coffee and Iced Tea

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**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.

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**Luncheon Reservations Due Wednesday, Nov. 30, 2016**

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!
Election of REAOC Board and Officers

Most of our current Board has agreed to serve another term if elected. In addition, Frank Bey is running unopposed for the OCERS Retirement Board. If elected for that post, he will automatically fill the Director vacancy created by Tom Beckett’s departure. We urge you to vote for Frank for the OCERS Retirement Board. Candidates are:

Linda Robinson ..........Co President
Doug Storm...............Co President
Jan Grimes ..................Secretary
Bill Castro ...................Treasurer
Rebecca Guider ..........Director
Gaylan Harris ..........Director
John Iagjian ..........Director
Larry Leaman ..........Director
Sara Ruckle-Harms ..........Director
Vacant ......................Director

No other names have been submitted. If you would like to be a candidate or nominate someone, call Office Manager Ilene Barcenas at 714 840-3995. Be sure to attend the December 7th luncheon to vote.