

At Your Service

Orange County Employees Retirement System

VOLUME 5 NUMBER 1 MAGAZINE FOR ALL MEMBERS January 2006

OCERS Members assist in Hurricane Relief operations



Have you moved?
OCERS needs your
current address



At Your Service



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At Your Service is published for members and retirees of the Orange County Employees Retirement System.

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Board of Retirement Meetings:
All regular business meetings are held in OCERS Board Room at 8:30 a.m.

January 17, 2006	February 21, 2006
March 27, 2006	April 17, 2006
May 15, 2006	June 19, 2006
July 17, 2006	August 28, 2006
October 23, 2006	November 20, 2006
	December 18, 2006

Russell Baldwin elected to seat on Board of Retirement

Russell Baldwin has been elected to serve on the OCERS Board of Retirement, with his term having begun on December 1, 2005 and running through December 31, 2006.

A County of Orange employee for nearly 15 years, Russell Baldwin currently works for the Orange County Sheriff-Coroner, Forensic Science Services Division.

Russell Baldwin brings a wealth of experience to the Retirement Board. He has served as a member of the Board of Directors of the Orange County Employees Association (OCEA) for the past six years, including his most recent position as OCEA First Vice President.

Russell Baldwin was elected to fill the General Member seat left vacant by the retirement of outgoing Board Member Sharon L. Neebe in August 2005.

At the November 21, 2005 regular Board of Retirement meeting, he was introduced by Chairman Thomas J. Lightvoet and welcomed by the Board and staff.

On the move? Please keep OCERS and your employer updated

When OCERS mailed out Member Annual Statements last summer, hundreds of the statements never reached members. That's because the agency or department where those members work do not have a current mailing address for those employees.

Is your address within your agency's payroll system correct? Please look at your most recent pay stub to verify that your home address is accurate. To correct your address, contact the Human Resources Specialist or Payroll Representative within your Agency/Department as soon as possible.

If you are a retiree and plan on moving, please make sure to contact OCERS as soon as possible to keep us updated with a current address and phone number so you continue to receive important information from us, including your 1099-R Form in early 2006.

OCERS' Member Information Center provides account information online; enroll now!

OCERS is offering an exciting new tool for active members and retirees interested in viewing their retirement account information online. The Member Information Center has been launched allowing participants to gain access to their OCERS account 24 hours a day, 7 days a week. Once a member has enrolled, OCERS will mail out a Personal Identification Number (PIN) within 5 working days.

The Member Information Center is secure and easy to use, allowing members to find tailored information that is relevant to them in just seconds.

Active Members will be able to gain access to details about their employment history and Plan Type, as well as update information on their primary and contingent beneficiaries. In addition, they can use an interactive Benefit Estimator to calculate their retirement. Retired Members who use the Member Information Center are able to view screens detailing tax withholding, direct deposit and 1099R information. The center also allows retirees to confirm details relating to their 12 most recent benefit payments.

More than 3,500 members have enrolled to take advantage of the free and interactive site.

OCERS participants can now log into the Member Information Center to monitor their account balances, review accrued benefit information and get other important plan information when it works into their schedule. The best way to learn about all the new features is to log on at www.ocers.org and enroll at the Member Information Center today.



Retirees 10,000 and 10,001; a real family affair

As more Baby Boomers head into retirement, it's not surprising that OCERS has seen the ranks of its own retiree population grow. Indeed, 840 members retired between Jan. 1, 2005 and Oct. 31, 2005.

In October 2005, OCERS added its 10,000th member to the retiree payroll. In fact, both Jane Pabitzky (Superior Court) and her husband Neal Pabitzky (County of Orange) retired from their positions on the same day making them 10,000 and 10,001.

"We're working on our yard, planning an Alaska cruise and enjoying helping out our parents," explained Jane Pabitzky, noting the couple moved from Orange to their new home in Beaumont after their retirement.

When asked about what she would recommend to co-workers thinking about retirement, Jane replied: "I have told them, start going to retirement meetings now. Get ready."

Financial Strategy Seminars help prepare for future

If you are planning to retire within the next 3 to 30 years, you should plan to attend one of the following Financial Strategies for Retirement Planning Seminars held at:

**OCERS (Training Room)
2223 Wellington Avenue
Santa Ana, CA 92701**

The Financial Strategies for Retirement Planning Seminar consists of a three-session workshop. Each meeting will cover important topics for successful planning; individuals and couples are welcome to attend. The third meeting concentrates on information from an OCERS representative.

The seminar is free, and there is plenty of free on-site parking for those attending. Various topics of interest and importance will be covered over the course of the three-session workshop.

Among the important topics covered in the comprehensive three-session workshop:

- Deferred Compensation investment choices
- Tax-free and low-cost investing for profit
- How to determine retirement goals
- Investment choices to consider in the current stock market

The third meeting of each workshop focuses on information relating to OCERS, including such topics as:

- Eligibility for Retirement
- Reciprocal benefits
- Enhanced benefit formulas such as 2.7% at 55 and 2.5% at 55
- Benefit Calculations, and how to apply for your retirement benefits from OCERS
- How to determine your future monthly benefit from OCERS

Don't miss out on this valuable information. It will help you prepare for your future. The seminars are free, but reservations are required. To make your reservation to attend this seminar, please log on at www.ocers.org and click on "Retirement Seminars."

An important note: anyone registering for the Financial Strategy Seminar should plan on attending all three sessions. For more information on upcoming Financial Strategies for Retirement Planning Seminars, please call Catie Moore at Financial Management Specialists, (714) 245-1954.

SCHEDULED DATES:

The Financial Strategy Seminar is a three-session workshop, and persons signing up should plan on attending all three sessions of the Workshop.

Dates are as follows:

Workshop

Wednesdays

January 11, 18 and 25, 2006

6 – 9:30 p.m.

Workshop

Wednesdays

February 1, 8 and 15, 2006

6 – 9:30 p.m.

Workshop

Wednesdays

March 1, 8 and 15, 2006

6 – 9:30 p.m.

OCERS offers Pre-Retirement Planning Seminars

Now is the perfect time to begin thinking about your long-term financial well-being. Because when it comes to retirement planning, it's never too early – or too late – to get started. So no matter when you plan to retire, it is important to attend a Pre-Retirement Planning Seminar offered by OCERS.

The few hours you spend at the seminar can have a beneficial and long-lasting impact on your quality of life after you retire.

The Pre-Retirement Planning Seminar is generally held twice a month at OCERS, 2223 Wellington Ave., Santa Ana, and includes a presentation by an OCERS Retirement Program Specialist. The one-session, five-hour seminar is free, and there is plenty of free on-site parking for those attending.

Various topics of interest and importance to you will be covered. A representative from “Deferred Compensation” will be addressing options for withdrawing funds from your 457 plan; a Social Security representative will discuss your Social Security and Medicare benefits; a representative from Retiree Medical will discuss medical benefit options; and an OCERS Retirement Specialist will focus on your OCERS retirement plan. Among the topics covered by the OCERS representative:

- When you are eligible for retirement
- How to determine your future monthly benefit from OCERS
- How to determine OCERS-related benefits for your spouse or other eligible beneficiaries
- When should new retirees expect their first retirement check
- Reciprocal benefits for employees who have worked for two or more retirement systems
- How to enroll and use the Member Information Center
- Deferred Retirement
- Returning to work under OCERS after retirement
- Cost-of-living adjustments (COLA) after retirement
- How to schedule an appointment with an OCERS Retirement Program Specialist

Don't miss out on this valuable information. It will help you prepare for your future. The seminars are free, and no registration is necessary.

For more information, please log on at www.ocers.org and click on “Retirement Seminars.”

SCHEDULED DATES:

These one-session seminars will be held from 8 a.m. to 1 p.m. on Wednesdays.

Dates are as follows:

January 11, 2006

January 25, 2006

February 8, 2006

February 22, 2006

March 15, 2006

OC Fire Authority teams deployed to Gulf Coast

Although millions of Americans watched helplessly when powerful hurricanes struck the Gulf Coast region in August and September, a number of specially-trained members of the Orange County Fire Authority were involved in search and rescue operations following the recent disasters.

"I just think to visualize that kind of devastation, you can't describe that until you see it," said Captain Brian Young, who was deployed as part of Task Force 5, a team made up of dozens of fire protection professionals from Orange County, as well as several medical doctors and structural engineers.



Battalion Chief Mike Boyle was Team Leader of a Swiftwater Team deployed to the state of Louisiana on Tuesday, Aug. 30. The 14-member team caught a military flight to Lafayette and then had to drive 2½ hours to get to New Orleans. They arrived in New Orleans on Wednesday night, Aug. 31, and began search and rescue work immediately.

"The first night we worked in the dark. We did what we wanted and ignored a recommendation not to work," recalled Boyle, noting they had been warned about the hazardous conditions and saw looting as well. "The water itself had a high volume of sewage and a mixture of chemicals and fuel."

Despite those dangers, as well as the challenges poised by working in darkness, the Swiftwater Team rescued 239 people that first night in their four Inflatable Rescue Boats.

"This was the first water rescue deployment as a FEMA asset (operation)," Boyle explained. While the Swiftwater Team Deployment consisted of a 14-member team, two subsequent deployments of Task Force 5 (on Aug. 31 and Sept. 18) involved almost 100 additional Safety Members from the Orange County Fire Authority, as well as other area fire departments being sent to the Gulf Coast. The photos on the cover of this issue were taken by Bruce Chambers, a photographer with the Orange County Register who was embedded with Task Force 5. The photos inside this issue were actually taken by Task Force 5 members.

Fire Captain Richard Ventura, who was in charge of logistics, recalls the horrific conditions that rescue teams encountered when they arrived in the area. "Most people see footage on the news; you can't realize how widespread the damage is. No power, no stores were open. It would be like driving from Orange County to Las Vegas and back to get supplies."

"Most of the press coverage was about New Orleans, but St. Bernard Parish was worse and had less help; the Ninth Ward was cut off for five days (before help arrived)," Ventura explained.

Added Fire Captain Jeff Adams: "We broke into every house we could to see if there was someone we could save."

Battalion Chief Kirk Summers was Team Leader of the 3rd Team. "We were deployed for Hurricane Rita. The intent was to stage us in Dallas. We got there on Sept. 21st and they staged us for three days. Texas did their evacuation and told us they could handle things, but Louisiana said they still needed help."



By the time Summers' team arrived in the New Orleans area, the majority of the area had been searched for survivors.

"A few Wards needed secondary searches. We completed 550 structures because of the type of area most doors had steel entry doors. It was brutally hard work on our guys. We recovered three bodies and helped rescue some dogs and took care of them," Summers said.

"It was strange to walk around a major American city and not see any people. That was an eerie feeling," Summers said.

Despite the conditions all of the Special Operations personnel encountered in the Gulf Coast, they gained valuable experience they know might even better prepare them for challenges they face here on the job in Orange County.

"As an organization, I think we're (OCFA) prepared. We're very progressive and ready for these kinds of things," said Captain Brian Young, who was promoted from firefighter to Captain while at base camp in Louisiana in early September.

Residents and workers in Orange County – including both active and retired members of OCERS – are fortunate to have dedicated members of the Orange County Fire Authority serving the community.

"There was no fear that when we get there we don't know what we're doing," Captain Brian Young said. "It's what you're trained for... you train for that big day and hope that it pays off."



Eye of the storm: OCERS will help you weather Retirement

The summer and fall of 2005 produced a number of devastating storms, including Hurricanes Katrina and Rita that inflicted a tremendous loss of life and billions of dollars in damage across much of Alabama, Georgia, Florida, Louisiana, Texas and Mississippi.

Those who best survived the Gulf Coast storms included communities and individuals who had an emergency evacuation plan, as well as an abundance of drinking water and non-perishable food, life-saving medicines, flashlights and other supplies on hand to help during a crisis.

In many ways, it is a good idea to view retirement as an impending storm and prepare for its arrival. In addition to building up your savings, participating in a 457 (Deferred Compensation) plan or crafting a portfolio on your own, it's good to know that once you are vested in the Orange County Employees Retirement System, you will receive a guaranteed lifetime benefit from the public pension fund.

In addition to providing more than 10,000 retirees with retirement benefits every month, active members are also encouraged to take any of a number of free retirement seminars offered throughout the year. Articles with specific details about the various types of seminars and workshops offered are outlined on pages 4 and 5 of this issue of At Your Service.

When the storm surge known as Retirement hits, will you be ready? OCERS is here to help.

For more information about OCERS, including how to enroll to use the Member Information Center, visit www.ocers.org.

New brochures available for OCERS members

Members often have questions about specific elements of their retirement and are looking for easy-to-understand information from the Orange County Employees Retirement System.

In addition to OCERS' official Web site and the quarterly At Your Service magazine, OCERS has produced a series of brochures addressing issues that are of interest to many members.

Three brochures have just been published; Compensation Earnable for General and Safety members each address what Compensation Earnable is and how it is used to calculate your final average salary for retirement purposes, and Retirement Payment Options provides a guide on how you can set up your lifetime retirement payments.

Other brochures that are available include: Service Purchase Contracts which addresses the "buyback" of service credit, Divorce and how it may impact your retirement from OCERS, and Reciprocity – A Guide for Reciprocal Benefits.

All of these brochures can be picked up at OCERS' office, 2223 Wellington Avenue, Santa Ana, California. Office hours are 8 a.m. – 5 p.m., Mondays – Thursdays and 8 a.m.– 4:30 p.m. on Fridays.

They can also be downloaded via www.ocers.org by directing your browser to the OCERS "Publications/Forms" section of OCERS' Web site; all are linked to PDF documents that members can read online or print.



Orange County Employees Retirement System
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