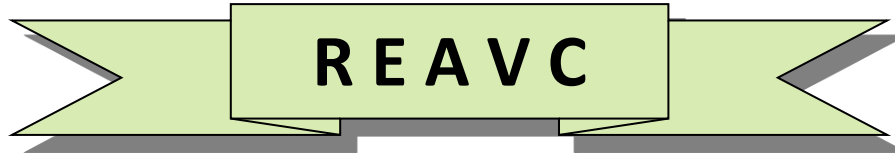




Editor:
Linda Wyatt Jorgenson

Email:
info@reavc.org



Retired Employees Association of Ventura County, Inc.
P O Box 7231, Ventura CA 93006 Telephone: 805/644-7814
“DEDICATED TO THOSE WHO HAVE ALREADY SERVED”
JULY/AUGUST 2012

Presidents Letter

By Art Goulet



I hope you all had great 4th of July, and have had a wonderful summer thus far. My 4th was on a wine cruise at Channel Islands Harbor, during which we watched super fireworks. On the way to the Harbor, I was concerned about fog, but it turned out to be high enough so it did not obscure the brilliance of the fireworks. Sometimes, we forget that the 4th is the day in 1776 that the Continental Congress adopted the Declaration of Independence, so it is essentially the birthday of our country. While we may not always like what is happening in our country today, it is still the greatest country in the world and I would not choose to live anywhere else.

So far my summer has been pretty uneventful, although I did go to Canada for a couple of days on a due diligence trip for the Retirement Board, and visited with two of our investment managers. I will be going on a driving trip with my wife in the second half of August. We will visit the central coast and the bay area. We intend to do some wine tasting along the way!

You will find information in this newsletter about the nomination process for the upcoming election for the Board of Directors. Several members of the Board will be running for re-election, but we will have at least two vacancies. Ron Janes, our current 2nd Vice President, has advised us he will not be running for re-election. Ron has been a really valuable member of the Board, serving as 2nd VP, Benefits Committee Chair, and Alternate CRCEA Delegate. He, and his wise counsel, will be sorely missed. Bob Riggs has also decided not to run again. He has been a very involved and excellent Board member, serving as Chair of the Audit Committee and ably assisting Ron in his duties as Benefits Committee Chair. If you have any interest in joining our Board, you should contact Don Greenberg, Nominating Committee Chair.

There will be yet another vacancy caused by the pending resignation of Judy Nash-Wade. Judy has been planning for some time to relocate to Florida to live near her daughters and grandchildren. She has served extremely capably as Program Committee Chair. She will be at the September luncheon, but will resign thereafter. Please wish her well.

As you may know, the California Legislature had not been in session since the beginning of July, and returned to do business on August 6th. To risk paraphrasing a statement attributed to Mark Twain, “Everyone’s life, liberty, and property were safe while the Legislature was not in session,” but now that they are back, who knows what they will do.

The Governor’s 12-point pension reform proposal continues to languish and, hopefully, the Joint Legislative Conference Committee on Pension Reform will release its report this month, and we’ll see what the Legislature does with it.

What’s Inside

Prez Ltr	1
Ins Benefits Report	3
Retirement Brd News	5
Letter from a Mom	5
Guest Columnist	6
Steve Bennett-Guest	7
New Retirees	8
Scholarships	8
Contact Editor	8
Survivor Info	8
Email Newsletter	8
In Memoriam	9
Luncheons	9
Bob Roper-Guest	10
2012 Calendar	11
Membership Application	11
Board Members	12
CRCEA Conf Info	12
See’s Candy	12

CRCEA-sponsored SB 1382 (Negrete-McLeod) passed out of the Assembly at the end of June, and was returned to the Senate for concurrence in the amendments made in the Assembly. The Senate concurred on August 6. Now we have to see whether or not the Governor will sign it.

AB 2664 (Assembly PER & SS Committee) was signed by the Governor on July 9th. The bill was sponsored by SACRS. From a retiree's perspective, the most important provision of the bill was that it established the County Retirement System Dental Care Program (Program) to provide dental care benefits to county and district retirees, their survivors, and eligible dependents of '37 Act retirement systems that elect to offer the Program. The retiree would be responsible for the dental care premium and counties electing to participate in the Program may contract with a third party administrator to provide the dental care, similar to the current vision care program sponsored by SACRS, and which is available through VCERA.

CRCEA is supporting SB 1234 (DeLeon). This legislation would address the 7 million California workers who have no access to an employer-sponsored pension, and the fact that one-half of middle income workers will retire at or below the poverty level. The bill would enable these workers to enroll in a State-sponsored retirement plan, described as a cash balance plan, and pay 3% of their salary into it. No cost would be borne by the State or employers (other than sending in the employee's contribution), and there would be no liability to the employers or the State as the plan would be privately insured. Although this legislation would fill an obvious need, it is being opposed by many investment firms and the insurance industry (which sells annuities), and some chambers of commerce and small business associations. There are some legitimate concerns, which the author is willing to address with amendments, and the bill was placed on suspense by the Assembly Appropriations Committee. Since the last day a bill can be passed this session is August 31, the situation is currently touch and go. The Senate has already passed the bill but, if amendments are made, it would have to return there for concurrence and then the question is whether the Governor would veto it.

As you may recall, after the hearing on Monday, May 21 in the Retired Employees Association of Orange County (REAOC) case regarding retiree health benefits, the judge in the hearing promised the attorneys representing REAOC and the County of Orange a quick decision. Well, the judge's interpretation of "quick" certainly isn't the same as mine, since there hasn't been a decision yet. It could be that the judge is gun shy because his earlier decision was overturned on appeal.

Also, on the legal front, although three members of the Retired Employees of Stanislaus County (RESKO) received a favorable appellate decision, addressing the fiduciary responsibility of the members of a retirement board and its obligations to members of the retirement system, in their case seeking to stop the Stanislaus County Employees' Retirement Association's (StanCERA's) practice of "raiding" its pension fund, their request to the California Supreme Court to order publication of the decision was denied.

Our regular Board meeting scheduled for August 7th was rescheduled for the 14th. At that meeting, the Board appointed Paul Callaway to fill the vacancy resulting from Jan Standing-Robert's resignation because of health reasons. Paul retired from the Public Works Agency after serving for 17 years. Please welcome Paul to the Board.

The next member luncheon is on September 4th. Unfortunately, although we hoped for it, we will not have the run-off candidates for the District 1 seat on the Board of Supervisors as our speakers. Neither Supervisor Bennett nor Bob Roper was available. Don't forget to make a reservation, and don't forget to bring a donation for FoodShare. I look forward to seeing you there. ~~~



***y*ou *never* know how *strong* you are**
Until being ***strong*** is the **only choice** you have.

Insurance Benefits Committee Report

By Ron Janes & Bob Riggs

Brent Crane and an associate from AON Consulting presented a report on the 2012 first quarter experience for the Health Net HMO/EOA plans at the June Labor Management Health Care Committee meeting. These are plans that cover current county employees and early retirees aged 50-65.

Initially it was noted that there are approximately 16% fewer subscribers in the plans in 2012, when compared to the same period in 2011. As of March 2012 there were 1,046 subscribers, versus 1,242 in March of 2011.

For every dollar of premiums collected during the first three months of 2012, 91 cents were paid out in claims. While during the first three months of 2011, 93 cents were paid out for every dollar in premiums, over the entire 2011 year the figure was 87 cents. In 2010 that figure had been 84 cents for every dollar of premium costs. These medical cost figures do not include administrative expenses.

Medical costs in 2011 were allocated 29% to capitation (prepaid costs to network providers), 48% for medical services provided to patients by doctors and hospitals, and 23% for prescriptions. Capitation costs have now risen to 30%, prescription costs to 24%, and payments to doctors and hospitals have dropped to 46%.

Large claims by a limited group continue to be a problem, with 1.360% of the claimants accounting for 12.26% of the total expenditures.

The number of employees and pre Medicare eligible retirees in the Health Net PPO decreased by 23% between 2011 and 2012. Because there are currently only 68 subscribers in the plan, privacy regulations limit the information we can learn about the costs. It was reported that nearly a third of the claimants in the limited 2011 population had claims in excess of \$50,000.

The committee received a report on the Ventura County Health Care Plan (VCHCP) from Administrator Larry Keller. The plan's 2012 membership of employees and non-Medicare eligible retirees is now 4% larger than in 2011. As of March 2012 there were 4,900 subscribers in the plan. These 2012 gains follow 2011's increase of 9% more members than in 2010.

The number of family members per subscriber has also increased from 2.2 to 2.5, in part due to an Obama care requirement permitting adult children to remain on policies longer. So far in 2012 medical costs per employee are running 20% higher than in 2011, but this year's larger premium has absorbed the increase and the plan continues to spend 84 cents for every dollar in premiums on medical costs. Once again, administrative expenses are not included in this 84 cent figure.

The VCHCP's medical costs by category are:

- Inpatient 26%
- Outpatient 30%
- Doctors 22%
- Rx 18%
- Behavioral Health 4%

For the first three months of 2012 there are 3 cases that have medical costs (excluding medication) in excess of \$100,000. For calendar year 2011 there were 26 such cases.

This review of claims experience by the Labor Management Health Care Committee provides background for recommendations regarding new contracts developed by County staff and their consultant. Over the last several years we have seen how the plans offered by private providers have increased in price and decreased in membership as employees and early retirees sought the low cost alternative of the Ventura County Health Care Plan. Those who remained in the private plans with more comprehensive coverage often did so because they had greater health care needs, while the younger and healthier individuals with fewer claims chose the increasingly financially attractive VCHCP. This leads to the proverbial “insurance plan death spiral” where the decreasing membership in plans with high claims individuals leads to premiums which are not sustainable.

In preparation for the 2013 Medical Plan year, the County’s consultant AON sought bids from Aetna, Anthem Blue Cross of California, Blue Shield of California, CIGNA, Health Net, Kaiser and UnitedHealthcare. Aetna, Anthem Blue Cross of California, Blue Shield of California, CIGNA and Kaiser declined to bid for the contract and gave the following reasons:

- The private insurance plans in the county have shown declining enrollment over the last several years.
- The potential risk in offering a plan exceeds anticipated revenue and therefore a competitive rate could not be offered.
- The option of VCHCP available to employees presents an “excessive adverse selection.”

United Healthcare provided the county with a quote, but they were rejected from the process because they refused to include early retirees with the active rates. We were grateful the county took this position, because if the early retirees are unbundled from the same rate pool as the employees the rates would become prohibitively expensive for them.

At this point the county remains in talks with Health Net as the only potential private insurance provider for 2013. While rates have been trending on a national basis about 10% higher each year for the last several, the consultants were hopeful a bid can be obtained from Health Net for under that figure. We will meet again in August, and do not anticipate any further updates prior to that time on the pre Medicare eligible insurance rates for 2013.

The discussion above relates to the insurance plans for the pre Medicare eligible retirees. Medicare eligible rates and policies traditionally depend on information from the federal government which is not available until much later in the year. We will update you on them when we get new information, hopefully in our next edition.



*I've learned that **life** is like a roll of **toilet** paper.
The closer **it** gets to the **end**, the **faster** it goes.*

RETIREMENT BOARD NEWS

By Art Goulet

Just as in 2011 and as I noted in my last article, May was a poor month for investors, including VCERA. As a result, VCERA's asset value dropped to \$3.10 billion. June was much better, however, and the asset value at month's end was \$3.19 billion. Reported earnings for the fiscal year were 1.3 %, not including real estate or private equity earnings which aren't finalized until later in the first quarter of the new fiscal year. As a reasonably educated guess, I anticipate that earnings will increase by about 0.2% when those numbers are in.

In any event, earnings were a disappointment and far from the assumed rate of return of 8.00%. Not that CalPERS and CalSTRS did much better; their reported earnings were 1.00% and 1.8%, respectively, so VCERA was right between them. It has been estimated that VCERA's failure to earn 8% for the fiscal year, or under-performance of about \$200 million, will result in increased County contributions of about \$4.6 million annually over the next 5 years. There will also be increased employee contributions unrelated to investment performance; but, rather, due to the previously approved changes in the post-retirement mortality rate and in the Entry Age Normal Actuarial Cost Method, and a lower assumed rate of return going forward.

At its July 2 meeting, the Board of Retirement made some significant decisions. It reduced the assumed rate of return to 7.75% based on a recommendation from VCERA's independent actuary, with the increased County and member costs to be phased in over three years. It also decided to phase in the costs of the changes in the post-retirement mortality rate and in the Entry Age Normal Actuarial Cost Method, which changes had been made at an earlier meeting, over three years as well. For a description of what these changes were, see my last article. While an assumption rate of 7.75% may seem high to some, it should be noted that the average investment return over the last 18 years has been 7.7%, despite large losses in 2002, 2008, and 2009. Nonetheless, it's also important to remember that past performance is no guarantee of future returns.

Just about a year ago, I reported that the Board had decided to further diversify the system's holdings by creating a global fixed income mandate and to reduce the amount of assets devoted to U.S. fixed income by \$169 million. \$118 million of that amount was allocated to PIMCO, a new investment manager to VCERA. As it turned out, the implementation of this investment with PIMCO was much more complicated than anticipated and is hoped it will be fully implemented by the end of August. Among other things, it was necessary for the staff to work VCERA's custodian to set up bank accounts in a considerable number of countries. Once these accounts have been established future global investments will be easier to fund.

Also, two newsletters back I reported that assets that had been invested with Acadian, who had been terminated, were being transferred to an index fund of a current manager, BlackRock. Again, this transition was just completed.



PORTION OF LETTER RECEIVED FROM MOTHER OF SCHOLARSHIP RECIPIENT WARREN CONDRA:

Hi Betty, I just finished reading the May/June newsletter and Susan Lacey's reminder of the scholarship deadline. Our son, Warren Condra, a chemical engineering major, graduated May 26th from Rose Hulman Institute of Technology, Terre Haute, IN with an overall GPA of >3.1. As an ROTC scholar, he was commissioned as a 2nd Lt in the US Army Reserve on May 25. He was a student athlete (cross-country and track) all 4 years and member of Pi Kappa Alpha. He is gainfully employed as an oil field services technician currently posted to Williston, ND. Thanks again for your investment in a promising future.

Signed, Carolyn Briggs (Behavioral Health)
Dale Condra (Assessor's Office)



Are We Prepared?

By George Shoemaker
CRCEA Past President

I have been asking for some time the question “Are we prepared to respond to the Public outcry of Public Pensions?” “Have we done our part to educate the electorate about Public Pensions?” From the results of the San Diego and Santa Barbara elections it is obvious we have not. Yes these two initiatives only affected California Cities; but it is a good indicator how the electorate feels about Public Pensions. And yes retiree pensions are currently protected by the California constitution; but they could be changed by a constitutional amendment. If we are to stop the erosion of Defined Benefit retirement systems and continue to provide retirement security to public, as well as private, employees in the future; we must do our part to educate the electorate on the true facts of defined benefit and defined contribution pension systems. We can no longer stand by and let the electorate only hear one side.

1. The private sector’s experiment with 401 (k) plans has demonstrated they are not viable retirement vehicles when used to fund basic retirements and will lead to poor retirees that will be a drain on the U.S.’s consumer-driven economy. Why?
 - a. They require regular substantial contributions over 30 years or more to accumulate enough money to provide reasonable retirement security;
 - b. Employers have decreased their contributions to 401(k)’s
 - c. They are affected by the changes in the stock market, as witnessed by the recession in 2007-2009 where 401 (k)’s lost one third of their value (money);
 - d. Workers can borrow on their plans (21% had loans in 2009) or cash them out when they change jobs. In difficult economic times both borrowing and cashing out increases;
 - e. Most individuals lack experience in investing funds and they need to be more conservative with their investments than a pooled, long term Defined Benefit Plan. Individuals do not have the full range of investment options available, and pay much higher management fees than Defined Benefit Plans do; and
 - f. **You can outlive your 401 (k) fund (money)**

As to other misinformation out there:

1. With respect to touted “savings” associated with transition from defined benefit plans to 401(k) plans; **“There Are NO Savings”** A National Institute on Retirement Security study found that it cost 46% less to produce the same benefit in a Defined Benefit plan as in a 401 (k) plan.
 - 15% due to the longevity risk pooling factor;
 - 5% due to diversification;
 - 26% due to superior investment return in a professionally managed fund vs. investment through 401 (k) plans
2. **The taxpayers do not pay the total cost for Public Pensions.** In the average Defined Benefit system:
 - a. The taxpayer pays from 12 to 15%;
 - b. The employee pays from 12 to 15%
 - c. 70% or more of the cost comes from return on investments of the fund.

NOTE: In some cases the agency has chosen to pay part of the employee contribution in lieu of a pay raise and therefore it appears that the agency is paying more than the employee.

3. **Moving from defined benefit plans to defined contribution plans will help the current budget. “Not True”** It takes 10 to 18 years before any significant saving are realized, and in many cases it will cost more because it requires two systems instead of one for a limited period.
4. **Defined Benefit systems pay excessive benefits.** The average retirement benefit for public employees ranges from \$22,000 to around \$40,000, and for many of them, including nearly half of all teachers and over two-thirds of firefighters and public safety officers, it is in lieu of social security.
5. **The majority of defined benefit system cost increases are not due to increased benefits.** Most increased are due to the market downturn and the fact that agencies haven’t always paid their full share into the system, when things were good.

The goal is to provide you with the necessary information for you to educate the electorate on the true facts and benefits of pensions and defined benefit systems in particular. We have the choice to use it and make a difference, or do nothing and take what the public gives us. Please take this information and use it to talk to your friends, neighbors, social groups, and any others, so they may have the true facts about public pensions.

Our overriding goal is to work to have retirement security for both the public and private sectors.

EDITOR'S NOTE: The CRCEA Retirement Security Committee has a website that provides references to articles and research about pensions, as well as papers and presentations by the committee. You can access it by either:

1. Going directly to the database at www.crcearesearch.com
2. Going to the CRCEA web site at www.crcea.org; and then clicking on "Resource Database."



Dear members,

My name is Steve Bennett, and I have the honor of serving many of you as your first district County Supervisor. I appreciate your public service to our community through your county work, and I am proud of the contributions of our public sector employees. I know you have a lot on your mind this election season. Two of those important issues are the protection of your pension income and your access to quality and affordable health care.

I firmly believe that commitments made on pensions earned so far must be kept. You and your families made plans based on your pensions, and I am committed to protect your pension payments. I am very familiar with the issues facing the Retirement Board as it makes important investment decisions. For two years I voluntarily attended dozens of meetings to learn about the functioning of the Board. I then officially served a year on the Retirement Board. This background gives me a strong understanding of our retirement system and what is needed to keep pension payment promises that have been made to employees. Without a doubt, pension benefits for new hires will decline as one of the keys to keeping the pension system sustainable.

Finally, another key issue I know you are very concerned about is your health insurance. I am committed to preserving your access to the county insurance options as part of the larger pool of county employees. This valuable cost saving is especially important for those who have not reached the Medicare eligibility age yet. It is a fair way to spread the health care risk we all share and is consistently supported by current employee bargaining groups.

The same policies that protect workers and pensions, such as good fiscal stewardship, are also just plain good government. When I was elected in 2000 the Board of Supervisors had zero reserves—an unsustainable path. Now we have over 10% of our budget in reserves. Our county bond rating has steadily risen since I took office, even in the face of the downturn in 2008. I have been a strong advocate for fiscal discipline. But fiscal discipline alone is not enough—budgets represent important choices about the values of a community, and I believe that their impact on people needs to be considered as well.

The Ventura County Star said I deserve four more years on the Board of Supervisors because of my fiscal discipline and work to protect the quality of life in Ventura County. I understand the value of your public service, and I hope you will trust me with four more years to continue making the important decisions for the county we have all had the pleasure of serving.

Thank you for your service and your dedication to Ventura County. I humbly ask for your support.

Sincerely,

Steve Bennett



NEW RETIREES



George G. Becerra Sr.	GSA
Felix Carmona	HCA
Pennie J. Chesser	HCA
Ester V. Diaz	Sheriff
Helen Gonzalez	Superior Courts
Pamela D. Grossman	District Attorney
Ronald Hall	Assessor
Mary B. Hammel	HSA
Michael R. Hasty	Sheriff
Dennis N. Hawkins	RMA
Tom Henry	District Attorney
Suzanne L. Hobbs	ISD
Thelma Hortsman	Superior Courts
Steven P. Lengyel	Sheriff
Veronica L. Long	Sheriff
Peter L. Magoon	Public Works
Meynardo Mendoza	Superior Courts
Sherril T. Ornelas	Superior Courts
Brenda Jean Palmer	Superior Courts
Veltha L. Perkins	Superior Courts
Rita M. Peterson	HSA
Carol A. Richardson	HCA

Scholarship Application Deadline For Spring Semester is October 15th By Susan Lacey

If you know a child, grandchild, or great grandchild of a member or associate member of REAVC who could use \$1,000 for higher education or technical school, please be sure to let them know about REAVC's John MacIntyre Scholarship Program.

Here are the Steps to Success: Go to the REAVC web site (www.REAVC.org) and click on Scholarship Program and follow the instructions, including downloading the application form.

Two (2) \$1,000 scholarships will be awarded for the Spring Semester.

CONGRATULATIONS !
ENJOY EVERY MINUTE!

*Love is action. It's clear,
it's kind, it's effortless,
and it's irresistible.*

CONTACT NEWSLETTER CHAIRPERSON

Members are encouraged to submit their views, comments, articles, cartoons and photos pertinent to REAVC issues. You must include your name so we can verify your membership, but it will be withheld if you so request. Please email your submissions to lindaedra5@yahoo.com

SURVIVORS: The surviving spouse of a member is eligible for Association Membership. To enroll, send completed application to: REAVC, PO Box 7231, Ventura, CA 93006.

If you have given us your email address and you are not receiving the newsletter, please email your current email address to lindaedra5@yahoo.com We use YahooGroup to manage our newsletter emailing process. You must respond to an invitation from REAVC YahooGroup before your newsletter can be sent to you via email.

IN MEMORIAM

We acknowledge the passing of the following. Our deepest sympathy is extended to their family and friends.

Linda T. Byrd
Mary F. Carmona
Robert L. Carson
Pauline C. Claycomb
Julia Cole
Isabelle C. DeLaTorre
Evelyn M Grove
Sylvia H. Himbar
Dallas Mallernee
Ronald McClellan
Melinda S. Peters
George C. Peterson
Gerald L. Reynolds
Ike Taylor
John H. White
Barbara Windsor

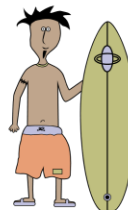


*As you were you will always be,
treasured forever in our memory.*



The surviving spouse of a member is eligible for REAVC membership.

LUNCHEONS



By
Ray
Holzer

If you are reading this and it is before noon, Wednesday, August 29, 2012, and, if we have not reached room capacity it is not too late to make your reservation for our September 4 luncheon. For you "first timers" our luncheons start at noon at the Poinsettia Pavilion, 3451 Foothill Road, Ventura. There is no charge for members. Guests are welcome, however, they pay \$10 for their lunch.

For more information, and to make reservations please call or email one of the following volunteers:

☛ Carol "Mike" Aalbers, 207-1768,
retirdmike@gmail.com

☛ Judy Sewell, 654-8304,
sewellj119@sbcglobal.net

☛ Ray or Linda Holzer, 644-3702,
rayholzer2@aol.com

If you make a reservation and cannot attend, please let us know so we can give your reservation to someone else. We try to answer messages and return calls the same day. If we do not get back to you in 2 days try again as something is amiss.

Carpool if you can and remember that the spaces at the rear entrance (check in level) are for those with difficulty with stairs.

Finally, thank you for your past donations to Food Share. As usual we will have the barrels at the door should you wish to participate.

IT'S TIME FOR A CHANGE IN COUNTY GOVERNMENT



Dear neighbor,

Recently I retired as Fire Chief. Many people urged me to stay, but organizations need regular change at the top. I knew I'd done a good job; but it was time to make way for new leadership.

I feel exactly the same way about County government: It's time for a change. That's why I'm running for Supervisor.

With new leadership comes an opportunity to re-examine old assumptions – to challenge “the way it has always been done.” That's what I did at the Fire Department. I'm proud of the results, and all of County government can benefit from some of the lessons learned.

I believe in treating people with respect, and working as a team to reach high standards. I think that's why so many of my former employees are supporting me now – both as individuals, and through their union.

I've also worked with many Supervisors. Mostly they've been good, well-meaning people. But politicians are always running for the next office. And I've seen how easily political pressure can influence decisions.

That's one reason I support term limits. Twelve years running the County is long enough. All the current Supervisors say they agree. Yet they couldn't resist putting in a loophole. So incumbents are the only ones not covered by the 12-year limit!

That's the kind of political game that makes people distrustful of government.

I believe we can do better. In these challenging times we must focus on the key issues: helping local businesses create jobs, protecting public safety, preserving our quality of life.

We must also make government more efficient. This includes making reasonable pension reforms for the future – while honoring our legal and moral obligations to existing retirees.

I'm not running for Supervisor to play political games, or to flirt with other offices. I'm running because I love this community, and because I believe I have the right combination of experience and judgment to serve its people well.

If you agree it's time for a change, I'd be honored to have your vote on November 6th.

Sincerely,



2012 CALENDAR

<p>JANUARY 3-REAVC Board Mtg 9-Board of Retirement Disability Mtg 23-Board of Retirement Bus Mtg</p>	<p>FEBRUARY 1- Reservations cut-off date for next luncheon 6-Board of Retirement Disability Mtg 7-General membership Luncheon 10-Articles due 27-Board of Retirement Business Mtg</p>	<p>MARCH 5-Board of Retirement Disability Mtg 6-REAVC Board Mtg (changed to 4/3/12) 19-Board of Retirement Bus Mtg</p>
<p>APRIL 2-Board of Retirement Disability Mtg 3-REAVC Board Mtg 6-Articles due – 16-Board of Retirement Bus Mtg 16-17-18 CRCEA Conf Tulare 25-Reservations cut-off date for next luncheon</p>	<p>MAY 1-General Membership Luncheon 7-Board of Retirement Disability Mtg 21-Board of Retirement Bus Mtg 28-Memorial Day REAVC Board – No Meeting</p>	<p>JUNE 4-Board of Retirement Disability Mtg 5-REAVC Board Mtg 8-Articles due 14-Flag Day 17-Father’s Day 18-Board of Retirement Bus Mtg 20-Summer Begins</p>
<p>JULY 2-Board of Retirement Disability Mtg 16-Board of Retirement Bus Mtg REAVC Board – No Meeting</p>	<p>AUGUST 14-REAVC Board Mtg <u>29-Reservations cut-off date for next luncheon</u> Board of Retirement – no mtg</p>	<p>SEPTEMBER <u>4-General Membership Luncheon</u> 10-Board of Retirement Disability Mtg 24-Board of Retirement Bus Mtg REAVC Board – No Meeting</p>
<p>OCTOBER 1-Board of Retirement Disability Mtg 2-REAVC Board Mtg 5-Articles due 12-Scholarship apps due for Dec Luncheon 15-Scholarship Deadline 15-Board of Retirement Bus Mtg 22-23-24 CRCEA Fall Conf Stanislaus</p>	<p>NOVEMBER 5-Board of Retirement Disability Mtg 19-Board of Retirement Business Mtg 28-Reservations cut-off date for next luncheon REAVC Board – No Meeting</p>	<p>DECEMBER 3-Board of Retirement Disability Mtg 4-General Membership Luncheon (Scholarships awarded) 11-REAVC Board Mtg 14-Articles due 17-Board of Retirement Bus Mtg</p>

**RETIRED EMPLOYEES ASSOCIATION OF VENTURA COUNTY
 APPLICATION FOR MEMBERSHIP IN REAVC
 And Authorization for Deduction of Dues**

I hereby authorize the Ventura County Employees’ Retirement Association (VCERA) to deduct from my retirement check, on behalf of REAVC, dues in the amount of \$1.50 unless and until such authorization is cancelled in writing by me.

Print

Name: _____
 Address: _____
 City: _____ State: _____ Zip: _____
 Telephone No: (____) _____ County Dept: _____
 Email: _____ Yes, newsletter via email
 Spouse’s Name: _____
 Signature: _____ Date: _____

Dues and contributions to REAVC are not tax deductible as charitable donations.

REAVC telephone: 805/644-7814



2012 REAVC BOARD OFFICERS

President – Art Goulet	805/482-9418	artgou@aol.com
1 st VP – Bob Riggs	805/647-6047	phoenixfa@sbcglobal.net
2 nd VP – Ron Janes	805/654-0637	rcjanes@yahoo.com
Secretary – Will Hoag	805/644-3491	piffle@pacbell.net
Treasurer – Ray Holzer	805/644-3702	rayholzer2@aol.com
Past Pres – Wayne Larroque	520/825-0732	xlcajun@gmail.com

2012 REAVC BOARD MEMBERS

Butch Britt	805/987-3312	wbbritt@gmail.com
Jim Crow	805/642-8326	crowmegan@sbcglobal.net
Don Greenberg	not available	
Susan Lacey	805/644-4284	lacey4kids@aol.com
Betty McCollum	805/642-5234	bjoe22@juno.com
Judy Nash-Wade	805/647-8784	judynashwade@yahoo.com
Luisa Haskell	805/644-3737	luisahaskell312@hotmail.com
Cindi Mathieu	805/525-2885	cmathieu_2000@yahoo.com
Donald Wright	805/642-6621	cptwright@roadrunner.com
Vacancy		
Maryellen Benedetto	805/644-1831	marbobben@aol.com
Associate Member Representative		
Linda Wyatt Jorgenson	805/642-4676	lindaedra5@yahoo.com
Executive Assistant/Newsletter Chair Person & Editor		

When sending an email to the Board and/or Association Officers, please be sure to put REAVC in the subject line.

♥ **“Our prime purpose in this life is to help others.
And if you can’t help them, at least don’t hurt them”**
...Dalai Lama

REMINDER – Next CRCEA Conference will be in Modesto at the Double Tree Hotel. Stanislaus will be hosting the Conference October 22, 23 and 24. Please call Betty McCollum at 642-5234 if you have any questions.

Be sure to mark your calendar.

See’s Candy By Linda

DON’T FORGET! Our See’s Candy gift certificates are \$13 each. You can **acquire** these **certificates one of two ways: they can be purchased at our luncheons (next date September 4th) or through the mail.** To place a mail order, simply mail your request to REAVC, PO Box 7231, Ventura, CA 93006. Be sure to enclose a check made out to REAVC for the total amount of your purchase, along with a self-addressed, stamped envelope. Please be aware that each certificate weighs just under an ounce (including the very nice gift certificate holder). Some of the larger orders require a larger envelope and the larger envelope postage rate. On the other hand, three certificates without the gift holder only need one stamp. If you do not want the gift certificate holder, please note that when you place your order.

**CHOCOLATE
IS THE ANSWER—
WHO CARES WHAT
THE QUESTION IS !**



REAVC

P O Box 7231

Ventura CA 93006

RETURN ADDRESS

REQUESTED

IF YOU WOULD LIKE TO RECEIVE YOUR NEWSLETTER (IN COLOR) VIA
EMAIL, PLEASE LET ME KNOW @ lindaedra5@yahoo.com

JUST A REMINDER: