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“Dedicated to those who have already served” ***Newsletter: July-August 2010***

Retired Employees Association of Ventura County, Inc.
P O Box 7231, Ventura CA 93006 Telephone: 805/644-7814

PRESIDENT’S LETTER

By: Art Goulet

Building on the success of the May 4th luncheon, both candidates for County Treasurer-Tax Collector will make presentations at the next member luncheon. The format will be essentially the same as when the candidates for Sheriff made their presentations. There will be no debate as such; the candidates will answer questions. Again, to keep things moving, and to insure the questions are heard by all, we will have cards at the entrance, on which you can write any question you would like answered. The cards will be gathered up, questions combined as necessary, and the questions read aloud at the front of the room, after each candidate makes his initial presentation. Since the Treasurer-Tax Collector sits on the Board of Retirement, this race is of importance to retirees. We should have a full house, so be sure to make your reservation early!

Is anyone else tired of the limited sunshine we’ve had recently? We’ve had May Gray, June Gloom, and July Cool & Cloudy. Well, I’m going to beat the system! In celebration of our 30th anniversary, my wife and I are going on a Mediterranean cruise. In fact, by the time you read this, I’ll be gone. I can see it now; I’ll probably be complaining about the never-ending sunshine and heat. Some folks are never satisfied!

If you are a retiree receiving the benefit of STAR COLA, be sure to read the Board of Retirement article elsewhere in this Newsletter. Also, don’t hesitate to attend or send a letter.

You should have received a mailer regarding a VSP vision plan by now. This plan is administered through the State Association of County Retirement Systems (SACRS) and is available to retirees of the 20 counties whose retirement systems were established under the County Employees Retirement Law of 1937, if the retirement system has authorized offering it. This plan is authorized by VCERA, which will set up a payroll deduction for you, if you enroll. Since the SACRS-administered plan is new this year, the rates are predicated on estimated enrollment throughout the state. If the response is greater than estimated, there is a good possibility that the rates might decrease for the next year. Also note that this will be a short plan year, with new open enrollment next spring, and a new plan year beginning May 1, 2011. While REAVC can’t take credit for this vision plan as a benefit provided by our association, you may recall from a previous Newsletter that REAVC requested that the Board of Retirement make this plan available to our retirees.

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**Important
Info** →

Prior to receiving REAVC's request, VCERA was not planning to do so. If you did not receive the mailer, or you threw it away because you thought it was an unsolicited offer, you can access the information on the net at vsp.com/go/sacrs, or call VSP at 800/400-4569. You can also enroll online or by phone.

Sacramento County has been added to the list of county retirement systems where a Judge has ruled that names and pension amounts of retirees are a matter of public record and must be released by the retirement system. This is the fourth case where a court has made such a ruling. The others were in Contra Costa, Stanislaus, and Orange counties. The Sacramento County Board of Retirement has decided to appeal the Superior Court decision. They are the first retirement board to do so. They had previously disclosed pension amounts, years of service, and last employer, and feel that disclosing names adds nothing to the transparency of the retirement system and pension benefits.

On July 1, the Board of the San Bernardino County retirement system established the position of Alternate Retired Member. However, no appointment has been made yet, since the retiree association agreed to wait until the election of the Retiree Member in December, with the understanding that the person who gets the second highest number of votes will become the Alternate. San Bernardino's action leaves the Orange County system as the only one without an Alternate Retired Member.

Following a June 10, 2010 hearing in Pasadena, the Federal Ninth Circuit Court of Appeals has certified the Retired Employees Association of Orange County's (REAOC's) medical lawsuit against the County of Orange to the California State Supreme Court. The three-judge panel presiding over the hearing did not agree with the federal trial court ruling that California law clearly forbids implied terms in public employment contracts. Because the case presents an important question of state law, the panel asked the State Supreme Court for guidance on the issue. The question as posed by the appellate court is whether, as a matter of California law, a California county and its employees can form an implied contract that confers vested rights to the health benefits of retired County employees. The issue REAOC sued over was the "depooling" of retirees from active employees for setting premium rates for medical plans. Although not exactly identical to the situation in Ventura County because payment of health care premiums for Orange County active employees is made directly by the county, rather than through a deduction from a flexible benefit allowance, the outcome of the case will be of importance to Ventura County retirees enrolled in a county health insurance plan.

Another initiative proposed by Paul McCauley and aimed at retirees has qualified for circulation and signature gathering. The circulation deadline is November 8, 2010 and 433,971 verified signatures must be gathered. The initiative would impose a new annual tax of between 20% and 60% on all pension income, including employer-paid health insurance premiums, in excess of \$40,000. It would also impose a tax on non-California residents whose pension benefits earned in California exceeds \$40,000. This initiative is similar to one that Mr. McCauley qualified for circulation last year, but for which no signatures were gathered. To see the full text of the initiative, the link is: http://ag.ca.gov/cms_attachments/initiatives/pdfs/i923_10-0017.pdf and to see the Legislative Analyst's (LAO's) analysis of the initiative, the link is: <http://www.lao.ca.gov/ballot/2010/100325.pdf>. Be sure not to sign any petition for this measure that might be presented to you and tell your friends the same thing.

The next member luncheon is on September 7. We will be awarding scholarships and taking nominations from the floor for candidates for the Board of Directors, in addition to the program mentioned above. Also, don't forget to bring your contribution for FoodShare. See you there!



Before receiving
there must be
giving.

NEWS FROM THE SCHOLARSHIP
COMMITTEE



By Lauraine Effress

The summer is winding down far too quickly. Before you know it, the new school year will be upon us. The litany of cut backs and lay-offs in our already stressed schools continue, with higher education taking its share of body blows. REAVC aims to help with the awarding of two John MacIntyre scholarships of \$1000 each.

We are delighted to announce that the scholarship committee has chosen two outstanding students to receive these awards. The checks will be presented at our luncheon on September 7th. The selection was very difficult, as there were a number of highly qualified and deserving applicants. In the next newsletter we will publish the names and backgrounds of the winners and a little information about their sponsoring REAVC members.

Fortunately, there is another opportunity for students to apply for a MacIntyre scholarship, as there will be two additional awards given out at the December luncheon. Please use the online application (www.reavc.org) and have all materials to us by October 15, 2010. Send all applications to: Scholarships, P O Box 7231, Ventura, CA 93006. We will contact you if we require further information.

We know that money is tight this year for many people. If you or a family member is planning to go to school in the fall, REAVC may be able to help lighten the financial burden.

Self Help Health
The Provider/Patient Relationship
By Lauraine Effress

The rapport between you and your health care providers can be just as important in determining the quality and outcome of your health care as the competence of the provider. As in any human relationship, the rapport between people depends on "chemistry." We used to just say that this was the doctor's bedside manner, but now we know it is more complicated. At least 50% of this "chemistry" interaction depends on your personality.

Some people ask their doctors a lot of questions. Some doctors explain as much as they can and try to be sure you understand the nuances. Some doctors are frank about what is not known or predictable. Some of us patients are open about our emotions, may cry if we get bad news, or talk about our fears. Some of us are quieter, say little, freeze up or just do not want to know. We may follow instructions without question. Or, because of reasons we have not made known (side effects of medications, financial constraints, doubts that we have not expressed) we may be noncompliant with our provider's directions. Non-compliance with medical and medication regimens is one of the biggest problems in medicine.

With the Internet, we have access to a great deal of medical information and may ask providers about what we have read. My experience is that some providers encourage patients to learn as much as they can, but that others resent the Internet and find it can be misleading, in some cases.

Poor communication between the patient and provider is one of the biggest contributors to non-compliance. The doctor, for his or her part, may welcome questions and answer even those that you might think are silly. Or, the doctor might say, just do this or that and cut off the discussion. The doctor might express compassion, offer Kleenex or put an arm

Board Openings
By Maria Older Kapp

around your shoulders. Or the doctor may seem cold, dismissive or even impatient. If the relationship is not working, it is up to you to decide what to do.

Competence, we say, is the most important quality we seek in our health care providers. If you and your doctor's personalities do not mesh, competence alone might not make it a good enough fit. Whether you are compliant with your medical regimen, report side effects, difficulties or adverse reactions has a lot to do with how you think that information will be received. If you are not comfortable talking to your doctor, calling between appointments and asking for a call back, or, if you know from experience that the doctor will not call back, will be dismissive of your issues, then maybe this provider is not for you.

Even if you are in an HMO, you have the right to change providers. This is not easy. Do not think for a moment that the decision to leave a doctor and start over from scratch is easy. But if this is going to be a long-term relationship, either with a primary care doctor or a specialist, think hard before committing yourself to work with someone with whom you cannot "click."

There is no blame here for either you or your provider; you may be just two people whose styles do not mesh. As Shakespeare said, "Screw your courage to the sticking point," and tell the provider you think you would be best served by seeing someone else. He or she may be as happy as you are for the change and may even make a referral. If not, your family, friends or your insurer can give you names of other providers approved by your plan.

And, of course, you can check out the background and credentials of any of your providers on www.healthgrades.com. But the computer cannot tell you about the interpersonal chemistry—at least, not yet. The most important thing is for you to feel confident that your doctor is both competent and a good fit for you.



Election season is upon us, and REAVC is no exception. Nominations are being accepted to fill six positions on the REAVC Board of Directors that become vacant the end of December 2010.

The Association is involved in a number of activities that are important to protecting your retirement benefits. By becoming an Association member, you have already expressed an interest in staying informed and being involved. Now may be the time when you want to do just a little more. All it takes is a few hours a month.

Being on the REAVC Board is a wonderful opportunity that provides a meaningful way to utilize your talents, still enables you to enjoy your retirement, and includes interaction with others that are energetic and fun.

The two-year term for six positions on the REAVC Board of Directors expires the end of December 2010. The Nominations and Elections Committee is now accepting nominations to fill these six positions, with the final call for nominations to be at the September 7 Membership Luncheon. If you are interested in becoming involved, please contact Maria Older Kapp at 805-643-8718.



**Experience
is a
wonderful
thing. It
enables you
to
recognize a
mistake
when you
make it
again.**

Insurance Benefits Committee Report

By Ron Janes & Bob Riggs

Vision Benefit Plan
Enrollment Period Extended to
August 25, 2010

At the March 15 VCREA Board Meeting, the VCERA Board agreed to consider making the State Association of County Retirement Systems' (SACRS) vision plan available to Ventura County retirees. They have now implemented the plan. A mailer describing the plan was sent to all Ventura County retirees the last week in June. Enrollment was to close July 15. Due to the short notice, SACRS extended the open enrollment period. Another letter with updated information describing the plan went out to all Ventura County retirees the last week in July.

Extended open enrollment for this vision care plan will be from July 30 to August 25, 2010, and coverage will be effective September 1, 2010. Details are explained in the mailer, but if you have questions, please call VSP at (800) 400-4569 or visit: vsp.com/go/sacrs. VSP has all the information to handle calls related to this plan, so please contact VSP Client Administrative Services rather than VCERA or REAVC.

This is a benefit some retirees may find useful. If you are interested, please act quickly. Remember, this program is effective September 1, 2010, and there is a short open enrollment period for this first year. Open enrollment for the current benefit year ends August 25. Another opportunity to enroll will not occur until next year, with a new coverage period that begins May 1, 2011.

County Insurance Plans for 2011

Pre-Medicare retirees on County Insurance Plans will experience higher costs again in the coming year. Those in the VCHCP will have an increase of approximately 4% in premiums, as well as "some adjustments to copayments." The only plan changes in VCHCP will be those "mandated" under the new health care reform act. Cost increases in the plan appear to be limited because the total premium pool has been increased as more employees have been signing up for this plan.

The news for Health Net subscribers is not good. Health Net competed with multiple other insurance companies, and made the most favorable bid considering all the circumstances. Because it is the current carrier, retaining it has some

advantages under the "grandfathering" clauses of the health care legislation.

Next year's plan will see the High Option HMO replaced by an EAO, which is a plan permitting "self referrals" to specialists in an extended network. The cost for the new plan will be approximately 26.4% higher than last year. If the high Option HMO from last year were retained, the cost increase would have been closer to 30%. The Low Option HMO from last year is being replaced by a similar plan with a 4.7% increase in premiums. The PPO will again be offered, but at an increase in premiums of approximately 31%.

At the Joint Labor Management meeting in July the reasons for these increases were discussed. Higher anticipated costs from doctors, hospitals, reinsurance for major claims, and pharmacies all contributed to the need for higher premiums. Also, regulations and costs from the new health care legislation are driving premiums higher and leading to future uncertainty in the health insurance market. Further evidence of this is the unwillingness of any bidding insurance company to make a commitment to limit rate increases in the second

year (2012) of any potential contract.

Once again, the picture for the next year's insurance plans for Medicare Eligible (65+) Retirees is not yet available. We anticipate knowing more about the 2011 Plans once the Federal Government makes additional information available about Medicare rates later this year. All the information we have been able to obtain so far indicates that these rates will also rise, and some Medicare benefits will be reduced due to the Health Care legislation.

Reviewing the claims experience for the first quarter of 2010, we continue to see the results of a migration of healthier people to the low cost VCHCP plan. Individuals who are concerned they may have extensive medical needs stay in the more comprehensive and expensive plans offered by Health Net. Unfortunately, as the number of people paying premiums into these plans declines the premiums become more expensive for those remaining in the plan. This situation has been described by some in the insurance industry as a "death spiral" and at some point the plans become just too expensive to remain a viable option.

The claims experience for the first quarter of 2010 underscores this concern. The Health Net PPO plan paid out \$116.70 in claims for every \$100 in premiums it collected. Of the total claims paid, 44% were incurred by 7% of the plan's subscribers. During the same period, premiums have exceeded the total costs for the VCHCP and medical costs per subscriber were lower in the first Quarter of 2010 as compared to 2009.

Assistance With Health Insurance Needs

Health insurance is a critical need for retirees. Unfortunately it is complicated by limited enrollment periods and many strict eligibility requirements. Benefits now available may not be in future plans. Once you leave a County insurance plan, you may not be able to reinstate coverage through the County. Before attempting to make any changes in your current coverage, whatever it may be, it is essential for you to seek advice from unbiased people knowledgeable in the field who understand your unique circumstances and have only your best interests in mind.

Patty Vandewater at Human Resources is the Retiree Health Plan administrator and should be the primary contact

for all retiree County health insurance issues. Her telephone number at the County is: (805) 662-6791. Her email address is: Patty.Vandewater@ventura.org.

The Ventura County Area Agency on Aging has a "Health Insurance Counseling and Advocacy Program" (HICAP) which provides "free and unbiased counseling to, and advocacy for, Medicare recipients and those who will soon be receiving Medicare." You can reach them at 805-477-7310 if you live in Ventura County. Call 800-434-0222 if you now live elsewhere. Recently they developed a website that has information many have found helpful: www.medicareRoute66.com.

For those needing help with their current County Retiree Health Plans, a reminder of the schedule of the remaining Benefits Assistance help meetings for this year is below:

HEALTH NET – 2nd Wednesday

August 11, 2010
September 8, 2010
October 13, 2010
November 10, 2010
December 8, 2010

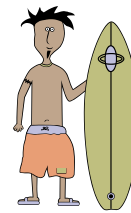
VCHCP – 3rd Wednesday

August 18, 2010
September 15, 2010
October 20, 2010
November 17, 2010
December 15, 2010

ALL MEETINGS: LOCATION & TIME THE SAME
11:00 am – 12:30 pm
Location: Room SR-1 (main plaza)

RETIREMENT BOARD NEWS

By: Art Goulet



In my last report, I mentioned that the market had been volatile during May and that the effect on the pension trust and its earnings was not yet known. Well, it turned out that the market was quite bumpy through both May and June. As a result, the trust's assets decreased to \$2.55 billion as of June 30, 2010. The final earnings numbers for the past fiscal year are not yet available, but an educated guess is that the trust will have earned about 15%. One of the surprises at the end of the fiscal year is that there have been some positive results from the trust's real estate investments during the last quarter. Also, as a comparison to VCERA's earnings, CalPERS and CalSTRS earned 11.4% and 12.3%, respectively, for the fiscal year.

If you are a retiree receiving the benefit of STAR COLA, be aware this benefit currently only extends through September 30, 2010, and then expires unless continued by action of the Board of Retirement. At this time, it appears that the funding level of the STAR COLA reserve would only allow an extension of the benefit at current levels through July 30, 2011. The Board will be considering whether or not to extend the benefit, and in what form, at its business meeting of September 20, 2010. All retirees who have interest in this benefit are welcome to attend and testify on the matter. If you can't attend, you can write a letter to the Board. Do so early enough so a copy of the letter can be provided to the Board before it deliberates. The agenda deadline for the meeting is September 14.

Luncheons and Programs

By Ray Holzer

Looking forward to seeing you all at this month's luncheon, which will be happening at noon on Tuesday, September 7, 2010, at the Poinsettia Pavilion, 3451 Foothill Road, Ventura.

Reservations will be accepted until we have reached room capacity or noon Wednesday, September 1, whichever comes first. Should you call after the limit, or the deadline is reached, you will be placed on a waiting list.

If you make a reservation and **cannot attend, call us as soon as possible so your reservation can be given to someone else.** When you contact us you will be given a reservation number for each member of your party.

To make a reservation and get your numbers please contact any one of the following:

Judy Sewell, 654-8304

sewellj119@sbcglobal.net

Mike Aalbers, 815-0151

retirdmike@roadrunner.com

Ray or Linda Holzer, 644-3702

rayholzer2@aol.com

If your email is not acknowledged or phone message not returned, something has happened and you need to try again.

Carpool if you can and leave the parking spaces at the rear entrance (check in level) for those with handicap placards and those who have difficulty negotiating the stairs.

Finally, and this is important, when you arrive and pick up your name tag and raffle ticket make sure someone checks your name off the check in list.

Let's do lunch!

New Retirees

| | |
|----------------------------|-------------------------|
| <i>Colleen S. Bowles</i> | <i>County Counsel</i> |
| <i>Anita R. Busch</i> | <i>CEO</i> |
| <i>Becky A. Cantu</i> | <i>HSA</i> |
| <i>David B. Gillette</i> | <i>CSS</i> |
| <i>John A. Hardin</i> | <i>Assessor</i> |
| <i>Mary Jean Hardin</i> | <i>Courts</i> |
| <i>Elaine Harris</i> | <i>Probation</i> |
| <i>Ich Hoa Huynh</i> | <i>General Services</i> |
| <i>Noel A. Klebaum</i> | <i>County Counsel</i> |
| <i>Ronald W. Komers</i> | <i>CEO</i> |
| <i>Rachel Lara</i> | <i>Probation</i> |
| <i>Debra Lopez</i> | <i>Sheriff</i> |
| <i>Emmett R. McCracken</i> | <i>Sheriff</i> |
| <i>Janet M. O'Donnell</i> | <i>Sheriff</i> |
| <i>Michael Prill</i> | <i>Sheriff</i> |
| <i>Kenneth D. Rock</i> | <i>RSD</i> |
| <i>Shauna R. Solace</i> | <i>Library</i> |
| <i>Hue Ling Tanouye</i> | <i>Assessor</i> |
| <i>Ricardo T. Tejada</i> | <i>Sheriff</i> |
| <i>Scott Vanderzee</i> | <i>HCA</i> |

Welcome Aboard
Welcome Aboard

New REAVC Member



Everyone has a photographic memory. Some, like me, just don't have any film !



Enjoy

See's Candies Gift Certificates

By Maria Older Kapp

Do you love chocolate? Do you have family and friends that love chocolate? Perhaps you are a See's Candies fan. Well, if you are, then you already know that chocolate at your favorite See's Candies Shop is \$16.10 per pound. But did you know that REAVC offers one pound gift certificates to its members at a discount? That's right! The Association purchases See's Candies gift certificates at a discounted rate and passes that savings on to its members. Members pay only \$13 for a one pound gift certificate. Each gift certificate can then be used to purchase a one pound box of candy or the equivalent dollar value. Mix and match, such a deal!

If you are interested in getting in on the savings, the certificates are available for purchase at the membership luncheons or by mail order. 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). If you do not want the gift certificate holder, please let me know when you place your order. Also note that some of the larger orders require a larger envelope and the larger envelope postage rate. Questions? Please give me a call at 805-643-8718.



In Memoriam

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

- Mary Ellen Arnold**
- Daryl R. Brown**
- Richard A. Cheveres**
- Timothy R. Cowgill**
- Leroy J. Drake**
- Hobart L. Houck**
- Earl Key**
- Doris Lindsay**
- Beatrice Moody**
- Jakob Popov**
- Helen M. Prentice**
- Ellen L. Revill**
- Elizabeth S. Robledo**
- Dorothy L. Rosenthal**
- Harry S. Schersching**
- Jean R. Sherman**
- Margaret M. Sullivan**
- Stephen Swetek**
- Maxine Y. Thallheimer**

**Someone
blew the
candle
out, and
now it is
time to
contemplate
the stars.**

...Veronica Goodchild



CRCEA (California Retired County Employees Association)

By Betty McCollum

Here it is that time again to let you know our CRCEA Conference will be in Marin County at the Embassy Suites in San Rafael, 101 McInnis Parkway, San Rafael, CA 94903. Dates are October 25-27. Invitation packets are will be mailed by August 16th. You will be receiving your registration form, plus other information and should you want more forms they can be obtained on our CRCEA website at embassysuites.com or you may call 800-embassy and ask for the San Rafael Embassy Suites and the CRCEA rate.

Mary Ann and her committee have great plans for all attendees: good speakers, a panel on legislation, and ending with the Jonathan Poretz Trio for entertainment.

2010 REAVC MEMBER/WEBSITE/NEWSLETTER CALENDAR

| | | |
|---|---|---|
| <p>January</p> <p>4 - Board of Retirement Disability Mtg 5 - REAVC Board Mtg 18-Board of Retirement Bus Mtg 27-Reservations cut-off date for next luncheon</p> | <p>February</p> <p>1 - Board of Retirement Disability Mtg 2 - General Membership Luncheon 15-Board of Retirement Business Mtg</p> | <p>March</p> <p>1 - Board of Retirement Disability Mtg 2 - REAVC Board Mtg 15-Board of Retirement Bus Mtg</p> |
| <p>April</p> <div style="text-align: center;"></div> <p>5 - Board of Retirement Disability Mtg 19-Board of Retirement Bus Mtg 25-28 CRCEA Conf-Santa Barbara Mar Monte Hotel 28-Reservations cut-off date for next luncheon REAVC Board - No Meeting</p> | <p>May</p> <div style="text-align: center;"></div> <p>3 - Board of Retirement Disability Mtg 4 - General Membership Luncheon (announcement regarding number of Brd member positions to be filled) 17-Board of Retirement Bus Mtg 31-Memorial Day</p> | <p>June</p> <p>1 - REAVC Board Mtg 7 - Board of Retirement Disability Mtg 14-Flag Day 20-Father's Day 21-Board of Retirement Bus Mtg 21-First Day of Summer</p> <div style="text-align: right;"></div> |
| <p>July</p> <p>2 - Scholarship apps due for Sept Luncheon 5 - P.T. Barnum born 1810 12-Board of Retirement Disability Mtg 17-Disneyland opened 1955 19-Board of Retirement Bus Mtg</p> <p>REAVC Board - No Meeting</p> | <p>August</p> <p>3 - REAVC Board Mtg</p> <p>DON'T FORGET → (reservations cut off date Sept 1)</p> <p>13-Left Handers Day 17-Mae West born 1892 27-Mother Teresa born 1910</p> <p>Board of Retirement - No Meeting</p> | <p>September</p> <p>1 - Reservations cut-off date for next luncheon 7 - General Membership Luncheon (Scholarships awarded) (Nominations from the floor/ Board of Directors positions) 13-Board of Retirement Disability Mtg 20-Board of Retirement Bus Mtg</p> <p>REAVC Board - No Meeting</p> |
| <p>October</p> <p>4 - Board of Retirement Disability Mtg 5 - REAVC Board Mtg (if elections to be held ballots must be printed) 15-Scholarship apps due for Dec Luncheon 18-Board of Retirement Business Mtg 25-27 CRCEA Conference - Marin Co. Embassy Suites</p> | <p>November</p> <p>1 - Board of Retirement Disability Mtg 15-Board of Retirement Business Mtg</p> <p>REAVC Board - No Meeting</p> | <p>December</p> <p>1 - Reservations cut-off date for next luncheon 6 - Board of Retirement Disability Mtg 7 - General Membership Luncheon (Scholarships awarded) (Announce election results or appointees to the Board) 14-REAVC Board Mtg 20-Board of Retirement Bus Mtg</p> |

The Importance of Walking: If you are going to try cross-country skiing, start with a small country.
 I like long walks, especially when they are taken by people who annoy me.



2010 REAVC BOARD OFFICERS

| | | |
|---------------------------------------|--------------|--|
| President – Art Goulet | 805/482-9418 | artgou@aol.com |
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| Secretary – Will Hoag | 805/644-3491 | piffle@pacbell.net |
| Past Pres – Wayne Larroque | 805/659-5700 | xlcajun@gmail.com |
| Treasurer – Ray Holzer | 805/644-3702 | rayholzer2@aol.com |

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| | | |
|---|--------------|--|
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| Donald Wright | 805/642-6621 | cptwright@roadrunner.com |
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| Maryellen Benedetto Associate Member Representative | 805/644-1831 | marbobben@aol.com |
| Linda Wyatt Jorgenson Executive Assistant | 805/642-4676 | linda_jorgenson@yahoo.com |

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

Thank you.

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 info@reavc.org ~~~

I OWE MY MOTHER: My mother taught me about Time Travel – “If you don’t straighten up, I’m going to knock you into the middle of next week!” My mother taught me about Irony – “Keep crying, and I’ll give you something to cry about.”

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

All information will be kept strictly confidential.



**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.

Name (print): _____

Address: _____

City: _____ **State:** _____ **Zip:** _____

Telephone No:(____) _____ **Co. Dept.:** _____

Email: _____

Spouse's Name: _____

Signature: _____ **Date:** _____

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

REAVC telephone: 805/644-7814

The **surviving spouse** of a member is eligible for Association Membership.

To enroll, send completed application to:

REAVC
P O Box 7231
Ventura CA 93006

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Ventura CA 93006

**RETURN ADDRESS
REQUESTED**