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“Dedicated to those who have already served” ***Newsletter: September - October 2010***

Retired Employees Association of Ventura County, Inc.
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PRESIDENT’S LETTER **By Art Goulet**

We had a great turnout at the September 7 member luncheon to hear both candidates for County Treasurer-Tax Collector make presentations regarding their qualifications. They also answered a considerable number of questions posed by those who attended. As was the case when the candidates for Sheriff appeared, the audience remained interested throughout. The question and answer period extended for a longer time than I intended, but we were on a roll! On election day, be sure to vote. Since the Treasurer-Tax Collector sits on the Board of Retirement, we need the most qualified and capable person to win.

About 155 retirees who did not already have vision insurance through the county or an employee association, such as VCDSA, signed up for the VSP vision plan administered through the State Association of County Retirement Systems (SACRS). I am a little disappointed in the small number but I believe that part of the reason for it has to do with the way the enrollment was handled. The information came in an envelope that looked just like all the insurance solicitations we retirees are always receiving. There was nothing on it to indicate that the mailing represented a program that VCERA authorized. Even if one opened it, there was only a single place where VCERA was mentioned. I suspect that many retirees just tossed the solicitation on receipt. Also, other than our mention of it in this newsletter, which only goes to our members, there was no advance notice of the program. The good news is that, if you failed to sign up but are interested, there will be another open enrollment in the Spring, with the new plan year beginning on May 1, 2011.

I was very disappointed in the outcome of the Retirement Board’s consideration of the STAR COLA benefit. Although the benefit was extended through next July, at that time it will be permanently ended. I think one of the reasons the majority of the Board voted as they did was because very few of those receiving the benefit took the time to attend the meeting or to write to the Board. Ron Janes



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made an excellent presentation on behalf of those retirees. However, there was only one affected retiree in attendance, and only ten letters were received. Each of the letters emphasized how important the supplement benefit was to the continued well-being of the individual recipient. Nonetheless, the majority of the Board was not swayed into looking at another option for continuance of the benefit for the very small number of our older retirees who were receiving it. Board member Bob Hanson led the move to discontinue the benefit after next July. I don't like to speak ill of any of my fellow Board members, but I don't think Mr. Hanson is a friend of retirees.

The Appellate Court has decided to hear the Sacramento County retirement system's appeal of the Sacramento Superior Court Judge's ruling that names and pension amounts of retirees are a matter of public record and must be released by the retirement system. Accordingly, there will soon be an appellate decision, which will likely be published, on the meaning of the provision in the County Employees Retirement Law of 1937 that explicitly provides that individual records of members of a 1937 Act system are confidential. If a case is published, it can be cited in subsequent court decisions. As you probably know from reading the newspaper, the Ventura County Taxpayers' Association (VCTA) has sued VCERA because our Retirement Board refused to reveal names of retirees along with pension amounts after VCTA filed a Public Records Act request for that information. Actually, VCTA filed a very expansive request with both the county and VCERA seeking a great deal of information regarding salaries, benefits, and pensions. It's my understanding the request was fully complied with, except that VCERA balked at providing names, based on the statutory provision mentioned above. The VCERA Board's majority position was simple; there is a pending appellate court case on the issue of confidentiality, and it's in the best interest of all to await the outcome. Apparently, VCTA did not agree; hence the lawsuit.

In September, the attorneys representing the Retired Employees Association of Orange County (REAOC) in their lawsuit against the County of Orange, filed their opening brief with the California State Supreme Court. The sole question before the 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 health benefits on retired county employees. As indicated in the previous newsletter, the outcome of the case will be of importance to those of our retirees enrolled in a county health insurance plan.

In the last newsletter, I predicted that my wife and I would complain about the never-ending sunshine and heat on the cruise we took for our 30th wedding anniversary. Well, add humidity to that! However, all in all, the trip was great. We had a luxurious ship, good food, good wine, and interesting places to visit. What's a little heat and humidity compared to that?

Our annual member holiday luncheon is on December 7. We will be awarding the second round of scholarships to deserving students and reporting on who were the successful candidates for our Board of Directors. Be prepared for good food and camaraderie. Don't forget to make your reservation and be sure to show up. See you there!

See's Candies Gift Certificates By Maria Older Kapp



Dare I say it? The holidays are upon us, and many of you will be taking advantage of the discounted price offered to REAVC members. Members pay only \$13 for each one pound gift certificate. (If purchased in the store, the one pound gift certificate would cost \$16.10.) The gift certificates make the perfect gift when included with the yummy looking gift holder. If you prefer, you can take the gift certificate into any See's Candies Shop and select any combination of smaller gifts...or simply grab some sweets to have around the house.

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.



RETIREMENT BOARD NEWS

By: Art Goulet

Since my last report, the market has continued its ups and downs. July was a very good month while August was a downer. As of July 31, the retirement trust's assets increased to \$2.81 billion from \$2.55 billion as of June 30. However, as of August 31, the assets were down to \$2.74 billion. As of this writing, September looks like it will be a good month despite the market's continued volatility. However, as Yogi Berra famously said, "it ain't over 'til it's over."

The final earnings number for the past fiscal year did turn out to be 15%, which was my educated guess. However, because of the five-year smoothing of gains and losses and the interest crediting methodology the Board employs, there won't be any "excess earnings" available for the Board to potentially use to pay for non-vested supplemental benefits.

On September 20, the Board considered whether or not to continue the STAR COLA non-vested supplemental benefit. The Board was advised that there were 395 retirees receiving this benefit, the average amount received was \$237, and represented 25% of the retiree's monthly benefit on average. These retirees all retired prior to April 1, 1981. Three options for action were presented:

1. Allow the benefit to expire as of September 30.
2. Continue the benefit through July 2011 based on the balance remaining in the reserve for the benefit. (As indicated above, there are no "excess earnings" that could be used to add to the reserve).
3. Consider temporarily transferring \$4.5 million from the reserve for the \$27.50 non-vested supplemental benefit. This would enable continuing the benefit until July 31, 2015.

Board member Bob Hansen made a motion to continue the benefit through July 2011; seconded by member Henderson. Subsequently, during discussion, member Hansen stated his motion was intended to mean there would be no further consideration of the benefit once the existing reserve funds were exhausted, after which member Henderson withdrew his second. Member Hansen made new motion to continue the benefit through July 2011, and that there be no consideration of any further extension. Member Foy seconded the motion, which passed 6-3 (Goulet, Wilson, and Towner opposed). Accordingly, the benefit will expire permanently on July 31, 2011. VCERA has sent a letter to all STAR COLA recipients advising them of this.



Insurance Benefits Committee Report By Ron Janes & Bob Riggs

*Important
Info for You!*

STAR COLA Issue

The Board of the Ventura County Retirement Association voted on September 20, 2010 to continue the STAR COLA (Supplemental Targeted Adjustment for Retirees) for the period beginning October 1, 2010 through July 31, 2011 when it is anticipated that the funding for this supplemental benefit will be exhausted. The STAR COLA beneficiaries are those who retired prior to April 2, 1981, or their survivors. Two thirds of the remaining 395 recipients are at least 80, and 68 are 90 or older. This benefit represents 25% of the total monthly retirement this group receives, and it will now cease when the funding expires.

Over the past several years this newsletter has discussed REAVC's efforts to support the continuation of the STAR COLA benefit for our oldest and most vulnerable members. Art Goulet mentioned the upcoming vote in the last newsletter, and some letters were written by and one member of the group appeared and spoke to the Retirement Board. REAVC made a presentation to the Board on behalf of our members, and although we were successful in our plea to continue the benefit until the currently available funds are expected to be exhausted in July of 2011 – we were not able to persuade the Board to reconsider the issue again in six months.

In previous successful appearances on this issue before the County Board of Supervisors, as well as the Retirement Board, we have had the benefit of a large contingent of our members. One can't help but wonder whether a showing of greater interest by our affected members might not have resulted in reluctance by the Board to bring finality to this matter?

During the coming year, we fully anticipate there will be matters that will impact some or all of our members before the Board of Supervisors, the Retirement Board, or other governmental agencies. If you are concerned about a result, we urge you to express your opinion by a letter, a personal plea, or even your presence. And as we have learned during the debates at our luncheons this year, candidates for public office are concerned about your vote. If you act, you can make a difference.

Labor Management Insurance Issues

Retiree Medical Preliminary Rates were the primary subject of the September meeting. The news was not good for Medicare Eligible (65+) Retirees with health insurance through the County. In 2011, the following rate increases will occur:

1. Kaiser premiums will increase 3.26%
2. Health Net COB HMO premiums will increase 15.6%
3. Health Net Flex EAO (former PPO) premiums will increase 25%

Pre Medicare Eligible Retirees (50-64) received their bad news at last month's meeting, where rate increases were announced as follows:

1. Ventura County Health Care Plan (VCHCP) up 4.13%
2. Health Net Low Option HMO up 4.7%

3. Health Net's High Option HMO is being 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 was retained, the cost increase would have been closer to 30%.
4. Health Net PPO up 32.19%.

These rate increases do not include the County administrative fee which has not yet been calculated for retirees in 2011.

The dental insurance picture for Retirees in 2011 had not yet been finally determined at this meeting. We were told by County representatives that rates will be approximately the same as for employees in the 2011 plan year. However, there was discussion about a possible County plan to split the Retiree pool for dental insurance from the employee pool, due to past data indicating substantially higher utilization and expenses for retirees. This data encompasses a comprehensive retiree pool of both Pre Medicare Eligible and Medicare Eligible retirees, and all retirees could potentially be lumped into one dental insurance pool for future premiums.

Currently there are a total of 574 Retirees in the County Dental Plans. Of these, 393 are in the High Option Anthem Blue Cross Dental PPO, 59 in the Low Option Anthem Blue Cross Dental PPO, and 122 in the Golden West Dental HMO.

Regarding the employee dental plans for 2011, Anthem Blue Cross is offering a new High Option and the Low Option will be discontinued. In excess of 80% of the Blue Cross subscribers are in the current High Option Plan. Those now in the Low Option Plan will either have to move to the High Option or change to the Golden West Plan which remains the same as in 2010.

During the discussions at Labor Management we questioned the timing and the reasons for any split of the Dental Insurance pool. We were assured that the County has no present plans to sever the retirees from the Health Insurance Pool. This is because the County and the employees know the cost of including the pre Medicare Eligible retirees in the employees pool (approximately 4% for the employees), and because these early retirees do not have the same range of health insurance options available as the Medicare Eligible retirees. On the other hand, we were told the combined claims experience of all retirees in the old dental plans showed their costs were 30% higher than employees.

Needless to say, we have been carefully monitoring this situation and related litigation in other Counties. We voiced our concerns in continued discussions with County Staff subsequent to the meeting. On October 1, 2010 we were informed that retirees will still be bundled with the actives for 2011 – meaning they will pay the same rates as employees for the same plans plus the usual administrative fee. In part this may be due to the change described above in the Blue Cross plan this year, because the past claims history under the old plan cannot provide sufficient information for the staff to accurately project future claims experience under the new plan. Although County staff will not be making any recommendations to the Board of Supervisors at this time about separating the retirees from the active employees, they have asked the dental insurance companies to continue tracking employee and retiree claims experience separately during 2011 in

preparation for consideration of the issue of unbundling the retirees from active employees in the future.

One other item of interest from the Labor Management meeting was a discussion of the early Retiree reimbursement program under the new health insurance reform program. Five billion dollars are available to reimburse employers' plans for certain large claims by pre Medicare eligible retirees who are retained in the employer's insurance pool. The current inclusion of pre Medicare eligible retirees along with employees in the County's plan would make the County "eligible" for consideration for this money. However, the total number of potential claims in the nation would far exceed the available funding. The claim forms have been modified several times, and they will not be processed on a first come first served basis. They must be accompanied by statistics which would have to be gathered by Health Net or VCHCP employees at a more than nominal cost to the County. Finally, the Federal Government is charging a "processing fee" to consider applications for the limited reimbursement. Given the chance there could be a substantial cost for no return, the County is reconsidering whether to apply.

Assistance With Health Insurance Needs

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. Their website 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
11:00 am-12:30 pm
Room SR-1 (Main Plaza)

October 13, 2010
November 10, 2010
December 8, 2010

VCHCP – 3rd Wednesday
11:00 am-12:30 pm
Room SR-1 (Main Plaza)

October 20, 2010
November 17, 2010
December 15, 2010

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

REAVC BULLETIN BOARD

September 25, 2010

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A faithful friend is the medicine of life.

5K RUN/WALK TO BENEFIT VENTURA'S MENTALLY ILL POPULATION AND SOCIAL WORK EDUCATION Run/Walk will be held October 23, 2010 at the San Buenaventura State Beach

On October 23, 2010, the Bob Benedetto Memorial Scholarship Fund will hold its Eighth Annual 5K Run/Walk. The race is a 3.1-mile loop starting at San Buenaventura State Beach. All ages and abilities are welcome! Water and refreshments will be provided. Registration begins at 8:00 a.m., and the race begins at 9:00 a.m. Cash prizes and gift certificates are awarded to men and women overall winners.

This race supports causes for the mentally ill and professional social worker education. The Fund was created in memory of Bob Benedetto, a Ventura County social worker who dedicated his professional and personal life to improving the lives of mentally ill persons. The Fund is operated under the auspices of the Ventura County Community Foundation (501C3), and donations are tax deductible. Proceeds are used to fund grants for agencies that work with mental health clients and for scholarships for social work students planning to work in the mental health field.

The registration fee is \$20 postmarked by October 12, or \$25 after October 12. Commemorative T-shirts are available to the first 100 registrants. Youths 12 years and younger may participate FREE! Send applications and checks payable to Bob Benedetto Memorial Fund, (mail to same at) 260 Maple Court, #101, Ventura Ca. 93003-3512. Registration is available on line at www.active.com or applications can be requested by calling 644-1831.

CRCEA

By Betty McCollum

By the time you receive our Newsletter will be the last time that you will have to make your reservations for our conference and as you know by now it will be in Marine County at the Embassy Suites in San Rafael. Do hope that you will try and make this a mini vacation. This is a beautiful area and the hotel is located in one of those areas.

The conference committee has done a great job in getting us interesting speakers and our association president, Art Goulet, has asked for the legislative group from Sacramento to come back and give their report on what has been going on. What they have to say is always interesting and with subjects that every association can get involved with. And...ladies there are great shopping areas and wonderful places to visit. So...let us see some of our members make this trip and happy traveling.

You Can Help Future Retirees
By Tom Convery, REAVC Membership Chairperson

How many of you have benefited from having a mentor in your life? Did you have a special teacher who knew just the right way to explain things so that you understood? Was there someone in your working life that took you under his or her wing and explained not only what needed to be done, but also why it needed to be done? Was there someone who shared their wisdom with you so that you would be able to avoid making the same mistakes they may have made in their career? I expect that we can all think of people who have filled those roles in our lives. Well, once one approaches retirement, is he or she beyond the benefit of mentoring? Absolutely not!

Retirement is identified by some as being one of the more stressful events that a person will experience in his or her life. The process of retirement is stressful due, in part, to all of the paperwork, benefits choices that have to be made, and anticipation of making a permanent change in one's life. This is why the County put on periodic seminars each year for those contemplating retirement.

One of the features of these county seminars is a session in which prospective retirees can ask questions of a panel of retired former county employees or survivors of retirees. These panels are made up of volunteers and as such require a pool of people willing to participate.

Can you spare an hour once a year to participate as a member of one of these panels? You may be thinking, "yes, I have the time, but I don't really have any advice to offer new retirees." I understand your feeling in this regard, but I have to disagree. You don't need to have any deep insights to share, just your experiences as a retiree can be of benefit to others. As a member of the panel, you will not be put on the spot to answer any particular question, but will be given the opportunity to respond to any question from the audience if you feel you have something to offer.

We are looking for people from all backgrounds including not only retirees, but also surviving spouses of retirees.

If you are willing to help others by volunteering to be a member of a pre-retiree panel, please send me an email at tjconvery3@yahoo.com. Please include the following information:

Name: First, Last
Retirement Status: Retiree or surviving spouse or life-partner of a retiree.
Availability: Are there any particular times of year that you would not be available to participate?
Contact Information: Phone number, email, etc.

When a pre-retirement seminar is being planned, I will, with the benefit of a volunteer's list, coordinate with the County to ensure the seating of a pre-retiree panel.

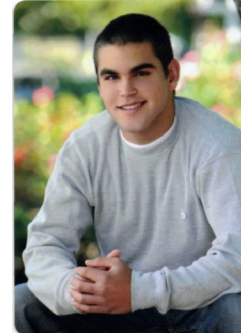
Thanks in advance for your help.

congratulations!

FALL 2010 SCHOLARSHIP WINNERS

At the REAVC luncheon on September 7, we were delighted to present \$1,000 scholarships to two outstanding students. While neither student was able to be present to accept their awards, we did hear some glowing words about them from their REAVC member grandparents.

Andrew Aviles is presently in his sophomore year at UC Davis, majoring in Economics. Andrew maintained a 4 point GPA at Cardinal Newman HS in Santa Rosa, CA., was a scholar athlete in several sports in high school, including basketball, track and football, all while working at Trader Joe's. In addition, he coordinated the Esperanza organization trip to Tijuana, recruiting students and raising money to build homes for the less fortunate in Mexico. He was involved with his church, was named best all around student in junior year, among other honors, and worked with Project Homeless Connect in the Bay area. Andrew's achievements, at this early age, are "awesome." To quote from a letter written on his behalf by his high school counselor, "Andrew is one of those kids that only come around every few years. He enjoys learning for learning's sake and will be a true scholar when he gets into college." This truly came through in Andrew's application.



Your author has put this in here because if you or your family members plan to apply for the scholarship, personalizing the essay in a way that this enthusiasm comes through can make a big difference. Andrew's grandfather and REAVC member, Eugene Aviles, who retired from the Purchasing Dept., thinks his grandson is remarkable and was a remarkable child. He is justifiably proud of Andrew.

Kristin Hogstad of Spokane, WA was our second MacIntyre winner. Kirstin is attending the



University of Washington, majoring either in Bioengineering or Premed. Kirstin, like Andrew, is what we used to call a Renaissance person, meaning very well rounded, interested and accomplished in many areas. Kirstin not only excelled academically with 9AP classes, but she plays several instruments and developed a deep interest in Irish dance, performing in both small, non-professional and large, professional venues. On top of this, Kirstin volunteered in a hospital. Kristin's application made it clear how much she values education. In her case, a willingness to talk about some of the challenges she has already faced and difficult decisions she will soon need to make helped the committee see maturity beyond her young years.

Her grandmother, Pauline Hogstad, retired from HSA, represented Kirstin. Pauline had never attended a REAVC luncheon. Aside from her evident pride in her granddaughter, she was wowed by the large number of attendees who applauded her words and said she saw some old friends. I hope she will come again.

So remember, if you, one of your children or grandchildren is in college, community college or technical school or planning to go for the winter semester, please have them apply by October 15th for a possible MacIntyre award in December. The instructions and application are on the website at www.reavc.org. It does not matter what kind of school they are attending. Applicants are generally all outstanding students. What matters most is what they have done up to that point and how they present themselves in relation to their desire to continue their education.

In Memoriam



Wanda Darneal
Mabel Ellis
Katherine A. Foley
Doris Gall
Mary L. Royer
Catherine D. Sharp
Leona J. Smock
Frank D. Sonier
Irene M. Trenholm
(survivor)

**There is no pain so
great as the memory
of joy in present
grief.**

...Aeschylus









New Retirees

Lawrence L. Matheney	Treasurer	Ada Kralian	HCA
Donna S. Vilalta	RM	Randolph F. Kreck	HCA
Dennis F. Carpenter	Sheriff	Susan Lewis	ISD
Terry L. Carroll	DA	David F. Lister	HSA
Marianna Blackstock	CSS	Mary Anne Marion	HCA
Barbara C. Gardner	HCA	James E. Salisbury	RSD
Barbara A. Kirkham	Sheriff	Jo Ann M. Seeley	HCA
Linda E. Glusac	HCA	Bryant A. Villagran	Public Defender
Robert W. Anderson	DA	Gary Hart	Fire
Vicenta J. Hidalgo	HCA	Michael C. Holcomb	PW
Peggy A. Larios	HCA	Judith Owen	HCA
Serafina Herrera	HSA		

Enjoy The Good Life !

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>  <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>  <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> 
<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 REAVC Board - No Meeting</p>	<p>August</p> <p>3 - REAVC Board Mtg</p> <div style="border: 1px solid black; padding: 5px; margin: 5px 0;"> <p>13-Left Handers Day</p> <p>17-Mae West born 1892 27-Mother Teresa born 1910</p> </div> <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 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>MAKE RESERVATIONS FOR DECEMBER LUNCHEON</p>  <p>HAPPY THANKSGIVING 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>

2010 REAVC BOARD OFFICERS

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

Thank you.

LUNCHEON ANNOUNCEMENT

By Ray Holzer

Sorry to have to let you know the holidays are already around the corner! On the bright side it is time to make your reservation for the December 7 luncheon. In order to give you more time to socialize there will be no program. Everything else remains the same. Lunch will be served at noon at the Poinsettia Pavilion, 3451 Foothill Road, Ventura.

Reservations will be accepted until we have reached room capacity or noon Wednesday, December 1, whichever comes first. Should you contact us after the limit, or deadline, is reached you will be placed on the 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. **If you are making reservations for friends make certain to check with them first to be sure they plan to attend the luncheon.** If your phone or email message is not acknowledged within 2 days, something has happened and you will need to try again.

Carol "Mike" Aalbers 815-0151 (Mike would love to hear from you)

retirdmike@roadrunner.com

Judy Sewell 654-8304 sewellj119@sbcglobal.net

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

Carpool if you can and leave parking spaces at the rear entrance (check in level) for those who have difficulty negotiating the stairs. Finally, when you arrive at the luncheon make sure someone checks your name off our list **before** going into the dining room.

We all thank you for your cooperation and want you to know that we enjoy taking your reservations and it is always fun for us to put a face to the name!

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

REAVC
P O Box 7231
Ventura CA 93006

RETURN ADDRESS
REQUESTED