

YOUTUBE VIDEO OF OUR LUNCHEON – CHECK OUR WEBSITE, www.reavc.org

Over the last year REAVC ventured into a new area when it came to the programs offered at our periodic membership luncheons. For the first time, we hosted political candidate forums: one for the County Sheriff candidates and one for the County Treasurer candidates. Standing-room-only crowds attended both events and the feedback we received has been encouraging.

Realizing that a great deal of beneficial information to retirees is discussed and disseminated at these luncheons, your Board has come up with an idea to broaden the access beyond the 200+ who can be accommodated at the Poinsettia Pavilion. We will now be video-recording these luncheon presentations and making them available to the membership via a link on the REAVC website. The first of these documents REAVC's award of the John MacIntyre Scholarship to two very deserving students. Watch the video and find out about the type of great young people that you are able to help through your participation in REAVC.

In any event, if you have an opportunity to view one or more of these recordings, we will be interested in your feedback. It is only through your input that we can gauge the success of our efforts.

Something New and Exciting!

<http://www.youtube.com/watch?v=KVLL1HOC7Sw>

Click to see video



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“Dedicated to those who have already served”

Newsletter: November/December 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**

Holiday Greetings to all! By the time you receive this, Thanksgiving will have passed, along with our annual Holiday Member luncheon, at which there was the usual full house, and we will be close to the end of the decade.

At the end of 1999, looking ahead to the beginning of the next decade, we were all concerned about our computers shutting down, the lights going out, and planes falling from the sky on Y2K. Fortunately, that didn't happen. Then, on September 11, 2001 the unthinkable did happen, with terrorists using passenger airplanes as weapons. Hasn't that changed air travel throughout the world? And, of course, we had "hanging chads" in Florida during the 2000 presidential election, Hurricane Katrina, and our country has been embroiled in the wars in Iraq and Afghanistan, which are being fought very differently than past wars, and have gone on longer, with no end in sight. Then we had the recession that began with the financial crisis in 2008, the end of which also seems to be out of sight. Additionally, in 2008, our country elected its first black President, who campaigned on a platform of change. Well, we saw plenty of change in the recent election, with the Republicans making major gains in both the Senate and House, and partisanship still reigns. And don't forget the attacks on public defined pension programs because of the unfunded liabilities resulting from the financial crisis. Let's hope the upcoming decade will be a little less stressful!

As seems to be the case each year, the past two months were pretty busy for me. I attended a CALAPRS Trustee's Roundtable in San Diego and the CRCEA Conference in San Rafael, both in October, and the SACRS Conference in Universal City in November.

The program for the CRCEA conference made this one of the best I've attended. Among the speakers were Bob McCrory of EFI Actuaries; Harvey Leiderman of ReedSmith; Rich White, President of SACRS and the Safety Member of the Orange County retirement system (OCERS). Mr. McCrory delivered a presentation entitled "Great (and Not-So-Great) Pension Myths" in which he debunked many of the criticisms of defined benefit (DB) pension plans for public employees. He also discussed the many problems of defined contribution (DC) plans, including cost, poor investment decisions, lack of reliability, and also pointed out that DC plans were particularly bad for women.

IMPORTANT INFO →

Mr. Leiderman's discussion was entitled "No, No, They can't take That Away From Me" and addressed how vested benefits meant just that, but that non-vested benefits were vulnerable to termination. He cited a California Supreme Court decision that stated vested contractual pension rights may be modified prior to retirement, but which concluded changes in a pension plan which result in disadvantage to employees should be accompanied by comparable new advantages. He went on to explain how comparable new advantages might be determined.

Rich White's presentation was a two-parter. He began with what was going on in OCERS and ended with what was going on at SACRS. In his concluding remarks, Mr. White presented complementary views to those of Mr. McCrory regarding the efficacy of DB plans and the problems of DC plans.

What's Inside	
Prez Letter	1
Ins Benefits	3
Retirement Brd....	5
New Retirees.....	6
CRCEA	7
STAR COLA..	7
2010-11 Calendar.	8
Brd Ofcrs & Members..	9
Contact Newsltr Chair.	9
Scholarships	9
Scholarship Winners....	10
See's Candy	11
Luncheons	11
Membership Application	12
In Memoriam	13

The Sonoma County Employees' Retirement Association has decided to join in appealing a county 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. This brings the number to three: Sacramento, San Diego and Sonoma. Interestingly, all the appeals are in different appellate districts. I guess it's possible that the appeals will be consolidated, since they all address the same issue. However, that's up to the courts.

CRCEA-sponsored SB 414 (Correa) was vetoed by the Governor. The significant provisions of the bill pertained to appointment of the Alternate Retired Member of the Board of Retirement, succession to the position of Retiree Member in the event of a vacancy, providing that all alternate members could participate in closed sessions so they would be fully informed of all issues in the event they were called upon to vote, and a requirement that vacancies in the elected member positions on the Board be filled at the earliest possible date. The bulk of the bill was administrative in nature and eliminated inconsistencies in the 1937 Act. The veto was a big disappointment to me and CRCEA. The veto message was as follows: *"Among other things, this bill prohibits a county retirement board from limiting the role of an alternate member's participation in board meetings and committees. It also mandates that an election to fill board vacancies be held at the earliest possible date. Both of these provisions are unnecessarily limiting of the flexibility of these local entities. For these reasons, I am unable to sign this bill."*

To me, this message is an indication that the Governor (actually his legislative staff) really didn't understand the bill. CRCEA will probably try again next year.

Over the next several years, we may see some substantial changes in the state legislature. We already have term limits, which reduces the level of experience in the legislature. The redistricting commission has come into existence and, presumably, there will no longer be districts designed for the creation of safe seats, and the next primary will be "open," with all voters able to vote for candidates nominated by any party, and the two top vote getters, regardless of party, competing for the legislative seat in the general election. The results should be very interesting!

Clarification and Correction

The President's letter section of the REAVC Newsletter is a place where I can publish personal commentary about issues of interest to REAVC members. Due to my dual role as REAVC President and a member of the Board of Retirement, it is important that my comments are understood in their proper context. In the last sentence of the third paragraph of the President's letter in the last Newsletter, I included a comment about a fellow trustee on the Board of Retirement. To avoid any misunderstanding, I want to emphasize this comment was made solely in my role of REAVC President, and not as a member of the Board of Retirement. Additionally, the last phrase of the comment should be corrected to read "but I don't think Mr. Hansen is a friend of these older retirees [those currently receiving the STAR COLA benefit]." I did not intend to extend the comment to include all retirees.



***Insurance Benefits
Committee Report
By Ron Janes & Bob Riggs***

Insurance Issues

The 2011 Retiree Re-Enrollment for County-sponsored retiree medical plans was from November 8, 2010 through December 10, 2010. All eligible retirees received explanatory material in advance from the County Human Resources/Benefits Department. Four Medical Plan Information Meetings were also scheduled in November at the government center with representatives from VCHCP, Health Net and Kaiser who provided information about their plan benefits.

County sponsored medical insurance plans are available to retired County employees or surviving spouses who receive a monthly pension check from the Ventura County Employees Retirement Association (VCERA) and continued their employee medical insurance coverage when they retired. Once the retiree terminates that coverage, except under very limited exceptions, it may not be reinstated.

Retirees who are not eligible for Medicare (Ages 50-65) may choose from four medical Plans:

1. Health Net High Elect Open Access Health Maintenance Organization
2. Health Net Low Elect Open Access Health Maintenance Organization
3. Health Net Preferred Provider Organization
4. Ventura County Health Care Plan – Health Maintenance Organization.

In a Health Maintenance Organization (HMO) Plan the insured chooses a primary care physician from an approved list, who coordinates all the needed care by plan providers in a predetermined network. An Elect Open Access (EOA) Organization allows some limited self-referral within the contracted network. A Preferred Provider Organization allows the insured to choose from a network of PPO providers at a predetermined cost, or see any medical provider but with lower reimbursement.

These plans are the same ones available to current County employees, and retirees pay rates, which are based on the claims experience of all employees in the plans “blended” with the pre Medicare eligible retirees. If retirees were separated from this claims experience pool, their rates would most likely double.

All of the available County plans were explained in the materials sent to retirees prior to the Reenrollment. The County has prepared a “Retiree Health Benefits Handbook for the 2011 Plan Year” which is available from Human Resources/Benefits, and it has a more extensive summary of the plans for all County retirees.

In the above-mentioned handbook, plans available for Medicare Eligible (Age 65+) are also described. There are four plans for retirees and their dependents covered by Medicare Parts A & B:

1. Health Net’s Medicare Coordination of Benefits (COB) HMO Plan
2. Health Net’s Medicare Flex Net (COB)
3. Kaiser Permanente Senior Advantage HMO Plan
4. Ventura County Health Care Medicare Coordination of Benefits (COB) HMO Plan.

The last plan – the Ventura County Health Care Medicare Coordination of Benefits (COB) Plan is new this year. It is being offered only to Medicare-eligible retirees and their Medicare-Eligible dependents currently participating in a County retiree medical plan. We were pleased to learn of the establishment of the VCHCP Medicare COB HMO for Medicare-eligible retirees and their dependents, since REAVC has made this request numerous times to the Board of Supervisors and County officials in the past.

One of our concerns was that some county employees received their medical treatment for many years through the VCHCP providers, even while still working and Medicare eligible; but once they entered the status of Medicare Eligible Retiree they could not remain in the VCHCP plan. Thus they could not continue with their long-standing relationships with VCHCP medical professionals. Many were forced to seek insurance outside the County plans, or go without. Now that the call to fix this unfortunate situation has been answered for current retirees in County plans, it seems only fair that the VCHCP plan should also be offered to all those retirees who previously had it but were forced to drop out when they became Medicare eligible.

We have and will continue to pursue this issue during the coming year at Labor Management Meetings, as well as the possibility of making this new VCHCP plan available to all Medicare eligible retirees - since many would have chosen this plan if it was available when they retired. It would be helpful to us to know how many of you would be interested in this plan if it were made more widely available, so we would appreciate hearing from you if you might be interested in this coverage.

For 2011, the County offered two dental plans:

1. Golden West Dental (Plan 89L3)
2. Anthem Blue Cross Dental PPO Plan

The Medical Eye Services (MES) Vision Plan was also continued for 2011.

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.

Contact information for the various health plans is as follows:

HEALTH NET: Phone (800) 522-0088 Website: www.healthnet.com

VENTURA COUNTY HEALTH CARE PLAN: Phone (805) 981-5050 Website: www.vchca.org/hcp

KAISER PERMANENTE SENIOR ADVANTAGE: Phone: (800) 443-0815 Website: www.kp.org

GOLDEN WEST DENTAL: Phone: (805) 987-8941 Website: www.goldenwestdental.com

ANTHEM BLUE CROSS: Phone (800) 627-0004 Website: www.anthem.com

MES VISION PLAN: Phone: (800) 877-6372 Website: www.mesvision.com

If you are currently eligible for Medicare, or about to be, you'll want to take a look at the official U.S. Government website for Medicare www.medicare.gov. It has an extensive collection of resources explaining Medicare benefits, coverage options, rights and protections, and answers to frequently asked questions about Medicare. It also explains about the secure online service so Medicare users can access their personal information about benefits, etc. (see: www.mymedicare.gov).

The Ventura County Area Agency on Aging has a "Health Insurance Counseling and Advocacy Program" (HICAP) that 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 Benefits Assistance help meetings for the first quarter of the New Year is below:

Health Net – 2nd Wednesday
11:00 am-12:30 pm
Room SR-1 (Main Plaza)

January 12, 2011
February 9, 2011
March 9, 2011

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

January 19, 2011
February 16, 2011
March 16, 2011



RETIREMENT BOARD NEWS
By Art Gulet

As we expected it to be, September was a good month for earnings by VCERA. In fact, it was the best September in terms of investment performance since 1939. As of September 30, the system's assets were up to \$2.91 billion. October was a good month as well, with assets ending the month at \$2.99 billion. However, the system has a way to go before we regain the peak asset value of \$3.2 billion that existed in 2007. And, although the earnings in the past fiscal year were great, with VCERA ranking third among the 1937 Act county systems in percentage gains, we still haven't made up for the several years where earnings were substantially less than our assumed rate of return of 8%. As a result, VCERA's annualized investment returns averaged over the last 5 and 10 years have only been 3.0% and 3.9%, respectively, as of September 30.

As VCERA moves into different investment strategies in an attempt to increase earnings, it seems to take very long to finalize agreements with the firms selected to pursue these strategies on VCERA's behalf. Needless to say, these agreements are very complex, and have required the assistance of experienced outside counsel before they could be approved. At its November 15 meeting, the Board of Retirement finally approved agreements with K2 Advisors for currency management and with Walter Scott & Partners Ltd. and Hexavest Inc. for international equity management. K2 was selected by the Board in February, and Walter Scott and Hexavest were selected in April.

"It is in silence that new thoughts come. If we divert the mind with too much distraction, it becomes scrambled like eggs."

.....Beatrice Wood



New Retirees

NEW

MEMBERS

MEMBERS

Richard R.	Barber ☺	Sheriff
Sandy K.	Bastian ☺	Fire Protection
Ronald J.	Calkins	Regional Sanitation District
Bradley S.	Cochrane	Sheriff
Kathryn M.	Cook ☺	Health Care Agency
Fran Y.	Earle- Owens	Human Services Agency
Rolando E.	Ermita	Sheriff
Celia A.	Flores	Courts
Diana L.	Goulet	Health Care Agency
Rockne K.	Green	Assessor
David H.	Hallbauer	Health Care Agency
Satyanarayan	Karra ☺	
Nancy C.	Krampach ☺	Human Services Agency
Velda S.	Laidler	Auditor Controller
Rick J.	Lojek Sr	Health Care Agency
Janet R.	Notaro ☺	District Attorney
Donna A.	Obringer	Health Care Agency
Sandra	Pogers	Health Care Agency
Dianne T.	Seno ☺	Child Support Services
Betty A.	Trone	Human Services Agency
Yolanda	Vaca	Health Care Agency
Jennifer H.	Wacenske ☺	Human Services Agency
Barbara J.	Weaver	Area Agency on Aging

☺ - New REAVC Members

“This is so real. When I got back to my car, it was dented on both sides!”



CRCEA REPORT
By Betty McCollum, Delegate



Happy holidays to everyone.

Must begin my report by telling you how much fun it is to be your Delegate for our Association, but also must say that trying to remember all the information that I want to bring back to you from our speakers is at the most, trying, but thanks to our President, Art and our Alternate Delegate, Ron Janes and Will, you receive lots of good information. Plus we try to get interesting speakers that make us aware of what is going on with our benefits, health issues and what our legislature is doing.

Monday started with the Keynote Address by the Honorable Lynn Woolsey, Congresswoman, Sixth District. Our CRCEA Executive Secretary spoke on being a delegate and this is why I prefaced my report on the fun plus the many things we learn by doing. Speaker Robert McCrory spoke about the "Great and Not-So-Great Myths of Pensions." Harvey Leiderman spoke on "Future Changes for Pensions." Richard White our State Association President of County Retirement Systems (SACRS) also spoke. I have copies of Bob McCrory and Harvey Leiderman's presentations if any one should want a copy. I cannot say enough about our speakers, as they were of the utmost, very knowledgeable.

The legislative part of the conference was great, with Art Goulet as Moderator, with Amy Brown, Legislative Consultant; Karon Green, Chief Consultant to the Assembly Committee on Public Employees, Retirement & Social Security; and Pam Schneider, Principal Consultant, Senate Committee on Public Employment Retirement. Art will give you the legislative information.

Our Round Table Session of the different counties informed us what was going on in their associations with the good and the not so good.

OK, here are the FUN things of being a delegate. Getting to know of other delegates and meeting new people and hear what and how things are going and how some of us can get lost when we don't know exactly where we are going (like me which I am not the only one going to Marin). I got on a freeway I did not know and in the pouring rain; the wind blowing so hard it blew the detour signs over and the muddy area we had to go through was a terrible mess. I had to stop twice and ask which way was San Rafael. Each time I was told, "you are almost there" but telling me that there were detour signs. Well, I finally got there, a little wet, but so what this is just one of the fun times. Really, it is worthwhile, learning and getting to know how we can help our associations.



Important Info!

STAR COLA

PLEASE READ

The REAVC Board is considering undertaking an effort to convince the VCERA Board of Retirement to extend the STAR COLA benefit beyond the currently scheduled expiration date of July 31, 2011. However, any effort cannot proceed without the help of the REAVC membership and, in particular, STAR COLA recipients. Further, there is no assurance that any effort will be successful but, if no attempt is made, there will definitely be no extension. What REAVC needs, at the outset, are volunteers to help. So please e-mail us at info@REAVC.org, or call and leave a message at (805) 644-7814 to volunteer. Also, we need STAR COLA recipients to provide us with e-mail or home addresses and telephone numbers, so they can be brought into the loop. This information can be given us by e-mail or phone at the address or number above. For your information, as of September, there were 393 STAR COLA recipients, 68 of who were 90 or over, and 258 of who were over 80. The median regular pension of all recipients was \$1058 per month, and the median STAR COLA benefit was \$259 per month.

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</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) 13- Left Handers Day 17-Mae West born 1892</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 5 - REAVC Board Mtg (if elections to be held printed) 15-Scholarship apps due for Dec Luncheon 18-Board of Retirement Business Mtg 25-27 CRCEA Conference - Embassy Suites</p> <p>REAVC Board - No Meeting</p>	<p>November</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>

Happy Happy Holidays to all !!!
 May the New Year be kind to each one of you

2011

REAVC CALENDAR

<p>January</p> <p>3 - Board of Retirement Disability Mtg 4 - REAVC Board Mtg 24-Board of Retirement Bus Mtg 26-Reservations cut-off date for next luncheon</p>	<p>February</p> <p>1 - General Membership Luncheon 7 - Board of Retirement Disability Mtg 28-Board of Retirement Business Mtg</p>	<p>March</p> <p>2 - REAVC Board Mtg 7 - Board of Retirement Disability Mtg 21-Board of Retirement Bus Mtg</p>
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2 nd VP – Jim Crow	805/642-8326	crowmegan@sbcglobal.net
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

20 10 REAVC BOARD MEMBERS

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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.

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 ~~~

Scholarships By Lauraine Effress

Remember, if you, one of your children, grandchildren or great grand children is in college, community college or technical school or planning to go, think about applying for a MacIntyre award. There are going to be a few changes in the application procedures, so be sure to check the website, www.reavc.org, click on "scholarship" and follow the directions for downloading the forms and following the application procedures.

It does not matter what kind of school the applicant is 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.

2010 WINTER SCHOLARSHIP WINNERS

As is the custom at the holiday luncheon, on December 7, we were delighted to present \$1,000 scholarships to two outstanding students.

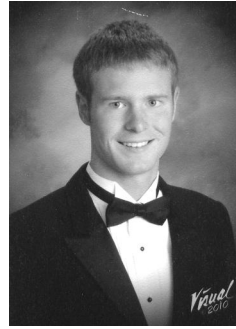
Rachel Mitchell, a freshman at the University of Missouri, is hoping to become a veterinarian. Sponsored by her grandmother, Ann Mitchell, retiree from HSA, now of WI, Rachel's award was accepted by a REAVC friend of the family, Connie Galloway.



Rachel graduated from high school in Monett, MO where she was a member of the key club and the national honor society with a GPA of 4.0 while, at the same time, working as a veterinary technician, helping disabled veterans at the VFW post and mentoring at a camp for disabled children. She also participated in girls' track and was a cheerleader. When Rachel's doxie, Maxwell, was run over by a car, they told her that to save him would be prohibitively costly. Rachel worked the phones and, in a few hours, raised the money to save Maxie's life and set herself on a career path.

Connie read from a letter sent by Rachel to REAVC to thank us for the scholarship award. Rachel writes, "It really means a lot that an organization (like REAVC) would support my mission to help animals."

Our second recipient, David Calkins, is a local youngster who this year started college at UC Berkeley. With a GPA of 4.36, David's



accomplishments are astonishing for a young man of 19. David is an Eagle Scout and spent years in community service to earn this honor. He plays piano, drums and other

instruments, recently making his first CD with a group of friends. While at Ventura HS, David was in the key club, ranked 9th in his graduating class and took many Advanced Placement classes to earn that extra .36 on his GPA. He was in the national honors society and the journalism honor society and also was elected to the student senate. There is more, but the newsletter needs space for other articles.

Despite being born with a congenital health condition that made breathing difficult, David became a master scuba diver. David's mother, Janis Calkins, REAVC member from the assessor's office, accepted the award for David and explained how he took his philosophy of life from a motto he saw on the walls of the Hamburger Habit while munching on a burger. "We are what we repeatedly do. Excellence, then, is not an act, but a habit." He certainly seems to be living according to that motto. Present at the luncheon as well was his other proud parent, Ron Calkins, recently retired from the city of Ventura and from past service a potential addition to the REAVC membership.

Congratulations to both our winners. We know they will make us all proud.



See's Candies Gift Certificates M a r i a O l d e r - K a p p

We flocked to the stores the day after Thanksgiving looking for bargains. Some of us even took to the Internet the following Monday looking for even more deals. Yet here we are with one of the greatest deals going, one that can be had all year round discounted See's Candies gift certificates. Yep, only \$13 for a one pound gift certificate in a newly designed gift certificate holder. That's a \$3.10 savings over the in-store price! Better yet, these gift certificates do not have an expiration date.

Based on the number of calls I have been getting recently, a number of you are already planning on taking advantage of this great price for holiday gifts. A few are planning on getting some just to have on hand. Well, you better hurry. This great price may not last much longer. See's Candies usually raises their prices each January. If this happens again, your Board

may need to do the same. We will know more about that in a couple of months.

If you are interested in getting in on the savings, the certificates are available for purchase at the December Membership Luncheon 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.

Each gift certificate weighs just under an ounce, including the very nice gift certificate holder. Figuring out what size envelope to use and how much postage to put on the return envelope can be a little tricky, especially with the larger orders. Feel free to call me before you place your order if you would like some help with this. If you do not want the gift certificate holder, just let me know when you place your order. I can be reached at 805-643-8718.



LUNCHEON ANNOUNCEMENT By Ray Holzer

It is time to make your reservation for the February 1, 2011 luncheon. As usual it will start at noon in the Poinsettia Pavilion, 3451 Foothill Road, Ventura. I know we just finished the holiday luncheon but time does fly when you are retired!.

Reservations will be accepted until we have reached room capacity or noon Wednesday, January 26, 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.

Thank you again for your cooperation in December. I think it was our smoothest check in yet. We all look forward to hearing from you.





Just couldn't pass up sharing this one!

A Minneapolis couple decided to go to Florida to thaw out during a particularly icy winter. They planned to stay at the same hotel where they spent their honeymoon 20 years earlier. Because of hectic schedules, it was difficult to coordinate their travel schedules.

So, the husband left Minnesota and flew to Florida on Thursday, with his wife flying down the following day. The husband checked into the hotel. There was a computer in his room, so he decided to send an email to his wife. However, he accidentally left out one letter in her email address, and without realizing his error, sent the email.

Meanwhile, somewhere in Houston, a widow had just returned home from her husband's funeral. He was a minister who was called home to glory following a heart attack. The widow decided to check her email expecting messages from relatives and friends.

After reading the first message, she screamed and fainted. The widow's son rushed into the room, found his mother on the floor, and saw the computer screen which read:

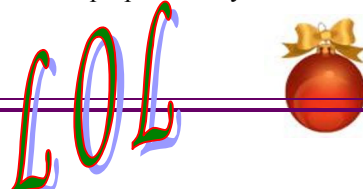
To: My Loving Wife
Subject: I've Arrived
Date: October 16, 2005

I know you're surprised to hear from me. They have computers here now and you are allowed to send emails to your loved ones. I've just arrived and have been checked in. I've seen that everything has been prepared for your arrival tomorrow.

Looking forward to seeing you then!

Hope your journey is as uneventful as mine was.

P.S. Sure is freaking hot down here!



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.**

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

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

In Memoriam



The timing of death, like the ending of a story, gives a changed meaning to what preceded it.

...Mary Catherine
Bateson

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

Irene Castaneda
Katherine A. Fdey
Doris Gall
Raymond L. Giles
Marjorie F. Haynes
Richard McKendry
Geneva K. Oneal
Jerry S. Perry
Robert H. Porter
Mary L. Royer
Catherine D. Sharp
Janice M. Simmons
Leona J. Snook
Frank D. Snieer
Robert D. Stone
Weldon E. Thompson

REAVC
P O Box 7231
Ventura CA 93006

RETURN ADDRESS
REQUESTED

YouTube video of our
luncheon programs.
Check our website,
www.reavc.org for
the link.