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*“DEDICATED TO THOSE WHO HAVE ALREADY SERVED”*

*MARCH APRIL 2011  
PRESIDENT’S LETTER*

**By Art Goulet**



What a tragic set of circumstances in Japan! First, a 9.0 earthquake (upgraded from the initially reported 8.9), then a tsunami and, finally (I hope it’s the last) a potential nuclear meltdown. I have to say I never realized a tsunami packed so much power. The videos made it look like a steep gradient river with the entire ocean as its source. With a national debt at over 200% of its gross domestic product (as compared to about 65% to 95%, depending on who you believe, in the U.S.), one can only wonder where Japan can come up with the wherewithal to rebuild.

Demand for public pension reform continues to be “hot” news in California. A number of bills have been introduced in the Legislature. Most of them are rehashes of bills from last year that either did not get out of the Legislature or were vetoed by the Governor. They primarily attempt to deal with abuses of the system, such as spiking. I don’t believe any would make any substantive dent in the pension burdens borne by the State and local governments resulting from the pension enhancements approved in the early 2000s. As I noted in the last Newsletter, Ventura County did not join the stampede for enhancement, which is probably why the County is in better shape than most counties and cities, although not entirely without budgetary problems.

Recently, the Little Hoover Commission (LHC) completed a report on pension reform that put forth a number of ideas to pursue to solve the problem. It is not without controversy. One of the most controversial proposals is to reduce pension benefits earned for the balance of their career by active employees, with those employees retaining the benefits they have already earned. This is an untested approach in terms of legality. There appears to be a body of law suggesting that the pension benefits in place at the time one enters service in a particular public agency are vested in the employee from the first day at work and benefits can only be increased, but never reduced. This is why, up to now, attempts at pension reform have only been aimed at future hires. If an attempt is made to reduce the benefits of active employees, whether by legislation or voter initiative, litigation can be expected. One positive statement in the report, from our perspective, is that current retiree pensions cannot be reduced. Both the Executive Summary and the full LHC report are available on the LHC website at [www.lhc.ca.gov](http://www.lhc.ca.gov).

You’ve probably read that the Ventura County Taxpayers’ Association (VCTA) has sued our retirement system (VCERA) to get them to reveal the names and pension amounts of all retirees whose pensions are \$100,000 per year or more.

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Previously, in response to VCTA's request for this information, VCERA released a list of pensions of \$100,000 or more together with the last held position of the pensioner, but no names. VCERA's reason for this is section 31532 of the 1937 Act, which provides, ".....individual records of members shall be confidential and shall not be disclosed to anyone ....." Interestingly, the Public Employees' Retirement Law, which governs CalPERS, specifically provides that pension records must be made public. The same applies to CalSTRS. A bill has been introduced which would require that pension records of all public pension systems in the state be made public.

Until such a bill is passed and becomes law, it remains unsettled whether or not a 1937 Act system must reveal names. In my last article, I mentioned there are cases on appeal in three counties; Sacramento, San Diego, and Sonoma. Sacramento's is the furthest along. Oral arguments will be heard on April 25. The California Retired County Employees' Association (CRCEA), of which REAVC is a very active member, joined with the Retired Employees of San Diego County (RESDC) in submitting a Friend of the Court (Amicus) brief in the San Diego County case.

VCTA is also conducting a "road show" and visiting service clubs, chambers of commerce, and any other willing listener group, decrying various items that are included in "compensation earnable" for the purposes of determining a retiree's pension benefit, some of which items are mandated as a result of the famous (or infamous, depending on one's point of view) "Ventura" decision of the Supreme Court. They have also made several appearances in front of the Board of Supervisors.

In the Orange County case where the current Board of Supervisors is trying to undo the retroactive component of the 3% at 50 pension benefit for Sheriff's deputies, the County has filed an appeal with the State Supreme Court. The Court has not yet decided whether to take the appeal. My guess is that they will because of the statewide implications of the case. We'll wait and see.

CRCEA has sponsored the introduction of SB 203 (Correa). This bill is a rerun of last year's SB 414, which was vetoed by the Governor for specious reasons. The primary purposes of the bill are 1) to provide expedited processes for filling vacancies that might occur in the retiree, alternate retired member, and elected employee member slots on a Retirement Board, to insure a full complement of board members when making increasingly complicated decisions, and 2) to also insure that all alternate members of a board have access to all deliberations of the board, so that he/she has all the information necessary when called upon to vote in the absence of the member for whom he/she is the alternate.

Once again, I am reminding those of you receiving your newsletter by e-mail, to please be sure to keep your address current with us. I also encourage those of you who haven't tried e-mail delivery of the newsletter to do so.

The next member luncheon is on May 3. Don't forget to make a reservation, and don't forget to bring a donation for FoodShare. And, if you make a reservation, and can't attend, please let us know in advance. There is usually a waiting list and, if you are a no-show, you may deny another member who was on the list an opportunity to attend.

#### VOLUNTEER OPPORTUNITY

By Maria Kapp

Do you have computer related talents and skills? Are you willing to share these? Will you be able to volunteer, give or take, one hour a month? If so, have we got a deal for you! REAVC is looking for people willing to volunteer their time helping with the website and luncheon speaker videos. You don't need to have vast experience, just a comfort level with computers and a little curiosity. Training will be provided to teach you everything you need to know.

If you haven't already done so, you can visit our website at [reavc.org](http://reavc.org), and watch the February Luncheon speaker at <http://www.youtube.com/watch?v=TPbwK0LVZY8> and <http://youtube.com/watch?v=6BHhfaw3bHI>. See what you think.

Volunteer opportunities abound, yet only a few provide the unique opportunity to support REAVC. Curious? Please contact me at [mariaolder@sbcglobal.net](mailto:mariaolder@sbcglobal.net). Thank you for your interest and support.

## *RETIREMENT BOARD NEWS*

*By Art Goulet*

At its February 28 meeting, the Board of Retirement formally determined that the change in CPI for the measurement period was 1.3%, which rounds to 1.5%. Because of existing COLA banks, Tier 1 and safety retirees who retired on or before April 1, 1986 will receive 3%. Those who retired from April 2, 1986 to April 1, 1987 will receive 2.5%, and those who retired from April 2, 1987 to April 1, 2005 will receive 2%. Because there was no existing COLA bank for those Tier 1 and safety retirees who retired after April 1, 2005, they will only receive 1.5%. These increases will show up in the April checks.

After reducing existing banks to provide for these increases, the remaining COLA banks for Tier 1 and safety retirees for 2011 will be:

<u>Date of Retirement</u>	<u>COLA Bank</u>
On or before 4/1/75	58.5%
4/2/75 to 4/1/76	51.0%
4/2/76 to 4/1/77	43.5%
4/2/77 to 4/1/78	40.0%
4/2/78 to 4/1/79	36.0%
4/2/79 to 4/1/80	31.5%
4/2/80 to 4/1/81	23.5%
4/2/81 to 4/1/82	11.0%
4/2/82 to 4/1/83	4.5%
4/2/83 to 4/1/85	2.5%
4/2/85 to 4/1/86	1.0%
4/2/86 or later	0.0%

In the last Newsletter, I reported the retirement fund earned 14.6 %, not including earnings (or losses) from real estate, in calendar year 2010. As it turned out, as anticipated, real estate did gain and the final total earnings for that year was 15.1%.

The market continues its ups and downs. Both January and February were up. As of January 31, the system's assets were up to \$3.1 billion from \$3.06 billion (without the real estate earnings mentioned above) at the end of December. As of February 28, the assets had increased to \$3.15 billion.

It remains to be seen what the effect of the catastrophe in Japan will have on the market. It tumbled substantially immediately after the occurrence(s) but, as of this writing, appears to be recovering.



*Insurance/Benefits Committee Report*  
*By Ron Janes & Bob Riggs*  
Joint Labor Management Health Care Committee

The March 17, 2011 meeting of the committee was primarily devoted to a review of the Health Net and Ventura County Health Care plans' costs and utilization during the 2010 calendar year. These plans cover only current Ventura County employees and retirees under the age of 65.

Reviews throughout the course of the year provide background for the committee's recommendations regarding new contracts developed by County staff and their consultant for future years. In the case of a multiyear contract with a single provider, the process will primarily be about rates and service issues. When the contract is in its last year, the process may include dramatic changes in plan design and bidding by multiple insurance companies. The development of the insurance contracts and rates for each New Year generally occurs in the third quarter, followed by Board of Supervisors approval in October, and reenrollment in late November or early December.

We include this summary of the committee's work because it appears that this year may see some significant developments in the health insurance coverage policies for Ventura County employees and early retirees. As you'll recall from our last report, as premiums rose in 2011, people transferred from higher cost to lower cost plans. Currently, 803 retirees are enrolled in county-sponsored medical plans. Of these, 349 are in "Early Retiree" plans (age 50-65); and 390 are in Medicare Eligible Retiree plans (age 65+). There are 64 retirees in plans where the retiree and their dependent(s) are in different categories, with one eligible for Medicare and the other not.

For the calendar year of 2010 the Ventura County Health Care Plan (VCHCP) experienced a 5 ½% increase from 2009 in the number of employees and early retirees covered. For every dollar collected in premiums, they spent 84 cents on medical costs. This leaves approximately 16% for administrative overhead, which we have been told is the "industry standard." In 2009, the VCHCP spent 90% of every dollar collected in premiums on medical costs.

The 2010 VCHCP medical costs were reportedly spent as follows: Inpatient 26%, Outpatient 28%, Physicians 23%, Rx 18%, and Behavioral Health 4%. These percentages were almost identical in 2009. During both 2010 and 2009 the VCHCP had 14 cases where treatment costs exceeded \$100,000 and 41 where costs exceeded \$50,000.

Reviewing prescription costs, the top five conditions responsible for the greatest costs were: depression, diabetes, high blood pressure/heart disease, high blood cholesterol, and asthma.

The Health Net HMO in 2010 experienced a decline of 11.3 % from 2009 in the number of employees and early retirees covered. For every dollar in premiums collected in 2010, the Health Net HMO paid out 92 cents in claims. This was an improvement over 2009 when they paid out \$1.09 for every dollar collected, but still below the industry standard to be able to recoup their administrative costs.

The Health Net HMO Plan costs were reported in three different categories: Capitation (advance payments to doctors and medical groups) – 39%, Medical claims (hospitalizations and certain medical tests) – 40%, and prescriptions – 21%.

Large claims from a few subscribers were a disproportionate amount of the total incurred. During 2010, 1.4% of the claimants were responsible for \$1,731,724 or 11.38% of the total claims costs.

The top five drugs used under the prescription plan by prescription count were in order those for: pain, blood pressure, thyroid, cholesterol, and diabetes. The top by prescription cost were for: stomach disorders, inflammatory conditions, high cholesterol, and diabetes.

Health Net's PPO plan experienced a 21.9% decline in the number of employees and early retirees covered during 2010 as compared to the same period in 2009. It paid out \$1.02 in claims for every dollar collected in premiums. In 2009 it had paid out \$1.65 in costs for every dollar collected in premiums. These figures do not include any overhead or profit.

Since the PPO allows choice as to providers, there are no advance capitation payments. Seventy-five percent (75%) of the dollars paid out are for medical claims and 25% for prescription drug claims. Over the last two years Health Net has been losing money on the Ventura County plans described above. For some time we have observed that 2011 may well be the last year for the PPO. This was underscored at this March meeting of Labor Management by the presence of 4 Health Net Officials, including a regional vice president. From the discussions it was clear that it will be economically impossible for Health Net to continue to offer the same plans next year. What, if anything, will be offered by them is unknown.

We do know that Health Net is in serious discussion with the county about what county employees and retirees need, and what might be economically feasible for Health Net to offer. On behalf of retirees, we pointed out that some of our members who need health insurance have left the area because of the high cost of living here. They need the PPO to maintain access to their health care providers because they do not live near HMO network providers. Other retirees' normal providers will not accept any insurance coverage other than a PPO. Fortunately many current county employees have covered children out of the area at school, and the County is concerned about maintaining some sort of PPO coverage for them in addition to retirees.

Health net representatives at the meeting also informed us that "several server drives are unaccounted for from their data center located in Rancho Cordova, California." The personal information of some former and current Health Net members, employees and health care providers is on the drives, and may include names, addresses, health information, Social Security numbers, and financial information. Individuals whose information is on the drives will be notified by Health Net in the next week or so. If you are one of these unfortunate individuals, when Health Net contacts you they will offer two years of free credit monitoring services, including fraud resolution and identity theft insurance.

We will continue to watch this situation and voice retirees' interests on health insurance issues at Labor Management and other meetings with county representatives. We will also report any developments to you in this newsletter, and on our website. Please feel free to talk to either of us at our luncheons if you would like further information, or have concerns you would like us to follow up on.



## *SCHOLARSHIP COMMITTEE*

*By Lauraine Effress*

The clock has sprung ahead and so, naturally, our thoughts are turning to spring. Roadside wildflowers are already plentiful and the jasmine has sent up new shoots in preparation for what is likely to be a beautiful blossom year given all the rain we have had.

Before you know it, school will be over and all those new graduates will be looking for summer jobs to earn some money to pay those more and more expensive college bills. There may be a few more jobs this year, but they will be no match for the constantly growing college costs. This year we are very fortunate that the Ventura County Credit Union is helping REAVC fund its scholarships, so let REAVC and VCCU help you and your family with this happy burden.

If you as a REAVC member, a child, grandchild or great grandchild is thinking about additional education or returning to school for retraining, go today to the REAVC website ([www.reavc.org](http://www.reavc.org)) and click on the scholarship tab at the top of the page to look at the new scholarship application and procedures for applying for one of the \$1,000 grants we give out each September and December.

The application deadline for the September scholarship awards is July 1. This year we are asking applicants to submit two letters of recommendation along with the application. Be absolutely sure to guide the applying student to the website so that they use the 2011 application and read the new guidelines. All applications should be filled out online and then printed and mailed along with the letters of recommendation. Start early to be sure those letters will be ready.

Be sure that the application is filled out online and then printed as the committee has had difficulty with handwritten applications. The application file is set up so that it can be typed right on the computer and then printed. Please try to get the applications in as early as possible and follow the printed guidelines. If information is missing, we will contact you, but if the application is received at the last minute, we may not have time to do that.

We know that money is still tight for many people. Perhaps REAVC can help lighten the financial load



***IMPORTANT NOTICE: The Ventura County Credit Union FREE Shred date has changed. The Ventura date will be APRIL 19<sup>th</sup> and the Simi Valley date remains April 18<sup>th</sup>, both 11:00 am-1:00 pm. Additional information can be found at www.vccuonline.net or call 805/477-4000.***

### **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](mailto:info@reavc.org) ~~~*

LUNCHEONS  
By Ray Holzer

If you are reading this, and it is before noon on Wednesday, April 27, and we have not reached room capacity, there is still time to make reservations for the May 3, 2011, luncheon. The luncheon starts at noon in the Poinsettia Pavilion, 3451 Foothill Road, Ventura.

To make your reservation and obtain a reservation number contact one of the following:

Carol "Mike" Aalbers 815-0151, [retirdmike@roadrunner.com](mailto:retirdmike@roadrunner.com)

Judy Sewell, 654-8304, [sewellj119@sbcglobal.com](mailto:sewellj119@sbcglobal.com)

Ray or Linda Holzer, 644-3702, [rayholzer2@aol.com](mailto:rayholzer2@aol.com)

If your phone or email message is not acknowledged within 2 days something is amiss and you will need to try again!

Carpool if you can and remember that the parking spaces located at the rear entrance are for those with difficulty on stairs. And, when you arrive at the luncheon make sure that someone checks your name off before you enter the dining room.

Thanks again for your generous donations to Food Share last time. The barrels will again be available at the door in May should you wish to participate.



**A BALANCED DIET IS A COOKIE IN EACH HAND !**

# THE INTERCOM

## CRCEA COMMUNICATIONS NEWSLETTER

Everyone has a right to their opinion, but no one has a right to be wrong on their facts. This often quoted sentiment of Bernard Baruch is unfortunately honored more in the breach during the current discussions of public employee pensions. A few outrageous anomalies like those in the City of Bell are used as examples of typical public pensions, while a large number of retired public servants are silently struggling to get by as rising food, medical, and transportation costs eat into their pensions.

When you hear something untrue, you do yourself and other retirees a real service if you point out the error. For example, the pensions of retired county employees under the 1937 Retirement Act are not totally paid for by the taxpayers. CRCEA Legislative Committee Chair Art Goulet recently observed that as much as three quarters of our pensions come from the earnings of the invested contributions that we and our county employer paid while we were working. They were made with the understanding that our pensions would be a part of our compensation for the service we gave to our counties during the time we were working. We often accepted lesser salaries and current benefits while working than the private sector offered, because we relied on promised pensions as our savings for retirement.

The County Employees Retirement Law of 1937, found in the California Government Code beginning at Section 31450, grants rights to retired employees of the twenty counties governed by it. Section 31451 specifically recognizes a “public obligation to county and district employees,” and that “retirement compensation and death benefit(s) (are) additional elements of compensation for future services.”

California Supreme Court cases have recognized that once a public employee has retired, they are entitled to the pension benefits earned during employment and absent a bankruptcy by the public entity, those pension benefits can't be reduced or eliminated unless the retiree agrees to the reduction. These pension rights are greater than those of current employees, who under certain very strict limitations may have modifications made to the pension system in effect during their employment.

As you can see, there is a lot to learn about the financial and legal aspects involved in protecting your pension. CRCEA is constantly working on these issues by monitoring and advocating on state and federal legislative measures that may affect its members. Court cases and judicial decisions that affect retirees are followed, and when appropriate CRCEA has filed amicus briefs with appellate courts and assisted member associations with litigation.

Your chance to learn more about what CRCEA is doing on behalf of over 150,000 county retirees, as well as what is happening statewide that could affect your pensions and benefits, is coming April 17-20, 2011 at our Annual Spring Conference in San Diego. It is hosted by the Retired Employees of San Diego County (RESDC) and will be held at the Kona Kai Resort.

The agenda and registration forms are available at CRCEA's website [www.crcea.org](http://www.crcea.org) or at RESDC's website [www.resdc.net](http://www.resdc.net). You can also call for additional information by reaching Conference Co-Chairs Susan Mallett at 858-748-5652, or Karen Hazel at 866-688-9229.

If you can possibly attend, you should. You will learn a lot, and be better prepared to help protect the pension benefits you earned. You will also have a good time, and meet lots of nice people from the other counties who share our 1937 Retirement Act structure. For those who can't attend, a Delegate from each of the member counties will be present to represent your interests at the business meetings. They are also charged with the responsibility of bringing back the information they learn at the conference to their member associations. It will be shared with you at your meetings and in your newsletters. Our CRCEA newsletter, the Intercom, will also discuss some of the conference highlights in future issues.

Edited by Ron Janes, CRCEA Communications Chair, 2/22/11



*It's easy to make a buck. It's a lot tougher to make a difference.*

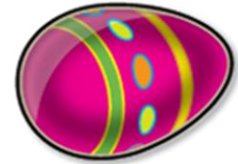
...Tom Brokaw

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## 2011 REAVC BOARD



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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.



### *In Memoriam*

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

*Silent memories true  
and tender,  
Just to show we still  
remember.*

*ALTA J. BUTCHER  
DENNIS CAIN  
LINDA E. POAST  
ALLEN BERNICE RIDDLE  
PAUL D. SHORTER*

CRCEA

By Betty McCollum, Delegate

I must tell you about a great mini vacation you can have and learn all about twenty CRCEA counties at the same time. You need to attend our CRCEA Conference in San Diego at the Kona Kai Resort, 1151 Shelter Island Drive. The hotel has given us a good rate of \$110 single and \$120 for a double. You will have the opportunity to hear great speakers such as, Heather Herbert of the San Diego Credit Union and B. J. Williams of the San Diego Sheriff's Department speaking on Financial Scams, Identity Thefts and Safety & Crime Prevention. We will also have a panel presentation covering pension views – theirs and ours – with SACRS Executive Director, Bob Palmer and Richard White, President of SACRS. Health Care Reform presented by speaker Aon Hewett, Consulting/Health Management. Legislative Chair, Art Goulet, will have a panel of our Sacramento dignitaries with Amy Brown, CRCEA Legislative Consultant, Karon Green, and Chief Consultant to the Assembly Committee on Public Employees, Retirement & Social Security, Pam Schneider, Principal Consultant, and Senate Committee on Public Employment & Retirement. San Diego is not that far from Ventura so I encourage everyone to attend. An evening Luau is planned on the beach and a good time is going to be had by all! MARK YOUR CALENDAR – APRIL 17-20.

A new addition to our newsletter is our Chairman of CRCEA Communications Newsletter, our very own Ron Janes telling us about the twenty counties and what their concerns and issues are. We also have Chairman of the CRCEA Legislature, our very own Art Goulet, keeping us up to date on all the Senate and Assembly Bills. As you can see, we are doing our best to keep your informed and current on all the pertinent issues.



**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

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](mailto: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.

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

<p><b>January</b></p> <p>3 - Board of Retirement Disability Mtg  4 – REAVC Board Mtg  7 – Articles due  24-Board of Retirement Bus Mtg  27-Reservation cut-off date for next luncheon</p>	<p><b>February</b></p> <p>1 – General Membership Luncheon  4 – Articles due  7 – Board of Retirement Disability Mtg  28-Board of Retirement Business Mtg</p>	<p><b>March</b></p> <p><b>1 – REAVC Board Mtg</b>  <b>4 – National Pound Cake Day</b>  <b>7 – Board of Retirement Disability Mtg</b>  <b>17-ST PATRICK'S DAY</b>  <b>20-FIRST DAY OF SPRING</b>  <b>21-Board of Retirement Bus Mtg</b>  <b>25 –Articles due</b></p>
<p><b>April</b></p> <p><b>1 – April Fool's Day</b>  <b>4 – Board of Retirement Disability Mtg</b>  <b>7 – No Housework Day</b>  <b>8 – BUDDHA'S BIRTHDAY</b>  <b>17-20 – CRCEA Spring Conf San Diego</b>  <b>18-Board of Retirement Bus Mtg</b>  <b>22-EARTH DAY</b>  <b>24-EASTER</b>  <b>26-Remember Your First Kiss Day !</b>  <b>27-Reservation cut-off date for next luncheon</b>  <b>REAVC Board – No Meeting</b></p> 	<p><b>May</b></p> <p>2 – Board of Retirement Disability Mtg  3 – General Membership Luncheon  16-Board of Retirement Bus Mtg  REAVC Board – No Meeting</p>	<p><b>June</b></p> <p>3 – Articles due  6 – Board of Retirement Disability Mtg  7 – REAVC Board Mtg  20-Board of Retirement Bus Mtg</p>
<p><b>July</b></p> <p>1 - Scholarship apps due for Sept Luncheon  11-Board of Retirement Disability Mtg  18-Board of Retirement Bus Mtg  REAVC Board – No Meeting</p>	<p><b>August</b></p> <p>2 – REAVC Board Mtg  5 – Articles due  31- Reservations cut-off date for next luncheon  Board of Retirement – No Meeting</p>	<p><b>September</b></p> <p>6 – General Membership Luncheon (Scholarships awarded)  12-Board of Retirement Disability Mtg  19-Board of Retirement Bus Mtg  REAVC Board – No Meeting</p>
<p><b>October</b></p> <p>3 – Board of Retirement Disability Mtg  4 – REAVC Board Mtg  7 – Articles due  14-Scholarship apps due for Dec Luncheon  <b>17-19 CRCEA Fall Conference – Sonoma/Mendocino Counties</b>  17-Board of Retirement Business Mtg</p>	<p><b>November</b></p> <p>7 – Board of Retirement Disability Mtg  21-Board of Retirement Business Mtg  30-Reservation cut-off date for next luncheon  REAVC Board – No Meeting</p>	<p><b>December</b></p> <p>5 – Board of Retirement Disability Mtg  6 – General Membership Luncheon (Scholarships awarded)  13-REAVC Board Mtg  16-Articles due  19-Board of Retirement Bus Mtg</p>

**2011 REAVC  
Member/Website/Newsletter Calendar**

*See's Candies Gift Certificates*  
*By Maria Older*



The Association is once again offering See's Candies gift certificates to its members at a discounted price. We are able to purchase the gift certificates at a significant savings and pass that savings on to you. For just \$13 you can purchase a one pound gift certificate, a \$3.50 savings off the store price. It is almost like having a 21% discount coupon that you can pull out any time you need to! 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). Some of the larger orders require a larger envelope and the larger envelope postage rate. On the other hand, three certificates without the gift holder only need one stamp. If you do not want the gift certificate holder, please note that when you place your order. Questions? Please give me a call at 805-643-8718.

**NEW RETIREES**

PERRY J. APPLING – General Services

GAIL M. BRINER – Sheriff

GREGORY BROSE – District Attorney

DRU L. CARTER – HAS

RAYMOND J. FAGEN – Resource Management

WAYNE R. MAYNARD – Fire

MARCIA MILLER – HCA

MARILYN K. MILLER – Harbor

KEITH A. PARKS – Sheriff

BEVERLY K. RUSSELL – CSS

DAVID M. TENNESSEN – Sheriff

MARJORIE R. WARREN – Library

**Congratulations!**

**Enjoy!**



*I love cooking with wine.  
Sometimes I even put some in the food.*

**REAVC**

**P O Box 7231  
Ventura CA 93006**

**RETURN ADDRESS  
REQUESTED**