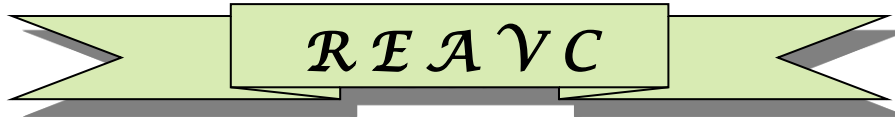




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*Retired Employees Association of Ventura County, Inc.  
P O Box 7231, Ventura CA 93006 Telephone: 805/644-7814*

*“DEDICATED TO THOSE WHO HAVE ALREADY SERVED”*

*JULY AUGUST 2011*



***PRESIDENT’S LETTER***  
*Art Goulet*

By the time you read this, my wife and I should be in Spain. While we are still physically able to do so, we like to take one big trip a year, and this is it. Travelling, especially on organized tours where you move from place to place almost every day, is getting harder and harder. I can see why cruises are frequently populated by older folks; you only have to unpack and pack-up once, and you get to sleep in the same bed every night. My problem with cruising is that I don't like days at sea. I find them very boring, especially since most of the scheduled activities don't interest me. While I love to read, and could do so while at sea, I can also do that at home at much lower cost!

As indicated in Retirement Board News later in this Newsletter, Will Hoag and I were unopposed for another term on the Board as Alternate Retired Member and Retiree Member, respectively. Our new terms will begin on November 7. All terms on the Board are for three years. We appreciate your support, especially those of you who signed our nomination papers. If we didn't ask you, please don't be offended. We only required 20 signatures, but no more than 30, so we couldn't ask everyone. If you would have liked to sign, but weren't asked, thanks anyway.

Also as noted in Retirement Board News, Tom Johnston will replace Karen Becker Anderson on the Board of Retirement. It's my understanding that Tom was backed by SEIU and that there was concern about Don Hansen (the Assistant Treasurer-Tax Collector) running since, if he was elected, there would be three members from the Treasurer-Tax Collector's office; Steve Hintz, Bob Hansen, and Don. In the election, Karen came in third after Don. Karen has been absent from Board meetings for several months, as a result of the fact she has been off work on disability leave. Because Karen was unable to perform her duties as a county employee, she was also unable to perform her duties as a member of the Board, since those duties are considered part of her duties as a county employee under the 1937 Act.

Tracy Towner was re-elected as the Safety Member of the Board, and Chris Johnston was re-elected as the Alternate Safety Member. The election was somewhat unusual in that only 250 votes were cast, and Tracy prevailed 128 to Chris's 122 votes. As I understand it, there usually about 800 votes cast. I attribute the low turnout to an initial error made by the General Services Agency, which mailed the ballots. Apparently, there was some sort of mis-match between many addresses on the envelopes and the enclosed ballots. Accordingly, a


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second corrected ballot was mailed. Although VCERA tried very hard to make it very clear that the initial ballots were void and would not be counted, my guess is that many safety employees thought the second ballot was redundant and did not vote again, leading to the low turnout for the second ballot. Tracy's and Chris's new terms also begin on September 12.

For those of you who are now former STAR COLA recipients, don't be unduly encouraged by VCERA's high earnings in the fiscal year ended June 30, 2011. They don't necessarily translate into "excess" earnings, which is a necessary prerequisite for providing the benefit. VCERA's policy for crediting interest to its various reserves makes it very difficult to conclude there are "excess" earnings, due to the significant losses incurred in 2008 and 2009.

CRCEA-sponsored SB 203 (Correa) passed both houses of the Legislature and was signed by the Governor. It will be effective January 1, 2012. 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.

Why the Appellate Court discounted SDCERA's point that there was significant potential for scams perpetrated on older retirees if names and pension amounts of retirees were made public (see Retirement Board News) is beyond me. In their decision, the Justices acknowledged that the expert opinions presented by SDCERA regarding elder abuse and financial victimization "constitute substantial evidence of potential harm" yet they found, because SDCERA presented no examples of actual adverse consequences from previous disclosures (by CalPERS and others), the evidence failed the required balancing test under the California Public Records Act. This is an interesting position since the Justice Department believes that financial scams against the elderly are a national problem. Also, the most recent issue of Money Magazine contained an article indicating that 20% of seniors have been sold a bad investment, paid excessive fees, or been taken in by a fraud. As a result, seniors lost nearly \$3 billion to financial predators last year. The article also stated that 57% of sales materials presented at "free" luncheon seminars by various financial advisors include misleading or unwarranted claims, while the real goal is to procure a follow-up meeting at a senior's home where a salesman can make a hard pitch. Obviously, there is no such thing as a free lunch.

The next member luncheon is on September 6 (actually, it is a free lunch!). Don't forget to make a reservation, and don't forget to bring a donation for Food Share. 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. We will be awarding scholarships at the luncheon, so you will meet or hear about some exceptional young people who are related to our retirees. . 

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

Rising medical costs and new regulatory burdens of last year's health care legislation will again result in higher premiums for retirees in county sponsored medical insurance plans. The good news is that these plans in their current form will again be available for retirees in 2012, and there are no current plans to separate the pre Medicare eligible retirees from the current employees risk pool.

A report on the status of the development of the rates for pre Medicare eligible retirees (ages 50-65) and current employees was the primary focus of the July Labor Management Meeting. At that time we learned that rates for the Ventura County Health Care Plan (VCHCP) are going to rise approximately 7% in 2012.

Despite their unfavorable claims experience over the last several years, Health Net has agreed to offer their plans again in 2012. Their EAO HMO rate will rise approximately 14.27%, and their PPO premium will increase about 10.40%.

Both the predicted VCHCP and Health Net rates are subject to further change, and will need to be approved by County officials in late August or early September. At that time any changes in the current county "administrative fees" will also be determined.

Health insurance rates for Medicare Eligible retirees are still under development. Because they depend upon data from Medicare they are typically determined a month or so later than those for employees and retirees under the age of 65. All of the plans currently available for Medicare Eligible retirees should be available for 2012.

All retirees and employees receiving dental insurance through the Anthem Blue Cross Dental PPO should experience no change in their premium in 2012. Those in the Golden West plan will see a 2% rise in premiums. There will be no change in the cost of the county's MES Vision Plan. At present there is no plan to unbundle retirees from active employees in the dental or vision plans.

In 2011 the VCHCP was opened up to all Medicare Eligible Retirees who had maintained their participation in a county sponsored medical insurance plan. We have been communicating with County officials about our desire to open the plan up further to include at least all those who previously had VCHCP, but were dropped because they became Medicare eligible. Ideally we would like to see the VCHCP offered to any Ventura County Retiree. We will continue to report on the status of these discussions, and welcome any input you may have on this issue.

At both the June and July meetings of the Labor Management Health Care committee we reviewed the claims experience of the County sponsored medical plans. Seeing this data helps to explain why insurance costs are rising. For example, during the first quarter of 2011, Health Net paid out 103.2% more in claims than they collected in premiums in their HMO/EOA plan. This does not provide for any overhead recovery or profit. Additionally, there were 20 high cost cases presented by 1.4% of the subscribers that totaled \$1,851,765 and constituted 12.15% of the total claims made.

Most disturbing for the HMO was the 19.6% drop in the number of enrollees in the plan between 2010 and 2011. The majority of these enrollees transferred to the lower cost VCHCP.


The Health Net PPO situation is very alarming. Nine high cost cases over the past year have cost \$1,003,079. Because of HIPPA concerns about medical information privacy, Health Net has a policy of not releasing certain statistics on groups smaller than 250 employees. In plan year 2011 because of rising premiums the PPO has now dropped to about 215 members, and so a lot of information we would normally review is no longer available. Last year's numbers showed the plan was incurring substantial losses, and there is nothing to indicate that situation has changed in 2011, so the continued existence of the plan in 2012 is surprising. It is likely this plan will not be continued beyond that, and County staff is working on alternatives. Needless to say, we have advocated for retirees who have been forced to leave California because of high costs and who need out of state coverage like that provided by this PPO.

So far in 2011 we continue to see the results of a migration of healthier people from both the increasingly more expensive Health Net plans to the low cost VCHCP plan. People concerned they may have extensive medical needs stay in the more comprehensive and expensive plans offered by Health Net. Unfortunately, as the number of people paying premiums into these plans declines the premiums become more expensive for those remaining. This situation has been described by some in the insurance industry as a "death spiral" and at some point the plans become just too expensive to remain a viable option. Plan year 2013 is most likely that point, and we will be closely monitoring this situation over the next several months.

The VCHCP has also experienced increasing expenses, with a 17% increase in the medical costs per employee in the first quarter of 2011 over the same period last year. They paid out 96 cents in costs for every premium dollar collected in 2011, up from 84 cents in 2010.

VCHCP plan members in the east county have been adversely impacted by the expiration of the plan's contract with Simi Valley Adventist Hospital. The committee has made a recommendation that VCHCP notify all plan members east of the Conejo grade of the status of this contract and explain the contingency plans in place for them. Currently negotiations are under way for a new contract, and an update will be provided next month.

Finally, because the pre Medicare eligible retirees are in the same health insurance risk pool with the current employees, the County is eligible to apply for Federal funds under the new health care law. At one point the application requirements were so onerous that it was not cost effective to apply. County staff now believes that changes in application requirements will now make it worthwhile to apply for those funds.

As you can see from this issue's report, a lot is going on in the Health Insurance area that affects retirees. Even if you don't have a county sponsored health insurance plan, many of the issues we discuss will potentially impact you. If you have comments, concerns, or suggestions – please don't hesitate to contact either of us (Ron or Bob). Our email and phone numbers are in the newsletter, and we always enjoy talking to you at the luncheons. 

## RETIREMENT BOARD NEWS

By: Art Goulet

There is slight change ahead for the membership of the Board of Retirement. Tom Johnston defeated Karen Becker Anderson, the current General Member, and will take his seat on the Board on September 12. Karen has been a member of the Board since September 2005 and deserves thanks for her commitment and service.

Tracy Towner was re-elected as the Safety Member of the Board, and Chris Johnston was re-elected as the Alternate Safety Member. Although they were the only candidates, an election had to be held. The way it works is that the election is actually for the Safety Member seat, and the highest vote getter becomes the Safety Member, while the highest vote getter from a different safety service becomes the Alternate Safety Member. Tracy is from law enforcement and Chris is from fire suppression. Tracy and Chris's new terms also begin on September 12.


Both Will Hoag and I ran unopposed for the Alternate Retired Member and Retiree Member, respectively, so there will be no actual election. Our new terms will begin on November 7. All terms on the Board are for three years.

I had guessed that May would not be a good month for VCERA's investments, and I was correct, although the effect on the system's assets was not very substantial. The assets dropped from \$3.24 billion in April to \$3.20 billion at the end of May. June was not a good month either, and the system's assets dropped further to \$3.15 billion. Nonetheless, the total earnings for the fiscal year ending June 30 were quite good, ending at 23.9%, not including real estate or private equity earnings which aren't available until later than equity and fixed income earnings. As was the case the previous fiscal year,

VCERA's earnings were better than those of CalPERS and CalSTRS, which reported 20.7% and 23.1%, respectively.

The Board also decided to further diversify the system's holdings by creating a global fixed income mandate and to reduce the amount of assets devoted to U.S. fixed income by \$169 million. \$118 million was allocated to PIMCO, a new investment manager to VCERA, and \$51 million was allocated to Loomis Sayles, a current fixed income manager.

On June 28, the Fourth Appellate District filed its decision in the San Diego County Employees' Retirement Association's (SDCERA) appeal of the San Diego Superior Court's ruling that pension amounts and names of recipients were a matter of public record. The Appellate Court's decision was consistent with that of the Third Appellate District's ruling in the Sacramento County case, and upheld the Superior Court's ruling that SDCERA must disclose names and corresponding pension benefit amounts of its members. SDCERA had made a very strong point of the potential for scams perpetrated on older retirees if this information was made public. Nonetheless, the court was not persuaded. What is interesting is that the Justice Department subsequently issued a press release indicating that financial scams committed against the elderly were a very real problem in the country.

The Board of Retirement has still not yet been able to fill the position of Retirement Administrator. The Board made offers to three top-rated candidates, all of which have been turned down, for various reasons. As a result, the Board has decided to recruit again. 

## Introducing Retirement Board Member Steve Bennett

Steve was appointed by the Board of Supervisors in January 2011, to fill the Public Member slot formerly occupied by Peter Foy. He has been a member of the Board of Supervisors for 10 years. Before being elected to county government, Steve was on the Ventura City Council for one term. Prior to entering the political arena, he was a high school teacher and administrator at Nordhoff High School for more than 20 years. One of his most notable efforts was co-authoring the SOAR initiatives. As a member of the Retirement Board, Steve hopes to work with the other Board members to find and hire an appropriate Retirement Administrator, to get VCERA's computer upgrade on track, and to keep the county pension system on sound financial footing.

✍

### 2011 REAVC BOARD OFFICERS

President – <b>Art Goulet</b>	805/482-9418	<a href="mailto:artgou@aol.com">artgou@aol.com</a>
1 <sup>st</sup> VP – <b>Bob Riggs</b>	805/647-6047	<a href="mailto:phoenixfa@sbcglobal.net">phoenixfa@sbcglobal.net</a>
2 <sup>nd</sup> VP – <b>Ron Janes</b>	805/654-0637	<a href="mailto:rcjanes@yahoo.com">rcjanes@yahoo.com</a>
Secretary – <b>Will Hoag</b>	805/644-3491	<a href="mailto:piffle@pacbell.net">piffle@pacbell.net</a>
Treasurer – <b>Ray Holzer</b>	805/644-3702	<a href="mailto:rayholzer2@aol.com">rayholzer2@aol.com</a>
Past Pres – <b>Wayne Larroque</b>	805/659-5700	<a href="mailto:xlcajun@gmail.com">xlcajun@gmail.com</a>

### 2011 REAVC BOARD MEMBERS

<b>Tom Convery</b>	805/659-4425	<a href="mailto:convery.VCREA@gmail.com">convery.VCREA@gmail.com</a>
<b>Jim Crow</b>	805/642-8326	<a href="mailto:crowmegan@sbcglobal.net">crowmegan@sbcglobal.net</a>
<b>Maria Older Kapp</b>	805/643-8718	<a href="mailto:mariaolder@sbcglobal.net">mariaolder@sbcglobal.net</a>
<b>Susan Lacey</b>	805/644-4284	<a href="mailto:lacey4kids@aol.com">lacey4kids@aol.com</a>
<b>Betty McCollum</b>	805/642-5234	<a href="mailto:bjoe22@juno.com">bjoe22@juno.com</a>
<b>Judy Nash-Wade</b>	805/647-8784	<a href="mailto:judynashwade@yahoo.com">judynashwade@yahoo.com</a>
<b>Luisa Haskell</b>	805/644-3737	<a href="mailto:luisahaskell312@hotmail.com">luisahaskell312@hotmail.com</a>
<b>Donald Wright</b>	805/642-6621	<a href="mailto:cptwright@roadrunner.com">cptwright@roadrunner.com</a>
<b>Lauraine Effress</b>	805/985-6472	<a href="mailto:spareribbon@yahoo.com">spareribbon@yahoo.com</a>
<b>Jan Standing-Roberts</b>	805/648-1782	<a href="mailto:billbillandjan@hotmail.com">billbillandjan@hotmail.com</a>
<b>Maryellen Benedetto</b>	805/644-1831	<a href="mailto:marbobben@aol.com">marbobben@aol.com</a>
Associate Member Representative <b>Linda Wyatt Jorgenson</b>	805/642-4676	<a href="mailto:linda_jorgenson@yahoo.com">linda_jorgenson@yahoo.com</a>

Executive Assistant/Newsletter Editor

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

Thank you.

**2011  
REAVC  
BOARD**

### See's Candies Gift Certificate Sale, By Maria Kapp

One of the many benefits of your REAVC membership is being able to purchase See's Candies gift certificates at a discounted price. REAVC continues to offer See's Candies gift certificates at the bargain basement price of \$13. Each certificate is good for one pound of See's chocolates, and does not have an expiration date. With the in-store price at \$16.50, the \$13 cost to REAVC members is quite a savings.

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. ✍

**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

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.

**All information will be kept strictly confidential.**



*Don't throw out all that leftover wine: Freeze into ice cubes for future use in casseroles and sauces...left over wine? What's that?*



*SCHOLARSHIP COMMITTEE*  
*By Lauraine Effress, Chair*

As I write this, it is nearing the end of July. Many students will be starting mid-month August, while others will not begin their higher learning years until sometime in September. No matter August or September, two well qualified students will have REAVC scholarship awards (to be announced at the September member luncheon) with which to offset some of the heftier than ever higher learning expenses.

And therein lies the puzzle. Fees at almost all colleges, universities and technical schools have increased by a substantial percentage for the 2011-12 year. Some schools in the UC and Cal state system have had two increases in the last 12 months. It is likely the same outside California. So why did REAVC only receive 4 applications for its \$1,000 scholarships?

Yes, you read that correctly—only four applied. This was a shock for the scholarship committee and the REAVC board. We are offering free money and few are asking for it. Are students too discouraged by the tuition and fee hikes to apply? Do they think the scholarship competition is so great that they could not possibly qualify? It cannot be, in this time of cut-backs, lay-offs, furloughs and mortgage defaults that families have grown so wealthy that they do not need an extra grand to help defray the very substantial costs, can it? We are flummoxed.

If your family loved-one is eligible and did not apply, let them know that they missed the boat this time around. They should definitely apply for the next cycle, which closes October 15 for a December award. The 2011 application is online and easy to download and fill out. Don't let a potential student allow this opportunity slip away. ☺

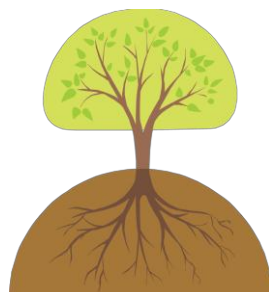


### **Board Openings**

It seems that our pension and medical benefits are being challenged at every turn. The Retired Employees Association of Ventura County is involved in a number of activities that are important to protecting these benefits. By becoming a REAVC member, you have already expressed an interest in staying informed and being involved. Now may be the time to do just a little more.

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

The Nominations and Elections Committee is accepting nominations to fill seven Board of Directors positions that become vacant December 31. The final call for nominations will be at the September 6 Membership Luncheon. If you are interested in becoming involved, please contact Maria Older at 805-643-8718. ☺



*“Trees are earth's endless effort  
To speak to the listening heaven.”*

*Rabindranath Tagore*



## LUNCHEON By Ray Holzer

If you are reading this article, and it is before noon on August 31, 2011, there is still time to make a reservation for our September 6, luncheon. Lunch will be served at noon at the Poinsettia Pavilion, 3451 Foothill Road, Ventura. I am skipping the usual details which appeared in the May June 2011 newsletter, so if you have any questions, and or, wish to make a

reservation please call or email one of us. Us being:

Carol "Mike" Aalbers, 207-1768, [retirdmike@gmail.com](mailto:retirdmike@gmail.com)  
Judy Sewell, 654-8304, [sewellj119@sbcglobal.net](mailto:sewellj119@sbcglobal.net)  
Ray or Linda Holzer, 644-3702, [rayholzer2@aol.com](mailto:rayholzer2@aol.com)

Carpool if you can and remember that the spaces at the rear

entrance (check in level) are for those who have difficulty with stairs.

Do not forget to get checked in when you arrive and finally we will again have Food Share barrels at the door should you wish to participate.

Looking forward to seeing you at the luncheon. ☺☺

### *September 6<sup>th</sup> Luncheon Program: GET READY! By Judy Nash-Wade*

Ventura County is vulnerable to a wide range of disasters including earthquakes, floods, fires, hazardous material incidents, dam failures, civil unrest, transportation accidents, tsunamis and terrorism. There is also a potential for a public health and agricultural emergencies.

Our September 6<sup>th</sup> luncheon and program meeting will give you the opportunity to learn from County representatives as they bring us up to date on countywide disaster preparedness, emergency response services, community education and participation

options. Following a major disaster, first responders who provide fire, medical and communication services will not be able to meet all the demands for service. The local population (that's US folks!) will have to rely on each other for help in order to meet immediate needs. Learn how programs such as the neighborhood oriented Community Emergency Response Team (CERT) and Disaster Assistance Response Team (DART), Ventura County Auxiliary Communication Service (ACS) and other community participation programs focus on preparedness to help when needed.

**Make your reservation early to assure a seat for this informative and engaging presentation. .**

☺☺




### *California Retired County Employee Association By Betty Mc Collum, CRCEA Conference Chair*

Here we are almost ready for our Sonoma/Mendocino Conference. Our information packets will be sent out this next week and I am in hopes that each one of you will try and take a mini-vacation to the wine country and come by and join us and learn what you can from the speakers we have, and what they can give us to take home to our associations.

We will be learning of the impact of national health care policies current issues on Social Security. A Public Pension Issues Panel will present and our very important legislative report will be given by our own Art Goulet in addition to our Sacramento dignitaries. To complete our conference we have our Tuesday night banquet with fun and entertainment with prizes to enjoy. Wednesday we have our final festivities with our Business Session.

You are invited to come and join us October 23-26. . ☺☺

# REAVC 2011 CALENDAR

<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>1 - REAVC Board Mtg          7 - Board of Retirement Disability Mtg          21-Board of Retirement Bus Mtg          25 -Articles due</p>
<p><b>April</b></p> <p>4 - Board of Retirement Disability Mtg          17-20 - CRCEA Spring Conf San Diego          18-Board of Retirement Bus Mtg          27-Reservation cut-off date for next luncheon          REAVC Board - No Meeting</p>	<p><b>May</b></p> <p><b>2 - Board of Retirement Disability Mtg</b>  <b>3 - General Membership Luncheon</b>  <b>16-Board of Retirement Bus Mtg</b>  <b>REAVC Board - No Meeting</b></p>	<p><b>June</b></p> <p><b>3 - Articles due</b>  <b>6 - Board of Retirement Disability Mtg</b>  <b>7 - REAVC Board Mtg</b>  <b>20-Board of Retirement Bus Mtg</b></p>
<p><b>July</b></p> <p><b>1 - Scholarship apps due for Sept Luncheon</b>  <b>4 - INDEPENDENCE DAY</b>  <b>11-Board of Retirement Disability Mtg</b>  <b>18-Board of Retirement Bus Mtg</b>  <b>REAVC Board - No Meeting</b></p> <div style="text-align: center;">  </div>	<p><b>August</b></p> <p>2 - REAVC Board Mtg          4 - COAST GUARD DAY          5 - Articles due          9 - BETTY BOOP'S BIRTHDAY          27-MOTHER TERESA'S BIRTHDAY  <b>31- Reservations cut-off date for next luncheon</b>          Board of Retirement - No Meeting</p> <div style="text-align: center;">  </div>	<p><b>September</b></p> <p>2 - Uncle Sam's Birthday          5 - Labor Day          6 - General Membership Luncheon (Scholarships awarded)          11-National Grandparents Day          12-Board of Retirement Disability Mtg          17-Yom Kippur          19-Board of Retirement Bus Mtg          23-First Day of Autumn          REAVC Board - No Meeting</p> <div style="text-align: center;">  </div>
<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>

Don't forget to mark your **2012** calendar with these REAVC Luncheon dates:

Tuesday, February 7<sup>th</sup>

Tuesday, May 1<sup>st</sup>

Tuesday, September 4<sup>th</sup>

Tuesday, December 4<sup>th</sup>

*IN MEMORIAM*

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



*Janis R. Bassett  
Mary O. Buttrill  
Dru L. Carter  
Petra Felkins  
Ernest Fernandez  
Vernon Q. Jones  
Michael M. Kennedy  
Marjorie L. Porter  
Lanore V. Reeves  
Estella R. Starks  
Violet E. Stearns  
Albert M. Zanella  
Mary Lou Zents*

*Always in our thoughts,  
forever in our hearts.*


*A page in our book of memories,  
is gently turned today.*



# NEW RETIREES

Gary M. Bellamy	Public Works
Ashley Borgstedte	Sheriff
William K. Duval	APCD
James G. Fulgham	Public Works
Robert J. Gallagher	Resource Management
Alfred A. Garcia	HSA
Richard S. Gonzales	Fire Protection
Rita S. Graham	Agriculture
Thomas J. Guerrero	ISD
Wayne James	HSA
Margaret R. Jensen	HCA
Paul McCarthy	Health Care Agency
Roberta A. Novellino	Child Support Services
Gregory L. Seeba	Sheriff
Don P. Shelton	Courts
Jolly B. Slaby	HSA
John D. Vogel	Sheriff
James C. Whitney	HSA
Gayle L. Wolcott	Public Works

Some fish are dangerous. Jellyfish can sting. Electric eels can give you a shock. They have to live in caves under the sea where I think they have to plug themselves into chargers  
Christopher, age 7



*Yippee!*



Long ago when men cursed and beat the ground with sticks, it was called witchcraft. Today, it's called golf!

## 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)*



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