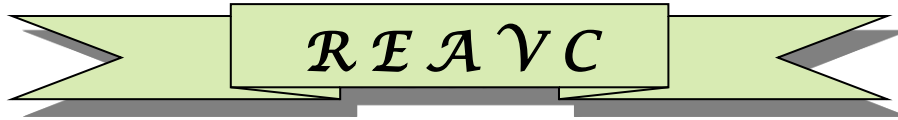




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Retired Employees Association of Ventura County, Inc.
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“DEDICATED TO THOSE WHO HAVE ALREADY SERVED”

SEPTEMBER OCTOBER 2011



PRESIDENT'S LETTER
Art Goulet

My wife and I had a great time in Spain. We also spent some time in Portugal. These were both a first for us. In addition to visiting a number of lovely places, especially in northern Spain, we had a wonderful experience on a high speed train; another first. Very comfortable and smooth; even at 186 miles per hour! We were pleasantly surprised that we were able to view the countryside between Madrid and Barcelona easily, even at such a high speed. The U.S. is so far behind Europe when it comes to rail transportation. Also, if the condition of the highways in Spain is any indication, we are way behind in road maintenance as well. Being an old public works guy, this is something I pay attention to.

October looks to be a busy month. In addition to two regular Retirement Board meetings, there will be a Board retreat. I will also be attending a retirement seminar on behalf of CRCEA and a Trustees' Roundtable on behalf of VCERA. Finally, I will be attending the Fall CRCEA conference in Santa Rosa. Add to this all my personal goings-on, and there's hardly a moment to spare!

The County has embarked on an attempt to help the most-neediest former STAR COLA recipients. At this point, the County is not talking about cash assistance, at least not from them. As I understand it, what they will be trying to do is make the target group aware of the existing agency resources available to them, if they qualify. This will probably be fairly easy insofar as those who live in Ventura County are concerned. I don't know how they will deal with those who live elsewhere. I also don't know what criteria they will use to determine who are the "most-neediest."

Despite all the ballyhoo in Sacramento about the need for pension reform, the last legislative session accomplished basically nothing. The two prominent "reform" bills were AB 340 (Furutani) and SB 827 (Simitian). Each was gutted and amended in the last days of the session to become "intent" bills, by adding language declaring the intent of the legislature to convene a conference committee to craft responsible, comprehensive legislation to reform state and local pension systems in a manner that reflects both the legitimate needs of public employees and the fiscal circumstances of state and local governments. What is most interesting is that neither bill passed because the opposite house in each case refused to accept the amendments made in the other house. Who says we don't have "the best legislature

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money can buy”? The story now is that the Governor and select members of the Legislature are working on a package of pension reforms to be considered in the next session.

A case of importance to our non-Medicare-eligible retirees (generally early retirees) was heard at the California Supreme Court on October 3. At issue is whether or not, under California law, there can be an implied contract. Retirees in Orange County, who had historically been in a commingled pool with active employees for the purpose of establishing health insurance premiums, were separated into their own pool which resulted in significant premium increases. The Retired Employees Association of Orange County (REAOC) sued in Federal Court, alleging they had a vested right to remaining in a commingled pool. Since there doesn't appear to be any specific written contract stating that a commingled pool was perpetual, the Federal Court asked the California Supreme Court to rule on whether there could be an implied contract. If the Supreme Court says “yes,” the Federal Court will then rule on whether the documents submitted by REAOC constitute an implied contract providing for a vested right. If the Supreme Court says “no,” I suspect the Federal Court will definitely say there is no vested right. This case is important to us because, currently, non-Medicare-eligible retirees who remain in a County health insurance plan are in a commingled pool. Medicare-eligible retirees have long been in a separate pool.

The next member luncheon is on December 6. This is our traditional holiday luncheon. Don't forget to make a reservation, and don't forget to bring a donation to FoodShare for those less fortunate. And, if you make a reservation, and can't attend, please let us know in advance. There is usually a waiting list, especially for this luncheon, and if you are a no-show you may deny another member who was on the list an opportunity to attend. We will also be awarding scholarships at the luncheon, so you will meet or hear about some exceptional young people who are related to our retirees.



See Something, Say Something
By Ron Janes

“See something, say something.” Is TSA's latest slogan actually good advice from an agency with a history of public relations nightmares? Yes, *“See something, say something”* is great guidance for retirees with public pensions who are the target of one of the most mean spirited, misleading public misinformation campaigns ever.

How often have you seen a headline, or heard an acquaintance make a comment about retired public employee pensions that is simply not true? Think it is better to let it pass? Not so. Recall that Lenin who advised his followers that “A lie told often enough becomes the truth.” Too many of our politicians believe Lenin's adage, rather than the facts, should drive our discourse today – even when it comes to the subject of the pensions we have earned.

Misinformation remains in the memory of those who hear it, following the rule of what's learned first tends to stick according to a number of recent psychological studies. So when faced with “misinformation,” if you don't address it immediately and counter it with facts, then you can be sure that what remains in the public's memory is an often deliberate falsehood by those with an agenda.

An excellent example of how to clarify “misinformation” was recently provided by Linda Robinson and Doug Storm, co-presidents of the Retired Employees Association of Orange County. An interview appeared in the Southern California legal newspaper of the lawyer for the largest public employee labor union in Orange County, highlighting the union's role in “restructuring our retiree medical program” and saving the county lots of money. What was left out was the fact neither the union, nor anyone else at the bargaining table, represented the retirees' interests. As a result, Orange County “simply eliminated this benefit from current retirees, unilaterally and without providing one penny in exchange, thereby shifting tens of millions of dollars in health care costs onto their backs.”

Following the clarification of how the retirees' benefits were lost, they detailed the subsequent litigation history, and then provided facts showing the unfortunate consequences to retirees – consequences which clearly portrayed an accurate picture of the real human consequences to retirees that readers could empathize with:

“Because of the “restructuring” of retirees’ health benefits in 2008, the rate of retiree premium inflation has more than *quadrupled*, to an average increase of 20 percent per year. At that rate, retiree premiums have doubled in just four years, and that alarming trend is worsening over time. Today a retiree with one dependent enrolled in the county’s PPO plan pays more than \$24,000 a year in premiums; for Kaiser HMO coverage the premium is more than \$15,000. These massive cost increases are being borne by a population whose pension income averages just \$30,000 per year. Orange County’s retired employees are literally being priced out of the insurance coverage that they were promised as part of their post-employment benefits package, and that they rely on for their health care.” (Note: The letter was published in the Los Angeles Daily Journal on 8/24/11 at page 2)

Richard Stensrud, Sacramento County Employees Retirement System CEO, in the September issue of the California Retired County Employees Association Newsletter, stressed the importance of retirees’ becoming informed about their pensions, and countering misinformation. In comments that reflected his personal perspective, and not official positions of his employer, he noted:

“With everything that has happened in the financial markets and with the depressed economy, the general level of public anger, fear, and frustration is high. When these feelings are exacerbated by exaggeration and distortions in the media, it results in a very disconcerting environment for public employees and public employee benefits. In this country, we have always prided ourselves on being a people that admires the success of others and aspires to bettering ourselves in a similar way. Now it seems the prevailing mentality has changed to “if somebody has something I don’t, then we have to take it away from them.”

“To help counter these attitudes, I would encourage all retirees to study and become familiar with the information regarding the full and correct story about public employee pension plans. Then, when friends and neighbors ask questions about your pension benefits or public employee benefits in general, you can help them get a good, balanced perspective on the situation by providing accurate information and data.”

Likewise, in an earlier edition of this newsletter, we pointed out Bernard Baruch’s observation, “Everyone has a right to their opinion, but no one has a right to be wrong on their facts.” This sentiment is unfortunately more honored in the breach during the current discussions of public employee pensions, and our failure as retirees’ to address misinformation may eventually have consequences beyond merely bad press.

So what to do about “*See something, say something?*” First get the facts. Your Retirement Board, your retiree association (REAVC), and the California Retired County Employees Association (CRCEA) have newsletters, pamphlets, websites, and speakers who can provide correct factual information about your pensions, how they were earned, their legal justification, and why they are good for both public employees and public taxpayers. The upcoming CRCEA Fall Conference in Santa Rosa will also be an excellent opportunity to learn from knowledgeable presenters, and colleagues in other counties. Those who attend will have an opportunity to bring home important knowledge for others in their associations – so we can all be prepared when we see something misleading, to say something to set the record straight!



***More Disclosures of Retirees’ Pension Benefits Ordered
By Ron Janes***

In previous issues we reported how 1937 Act County Retirement systems long reliance upon Government Code Section 31532 to shelter the individual records of members from public and private inquiry has been disrupted. The media and taxpayer organization interest in government pensions has resulted in multiple requests to county retirement systems for the names and pension amounts of their members. After the systems cited Section 31532 in denying these requests, the newspapers and other special interest groups pursued the issue in the courts.

In May of this year the 3rd Appellate District of the California Court of Appeal ordered the Sacramento County Employees’ Retirement System (SCERS) to “disclose names and corresponding pension benefit amounts of its members.”

San Diego County's retirement system (SDCERA) also litigated the issue, and that was resolved adversely to retirees in late June.

After the Sacramento ruling the Ventura County Employees' Retirement Board members agreed to release pension amounts and names. In addition, Contra Costa, Kern, Orange, San Bernardino and Tulare County retirement associations have made information available to the requesting media. As of the end of August, Los Angeles County was still resisting the production of its retirees' information.

Another case involving this issue with the Sonoma County Employees Retirement Association (SCERA) was decided by the First Appellate District California Court of Appeal on August 26, 2011. Once again, the court found that the "public's interest in knowing the names and pension amounts of SCERA retirees and beneficiaries is substantial," and did not outweigh any privacy interest of the retirees.

The Court's opinion included the following observation: "The asserted fact that only 20% of what SCERA pays in benefits comes *directly* from public employer contributions does not change the public character of the benefits. Most of the rest arises from investment returns on *public* contributions, with only 10% coming from the employees' personal contributions, according to SCERA. Moreover, defined benefit pensions are ultimately backed by the public treasury if investment returns and personal contributions are inadequate to fully fund them. Furthermore, although SCERA members do make private contributions to their retirement, the program is in the end a form of deferred *public* compensation for county employees. As such, the taxpaying public has substantially the same interest in its operations and payout levels as it does in the salaries of county employees."

The September issue of the Marin County Association of Retired Employees reported another media request. Excerpts from their article include: "Demands were made in the past to release the names of any retiree who made over \$100,000. Those names and amounts were released to the Marin Independent Journal. Now the L.A. Times and others want to know about ALL Marin County retirees and all other '37 Act Counties." Marin's retirement association will send out notices of the requested release to its members, and they will have an opportunity to file an opposition. Some Marin county retirees announced they plan to file and we will undoubtedly get an update at the CRCEA conference in late October. We will continue to update you of any further developments both in Ventura County and in other 1937 Act Counties.



Pensions Create Jobs, Stimulate the Economy
By Alexis McBride
President, Marin County Association of Retired Employees

Have you seen this headline in our local I.J., in the Chronicle or any of our local newspapers? One would think that news like this would be something that would bring back the newspapers sellers of old with their cry: "Extra, Extra! Read all about it!" But for reasons that are inexplicable such information is deemed not even newsworthy.

Diane Oakley, the executive director of the National Institute on Retirement Security, appeared before the U.S. Senate on July 12, 2011 with the news of this headline. Her facts and figures were based on the first nationwide economic analysis of pension expenditure based on public pensions. NAIR's *Pensionomics* (2009) studied defined benefit programs and determined that expenditures from these plans:

- ♦ Had a total economic impact of \$756 billion
- ♦ Supported more than 5.3 million jobs; and
- ♦ Supported more than \$121.5 billion in annual federal, state, and local revenue.

Her testimony was compelling: "When retirees have a stable and secure pension check they do not stick it under the mattress. They spend that income on goods and services in their local communities making a

substantial economic footprint from coast to coast. This income is critically important today as the economy struggles to recover.”

The typical newsletter article or tax reform analysis fails to take into account economic factors such as the multiplier effects of each tax dollar contributed to public pensions as part of the employee’s compensation. It is admittedly a difficult concept to put one’s arms around but each dollar that Marin County paid into the pension fund, say in the 1970’s, supports \$11.45 in present economic activity. So the one-bite slogans: “Government doesn’t grow jobs” is, for admittedly very complicated reasons, not so.

All of this makes a fascinating read and I am happy to refer you to the source. As mentioned before the National Institute on Retirement Security is a not-for-profit, non-partisan organization located in Washington D.C. Their website, www.nirsonline.org, is a store house of fascinating studies and reports supported by reference materials which can lead you to original sources.

Editor’s Note: This article by Alexis McBride first appeared in the September 2011 issue of the “Keeping in Touch Letter” of the Marin County Association of Retired Employees. We are grateful for her permission to include it in our newsletter.



Scholarship Committee Lauraine Effress, Chair

The September luncheon is doubly special because we present two scholarships to the children or grandchildren of our members. If you were not at the luncheon, you can read about the recipients below and find additional information on our website at www.reavc.org.

Before I introduce our two September winners, I need to remind you once again that applications for the next batch of scholarships are due Oct. 15, so do not let your family miss out. If your child, grandchild or great grandchild is planning on going on to higher education or technical school in 2012 or is already enrolled and will be continuing in 2012, be sure to have them fill out the application which can be found at the website www.reavc.org. Do not miss out or let them miss out on “free money.”

Our two September recipients are very different from each other. Charlene Greene, a resident of Texas and quite shy, has just started classes at Texas A&M, Commerce hoping to use her education to become a social worker and work in foster care or adoptions. Her grandmother, Ella Greene, retired RN from VCMC spoke lovingly of Charlene as a determined and special girl. A graduate with honors in history and English, Charlene participated in many community projects through the

school Beta Club, but her most important achievement was overcoming the challenge of many moves around the country and economic hardship. The family, though struggling themselves, took in four young cousins who were wards of the court. These cousins were then taken back because of finances. Thus was born Charlene’s commitment to work with homeless children. She has seen first-hand what the lack of a stable family can do to the young psyche of a displaced child. We wish her well and know she will overcome the challenge of college with the same determination and success she had in high school.

Ben Tunigold, the oldest of three boys, is a Buena High School graduate. We were lucky enough to have him and his parents at the luncheon, as he had a week before starting at Cal Poly Pomona. Ben used the resources of Ventura College to get a head start on his desired architecture degree and the automatic transfer option the system of community college presently supports.

I want to note here that this program, which has given Ben the opportunity to work in the local architecture design studio, is about to fall to the budget axe, which would be a shame considering it produced such an outstanding graduate in Ben Tunigold. Not only does Ben have an outstanding grade point average, he is an eagle scout and spoke of his hope of mentoring “eaglets” to also achieve that rank. Ben is an ambitious young man who one day plans to have his own architecture firm and design hospitals, homes and schools. He spoke beautifully about his ambitions and dreams. He is mature beyond his years.

We were sad that his grandmother, Connie Casavan, retired from the Civil Division of the Sheriff's Office was unable to attend, but since it is rare to have our recipients present, we were thrilled to get a chance to meet Ben, in person, and hear his perspective on education.

I urge our members to utilize our website and access the resources the website provides. And if you do have a family member heading off to school, do not miss out on the potential of "free money" from REAVC. Once again that web address is www.reavc.org.
(Editor's note: I apologize I was unable to scan Charlene and Ben's photos due to technical difficulties)

Possible Property Tax Reduction Info Provided by Jim Crow

If you have evidence that the market value of your real estate is less than the value that is shown on the 2010 property tax statement contact the Assessor's Office. Revenue and taxation code 51 authorizes the Assessor to temporarily lower the taxable value of any real property when the assessed value is greater than the market value on lien date January 1, 2011. One of our board members just received notice that the assessment on his daughter's home was reduced \$90,000. The Assessor's phone number is 805-654-2181.



We Need Your Expertise (and/or camcorder) By Tom Convery

Do you enjoy using a camcorder or own one that you no longer use? If your answer is, "Yes", then I've got a proposition for you. We'd like you to volunteer to serve as a REAVC videographer or, if you're unable to do that, would you consider loaning or donating your camcorder to REAVC?

We are looking for people who have a camcorder and who are willing to spend a couple of hours, one to four times each year, to video-record the program-presenters who speak at our REAVC-hosted membership luncheons. In the past, these programs have ranged from topics as diverse as self-help, continuing education, scholarship awards, disaster preparedness and response, all the way to political candidate forums. Once recorded, we publish these videos to YouTube so that the approximate 2700 members who are unable to attend the luncheons still have an opportunity to benefit from the program information.

If you have a camcorder, but decide that you don't have the time to attend the luncheon, would you consider loaning your

camcorder to us so that we can video the program and then return the equipment to you? If you own a camcorder, but don't use it anymore, would you consider donating it to REAVC?

If you believe you may be able to help in any of the ways previously mentioned, please contact Tom Convery via email at tjconvery3@yahoo.com or by phone at 805/659-4425.

**THE NINTH ANNUAL BOB
BENEDETTO MEMORIAL FUND 5K
RUN/WALK** to be held **SATURDAY,
OCTOBER 15th** at San
Buenaventura State Beach.
Registration is @ 8:00 am and the
race begins @ 9:00 am. Registration
is \$20 before October 8th and \$25
race day. Please see our website at
REAVC.org for details or call
Maryellen Benedetto @ 805/644-
1831 with questions. See you at the
race!

Thank You to our Speakers
By Judy Nash-Wade

A note of appreciation to our speakers at the September meeting: Laura Hernandez, Ventura County Sheriff's Office of Emergency Services (OES), Dr. Ramona Armijo, from the Ventura County Fire Department, Wayne Woodhams, Radio Officer, Ventura County Auxiliary Communications Services (ACS), and Brian Scofield of Scofield Catering and Management. The information they brought us was informative, timely, and motivating.

To register for Community Emergency Response Training (CERT) go to <http://fire.countyofventura.org/cert> For those who have taken CERT training, a CERT Refresher/Disaster Drill will be held on Saturday, November 5th at the Ventura County Fire Department Regional Training Center at Camarillo Airport. If you are not already CERT trained and would like to see CERT in action while volunteering to be a "victim" or to apply Moulage makeup, contact Jonce Kohls at 389-9745.

REAVC members are encouraged to GET READY. Visit this for up to date information and other links to help you preparing yourself, your family, and your community:

www.readyventuracounty.gov

RETIREMENT BOARD NEWS

By Art Goulet

In my last article, I reported that the total earnings for the fiscal year ending June 30, 2011 were quite good, ending at 23.9%, not including real estate or private equity earnings. Those earnings numbers are now in, and the complete total return for the last fiscal year was 24.4%. However, I also reported that May and June were down months. This trend continued through July and August, with system assets valued at \$3.25 billion at the end of July, and \$3.11 billion at the end of August. If you have been tracking the numbers I have been reporting, you'll note that the asset value at the end of July was higher than the asset value previously reported at the end of June, despite that July was a down month. The difference is attributable to the fact that the County made a contribution of \$135 million to VCERA in July. It has been the County's practice for a number of years to make its annual required (employer's) contribution at the beginning of the new fiscal year.

I thought it might be worthwhile to provide an over-simplified explanation of the impact of losses on the system, as follows:

Assume the system began the fiscal year with assets valued at \$100,000. With an assumption rate of 8% (the amount assumed to be earned over the fiscal year), at the end of the fiscal year the system's assets should amount to \$108,000. If, however, over the course of several months, the system lost 10% of its assets, only \$90,000 would remain. Accordingly, over the remainder of the fiscal year, the system's net earnings would have to be 20% in order to close the fiscal year with assets of \$108,000 and meet the assumption rate.

As you may have read in the newspaper, the County's Chief Investment Officer and General Employee Member of the Board of Retirement (BoR) Bob Hansen announced to the Board of Supervisors on September 13 that he would be retiring on November 23. This would have created a vacancy on the BoR, effective on his retirement date. Actually, he was absent from the next two

succeeding BoR meetings. However, in September 22's Ventura County Star, it was reported that Bob had retracted his planned retirement after being reclassified Assistant Treasurer and receiving a \$12,000 annual salary increase. As a result, Bob will remain on the BoR and there will be no vacancy. While Bob and I don't agree on all issues, there is no doubt about his expertise in fixed income investments, which has been continuously reflected in the County's fixed income earnings, which has generally been at the top in the State.

On August 26, the First Appellate District filed its decision in the Sonoma County Employees' Retirement Association's (SCERA) appeal of the Sonoma County Superior Court's ruling that pension amounts and names of recipients were a matter of public record. This is the third appellate court to reach that conclusion, and appears to have settled the issue. For a while it appeared that the Los Angeles County Employees' Retirement Association (LACERA) would continue its quest to keep this information confidential. However, LACERA has recently decided to abide by the three appellate decisions although, literally, they are not bound by them. In an interesting twist to the LACERA case, a Los Angeles Superior Court judge agreed on September 22 to postpone the disclosure of pension data for 2,529 retired Los Angeles County sheriff's deputies after a union attorney claimed that giving it to the Los Angeles Times would endanger the lives of some retirees. Retired deputies will have until Oct. 7 to file declarations detailing why they think their lives would be at risk if their identities are included in pension information requested by the Times. The judge suggested he would agree to keep secret only the names of those who have retired in the last 18 months, worked undercover full time until retirement, and can demonstrate that revealing their name would put them in danger. He said he would review the legitimacy of each case and rule in early November and grant anonymity only to former deputies who can demonstrate real risk.

The Board of Retirement will be interviewing three candidates on October 17, in an attempt to fill the position of Retirement Administrator.

**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. 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.

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



New Retirees

*Yea! It's
our turn!!!*

<i>James E. Arledge</i>	<i>Fire Protection</i>
<i>Mark W. Brandl</i>	<i>Courts</i>
<i>Tonna K. Brodie</i>	<i>Courts</i>
<i>Norma C. Brown</i>	<i>CEO</i>
<i>Valerie M. Chavarria-Wisma</i>	<i>Assessor</i>
<i>R. Alicia Chavez</i>	<i>HSA</i>
<i>Carrie L. Cornet</i>	<i>CEO</i>
<i>Geraldine Davis</i>	<i>HCA</i>
<i>Harold Epstein</i>	<i>HCA</i>
<i>Greg Grant</i>	<i>Regional Sanitation District</i>
<i>Susan G. Hartwick-Sauer</i>	<i>HSA</i>
<i>Mark K. Hocking</i>	<i>Resource Management</i>
<i>Anthony E. Holliday</i>	<i>Regional Sanitation District</i>
<i>Robert L. Hornberger</i>	<i>HCA</i>
<i>Paula L. Koch</i>	<i>HCA</i>
<i>Susan D. Llewellyn</i>	<i>Sheriff</i>
<i>Susan Loring</i>	<i>HCA</i>
<i>Lu E. Lujan</i>	<i>Probation</i>
<i>Janet R. McKinney</i>	<i>Assessor</i>
<i>Sharon A. McKinney</i>	<i>Resource Management</i>
<i>Cynthia M. Morales</i>	<i>Sheriff</i>
<i>John K. Nicoll</i>	<i>CEO</i>
<i>Carol J. Price</i>	<i>Area Agency on Aging</i>
<i>John Quick</i>	<i>Public Works</i>
<i>Jeffrey T. Robinson</i>	<i>District Attorney</i>
<i>Salvador M. Sandoval</i>	<i>Health Care Agency</i>



Luncheons By Ray Holzer

It is a little early but I want to let you know our holiday luncheon is just around the corner. If you don't believe me just check the stores at the mall!

Our luncheon will be at noon on December 6th at the Poinsettia Pavilion, 3451 Foothill Road, Ventura. Reservations will be accepted and reservation numbers assigned until we have reached room capacity, or noon, November 30th, whichever occurs first.

If you make a reservation and find you cannot attend please call us so we can give your reservation to someone else. If your phone or email is not acknowledged within two days something bad has happened and we ask that you try again. For reservations please contact one of the following:

Carol "Mike" Aalers	207-1768, retirdmike@gmail.com
Judy Sewell	654-8304, sewellj119@sbcglobal.net
Ray or Linda Holzer	644-3702, rayholzer2@aol.com

Carpool if you can and remember that parking at the rear entrance (check in level) is for those who have difficulty with the stairs. Make sure you are checked in when you arrive. We get busy and sometimes miss people, so help us and make sure your name gets checked off the list.

Don't forget Food Share barrels will be at the door should you wish to participate. And finally, for the new members, the luncheon cost is part of your dues. If you make all 4, or even just 2, luncheons you will show a profit. Guests are welcome but pay \$10 each for their lunch. Any questions will be cheerfully answered, give one of us a call!



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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.

See's Candies Gift Certificates By Maria Older

We have just received a new shipment of the very popular See's Candies one-pound gift certificates. Good news for REAVC members...the gift certificates are still available for just \$13 each. But you need to hurry. This sale price may not last much longer. January is just around the corner, and each January See's Candies raises their prices. So, if you have been thinking about picking up a few gift certificates for holiday gifts or for that occasional little treat, now is the time to do it.

There are two ways to get in on this great deal. You can wait until the December 6 Membership Luncheon, or you can place a mail order. To order by mail, simply send 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.





If you light a lamp for somebody, it will also brighten your path.

Buddhist Proverb



REAVC 2011 CALENDAR



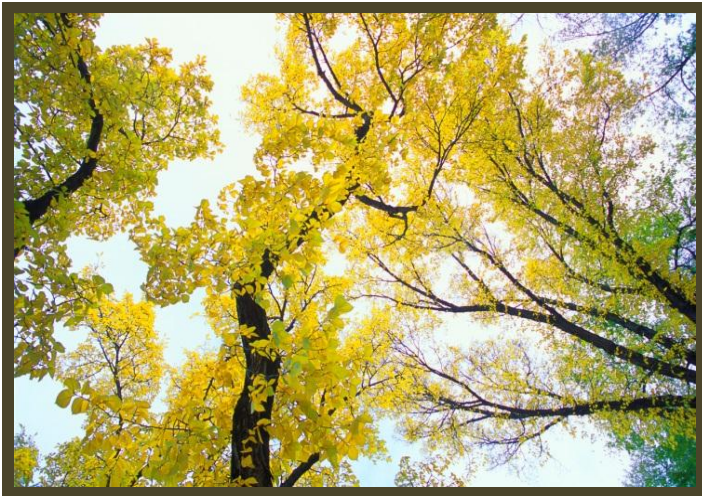
<p>January</p> <p>3 - Board of Retirement Disability Mtg 4 – REAVC Board Mtg 7 – Articles due 24-Board of Retirement Bus Mtg 27-Reservation cut-off date for next luncheon</p>	<p>February</p> <p>1 – General Membership Luncheon 4 – Articles due 7 – Board of Retirement Disability Mtg 28-Board of Retirement Business Mtg</p>	<p>March</p> <p>1 – REAVC Board Mtg 7 – Board of Retirement Disability Mtg 21-Board of Retirement Bus Mtg 25 –Articles due</p>
<p>April</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>May</p> <p>2 – Board of Retirement Disability Mtg 3 – General Membership Luncheon 16–Board of Retirement Bus Mtg REAVC Board – No Meeting</p>	<p>June</p> <p>3 – Articles due 6 – Board of Retirement Disability Mtg 7 – REAVC Board Mtg 20–Board of Retirement Bus Mtg</p>
<p>July</p> <p>1 - Scholarship apps due for Sept Luncheon 4 – INDEPENDENCE DAY 11-Board of Retirement Disability Mtg 18-Board of Retirement Bus Mtg REAVC Board – No Meeting</p>	<p>August</p> <p>2 – REAVC Board Mtg 4 – COAST GUARD DAY 5 – Articles due 9 – BETTY BOOP’S BIRTHDAY 27-MOTHER TERESA’S BIRTHDAY 31- Reservations cut-off date for next luncheon Board of Retirement – No Meeting</p>	<p>September</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>
<p>October</p> <p>3 – Board of Retirement Disability Mtg 4 – REAVC Board Mtg 7 – Articles due 14-Scholarship apps due for Dec Luncheon 17-Board of Retirement Business Mtg 24-26 CRCEA Fall Conference – Sonoma/Mendocino Counties</p> 	<p>November</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>December</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 7th
 Tuesday, May 1st

Tuesday, September 4th
 Tuesday, December 4th

IN MEMORIAM



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

*Thomas H. Berg
David M. Conahey
Mary M. Hughes
Ted Karageorge
Joseph J. Leon, Sr.
Yvonne E. Mabee
Ralph Ruiz
Liliane Schiff
Jeannie W. Smith*



*Life's race well run,
Life's work well done,
Life's victory won,
Now cometh rest.
Edward Hazen Parker*



California Retired County Employees Association (CRCEA) By Betty McCollum

It is time to invite you once more before our CRCEA Conference October 24-26 at the Hyatt Vineyard Creek Hotel, 170 Railroad Street in Santa Rosa begins. Our hosts, from the Sonoma Retired Employees Association and Association of Mendocino County Retired Employees, have worked hard to bring you an interesting, informative and fun time. Plus, you will be getting a mini vacation by taking an extra day or two visiting their beautiful wine country.

We are asked many times, who and what is CRCEA? Well, I will tell you. We are a coalition of associations of retired county employees from the twenty counties formed under the County Employees Retirement Law of 1937 Act and formed over 40 years ago starting with five counties. We now have twenty counties with more than 150,000 retired county employees statewide. Our purpose is to provide a central coordinating group to assist with concerns and issues that can better their associations. We have nine committees that are available to assist our retirees. We are a working association that keeps our retirees apprised of what is happening with benefits, legislation, and working with other committees.

We have two conferences a year, one in the northern area and one in the southern area. All of our work with CRCEA is volunteer, but the main thing that we get out of all the work is knowing that we have helped someone along the way. We have four volunteers from our own association, Ron Janes, our CRCEA *Intercom* Chairman who gathers information from the twenty counties and writes about what their associations are doing; Will Hoag, our Nominating Chairman; Art Goulet, our Legislative Chairman who goes to Sacramento and brings back to our conferences and associations what is new and what Bills we need to work with; and myself, Betty McCollum, Conference Chairman. I for one am so proud of these three men that so willingly give of their time and thank their wives for coming to our conferences and supporting them in the good work they do for everyone.

I have been with CRCEA for many years and enjoy what I do and I'm sure you would enjoy also, should you ever want to join us.

SHOP AHOY – A VOLUNTEERING OPPORTUNITY

By Diane Grover, Volunteer

Isn't it great to be retired? After years of due dates, rush projects, and carefully scheduled days, we suddenly have the luxury of time...and the responsibility that goes with it.

Sometimes as soon as we receive this gift of time, our days quickly fill again with grandchildren, traveling, lunching with friends, and other important activities such as napping! Maybe, though, some of us find ourselves watching too much television, playing too many computer games, and thinking about volunteering. If you are in the latter group, please keep reading. If you are in the former group, please also keep reading.

Shop Ahoy is an all-volunteer organization who does grocery shopping and delivery for senior and disabled people who have trouble or are unable to do it for themselves. They also may have relatives and friends who will do it but sometimes our service saves these dear people for other types of assistance – transportation to doctor's appointments, other errands, or just sitting and having a nice visit.

Volunteering with *Shop Ahoy* is so simple. If you have two hours each week you can make a difference...both for someone else and for you. It is so rewarding to know you are helping keep people in their own homes by providing their weekly groceries. We also have the nicest volunteers and clients who often become our new friends.

There are three opportunities for volunteering. You may select just one or all three depending on your time availability. Weekly we call each client to take down their exact shopping list – we strive to get everything they want. This order is put on the computer and forwarded to the "Site Manager." This is typically done two days prior to the shopping and delivery day. Order taking for four clients can easily be done in two hours.

We have six sites where we shop at the local Vons: Ventura, Oxnard, Simi Valley, Thousand Oaks, and two

in Camarillo (one in Mission Oaks for Leisure Village and the other on Arneill). All sites, but Thousand Oaks, shop and deliver on Tuesdays. Thousand Oaks prefers to do their on Thursday.

On Tuesday mornings the volunteers meet at the store and the orders are shopped and double checked. This again takes approximately two hours. Usually by 10:00 am the shopping is done and Vons dedicates a checker and bagger to check us out. Each order is subtotaled and *Shop Ahoy* writes a check to Vons at the end for the total of all the orders.

The delivery people take their orders (usually from 2-4) to their cars and deliver them to the clients. Sometimes we help putting away, have a little chat, and collect a check payable to *Shop Ahoy* for their order. We request a small delivery donation in addition to their cash register receipt amount but never refuse service if they cannot donate. *Shop Ahoy* volunteers develop close bonds of trust and friendship with our clients through their personal contact – very rewarding for all involved.

You may be thinking...We travel as much as we can or have family visiting or may not want to do it each week...what then? Not a problem. Most volunteers are retirees and are unable to be there every week. The wonderful part of this organization is that whoever is there just gets the job done. The site leaders schedule and move people around so no one is impacted by your absence.

There you have it – a win-win volunteering opportunity with a minimal time commitment! Maybe you're already busy volunteering at one or more of the other worthwhile charitable organizations. If so, congratulations! But maybe you know of someone who can use the service of *Shop Ahoy*. If so, or you would like more information about us, please call 236-1267 or go online at info@shopahoy.org. Thank you for reading about us!



In wilderness I sense the miracle of life, and behind it our scientific accomplishments fade to trivia.”

Charles A. Lindbergh



Ants, ants, ants everywhere. Well, they are said to never cross a chalk line. So, get your chalk out and draw a line on the floor or wherever ants tend to march. See for yourself.

REAVC

**P O Box 7231
Ventura CA 93006**

**RETURN ADDRESS
REQUESTED**