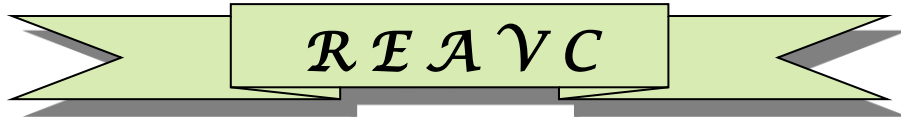




Editor:  
Linda Wyatt Jorgenson

Email:  
info@reavc.org



*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"  
NOVEMBER/DECEMBER 2011



**PRESIDENT'S LETTER**  
*Art Goulet*

I wish all of you Happy Holidays. Christmas is bearing down rapidly and most of us are busy with shopping and decorating. Actually, I don't do much shopping. I've found that checks are welcome, and I know that what they are used for is what the recipient wants! My wife has decided to go all out on decorating this year, so I feel like I've been on a Stairmaster going up to and down from the attic retrieving decorations, and despite the quantity we have, she always finds the need for some new ones.

We had a full house at the member holiday lunch on December 6. I hope all who attended had a great time. The holiday lunch provides a pleasant opportunity to see old friends, meet some new ones, have a good meal, and generally enjoy oneself. The attendees were also very generous in their contributions to FoodShare. I'm sure there will be many grateful recipients.

Except for a quick trip to San Diego to celebrate a host of birthdays, including mine, attending the CRCEA conference in October and the SACRS conference in mid-November, I've been pretty much a homebody since I wrote my last Newsletter article. Not that it's boring; there's always plenty to do as a homeowner.

At the recent CRCEA conference, several retiree associations described the difficulties they were encountering in obtaining assistance from their retirement associations in mailing information to all retirees. In response to those concerns, a proposed bill was drafted, and the CRCEA Executive Committee is seeking a sponsor for it. The bill would mandate that retirement associations cooperate with and assist recognized retiree associations with mailings to retirees. To avoid the creation of a state-mandated local program, which the state would have to pay for, the bill provides that a retirement association may charge a reasonable fee for their assistance.

Just as the Legislature's Joint Conference Committee on Pension Reform began its hearings, the Governor released his 12 point pension reform plan. Although characterized as a "bold start," the Legislative Analyst's Office criticized many aspects of the plan, or said they were infeasible. One of the contentious points in pension reform is whether or not benefits for current employees can be changed. No one is suggesting that pension benefits already earned should be affected. The issue is whether or not pension benefit formulas already in place for current employees can be reduced going forward. There seems to be a body of case law that says "no," but I suspect there will be litigation over this in the future. The State of Rhode Island has recently made such changes, and has even affected the pensions of those already retired, and those changes appear to

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be headed for the courts. At least, I haven't heard any rumblings about changes to the benefits of existing retirees in California.

Several initiative proposals addressing pension reform have been submitted to the Attorney General's Office for review. Whether or not any have enough money behind them to obtain the requisite signatures to make it to the ballot remains to be seen. Each of the proposals is dramatic in its own right and, if successful, would make notable changes in the California public pension landscape.

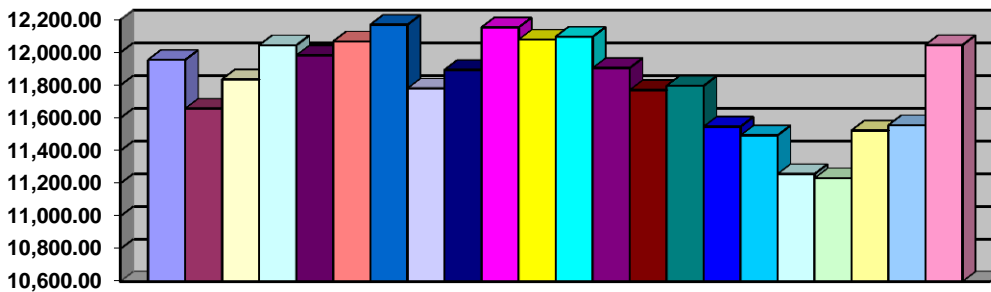
As I mentioned in the last Newsletter, a case of importance to our non-Medicare-eligible retirees was heard at the California Supreme Court on October 3. In connection with a lawsuit filed in Federal Court by the Retired Employees Association of Orange County, our Supreme Court was asked to decide whether or not, under California law, there can be an implied contract. In a unanimous decision on November 21, 2011, it ruled that a county and its employees can form an implied contract that confers vested rights on retired county employees where no legislative prohibition exists. In the words of the court, "Whether an implied term creates vested rights, in the absence of a legislative bar, is a matter of the parties' intent." The case now returns to the Federal Court to determine whether the facts in the case establish the parties' intent to create such an implied contract.

Have a happy, healthy, and prosperous New Year.



## RETIREMENT BOARD NEWS By Art Goulet

The Ventura County Star recently came up with a new description of the stock market's gyrations. It has frequently been likened to a roller coaster. Now, the Star is describing it like driving a bumper car wearing a blindfold! Stock market day to day performance in November certainly looked like that, as shown below.



However, despite the daily bouncing around, the Dow Jones index closed about 91 points above where it started at the beginning of the month.

VCERA's investment performance in September followed the downward trend started in May. The system's asset value at the end of September was \$2.92 billion. After five months of down markets, October was finally an up month; in fact, October was one of the best performing months in the stock market since the 1970's. At the end of October, the system's asset value had risen to \$3.11 billion. We won't know the asset value at the end of November until mid-December.

In my last article, I mentioned that, in the Los Angeles County Employees' Retirement Association (LACERA) case, after ordering LACERA to disclose the pension data sought by the LA Times, the Los Angeles Superior Court judge agreed to postpone the disclosure for 2,529 retired Los Angeles County sheriff's deputies and await declarations from retired deputies detailing why they think their lives would be at risk if their identities are included in pension information requested

by the Times. The judge ultimately decided that only two retired deputies demonstrated a real risk. Interestingly, one of them is in jail!

During the week of November 14, I attended the Fall conference of the State Association of County Retirement Systems, held in Orange County. There were a number of sessions of value to me as trustee of our retirement system. One criticism I had was that I felt too much time was devoted to the Governor's 12 point plan for public pension reform. I say this because county retirement boards do not adopt or establish retirement benefits. A board's responsibility is to administer the plan established by the county and not to adopt benefit levels. We do have the responsibility to provide accurate and factual information regarding how the plan established by the county operates and the cost of it, but a board should not be drawn into the political debate over what plans should consist of.

As of this writing, the Board of Retirement had not yet filled the position of Retirement Administrator.

## Scholarship Awards-December 2011 By Lauraine Effress



Two lovely and accomplished young ladies received the John MacIntyre Scholarship award at our holiday luncheon on December 6th. Both winners were able to attend the luncheon and accept the award in person. The awards were presented by retired Supervisor Susan Lacey.

Alexandra (Alex) Jason, a Buena High graduate, presently attending Cal Poly SLO and majoring in political science is planning a career as a social worker in a setting for "at risk" children. Alex submitted a beautiful essay detailing how, growing up, she became aware of mental illness and its effects on the ill person and those around the person. Sponsoring member for Alex, her grandmother, "Jan," is a former administrator of the Ventura County inpatient psychiatric unit, which likely provided Alex with a context to understand the physical, social and emotional components of mental illness and a hopeful but realistic outlook for treatment and prognosis.

Judging by her high school honors, her leadership experience at Cal Poly volunteer tutoring and mentoring roles, Alex knows what she is about and has the skills, desire to help difficult people and the fortitude to succeed in this demanding career.

Katie Ruiz is finishing her second year at Ventura College and planning to transfer into the Cal State system to finish her degree in kinesiology. Having worked as a swim instructor and lifeguard, volunteered at a homeless shelter and worked as an intern in a physical therapy setting, Katie clearly has the physical skills for the job. Competing in the academic decathlon, not once, but twice, demonstrates that she has the intellectual skills, determination and competitiveness to meet the challenges of a four year school and her chosen profession. As she says in her essay, she has known what she wanted for a long time and she is going to go after it and get it.

REAVC believes both these young women have demonstrated outstanding achievements in both academic and community activities. We are proud to help them realize their ambitions with the John MacIntyre scholarship awards.

If you are the parent or grandparent of an outstanding student who will be enrolling in higher education in the fall semester--technical or academic-- please go to the REAVC website at [www.reavc.org](http://www.reavc.org) at the end of January and click on scholarship. Take the initiative in making your family member aware of potential for the 2012 award and the application. Applications for the fall semester are due by July 1, 2012.



### I did not know this...

Whēn you drink vodka ovēr icē, it can givē you kidnēy failurē.

Whēn you drink rum ovēr icē, it can givē you livēr failurē.

Whēn you drink whiskey ovēr icē, it can givē you hēart problēms.

Whēn you drink gin ovēr icē, it can givē you brain problēms.

Appārēntly, icē is rēally bad for you.



Warn all your friēnds.



## REAVC 2011 CALENDAR

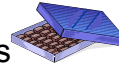
<p><b>October</b></p> <p>3 – Board of Retirement Disability Mtg          4 – REAVC Board Mtg          7 – Articles due          14-Scholarship apps due for Dec Luncheon          17-Board of Retirement Business Mtg  <b>24-26 CRCEA Fall Conference –</b>          Sonoma/Mendocino Counties</p>	<p><b>November</b></p> <p>7 – Board of Retirement Disability Mtg          21-Board of Retirement Business Mtg          24-THANKSGIVING DAY          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  <b>6 – General Membership Luncheon</b>  <b>(Scholarships awarded)</b>          13-REAVC Board Mtg          16-Articles due          19-Board of Retirement Bus Mtg          21-CHANUKKAH          22-WINTER SOLSTICE          25-CHRISTMAS DAY          26-KWANZAA begins</p>
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## REAVC 2012 CALENDAR

<p><b><u>JANUARY</u></b></p> <p>3-REAVC Board Mtg          9-Board of Retirement Disability Mtg          23-Board of Retirement Bus Mtg</p> <p style="text-align: center; color: red;">A HAPPY NEW YEAR</p>	<p><b><u>FEBRUARY</u></b> </p> <p>1- Reservations cut-off date for next luncheon          6-Board of Retirement Disability Mtg          7-General membership Luncheon          10-Articles due          27-Board of Retirement Business Mtg</p>	<p><b><u>MARCH</u></b> </p> <p>5-Board of Retirement Disability Mtg  <b>6-REAVC Board Mtg</b>          19-Board of Retirement Bus Mtg</p>
<p><b><u>APRIL</u></b></p> <p>2-Board of Retirement Disability Mtg          6-Articles due          16-Board of Retirement Bus Mtg          25-Reservations cut-off date for next luncheon          REAVC Board – No Meeting          CRCEA Spring Conf.</p>	<p><b><u>MAY</u></b></p> <p>1-General Membership Luncheon          7-Board of Retirement Disability Mtg          21-Board of Retirement Bus Mtg          REAVC Board – No Meeting</p>	<p><b><u>JUNE</u></b></p> <p>4-Board of Retirement Disability Mtg  <b>5-REAVC Board Mtg</b>          8-Articles due          18-Board of Retirement Bus Mtg</p>
<p><b><u>JULY</u></b></p> <p>2-Board of Retirement Disability Mtg          6-Scholarship apps due for Sept Luncheon          16-Board of Retirement Bus Mtg          REAVC Board – No Meeting</p>	<p><b><u>AUGUST</u></b></p> <p><b>7-REAVC Board Mtg</b>          29-Reservations cut-off date for next luncheon          Board of Retirement – no mtg</p>	<p><b><u>SEPTEMBER</u></b></p> <p>4-General Membership Luncheon          (Scholarships awarded)          10-Board of Retirement Disability Mtg          24-Board of Retirement Bus Mtg          REAVC Board – No Meeting</p>
<p><b><u>OCTOBER</u></b></p> <p>1-Board of Retirement Disability Mtg  <b>2-REAVC Board Mtg</b>          5-Articles due          12-Scholarship apps due for Dec Luncheon          15-Board of Retirement Bus Mtg          CRCEA Fall Conf</p>	<p><b><u>NOVEMBER</u></b></p> <p>5-Board of Retirement Disability Mtg          19-Board of Retirement Business Mtg          28-Reservations cut-off date for next luncheon          REAVC Board – No Meeting</p>	<p><b><u>DECEMBER</u></b></p> <p>3-Board of Retirement Disability Mtg          4-General Membership Luncheon          (Scholarships awarded)  <b>11-REAVC Board Mtg</b>          14-Articles due          17-Board of Retirement Bus Mtg</p>



## See's Candies Gift Certificates By Maria Kapp



Oh my goodness! What happened? It seems we were just celebrating Valentine's Day, and yet here we are smack in the middle of the Christmas Season racing around to find the perfect gift. For the chocolate lovers out there, See's Candies gift certificates may be just that, the perfect gift...especially with the yummy looking gift holder. Or, perhaps you are looking for a little something to have around the house during the holidays. Just take a gift certificate into any See's Candies Shop, and select any combination of treats. So, if you are a REAVC Member and are looking for some of these ever popular one-pound gift certificates, better get your order in quickly. At just \$13 each, they won't last long.

To make arrangements to pick up your order, please call Maria Older at 805/643-8718. If you prefer to order by mail, 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.

## REAVC Board Election Results Are In By Maria Kapp

Each year one-half of the REAVC Board of Directors positions become vacant, and an election is held to fill the positions. This year seven positions are due to expire December 31. These positions are currently held by Tom Convery, Lauraine Effress, Susan Lacey, Betty McCollum, Maria Older Kapp, Judy Nash-Wade, and Don Wright.

Following a three-month recruiting process, the election results are in. I am pleased to announce that all seven positions have been successfully filled. Congratulations to Tom Convery, Don Greenberg, Susan Lacey, Betty McCollum, Steve Milan, Judy Nash-Wade, and Don Wright!

Presenting your 2012 REAVC Board of Directors:

- Elected for the two year term, January 2011 – December 2012: Jim Crow, Luisa Haskell, Ray Holzer, Ron Janes, Bob Riggs, and Jan Standing-Roberts
- Elected for the two year term, January 2012 – December 2013: Tom Convery, Don Greenberg, Susan Lacey, Betty McCollum, Steve Milan, Judy Nash-Wade, and Don Wright
- Immediate Past President: Wayne Larroque
- Elected representative to the VCERA Board of Directors: Art Goulet
- Elected alternate representative to the VCERA Board of Directors: Will Hoag
- Associate Member, appointed by the President: Maryellen Benedetto

*Congratulations!*

**Editors note: A sincere thank you to Lauraine Effress and Maria Older Kapp for their service and time spent serving the retirees of the County of Ventura.**

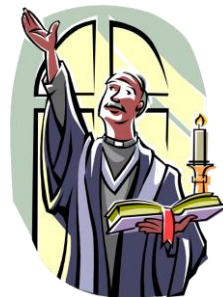
### *Those wonderful Church Bulletins:*

*"The Associate Minister unveiled the church's new campaign slogan last Sunday: 'I Upped My Pledge – Up Yours'*

*The ladies of the Church have cast off clothing of every kind.*

*They may be seen in the basement on Friday afternoon.*

*The Fasting & Prayer Conference includes meals.*





Pensions

## Retirement Security Committee Update By Ron Janes

CRCEA's Retirement Security Committee has been busy representing the interests of its 163,000 retirees. Following Mike DeBord's Fall Conference presentation concerning 401(k)'s, the committee finalized four documents which are available to any CRCEA member upon request:

1. The PowerPoint Presentation: "Transition to 401(k) Plans: A Train Wreck in the Making"
2. A 3 page article based on the PowerPoint presentation, which appears in this issue of the INTERCOM
3. A 3 page supplement to the "Train Wreck" presentation which includes an overview of pensions in the United States, some additional history of 401(k) plans, and a comparison of the features of defined benefit plans versus defined contribution plans
4. An 11 page guide to the reference sources used to prepare the "Train Wreck" article and presentation.

Concurrently with the preparation of these documents, the Committee monitored the national conversation and emerging research on public and private employee pension plans. Developments on the legislative and initiative front in California soon occupied the Committee's full time attention.

A twelve point pension reform plan was proposed by Governor Jerry Brown on October 27, 2011, and is available on the internet at <http://gov.ca.gov>. Although mostly offering reforms that would apply to future hires, some recommendations could affect current employees. One immediate concern for CRCEA was the recommendation for public employers to adopt a "Hybrid" Risk-Sharing Pension Plan for new employees. The Governor's proposal includes this discussion:

"Most public employers provide employees with a defined benefit pension plan. The employer (and ultimately the taxpayer) guarantees annual pension benefits and bears all of the risk of investment losses under those plans. Most private sector employers, and some public employers, offer only 401(k)-type defined contribution plans that place the entire risk of loss on investments on employees and deliver no guaranteed benefit.

I believe that all public employees should have a pension plan that strikes a fair balance between a guaranteed benefit and a benefit subject to investment risk. The "hybrid" plan I am proposing will include a reduced defined benefit component and a defined contribution component that will be managed professionally to reduce the risk of employee investment loss. The hybrid plan will combine those two components with Social Security and envisions payment of an annual retirement that replaces 75 percent of any employee's salary. That 75 percent target will be based on a full career of 30 years for safety employees, and 35 years for non-safety employees."

The Legislative Analyst's Office weighed in on the governor's proposal in a comprehensive 36 page analysis released on November 8, 2011, and available on the internet at [www.lao.ca.gov](http://www.lao.ca.gov).

In the Executive Summary the Legislative analyst states:

"We view the Governor's proposal as a bold starting point for legislative deliberations – a proposal that would implement substantial changes to retirement benefits, particularly for future public workers. His proposals would shift more of the financial risk for public pensions – now borne largely by public employers – to employees and retirees." (Page 3)

The report reviews California's complex system of public pensions, and cautions that near term savings from pension reform may be difficult and most changes can only be made prospectively for new hires. Retirement costs for government employers will most likely increase in the near term:

"In the short run, the hard truth is that state and local pension and retiree health contributions generally will have to increase – in some cases, substantially – to fund liabilities already accrued and earned by current and past employees... Transitioning employees to hybrid or defined contribution plans, furthermore, may result in a decrease in some systems' investment returns, thereby increasing employer costs in the near term." (Page 35)

Thankfully the Legislative Analyst's Office recognized that a reduction of current retirees' benefits should be off the table:

“California has decades of case law in this area based in part on U.S. Supreme Court precedent in the area of contract law. During the past year, there has been a substantial increase in public discussion of the possibility of reducing sharply the pension benefits accrued by current public employees and even current public –sector retirees. The motivation for these suggestions seems to be the disparity between public- and private-sector workers’ retirement benefits, as well as a desire to reduce public costs and transfers of obligations to future generations.

We understand these concerns, but the fact is these types of changes often have been attempted by other California governments in recent decades, and in most cases, struck down...there is almost no viable way to decrease pension costs for current and past employees outside of the negotiating process...Reductions in current and past employees’ pension benefits almost always will require that governments provide a comparable and offsetting new advantage in return.” (Page 34)

The California Legislature created the Conference Committee on Public Employee Pensions in September. It is a bipartisan panel of six state lawmakers, tasked to study the public employee pension issue and make recommendations back to the legislature when it reconvenes in January 2012. CRCEA’s Retirement Security Committee prepared a letter which was submitted to this committee and the Governor on behalf of CRCEA, along with a 14 page document presenting studies, publications, and other resources.

In this November 23, 2011 letter, CRCEA advocated our belief that the replacement of defined benefit plans with 401(k) plans, either partially or in total, would be damaging to California and its residents because:

1. The substitution of 401(k) plans for defined benefit plans in the private sector has been a failure. There is no reason to believe the result will be any different in the public sector.
2. The cost to provide a benefit under a 401(k) plan is twice the cost of providing the same benefit under a defined benefit plan.
3. 401(k) plans promise to be a huge drag on our nation’s (and California’s) consumer-driven economy.

On December 1, 2011 the Conference Committee met in our state capital. Governor Brown personally appeared, and made a presentation to the legislators on this committee. Numerous representatives from districts, cities, counties, state and taxpayer’s associations also spoke. CRCEA was represented at the hearing by Mike DeBord, who was given an opportunity to present. He referenced CRCEA’s written submission, and made the case for how defined benefit plans have been successful in providing retirement security for public sector workers, while 401 (k) plans have failed to meet the needs of those in the private sector. Highlights of Mike’s remarks to the Conference Committee included the following:

“As retirees, we are very concerned about the future of our kids, and our kids’ generation.

What do we learn from **mistakes**? Not to repeat them. 401(k) plans appear to have been a disaster in the private sector for preparing workers for retirement security. The Wall Street Journal stated that 60-62 year olds preparing for retirement have less than 25% of what they need in their 401(k) to maintain their standard of living. Extrapolate that out over the \$3.3 trillion currently in 401(k) plans nationwide and you will find that the shortfall (the equivalent unfunded liability) is \$9-10 trillion, that is the amount that would be necessary to continue their standard of living in retirement. No one talks about the private sector unfunded liability. And just imagine the future impact on our economy with all those poor retirees.

What do we learn from **success**? How to appreciate and improve what we do and how to repeat success in the future. Defined benefit plans have been successful and they can continue to be successful for preparing workers for retirement security in the future, with some needed changes.

Many of the needed changes are in the Governor’s proposal. But our concern in the Governor’s plan is the diminishing of the defined benefit plan component with the addition of the “401(k) defined contribution” component. The result will be to reduce retirement security for future retirees.”

As of 2011 ends and the New Year begins, we expect more developments on pension reform, both legislatively and through the initiative process. Although CRCEA’s Pension Security Committee will be involved, your participation and knowledge of these issues will be important in providing the strength in numbers to protect the pensions we earned serving the public. All of the documents prepared by the committee are available to you by making an email request to [cceacommunications@yahoo.com](mailto:cceacommunications@yahoo.com).



### ***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)**



California Retired Employees Association (CRCEA)  
By Betty McCollum

Merry Christmas and a very Happy, Healthy New Year. Can you believe it is Christmas already? All those goodies to make us fat...er.....but oh, so good.

We just finished our final CRCEA Conference for the year in the beautiful area of Sonoma/Mendocino. As I previously stated, the hosts had given us a program of very informative speakers starting off with California State Insurance Commissioner Dave Jones letting us know that significant improvements with Health Care were taking place. Valerie Brown, Past President of the National Association of Counties and current Board of Supervisor for Sonoma County letting us know the focus should be on the prevention and encouragement of physical activity, and good nutrition. Jeffrey Lewis, attorney representing Sonoma County Retirees in Insurance subsidy. A very interesting panel on Public Pension Perspectives with Moderator Bob Palmer and Gary Bei, Sonoma Retirement System, Administrator, Robert Eyler, Professor Sonoma State University, Jack Atkin, President Sonoma Taxpayers Association. Legislative Report with Art Goulet and Amy Brown, always a very interesting exchange of legislation and our Round Table Session with discussion from each of our County Associations.

Our hosts for our upcoming conference will be Tulare County Retired Employees Association, April 16-18, 2012 will be in Visalia at the Marriott Hotel, 300 S. Court St., Visalia. They are planning a great conference with hopefully a TV personality and other exciting things to do and plan for.

Our February 7th Luncheon will be another interesting one, with our special guest from San Diego giving us a wealth of information regarding CRCEA and what benefits we reap from belonging.

Last but not least, a BIG THANK YOU to our Secretary Linda for all the help she has given to our Association for these twelve months and preparing the best of Newsletters. Thanks Linda, may you have Healthy, Happy Holidays.

**Luncheons  
By Ray Holzer**

Tuesday, February 7, 2012, is just around the corner so if you are planning to attend our next luncheon we await your call, or email. If this luncheon turns out as popular as Decembers do not wait to call. At one point we had 37 people on the waiting list!

We will be enjoying lunch at the Poinsettia Pavilion, 3451 Foothill Road, Ventura at noon. Reservations will be accepted until we reach room capacity, or noon Wednesday February 1, 2012, whichever occurs first. If we are full, or it is after February 1, you will be placed on a waiting list. If you make a reservation and can not attend please let us know as soon as possible so we are able to give your spot to someone else. If your call or email is not acknowledged within 2 days try again as something is amiss. For reservations contact:

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)



Please remember that we reserve the parking lot adjacent to the rear entrance for those that have difficulty with stairs. And, with respect to parking we ask that you only park in marked spaces. As we were leaving last time there was an emergency and the fire department was unable to gain access the rear entrance. The car blocking the driveway was not one of ours, but it could have been.

Finally , a few important reminders:

1. We have Food Share barrels at the door should you wish to donate non-perishable food items.
2. We sometimes get calls regarding pensions, these calls should be directed to county retirement at 339-4250.
3. Make sure your name is checked off our list when you arrive. If you are late and the luncheon has begun, look for me or one of the board members and let us know you're present.

Thank you again for all of your cooperation. Looking forward to seeing you February 7<sup>th</sup>.

# IN MEMORIAM



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

- Charline B. Appleton*
- Daryl R. Bowman*
- Alice A. Dahling*
- Evelyn A. James*
- Herman Leslie Johnson*
- Sharon M. Lawrence*
- Dennis S. Maine*
- Doris L. Shelley*
- Robert B. Tomlinson*

*Though absent you are very near,  
still loved, still missed, and very dear.*



*Life is too short for drama and petty things.  
Laugh insanely, love truly and forgive quickly.*



## ARE WE HAVING FUN YET?

### NEW RETIREES

Mildred D. Bickford	HCA
Daniel E. Contreras	Probation
John K. Correa	Public Works
Diane L. Dobbins	HCA
Matthew K. Harvill	District Attorney
Joanna Ho	HCA
Dennis E. Horne	Public Works
Benny O. Jeffreys	HCA
Ellen K. Knox	HSA
Roberta A. Martin	Courts
Michael K. Middough	Fire Protection
Jeffrey L. Nettleton	Sheriff
Richard B. Radford	ISD
Bill A. Ramirez	HSA
Mary J. Smithe	HCA
David M. Soriano	Agriculture
Nancy L. Turner	District Attorney
Kathleen R. Ventura-Chaffee	CEO
Andrew J. Villegas	Probation
Gilbert Viramontes	General Services
Penny L. Willard	Sheriff



## **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	rcjanes@yahoo.com
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**

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<b>Maria Older Kapp</b>	805/643-8718	mariaolder@sbcglobal.net
<b>Susan Lacey</b>	805/644-4284	<a href="mailto:lacey4kids@aol.com">lacey4kids@aol.com</a>
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<b>Judy Nash-Wade</b>	805/647-8784	<a href="mailto:judynashwade@yahoo.com">judynashwade@yahoo.com</a>
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<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>
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<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.



LET'S SAVE SOME TREES!  
SIGN UP TO RECEIVE THE  
NEWSLETTER VIA EMAIL.

EMAIL LINDA AT

[linda\\_jorgenson@yahoo.com](mailto:linda_jorgenson@yahoo.com)



**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.:** \_\_\_\_\_

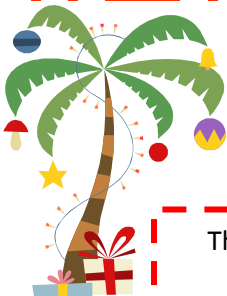
**Email:** \_\_\_\_\_

**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.**



**REAVC**

**P O Box 7231**

**Ventura CA 93006**

**RETURN ADDRESS  
REQUESTED**