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Retired Employees Association of Ventura County, Inc.
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"DEDICATED TO THOSE WHO HAVE ALREADY SERVED"
JANUARY/FEBRUARY 2012



President
Art Goulet

I want to thank you, as we begin 2012, for your support of REAVC during the past year. I also hope those of you who attended enjoyed our four luncheons. We've been averaging about 200 in attendance each time. We've already had the first luncheon for this year. The luncheon speaker was Skip Murphy, President of the California Retired County Employees Association (CRCEA). He gave an excellent presentation about what CRCEA is and does, and outlined a number of

challenges ahead for public retirees and currently active public employees. I've had the pleasure of working with Skip in my role as Chair of the CRCEA Legislative Committee. In addition to a good talk, we had an excellent lunch. A number of folks at my table commented on the quality.

We continue to have no-shows. If you make a reservation, it's important that you attend or notify us that you will not be able to attend, and the earlier the better. I've noted in the past that we usually have a waiting list of retirees who would like to take your place. Additionally, it costs REAVC money when there is a no-show because we have to pay for all the place settings we have reserved.

As mentioned in the Board of Retirement article elsewhere in this newsletter, the Board will determine the change in Consumer Price Index (CPI) that will translate into a COLA for eligible retirees at its last meeting in February. My educated guess is that the COLA will be 2%, unless you have a COLA bank, in which case it will be 3%. However, this will not be final until the Board acts.

Because of fundraising problems and questions about the viability of its proposals, California Pension Reform shut down its efforts to qualify a pension reform proposal for the ballot. The group's officials blamed the demise on a "false and misleading" summary of the plan by Attorney General Kamala Harris, a charge she denied.

The death of California Pension Reform's efforts may have also wounded Gov. Jerry Brown's pension proposals, the legislative language for which was recently delivered to the Legislature, by removing the threat of a more draconian measure going before voters. The Governor's proposals, some of which only apply to state employees or CalPERS members, are as follows:

- Ends additional retirement service credit purchases, or "airtime."
- Forfeits all or part of pensions for elected officials or civil servants convicted of a felony associated with their offices or jobs.
- Ends retroactive pension enhancements.
- Ends "pension holidays" for employers and employees.
- Mandates that all employees pay "at least one-half" the normal costs for defined benefit plans or the defined portion of a hybrid plan. Employers may not pick up the employee share.
- Limits the hours and wages for retirees who return to government work.
- Calculates benefits based on a 36-month average of an employees' wages.

- Narrows the definition of wages that can be included for pension calculation purposes.
- Establishes a hybrid pension system for new hires. It would replace 75 percent of an employee's income after 30 years of service and a "normal" retirement age of 57 for public safety employees or, for all other workers, 35 years of service at age 67.
- Sets 5 years and 52 years old as the minimum length of service and age that safety classes can qualify for retirement, 57 years old for all other groups.
- Eliminates seats on the CalPERS Board of Administration now occupied by a member of State Personnel Board and an insurance industry representative.
- Gives CalPERS board membership to the Department of Finance director.
- Adds an independent health insurance expert and a representative from a contracting agency to the CalPERS board, both appointed by the governor.
- Adds three public representatives to CalPERS' board, two appointed by the governor and one jointly appointed by the Assembly speaker and the Senate Rules Committee.
- Sets 25 years of service as the threshold to receive 100 percent of the state's retiree health benefit. Applies to new hires only.

Following the recent California Supreme Court's decision in the Retired Employees Association of Orange County's (REAOC's) lawsuit, the Ninth Circuit Court of Appeals asked both parties whether their preference was to have the Ninth Circuit adjudicate the case or remand it back to the District Court in Santa Ana. Due to the critical nature of the case and hardships posed to retirees for the past four years, REAOC's strong preference was to have the Ninth Circuit adjudicate the case. As might be expected, the county's preference was to further delay final court action by returning the case to the district court. The county prevailed and the case was remanded back to the district court in Santa Ana. The Ninth Circuit did encourage the district court to act promptly on the case, and the judge scheduled a March 19, 2012 hearing date. Initial briefing is due very soon.

As you know, REAVC members participate in pre-retirement seminars held at VCERA. That gives us an opportunity to impart wisdom about how to function in retirement, as well as to promote the benefits of membership in REAVC. Just the other day I was told by a VCERA employee that Barbara Lindquist really did a great job on REAVC's behalf. Thanks, Barbara!

The next member luncheon is on May 1. Don't forget to make a reservation, and don't forget to bring a donation for Food Share. I'll see you there.



REMINDER ABOUT REAVC SCHOLARSHIP PROGRAM

By Susan Lacey, Chair Scholarship Committee

REAVC offers four \$1,000 scholarships each year to assist with the educational expenses of members, associate members of REAVC or a child, grandchild, or great grandchild of a member or associate member. These one-time only scholarships are named in honor of John MacIntyre, a past president of REAVC, who had a strong interest in furthering higher education. **Applications for these scholarships must be received by July 1 for a September award and by October 15 for a December award.** Complete information about the application process, as well as the rules for the awarding of the scholarships can be obtained at www.reavc.org by clicking on Scholarship Program. The application form is also available on line.

If you have any questions about the application process or want an application by mail, please contact us at info@reavc.org. Be sure to leave your phone number and time zone. A member of the Scholarship Committee will contact you.

Given the increasing cost of higher education, REAVC is pleased to be able to offer this financial assistance to the families of its members.

RETIREMENT BOARD NEWS

By Art Goulet

As the market continues its ups and downs, it seems like déjà vu all over again (thanks, Yogi Berra). Last year at this time, I reported that, in 2010, November was a down month and December was an up month. That was the case in 2011 as well. What is even more startling is that the system's assets were \$3.06 billion at the end of December 2010, and the asset total was the same as at the end of December 2011.

For calendar year 2011, the retirement fund earned only 0.2 %, not including earnings (or losses) from real estate, the reporting of which trails both equity and fixed income reporting. However, additional gains are anticipated. As a comparison to VCERA's earnings, CalPERS and CalSTRS earned 1.1% and 2.3%, respectively, for the calendar year.

At its meeting of January 23, 2012, the Board considered and unanimously adopted the actuarial valuation for the one year period ending June 30, 2011. The valuation showed that the funding status of the pension trust had increased from 80.4% to 80.6%, although the unfunded accrued actuarial liability as of the valuation date increased to \$775 million, up from \$761 million in the previous valuation. I know it sounds strange to say the funding ratio improved at the same time the unfunded liability increased, but it's complicated and results from the way gains and losses are allocated over succeeding 5 year periods (called asset smoothing). The purpose of the asset smoothing methodology is to reduce the volatility of the employer contribution rate. Large swings in contribution rates are very difficult for the employer to plan for in its budget process.

As a result of adopting the valuation, the average employer contribution rate increased from 22.43% to 23.82% of payroll, and the average employee contribution rate remained unchanged at 8.24% of payroll.

Retirement pay dates for the rest of the year are

Feb 29	May 31	August 31	November 30
Mar 30	June 29	September 28	December 31
April 30	July 31	October 31	

Because of his candidacy for Congress, Supervisor Steve Bennett resigned from the Retirement Board. The Board of Supervisors appointed Supervisor Peter Foy to replace him. As you will recall, Supervisor Foy previously served on the Board.

You may have noticed that your retirement check for January was a little higher than the one for December. The change is not a cost of living adjustment. It results from changes in both the state and federal withholding tables that became effective on January 1. The Board will determine the change in Consumer Price Index (CPI) that will translate into a COLA for eligible retirees at its last meeting in February.

After a yearlong search, the Board has selected a new Retirement Administrator to replace Tim Thonis. His name is Don Kendig and he is currently employed as Business Manager of the Santa Barbara County Air Pollution Control District. Until recently, he was an elected General Member on the Board of the Santa Barbara County Employees' Retirement System, a position which he held for 9 years. Our Board must approve the actual appointment and salary in an open session, which is scheduled for February 27. Don is expected to report for work on March 5.

CRCEA
Conference
Tulare County
Marriott Hotel

APRIL 16 - 18
For more information
call Betty McCollum
at 642-5234.

"The most exhausting thing in life,
I have discovered, is being
insincere."
Anne Morrow Lindbergh

MEET YOUR NEW REAVC BOARD MEMBERS

My name is **Don Greenberg** and I am one of your new board members. I have been an attorney for nearly 45 years (yes, I am very old!). I have worked in the private sector at various times – with two very large firms and at one point with a small firm in Ventura, then known as Loeb, Bringgold, and Peck.

While I never planned it, most of my legal career has been in “public law” and I feel very fortunate to have had those opportunities and that career. Among other things, some remember that I was the City Attorney for the City of Ventura from roughly September 1975, to December 1989. I left the City at that time to take a “self-created” sabbatical, which means I planned and paid for it myself! It was a very special, mid-career opportunity, not something everyone gets the opportunity to do. I was fortunate to do some overseas traveling – something I had never previously done. After I returned in 1991, I worked “of counsel” with Nordman, Cormany, Hair and Compton and then, ultimately, I was hired as an Assistant County Counsel in the outstanding Ventura County Counsel’s Office. Jim McBride was the County Counsel when I was hired, but I also served with Frank Sieh, Noel Klebaum and the current County Counsel, Leroy Smith, as well as with an excellent group of colleagues.

In my 13 years in the County Counsel’s office I had a wide variety of assignments and worked with many excellent public administrators and others. As a legal advisor, I had the opportunity to gain a very broad perspective about county government and the tremendous array of extremely important public services that a county carries out. In my opinion, no organization, public or private, is perfect, but I have extremely high regard for the County of Ventura and for the job it does. It was a privilege to be part of it and to be able to try to help the County, and the clients I worked with, serve the public effectively and well.

I currently do a great deal of volunteer work – with the Lions Club (of which I have been a member for nearly 40 years), with the Ventura County Bar Association’s “pro bono” legal services program, as a volunteer tax preparer with the VITA program, and in a number of other activities. When there were two REAVC Board vacancies announced late last year, and no rush of persons seeking to fill the posts, I decided that since I had received the benefit of the work all of the other officers have been doing over the years, it was time for me to step up and try to help at least a little. I am looking forward to working on the Scholarship Committee and to lending a hand to the other REAVC officers who have been doing such excellent service.



My name is **Steve Milan** and I was born in California and am an 8th generation Californian. My grandparents were pioneers to the county, coming to Ventura in 1904. I was also the son of an Army Major and had the opportunity to travel and live in a variety of places in the world, such as Fairbanks, Alaska; Taipei, Taiwan; Bad Toelz, Germany; as well as the states of Washington, California, and New Jersey.

I graduated from Buena High School in 1965, Ventura College in 1969, and CSU Long Beach in 1971 with a degree in Political Science/Public Administration. I also have certificates in Biblical counseling, Professional Life Coaching, Marriage Mentoring, Healthy Sexuality, and Emotionally Focused Couples Therapy, from Light University.

I started with the County in 1975 as a volunteer in the Planning Department, subsequently moving to the Air Pollution Control District as extra help, and then as a permanent employee in 1977. In 1981, I was promoted to an

administrative assistant in RMA Administrative Services Department. I then transferred to the Solid Waste Management Department in 1989 as their Fiscal Officer, when the Department became its own agency. In 1995, the Department was integrated into the Public Works Agency and I was transferred to their Central Services Department, becoming the Manager of Computer Services.

I retired in March of 2007 after undergoing heart surgery. Two years later, I married my wife Nuhad, who is originally from Beirut, Lebanon. Since that time, we have made numerous trips to Oregon and Arizona, to visit family members. We have also taken a cruise to the Mexican Rivera, and spent a month in Beirut to visit my wife’s family. We will be taking a two week cruise in the spring to the Hawaiian Islands. Hopefully, another cruise is on the horizon during the Christmas season.

In my spare time, I enjoy reading, working on the house, and eating out in our local restaurants.

Insurance Benefits Committee Report

By Ron Janes & Bob Riggs

Enrollment for 2012 Retiree Plans

There are 805 retirees enrolled in County-sponsored medical plans for 2012. Of these, 309 are in "Early Retiree" plans (age 50-65); and 428 are in Medicare Eligible Retiree plans (age 65+).

There are 68 retirees in plans where the retiree and their dependent(s) are in different categories, with one eligible for Medicare and the other(s) not.

A comparison of the Retiree Health Plan participation from October 2011 with that in January of 2012 appears below. It shows that the number of Medicare eligible retirees with plans through the county has increased, while the number of early retirees has dropped. Also, as premiums rose with the new plan year, retirees moved from higher cost plans to lower cost ones.

<u>Early Retirees:</u>	<u>2011</u>	<u>2012</u>
Ventura County Health Care Plan	188	189
Health Net Low EAO	59	57
Health Net High EAO	64	46
Health Net PPO	20	17
Total Early Retirees	331	309
<u>Medicare Eligible Retirees:</u>		
Kaiser Senior Advantage	79	87
Health Net Medicare COB HMO	153	144
Health Net Medicare Flex Net COB	129	126
Ventura County Health Care Plan Medicare COB	49	71
Total Medicare Eligible Retirees	410	428
<u>Combination: Medicare &/or Non-Medicare Eligible:</u>	64	68
<u>Total Retirees in County Medical Plans:</u>	805	805

The health insurance participation picture for current employees is similar to that of early retirees. Health Net's High EAO plan lost 27.5 % of its members between 2011 and 2012 and now has 321, while the Health Net Low EAO gained 14.6% and now has 601. The VCHCP gained 4.1% and now has 4800 employees with coverage through that plan.

Dental and Vision Plan Employee and Retiree Participation Rate Changes for 2012:

Golden West Dental HMO	Down 1.9% from 2011
Blue Cross Dental	Up 2% from 2011
Medical Eye Services Vision Plan	Up 3% from 2011

The rates for employees and early retirees in the Health Net EOA High and Low options increased 14.27% in 2012, while the Health Net PPO increased 10.4%. The VCHCP increased 7% for 2012.

The four county health insurance plans for Medicare eligible retirees saw rate increases from 2011 to 2012 as follows:

1. Health Net's Medicare Coordination of Benefits (COB) HMO Plan - 4.55%
2. Health Net's Medicare Flex Net (COB) - 13.97%
3. Kaiser Permanente Senior Advantage HMO Plan - 8.9%
4. Ventura County Health Care Medicare Coordination of Benefits (COB) HMO Plan - 7%

Joint Labor Management Health Care Committee

In addition to reviewing the participation rates for 2012, the January 19 meeting included a review of the claims experience of the health plans sponsored by the County during the first 3 quarters of 2011. These plans include employees and pre Medicare eligible retirees. Brent Crane of Aon presented a review of the Health Net EAOs and PPO. Larry Keller gave the report on the Ventura County Health Care Plan.

Comparing the first three quarters of 2011 with the same period in 2010, the Health Net HMO enrollment dropped by about 19%. This drop was attributed to higher premiums in the HMO, combined with a lower cost option in the VCHCP.

For every dollar in HMO premiums received for the 12 month period ending 9/30/2011; Health Net paid out 94.6 cents in claims and this does not include any overhead or profit. This is far from the 85 cents per dollar that financial analysts usually expect for a plan to be profitable.

These claims expenses were paid to three different categories: Capitation (advance payments to doctors and medical groups) – 28%, Medical claims (costs of hospitalizations and certain medical tests) – 49%, and prescriptions – 23%.

As in prior years the large claims from a few subscribers are accounting for a disproportionate share of the total claims made. During the period October 1, 2010 through September 30, 2011, 1.469% of the claimants were responsible for 13.05% of the claims expenditures.

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

Health Net's PPO plan experienced a 23% decline in subscribers during the first three quarters of 2011. It is now so small, closer to 50 participants than 100, that spending statistics are no longer available due to HIPPA concerns. From the discussions it appears that Health Net is not making any profit on this plan, but instead they are incurring a substantial loss. It is very likely that 2012 will be the last year for the PPO. This probability was discussed at length. While it is clear that some people with substantial ongoing medical expenses are staying in the plan, others need the PPO to maintain access to their doctors because they do not live near HMO network providers or their medical providers will not accept any insurance coverage other than a PPO.

The Ventura County Health Care Plan remains the "low cost provider" for employees and retirees. This resulted in a 9% increase in the number of subscribers, and their gains are basically equal to Health Net's losses.

In 2011 through the third quarter, their loss ratio was 94 cents paid out for every one dollar collected in premiums. In 2010 it was 84 cents, and the deterioration in this ratio was attributed to a 16% increase in medical costs per subscriber.

The top 5 drugs by the number of prescriptions for VCHCP subscribers were in order for: pain, breathing difficulties, diabetes, flu, and blood pressure. The top 5 drugs by prescription cost were for: arthritis, M.S., breathing difficulties, diabetes and inflammatory conditions.

There was a brief discussion at the Labor Management meeting concerning the impact of the new health care law on those with insurance through the county. In a word, the picture is even less clear than it was last year at this time. It is anticipated the Supreme Court will be taking up the challenges to the law sometime this spring, which could result in either a partial, or a total repeal, or an approval of the law as written.

As we reported to you on the REAVC website after the last issue went out, the Board of Supervisors granted approval in late October for a Special Re-Enrollment period to allow former VCHCP retiree medical plan participants to enroll in the Ventura County Health Care Plan Medicare COB HMO. In the past pre-Medicare eligible retirees in the VCHCP plan were terminated from it when they became Medicare eligible. Some chose to enroll in different plans offered by the county, but others discontinued participation in the County-sponsored medical plans altogether. As of January 1, 2011 retirees who had maintained continuous coverage through the county were able to enroll in the VCHCP Medicare COB plan. During 2011 the County identified approximately 200 retirees who were previously enrolled in the non-Medicare VCHCP plan and had to drop county plan coverage. They were contacted and offered the chance to participate in a special Re-Enrollment in the VCHCP Medicare plan between November 14, 2011 and December 9, 2011.

The Board of Supervisors also changed the eligibility criteria for some of the Retiree Medicare Health Plans to remove the "continuous health participation requirement," and allow any retiree receiving a pension who meets all the other eligibility criteria including living in Ventura County to join the County sponsored retiree Medicare plans offered by

either VCHCP or Kaiser. Details of this latter change are still being finalized, and notifications to the eligible retirees must be worked out with the Ventura County Employees Retirement Association (VCERA) that administers the Ventura County Pension system. It is anticipated that these notifications from the County and VCERA will occur sometime during the first quarter of 2012.

Both of these changes were long term goals of REAVC, especially establishing the ability to continue in VCHCP after becoming Medicare-eligible. We will continue to update you in future newsletters, or if we are between issues, at the "News & Events" section of our REAVC Website.

If you have any questions or want further information, Patty Vandewater is the Retiree Health Benefits Coordinator for the County of Ventura. She may be reached at 805-662-6791. Her email address is patty.vandewater@ventura.org



REAVC Luncheon, By Ray Holzer

As I am writing this we still haven't enjoyed our February luncheon. Regardless, it is time to submit my article regarding the May luncheon. I am sure February will be great and you won't want to miss out in May, so here goes:

Who: Members and guests
Where: Poinsettia Pavilion, 3451 Foothill Road, Ventura
When: Noon, May 1, 2012
How: Get your reservation and reservation number by calling or emailing →

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

We will be accepting reservations until we reach room capacity, or noon April 25, 2012, whichever occurs first. After this we will place you on a waiting list. If you cannot attend let us know so we can give your spot to someone else. If your call, or email is not acknowledged within 2 days please try again, something is amiss!

Again we ask that you park only in marked spaces and, unless you have difficulty with stairs, do not park in the lot adjacent to the rear entrance. Finally, do not forget your Food Share items.



Retirement Security Committee Update *By Ron Janes, CRCEA Communications Committee Chair*

CRCEA's Retirement Security Committee has continued its work representing the interests of its 163,000 retirees. Last issue we summarized the developments concerning pension reform through the end of the 2011. Monitoring events on the legislative and the initiative front in California has occupied much of the Committee's attention so far this year.

Since its inception, the committee has finalized five documents which are available to any CRCEA member by making an email request to crceacommunications@yahoo.com:

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 the December 2011 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. A 12 page guide to the reference sources used to prepare the "Train Wreck" article and presentation
5. The letter to the California Legislature's Conference Committee on Public Employee Pensions and the Governor on behalf of CRCEA, along with a 14 page document presenting studies, publications, and other resources.

The initial "Train Wreck" presentation examines the economic impact to individuals as a result of transitioning to a defined contribution 401(k) type plan instead of the traditional defined benefit plan like the '37 Act counties have. Work is now being done on a paper examining the economic impact on the public employer as well as the community of such a proposed transition.

As a reminder, the twelve point pension reform plan proposed last year by Governor Jerry Brown is available on the internet at <http://gov.ca.gov>. The response of the Legislative Analyst's Office in a comprehensive 36 page analysis is available on the internet at www.lao.ca.gov. Subsequently on February 2, 2012 Governor Brown Jr. delivered the proposed bill language for his 12-point pension reform plan to leaders of the state legislature's Conference Committee on Public Employee Pensions. The full text of the Governor Brown's letter to legislative leaders and his proposed bill language are available on his above mentioned website. Because it amends the state constitution, two-thirds of the Legislature would need to approve the plan before it could appear on the November 6, 2012 ballot

Dan Pellissier is the president of California Pension Reform, a group that is attempting to qualify two pension reform ballot measures for the November election. The Legislative Analyst's Office has prepared a detailed analysis of each measure, and they are available on that office's website at: http://www.lao.ca.gov/laoapp/ballot_source/Initiatives.aspx. They are listed on that page as Initiative #2011-63 [Government Employee Pension Reform Act of 2012](#) and Initiative #2011-64 [Government Employee Pension Reform Act of 2012 V2](#).

In addition to the problems of retirement security for individuals associated with the 401(k)-type plans these initiatives propose to substitute for the current DB plans, there is a substantial probability they will raise costs for public entity employers and employees, as well as causing disruptions in the current defined benefit plans' ability to meet their existing benefit obligations. In the words of the Legislative Analyst:

“Possible Decrease in Pension System Investment Returns. Under this measure, future employees' hybrid plans would contain defined benefit pension components that are considerably smaller than those offered to current employees. Total contributions to pension systems for future employees' defined benefits, therefore, will be much smaller than the total current contributions related to current and past employees. Defined benefit pension plans would experience a reduction in their incoming cash flow that would become more substantial over the coming few decades, as future employees grow to a larger share of the public workforce. These reductions in cash flow could cause many California pension plans to shift their allocation of investments to ensure they can meet existing benefit obligations, thereby reducing their average annual future investment returns. In general, when pension plans have to assume lower investment returns in this manner, their estimated normal costs increase, as do estimates of their unfunded liabilities. For these reasons, in the short and medium term (perhaps over the next two or three decades), these changes could result in public employers having to contribute over \$1 billion more per year (in current dollars) to cover pension costs of current and past employees.”

The Legislative Analyst also identifies another provision that could affect CRCEA members:

“Limits on Cost-of-Living Increases for All Current and Future Retirees. For all current and future state and local retirees, this measure states that it would amend existing pension benefit contracts to limit annual percentage cost-of-living increases after December 31, 2012, to no more than the annual Social Security cost-of-living increase.”

This would change the current cost of living provisions of the California Government Code to limit them to no more than Social Security's cost-of-living increases. Unfortunately, the law establishing Social Security includes this statement: "The right to alter, amend, or repeal any provision of this Act is hereby reserved to the Congress." This power was upheld in the United States Supreme Court case of *Flemming v. Nestor*, ruling that entitlement to Social Security benefits is not a contractual right. So, if Congress alters Social Security cost-of-living increases to be less generous than our current ones, or deletes them because of budgetary considerations, our pension cost-of-living benefits could be reduced or lost. While alteration of the existing California Government Code sections would surely be challenged in court as a violation of both the State and Federal Contract clause, the resulting litigation would be onerous and expensive.

These initiatives are about to be circulated for signatures. Depending upon Mr. Pellissier's success or failure in that endeavor, the committee's workload could be expanded dramatically. And did we mention, please don't sign anything related to any ballot initiative presented to you by a signature gatherer unless you have read all the fine print and fully understand what impact the proposal might have on you?

Finally, even though most analysts and reports that we have cited recognize the vested status of the pensions of currently retired CRCEA members, it is clear that a lot is being considered today in California that can have an impact on us and

our families. Although CRCEA's Retirement Security Committee will continue to monitor these developments and prepare and distribute documents, your participation and knowledge of these issues will be important in providing the strength in numbers to protect the pensions and benefits we earned serving the public.



A FEW THINGS TO BE THANKFUL FOR THIS NEW YEAR:

- For the clothes that fit a little too snug, because it means we've had enough to eat.
- For our shadow that watches us work, because it means we are out in the sunshine.
- For all the complaining we hear about the Government, because it means we have freedom of speech.
- For the pile of laundry and ironing, because it means we have clothes to wear.



I'm personally thankful for our beautiful Ventura Pier.



REAVC 2012



<p><u>JANUARY</u></p> <p>3-REAVC Board Mtg 9-Board of Retirement Disability Mtg 23-Board of Retirement Bus Mtg</p>	<p><u>FEBRUARY</u> ♥</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><u>MARCH</u></p> <p>5-Board of Retirement Disability Mtg 6-REAVC Board Mtg 19-Board of Retirement Bus Mtg</p>
<p><u>APRIL</u></p> <p>2-Board of Retirement Disability Mtg 6-Articles due 16-Board of Retirement Bus Mtg 16-17-18 CRCEA Conf Tulare 25-Reservations cut-off date for next luncheon REAVC Board – No Meeting</p>	<p><u>MAY</u></p> <p>1-General Membership Luncheon 7-Board of Retirement Disability Mtg 21-Board of Retirement Bus Mtg REAVC Board – No Meeting</p>	<p><u>JUNE</u></p> <p>4-Board of Retirement Disability Mtg 5-REAVC Board Mtg 8-Articles due 18-Board of Retirement Bus Mtg</p>
<p><u>JULY</u></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><u>AUGUST</u></p> <p>7-REAVC Board Mtg 29-Reservations cut-off date for next luncheon Board of Retirement – no mtg</p>	<p><u>SEPTEMBER</u></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><u>OCTOBER</u></p> <p>1-Board of Retirement Disability Mtg 2-REAVC Board Mtg 5-Articles due 12-Scholarship apps due for Dec Luncheon 15-Board of Retirement Bus Mtg 22-23-24 CRCEA Fall Conf Stanislaus</p>	<p><u>NOVEMBER</u></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><u>DECEMBER</u></p> <p>3-Board of Retirement Disability Mtg 4-General Membership Luncheon (Scholarships awarded) 11-REAVC Board Mtg 14-Articles due 17-Board of Retirement Bus Mtg</p>

“Senior is Not a Bad Word”

By Elizabeth Renteria
Public Outreach Coordinator
Ventura County Area Agency on Aging

Have you ever noticed that when “Hollywood” portrays a “senior” the person generally has gray hair, is hunched backed, and is walking with a cane? The word “senior” has suddenly become a bad word. It connotes someone who is no longer young and active. That is certainly not true! Being 60 and older is no longer considered old. Would you call Mick Jagger (68) old? How about Paul McCartney (69) or for that matter Tina Turner (71)? Aging is not something to be ashamed of. It is something to revere and that is what we do. We are the Ventura County Area Agency on Aging (VCAAA) and we are your senior source of information.

As a retired employee, do you ever have questions about what kinds of activities are available as a new retiree over 60? Or maybe you have questions about downsizing so that you can enjoy your retirement more comfortably? Do you ever have questions regarding your medical plan or your prescription drugs? We have answers to all these questions and more.

We know that some of you may have parents at the age of needing assistance or care. Do you want to be reassured that your parents are safe in their home? Do you ever wonder, “Where can I get someone to help mom at home while I’m out of town?” Does dad no longer drive and needs a ride to his medical appointment or help with chores? Don’t feel you are alone! There are many of you out there with these questions and more. We are here! Please call! This is a free service! We are a County government agency and we have nothing to sell you. Call us today and introduce yourself to our services. Call toll free within Ventura County 800.510-2020 or out of the Ventura County area 805.477-7300 or visit us on the web at <http://aaa.countyofventura.org>. We are here to help you!



Note: Please join us at the May 1, 2012, REAVC General Membership Luncheon to learn more about the services provided by the Area Agency on Aging and other senior services throughout the county.

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



John C. Batten
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 Eugenia G. Wheeler

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

"...Patience, patience, patience, is what the sea teaches. Patience and faith. One should lie empty, open, choiceless as a beach-waiting for a gift from the sea."

...Anne Morrow Lindbergh



NEW RETIREES



Jim Balders
 Patricia Chavez
 Lawrence E. Cardozo
 Lynda L. Hartson
 Marianne Hernandez
 Mary Louise Hernandez
 James Hill
 Richard E. Hindman
 Jerita R. Hunter
 Susan L. Johnson
 Barbara L. Kula
 Thomas M. Latvinchuck
 Ron Lawson
 Robin L. Middleton
 Tomoko Y. Murphy
 Anthony P. Nagy
 Nancy L. Sayre
 John Smith
 Patricia L. Smith
 Bruce D. Whitledge
 Allen Weltz

APCD
 HCA
 Public Works
 HCA
 Probation
 HAS
 HCA
 Sheriff
 Probation
 Agriculture
 HCA
 HCA
 APCD
 Library
 ISD
 Sheriff
 HCA
 HCA
 CEO
 Public Works
 HCA

The trouble with retirement is that you never get a day off!

Years may wrinkle the skin, but to give up interest wrinkles the soul.

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 lindaedra5@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

KEEP UP THE GOOD WORK !!!

Since publishing our last newsletter we have had 16 members change their postal delivery of the newsletter to receiving it via email. Thank you so much for protecting our trees! Let me know when I can change your subscription.

lindaedra5@yahoo.com



REAVC

P O Box 7231
Ventura CA 93006

RETURN ADDRESS
REQUESTED



MORE

**LET'S SAVE SOME TREES!
SIGN UP TO RECEIVE THE
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