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# REAVC

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"

**MAY/JUNE 2013**



## President's Letter By Art Goulet

At the recent conference of the California Retired County Employees Association (CRCEA), the statewide organization to which REAVC belongs, there was an excellent presentation explaining the precautions that must be taken before signing up for a reverse mortgage. There are a number of potential pitfalls in this program. Also, one should be extremely cautious about taking a lump sum payout for all or a portion of the loan because, if you spend all of that payout too soon, it may become financially difficult for you to remain living in your home. AARP has prepared an excellent brochure explaining reverse mortgages. Because AARP does not endorse reverse mortgage companies, this brochure presents a completely independent analysis. It is available online at [www.AARP.org/reversemortgage](http://www.AARP.org/reversemortgage). If you are contemplating a reverse mortgage, I suggest you read this very informative brochure.

The May issue of the Ventura County Taxpayers' Association's (VCTA) Newsletter contained an article criticizing the recent appointment of Mike Sedell to the vacant public member seat on the Board of Retirement. Among other things, VCTA is of the opinion that a 40-year government employee drawing a pension cannot represent the public interest on the Board. I spent the majority of my working life in the public sector, and I was under the impression that, for all that time, I was serving the public interest. If I am to believe the VCTA, I guess that service and my subsequent 7+ years on the Retirement Board was adverse to the public interest. VCTA also seems to define the public as being "taxpayers and voters". I know I am both of those, and I am willing to bet Mike is too. I have no way to predict how Mike will perform as a member of the Board, and we may disagree from time to time. However, I've known him since about 1977 and although we are not personal friends, I consider him to be a professional friend and someone who makes informed decisions. Further, retirement benefits are established by the County, not the Board, except under very limited circumstances, none of which are likely to present themselves for years because of the system's current unfunded actuarial accrued liability. Besides, I wonder what action Mike might take that would be adverse to the public interest. The majority of the most major decisions the Board makes involve asset allocation and selecting and monitoring the performance of investment managers. Does VCTA anticipate that Mike will intentionally make poor investment decisions? If they do, they don't understand the fiduciary obligations of all the Board members.

Although not specifically mentioned by name, former County CEO Marty Robinson's pension has achieved national prominence. Although she is not specifically mentioned by name, in an article in the June AARP Bulletin headed "What an Outrage," Marty's pension is taken to task because of the other compensation items of allowed to be added to salary in determining "final compensation" for the purpose of determining the pension amount. The article characterizes the effect of the add-ons as pension spiking.

### What's Inside

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As I mentioned in the last newsletter, the Legislative Committee of the State Association of County Retirement Systems (SACRS) has undertaken a substantial effort to conform PEPRAs and the County Employees Retirement law ("the 1937 Act"). That effort was recently completed and recommended changes to the 1937 Act were recently amended into Assembly Bill (AB)1380, which had earlier been sponsored by SACRS as the vehicle to accomplish the conformity changes.

The lawsuits in Alameda, Contra Costa, Marin and Merced counties seeking to overturn parts of PEPRAs restricting how pensions are calculated for workers already in the retirement systems before the law took effect are still active. The hearing on the Attorney General's motion to consolidate all the lawsuits into a single court proceeding to avoid conflicting decisions among the four Superior Courts has been held, with all of the plaintiff's attorneys objecting, but no decision has been rendered yet. Interested observers have reported their belief that the judge was leaning in the direction of consolidation.

The measure in the Legislature (AB 160) to exempt thousands of regional public transportation workers from PEPRAs is still pending, but it has been held in committee pending receipt of a response from the federal Department of Labor to a letter from the Administration arguing that PEPRAs do not affect bargaining rights. Millions of dollars in federal grants for mass transit are at stake.

The next Member luncheon is on September 3. Don't forget to make a reservation for the luncheon, and don't forget to bring a donation for FoodShare. If you do not have a handicapped placard or license plate, please stay out of the area we reserve for the handicapped. I look forward to seeing you at the lunch!



Article from *AARP Bulletin*  
April 2013

By Marsha Mercer

## *COMING SOON: Health Marketplaces*

Millions of Americans will shop for health insurance in a new way starting October 1, when online insurance exchanges, or marketplaces, open for business in every state.

While most workers will still get insurance through their jobs, and people 65 and older will still be covered by Medicare, these new virtual shops will offer insurance plans to small employers and people who buy their own insurance, including those who previously couldn't afford insurance or were denied coverage because of a preexisting health condition.

The exchanges could be a lifeline for many older Americans. "People 50 to 64 have had the most trouble of any age group finding coverage, especially if they have preexisting conditions," says Sarah Dash of the Georgetown University Health Policy Institute.

Consumers now will be able to compare private insurance plans and purchase coverage that begins January 1, 2014. (The Affordable Care Act requires that nearly everyone carry health insurance in 2014 or pay a tax.)

People also will be able to find out online if they're eligible for Medicaid or for a tax credit subsidy to help pay their premiums. The exchanges are not open to Medicare enrollees.

Every state, plus the District of Columbia, must have an exchange, although these marketplaces have been a hot political issue for states, which had several

options: Operate the exchange outright, run it in partnership with the federal government or let the federal Department of Health and Human Services (HHS) run the show.

At press time, half the states, 25, had decided on federal exchanges. Eighteen announced state-run exchanges, and eight plans to work in partnership with HHS.

For some states the choice was clear: "Do you want to be in the driver's seat and making decisions about the exchange or do you want to defer to the federal government?" says Rachel Morgan, health committee director at the National Conference of State Legislatures. Other states, many with leaders who opposed the health care law, preferred having the federal government deal with this huge new undertaking. (See breakdown of exchanges below)

Federally run exchanges will offer a menu of every qualified private insurance plan in that state. Most state exchanges also will have a menu of all qualified plans; a few will negotiate with insurers to narrow down and refine their offerings. In partnership exchanges, responsibilities are shared, with the states selecting insurance plans and the feds setting up and maintaining the exchange. States with partnerships or federally run exchanges will have the option of changing to state-run exchanges, but not until after 2014.

For consumers using an exchange, however, it really shouldn't matter whether ours is run by the state, the feds or a partnership, says Jenna Stento, a manager in the health reform practice at Avalere Health, a health care policy consulting firm.

Health plans will vary by state, but in each state four levels of coverage will be offered: bronze, silver, gold and platinum. All plans will offer a core package of 10 essential health benefits, including hospitalization, prescription drugs, mental health, rehab care and preventive services. Each state has set essential benefits equal to what's covered in a "typical employer plan" in that state.

The health law limits how much a person pays in premiums as a percentage of income. Singles with income of up to \$45,960 and couples with combined incomes of up to \$62,040 in 2013 may be eligible for tax credits. The income limit for 2014 has not been set yet. Exchanges are expected to enroll about 7 million people in 2014 and 24 million by 2016, according to the Congressional Budget Office.

"The intent is to simplify the process of selecting a plan," says Linda J Blumberg, an economist at the Urban Institute's Health Policy Center.

"The exchanges and reforms in the law carry a lot of advantages for older adults: flexibility, financial assistance, more options than they've ever had before," she says. And they "can make the decision whether to be self-employed, retire early or change jobs without worrying about access to health insurance," Blumberg adds.

Don't worry if you're not Internet-savvy or if the new program sounds confusing. Toll-free phone numbers and humans will be available to help you navigate the system. Using the new exchanges may seem complicated, but the government has a checklist at [healthcare.gov/marketplace](http://healthcare.gov/marketplace) to help.

Someone who chooses not to buy health insurance will pay a tax of \$95, or up to 1 percent of income, whichever is greater, in 2014. The tax rises to \$695, or 2.5 percent of income, in 2016.

Note: The above article was submitted by Board member Jim Crow.

#### BREAKDOWN OF HEALTH CARE EXCHANGES

| <u>State-run exchange</u> |        | <u>Federal exchange</u> |        | <u>Planned partnership exchange</u> |      |
|---------------------------|--------|-------------------------|--------|-------------------------------------|------|
| Calif                     | Hawaii | Ala                     | Alaska | Ark                                 | Del  |
| Colo                      | Idaho  | Ariz                    | Fla    | Ill                                 | Mich |
| Conn                      | Ky     | Ga                      | Ind    | NH                                  | Utah |
| DC                        | Md     | Kan                     | La     | W.Va                                |      |
| Mass                      | Minn   | Maine                   | Miss   |                                     |      |
| Nev                       | NM     | Mo                      | Mont   |                                     |      |
| NY                        | Ore    | Neb                     | NJ     |                                     |      |
| RI                        | Texas  | NC                      | ND     |                                     |      |
| Vt                        | Wash   | Okla                    | Ohio   |                                     |      |
|                           |        | Pa                      | SC     |                                     |      |
|                           |        | SD                      | Tenn   |                                     |      |
|                           |        | Va                      | Wis    |                                     |      |
|                           |        | Wyo                     |        |                                     |      |

***AS YOU GET OLDER, YOUR SECRETS ARE SAFE WITH YOUR FRIENDS  
BECAUSE THEY CAN'T REMEMBER THEM EITHER.***

## **RETIREMENT BOARD NEWS**

**By Art Goulet**

The County Board of Supervisors moved with remarkable, and uncharacteristic, speed to fill the public member vacancy caused by Al Harris's resignation in April. They appointed Mike Sedell, retired Simi Valley City Manager, to fill the slot for the remainder of the term, which ends on December 31, 2013. At the same time, they re-appointed public member Bill Wilson, current Chair of the Board of Retirement, who has been serving on a holdover basis since his term ended on December 31, 2012. His appointment will last until December 31, 2015.

Because the stock market has been "hot," the system's assets increased to \$3.65 billion at the end of March, including results from real estate (RE) or private equity (PE) investments, and to \$3.72 billion in April, without any new RE and PE results.

As mentioned in my last report, in March, the Board committed another \$150 million to PE. That amount was to be evenly split between existing private equity manager, Adams Street Partners, and a new manager, HarbourVest Partners. When VCERA received the agreement from Adams Street, it was noted that a credit for VCERA's previous investment, which moves the new investment down along the fee schedule to lower tiers was less than the Board had understood it was to be from Adams Street's written and oral presentation. Because of this, the Board asked its investment consultant to prepare a side-by-side comparison of fees proposed by Adams Street and Portfolio Advisors, the firm considered by the Board to be the runner-up when proposals were originally considered. Before the comparison was prepared Adams Street came forward with substantially larger credit, which was reflected in the fee comparison. As a result, the Board stuck with its earlier decision to engage Adams Street and invest the original \$75 million with them. Since nothing is as simple as it seems, by the time VCERA completed its review of the proposed agreement with HarbourVest, and was ready to sign it, HarbourVest informed VCERA it could only accommodate a commitment of \$60 million at present because of commitments already received from other investors. It is hoped, however, that within the next month or so HarbourVest will be in a position to accept the additional \$15 million commitment. If not, the Board will only be committing \$135 million to private equity this cycle. The next commitment cycle will be in early 2015.

At its April 15 meeting, the Board decided to make yet another new investment in a strategy known as Risk Parity, to the tune of \$250 million. This strategy is intended to reduce the risk inherent in VCERA's overall investment portfolio, but still provide high returns. The investment manager is Bridgewater Associates, LLP, and the strategy is identified as All Weather Portfolio, LLC (Bridgewater's All Weather fund).

Ten proposals were received in response to the RFP for investment consultant issued by VCERA. The ad-hoc committee decided to consider only 9 of them. On June 3, the ad hoc committee will be reviewing Cortex's (the RFP consultant) report on the candidates and establishing a ranking and finalist list of three candidates for further consideration, after which the committee will undertake due diligence visits to each of the finalist firms. It is expected the committee will report to the full Board at its July 1 meeting, at which time final interviews will be conducted, and a consultant selected.



## REMINDER ABOUT REAVC SCHOLARSHIP PROGRAM

*By Susan Lacey*

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 the two September Awards and by October 15 for the two December awards.

Complete information about the application process, as well as the rules for the awarding of the scholarships can be obtained at [www.reavc.org](http://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](mailto: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.



*Leonard T. Ortega  
Sally L. Osburg  
Francis L. Rennie  
Helen J. Richards  
Marguerite Stull*

### IN MEMORIAM

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

*Janice A. Alvarado  
Harvey L. Amriott  
Arne K. Bergh  
Ramiro E. Cortez  
Richard A. Freeman  
Loretta A. Jeffries  
Leila V. Kinney*



*Each time we embrace a memory,  
we meet again with those we love  
for the heart never forgets.*





## LUNCHEONS By Ray Holzer

Our next luncheon is noon, Tuesday, September 3, 2013, at the Poinsettia Pavilion, 3451 Foothill Road, Ventura. At your convenience, but before noon on August 28, call, or email anyone (but only one) of the following to obtain your reservation number. If you leave a message and do not get a response in two days please try again!

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)

In my last article I asked for volunteers to provide an occasional ride to the luncheon. The intent was to provide a onetime ride to someone whose driver has had to cancel, or who has had a temporary driving setback. There were no volunteers and 4 people missed the May luncheon because 2 people had to cancel. Tom McEachern (498-3987, [tandcmac1@yahoo.com](mailto:tandcmac1@yahoo.com)) is keeping track of volunteers and will have an article regarding this elsewhere in the newsletter.

And finally, carpool if you can and remember the spaces at the check in level are for people who have difficulty with the stairs, and do not forget about the FoodShare barrels.



## ALL ABOARD!!!

Need a ride or can you give someone a ride to our next luncheon? Give me a call if you would like to participate@ 805 498-3987 or [tandcmac1@yahoo.com](mailto:tandcmac1@yahoo.com). I will be compiling a list of members who need a ride and those who can give a ride. Hopefully, we can make arrangements so that everybody who desires to come can make it.

Tom McEachern



## See's Candy

**REMINDER!!!: For 2013, once again, the See's Candy gift certificate will be \$13 !!!** You can acquire these certificates one of three ways: **they can be purchased at our luncheons, through the mail or by calling 805/644-7814.** To place a mail order, simply mail your request to REAVC, PO Box 7231, Ventura, CA 93006. Be sure to enclose a check made payable 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 have given us your email address and you are not receiving the newsletter, please email your current email address to [lindaedra5@yahoo.com](mailto:lindaedra5@yahoo.com) We use **YahooGroup** to manage our newsletter emailing process. You must respond to an invitation from REAVC YahooGroup before your newsletter can be sent to you via email.

**SURVIVORS:** The surviving spouse of a member is eligible for Association Membership. To enroll, send completed application to: REAVC, PO Box 7231, Ventura, CA 93006.

### **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](mailto:lindaedra5@yahoo.com)

# F Y I

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|--|---|---|
| <p><b>JANUARY</b></p> <p><b>8-REAVC Board Meeting</b><br/> 7-Board of Retirement Disability Mtg<br/> 28-Board of Retirement Business Mtg<br/> <b>30-Reservation cut off date for next luncheon</b></p>                               | <p><b>FEBRUARY</b></p> <p>4-Board of Retirement Disability Mtg<br/> <b>5-General Membership Luncheon</b><br/> <b>8-Articles Due</b><br/> 25-Board of Retirement Business Mtg</p>                              | <p><b>MARCH</b></p> <p>4-Board of Retirement Disability Mtg<br/> <b>5-REAVC Board Meeting</b><br/> 18-Board of Retirement Business Mtg</p>  |
| <p><b>APRIL</b></p> <p>1-Board of Retirement Disability Mtg<br/> <b>5-Articles Due</b><br/> 15-Board of Retirement Business Mtg<br/> <b>24-Reservation cut-off date for next luncheon</b></p> <p><b>REAVC Board – No Meeting</b></p> | <p><b>MAY</b></p> <p>6-Board of Retirement Disability Mtg<br/> <b>7-General Membership Luncheon</b><br/> 20-Board of Retirement Business Mtg</p> <p><b>REAVC Board – No Meeting</b></p>                       | <p><b>JUNE</b></p> <p>3-Board of Retirement Disability Mtg<br/> <b>4-REAVC Board Meeting</b><br/> <b>7-Articles Due</b><br/> 17-Board of Retirement Business Mtg</p>  |
| <p><b>JULY</b></p> <p>1-Board of Retirement Disability Mtg<br/> <b>5-Scholarship apps due for Sept Luncheon</b><br/> 15-Board of Retirement Business Mtg</p> <p><b>REAVC Board – No Meeting</b></p>                                  | <p><b>AUGUST</b></p> <p><b>2-Articles Due</b><br/> <b>6-REAVC Board Meeting</b><br/> <b>28-Reservations cut-off date for next luncheon</b></p> <p>Board of Retirement – no meeting</p>                        | <p><b>SEPTEMBER</b></p> <p><b>3-Gen. Membership Luncheon (scholarships awarded)</b><br/> 9-Board of Retirement Disability Mtg<br/> 16-Board of Retirement Business Mtg</p> <p><b>REAVC Board – No Meeting</b></p>                           |
| <p><b>OCTOBER</b></p> <p><b>1-REAVC Board Meeting</b><br/> <b>4-Articles Due</b><br/> 7-Board of Retirement Disability Mtg<br/> <b>11-Scholarship apps due for Dec Luncheon</b><br/> 21-Board of Retirement Business Mtg</p>         | <p><b>NOVEMBER</b></p> <p>4-Board of Retirement Disability Mtg<br/> 18-Board of Retirement Business Mtg<br/> <b>27-Reservations cut-off date for next luncheon</b></p> <p><b>REAVC BOARD – No Meeting</b></p> | <p><b>DECEMBER</b></p> <p>2-Board of Retirement Disability Mtg<br/> <b>3-General Membership Luncheon (Scholarships awarded)</b><br/> <b>10-REAVC Board Meeting</b><br/> <b>13-Articles Due</b><br/> 16-Board of Retirement Business Mtg</p> |

17 June 2013



BOARD MEETINGS

ARTICLES DUE

LUNCHEONS

RESERVATION AND SCHOLARSHIP INFORMATION

*Be sure to note on your 2013 calendar the dates of our luncheons and the cut-off dates for reservations.*

## 2013 REAVC BOARD OFFICERS

|   |              |
|---|--------------|
| President – <b>Art Goulet</b>             | 805/482-9418 |
| 1 <sup>st</sup> VP – <b>Jim Crow</b>      | 805/642-8326 |
| 2 <sup>nd</sup> VP – <b>Cindi Mathieu</b> | 805/525-2885 |
| Secretary – <b>Will Hoag</b>              | 805/644-3491 |
| Treasurer – <b>Ray Holzer</b>             | 805/644-3702 |
| Past Pres – <b>Wayne Larroque</b>         | 805/659-5700 |

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[crowmegan@sbcglobal.net](mailto:crowmegan@sbcglobal.net)  
[cmathieu\\_2000@yahoo.mail](mailto:cmathieu_2000@yahoo.mail)  
[piffle@pacbell.net](mailto:piffle@pacbell.net)  
[rayholzer2@aol.com](mailto:rayholzer2@aol.com)  
[xlcajun@gmail.com](mailto:xlcajun@gmail.com)

## 2013 REAVC BOARD MEMBERS

|   |              |
|---|--------------|
| <b>Butch Britt</b>  | 805/987-3312 |
| <b>Paul E. Callaway</b>                                       | 805/658-1340 |
| <b>John Coushay</b>   | 805-231-1808 |
| <b>Don Greenberg</b>  | 805/642-2915 |
| <b>Luisa Haskell</b>  | 805/644-3737 |
| <b>Susan Lacey</b>  | 805/644-4284 |
| <b>Betty McCollum</b>   | 805/642-5234 |
| <b>Tom McEachern</b>  | 805/630-8284 |
| <b>Nancy Settle</b>   | 805/658-1507 |
| <b>Donald Wright</b>  | 805/642-6621 |
| <b>Maryellen Benedetto</b><br>Associate Member Representative | 805/647-0292 |
| <b>Linda Wyatt Jorgenson</b><br>Executive Assistant           | 805/642-4676 |

[Wbbritt@gmail.com](mailto:Wbbritt@gmail.com)  
[paul.callaway@roadrunner.com](mailto:paul.callaway@roadrunner.com)  
[coush43@verizon.net](mailto:coush43@verizon.net)  
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[luisahaskell312@hotmail.com](mailto:luisahaskell312@hotmail.com)  
[lacey4kids@aol.com](mailto:lacey4kids@aol.com)  
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[nancycassbill@sbcglobal.net](mailto:nancycassbill@sbcglobal.net)  
[cptwright@roadrunner.com](mailto:cptwright@roadrunner.com)  
[marbobben@aol.com](mailto:marbobben@aol.com)  
  
[lindaedra5@yahoo.com](mailto:lindaedra5@yahoo.com)

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

### INVITE A NEW MEMBER

If, as a current member of REAVC, you know any of these new County retirees, please do them a favor and tell them how much you think of the organization and let them know where they can find a membership application ([www.reavc.org](http://www.reavc.org)). We all need to let new retirees know how they can become a member and enjoy the benefits, such as our bimonthly newsletter, which contains articles of interest to all, our scholarship fund and informative and tasty luncheons (no charge). If you have any questions please contact me at 642-4676 or any board member (see list on page 7).

*“Guard well within yourself  
that treasure, kindness. Know  
how to give without hesitation,  
how to lose without regret,  
how to acquire without meanness.”*

George Sand





## YEA! NEW RETIREES

|                       |                         |                   |                   |
|-----------------------|-------------------------|-------------------|-------------------|
| Valentine D. Aragonos | Assessor                | Meredith Mundell  | HCA               |
| Marian S. Corson      | Probation               | Mark Pachowicz    | CSS               |
| Juanita S. Deleon     | Probation               | Beth Parker       | HSA               |
| Diane E. Farrell      | CSS                     | Roy F. Peacock    | District Attorney |
| Josie Garcia          | HSA                     | Patricia Peters   | HSA               |
| Robert A. Hansen      | Treasurer/Tax Collector | Peter Ramirez     | Fire              |
| Sandra I. Hewlett     | HCA                     | Martha Recalde    | HSA               |
| Mercado Jorgesotero   | Probation               | Sheryl L. Sanchez | HCA               |
| Jennifer H. Koppenjan | Sheriff                 | Anna W. Scales    | CSS               |
| Francisco Landeros    | Public Works            | Carol L. Stiles   | Superior Courts   |
| Ronald W. Lauer       | Fire                    | Alvin Walker      | HCA               |
| Celina Lindly         | HSA                     | Joyce B. Wilde    | Probation         |
| Susan M. Lopez        | CSS                     | Gary Windom       | Public Defender   |
| Laron Matlock         | Probation               | Jane Winters      | HCA               |

CONGRATULATIONS

ENJOY!

LOVE WHAT YOU'RE DOING,  
DO WHAT YOU LOVE!

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### 4 R's – The Secret for a Happy and Healthy Retirement

The following was presented at the CRCEA Conference held recently in Long Beach and sponsored by Los Angeles County. The presentation was given by Tara Gruenwald, PhD, MPH who is a faculty member at UC Davis and University of Southern California, School of Gerontology, where she conducts research on healthy aging.

She labels the typical retirement years (65 to 85), the third age in the typical life span of a retiree. She asked this question: What is your plan for this twenty year period? Ask yourself the following questions:

- Do you have the financial resources to maintain your lifestyle or your retirement lifestyle?
- Have you made a plan to keep physically active? She suggested two and a half hours of exercise a week for a modest level. One and a half hours in strength training, and the remaining time should be some strenuous activity. She said that approximately twenty percent of Americans has an exercise program.
- Do you have a plan to stay in social contact with family, friends and organizations?
- Have you made a plan to keep yourself mentally healthy? Learn something new. Read, solve puzzles, and discuss issues with family and friends. Keeping engaged is the key, and an area that we have a lot of control over. Join groups, clubs, organizations, churches. Keep active. The Davis Study has found that American over 75 years old spend one third of their day watching television.

The most important of these four pillars is social relations. Enjoy your social life, be engaged. Aging is a social challenge. One thing older people have is wisdom, and knowledge. Ms. Gruenwald is an advocate for seniors to become mentors and tutors. In some of the East Coast school districts have senior volunteers who become mentors in areas where education has not been important to their families. This program has been very successful. The children do better in school, and the seniors feel a sense of accomplishment and connection to the community.

Submitted by Jim Crow