



# REAVC NEWSLETTER

## NOVEMBER 2018

*Dedicated to those that have already served*

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Left to right – Jim Crow, Will Hoag, Don Greenberg, Colleen Bruns, Ray Holzer, Butch Britt, Anne Dana, Roberta Griego, Nancy Settle, Art Goulet, Colleen House, Ken Cozzens (not shown – Paul Callaway, Tom McEachern, Maryellen Benedetto



### PRESIDENT'S MESSAGE - BY NANCY SETTLE

It's worth repeating the message to take action against scammers, phishers, credit card fraudsters and identify thieves. Email phishing is a common occurrence that junk mail can sometimes screen for you. However, if anyone (even someone you think you know and trust), is asking you for money or your personal information such as name, address, social security number, etc. **don't do it!** A common phishing scam is an email from what looks like your banking institution requesting personal information in order to reestablish your account. **Trash it!**

The REAVC board has decided to remove Board members' phone numbers and email addresses from the REAVC Web site and newsletter. Scammers surreptitiously use Board officer names to email to other Board members with requests for money or other information. This apparently is not an uncommon experience by boards that include member emails and phone numbers on a website. You can still contact any Board Member by sending us an email at [info@reavc.org](mailto:info@reavc.org) or call and leave a voice mail message at 805 644-7814.

Another glaring example of identify theft is the breach of data with the Equifax credit reporting company. A recent Ventura Star business article by Susan Tompor,(September 13, Ventura Star), announced recently enacted federal law allows you to freeze your credit **free of charge** beginning September 21. "More than half of Equifax customers have done nothing to further protect themselves and prevent identity theft since the breach" the article states. You just have to call and ask for it. A credit freeze means placing a security freeze on all your accounts with the three

major credit reporting agencies, Equifax, Experian, and Transunion. It stops ID thieves from opening new accounts in your name. (Usually you get a PIN to freeze and unfreeze your account anytime you need credit.)

You need to call all three agencies individually.

**Equifax - 800-349-9960**  
**Experian - 888-397-3742**  
**Transunion - 888-909-8872**

Also, you may have read the AARP magazine cover story, Inside the Dark Web which provides a frightening picture of the “dark net” where personal data, names, social security, mother’s maiden name, are sold on the “dark net” market. The point of the story is that we all should assume that our personal information is already out there on the internet in some form. Recommended additional security actions you can take are:

**Monitor your accounts.** Register for online access to every financial account you have (bank accounts, credit cards, 401K) and check each one weekly. Set up alerts on your major accounts.

**Use a password manager.** This is a digital service that stores all your passwords in an online vault. They generate complete hard to hack passwords for each account and they notify you of data breaches.

I have called all three credit agencies for the free security freeze. Experian was the easiest with a very simple online method. Just google Experian. Transunion required a phone call but with a little explanation the security freeze was done. Equifax did not inspire confidence but I did it anyway. After a lengthy phone call to discover the information on file for me was not accurate they also set up a security freeze.

We look forward to seeing you at the December 4, 2018, luncheon to be held at the Tower Club, 300 East Esplanade Drive, Oxnard. Sign up and join us but please let us now if you will not be coming after making a reservation. REAVC pays for every no-show. It gets expensive.

I’ll end with one of the many coach Wooden quotes that I like. “Be more concerned with your character than with your

2018 REAVC Board Members	
President – Nancy Settle	Colleen Bruns
1 <sup>st</sup> VP - Roberta Griego	Paul E. Callaway
2 <sup>nd</sup> VP - Ken Cozzens	Jim Crow
Secretary – Will Hoag	Anne Dana
Treasurer – Ray Holzer	Don Greenberg
Past Pres. – Art Goulet	Colleen House
Butch Britt	Maryellen Benedetto Associate Member Representative
Note: Names and phone numbers have been removed to reduce scamming. To send a message to any Board member use <a href="mailto:info@reavc.org">info@reavc.org</a> or leave a message at: (805) 644-7814	

reputation. Your character is what you really are while your reputation is merely what others think you are.”

#### REAVC BOARD AND OFFICERS ELECTED FOR 2019 – BY DON GREENBERG

Following the yearly process set out in the REAVC Bylaws, the REAVC Board and officers have once again been determined for the upcoming year.

Six board members have been elected to fill the two-year terms on the Board from January 1, 2019 through December 31, 2020. They are returning Board members Paul Callaway, Ken Cozzens, Anne Dana and Tom McEachern, and new Board members Reddy Pakala and Cindy Schneider. As was announced at the general membership



meeting/luncheon on September 4, 2018, since the number of nominees did not exceed the number of Directors to be elected, under Article IX, section 2 of the REAVC Bylaws, the full scale mailed ballot election process could be waived by the REAVC Board and the nominees declared elected. This was done at the Board's meeting on October 30, 2018.

Returning Board members whose two-year terms will end December 31, 2019, are: Nancy Settle, Roberta Griego, Ken Cozzens, Butch Britt, Colleen Bruns, Don Greenberg, and Colleen House.

Pursuant to Article VII, section 1 of the REAVC Bylaws, Art Goulet continues to serve as our immediate past President and as the duly elected representative of retirees on the Ventura County Employees Retirement Association (VCERA) Board of Directors, and Will Hoag continues to serve as the duly elected alternate representative of retirees on the VCERA Board. Under Article III, section 2 of the REAVC Bylaws, Maryellen Benedetto continues to participate as the Associate Member representative by appointment of the REAVC President.

At its Board meeting on October 30, under Article VI, section 1 of the REAVC Bylaws, the Board elected the REAVC officers for the upcoming year (one-year terms from January 1, 2019, through December 31, 2019) as follows: Nancy Settle, President; Roberta Griego, 1st Vice President; Ken Cozzens, 2nd Vice-President; Will Hoag, Secretary; and Paul Callaway, Treasurer. Art Goulet continues as "Immediate Past President."

Ray Holzer, who has served on the Board for many, many years, and as our Treasurer, and Jim Crow, who has also served on the Board for many, many years, are "retiring" from the Board as of December 31 --- but not from REAVC. We thank them both for their tremendous service --- and all of our Board members and officers for their many years of service!!!!

As many know, there are numerous opportunities to serve your fellow retirees by participating in REAVC --- on the Board, as an officer, on a committee and in numerous other ways. Think about helping keep our organization active, vital and of service to County retirees. If you'd like to know more or help, let a Board member or officer know! It could lead to something you'd enjoy or find fulfilling.

#### **BOARD OF RETIREMENT REPORT - BY ART GOULET**



Strong market performance was maintained through July and August. VCERA's portfolio continued its upward trend, with the System's assets reaching \$5.62 billion in July and \$5.67 billion in August. The gain in September was more modest, and the System's asset increased by about \$2.3 million but, due to rounding, the total remained at \$5.67 billion. The market has been kind of squirrely in October, and we'll have to see what the effect was when the Board receives its next investment report in November.

In my last report, I noted the preliminary return for the 2016-17 fiscal year was 8.8% net of fees, not including final returns on real estate (RE). Reflecting the final returns on those assets, the final return for the fiscal year was 8.9%, which is above the median return of 8.0% for public funds with assets exceeding \$1B, and inched closer to the reported 9.0% return of CalSTRS and a notch further above the CalPERS reported return of 8.6%.

Since the Board did not meet in August and the first meeting in September was primarily a disability meeting, while the second was a Retreat, there is not too much more to report regarding Board activity. However, the staff has been busy. VCERA's website has been completely revised and is much more user friendly. Sign on at [www.VCERA.org](http://www.VCERA.org) and see for yourself.

Maeve Fox decided not to run for re-election to the General Member Trustee slot she was elected to after Dee McCormick passed away, since she is considering retirement in the relatively near future. In the scheduled election for that slot, there were two contenders; Derek Fouarge from Probation and Dan Shapiro from HCA. Dan won and will assume office on January 1, 2019.

VCERA has recently filled two new and important employee vacancies. Josiah Vencel was selected to be Communications Officer. He started work on September 5. Josiah previously worked in a similar position at the Kern County Employees' Retirement Association. Leah Oliver will report to work on November 5, 2018, as Chief Technology Officer. She is currently employed in the Ventura County Information Technology Services Department.



### REAVC SCHOLARSHIPS – BY DON GREENBERG



At our general membership meeting/luncheon on September 4, 2018, at the Sterling Hills Golf Course in Camarillo, we had the privilege of awarding six \$1000 REAVC scholarships to deserving students: Soren Borst, a first year student at the University of Mississippi; Beau Holladay, a first year student at Washington State University; Natalie Marner, a first year student at Ball State University; Evan Palmisano, a first year student at Northern Arizona University; Cole Purcel, a first year student at the University of Washington; and Daniel Wetter, a first year student at California State University, Northridge.

Each of these students was eligible and sponsored because of a REAVC member, usually a parent or grandparent. The awardees and families in each case have expressed their great appreciation to REAVC for these scholarships. With the very high costs for college these days, every dollar helps and our recipients are uniformly highly appreciative.

We are grateful to the Ventura County Credit Union for its continuing contributions to our scholarship program and to our REAVC members whose contributions and dues help provide these scholarship funds.

As you know, one of the excellent benefits of REAVC Membership is that members and associate members, and children, grandchildren, or great grandchildren of members or associate members, are eligible to receive these one-time scholarship awards. The awards are currently made at our September and December membership luncheons and based on submissions received by the October 15, 2018, deadline, it is likely there will be a number of additional awards at our December 4 REAVC holiday luncheon.

The REAVC Board will be considering a possible change to a once per year application deadline – possibly March 31 of each year with awards to be made at the yearly June membership luncheon starting in 2019. Stay tuned for possible developments on this!

Full information on the scholarship program and applications are available on the REAVC website – specifically at <http://reavc.org/scholarship-program>

If you have questions, please feel free to contact any REAVC officer or board member.



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*.... But I have promises to keep  
And miles to go before I sleep  
And miles to go before I sleep --- Robert Frost*

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## DECEMBER LUNCHEON – BY ANNE DANA

Fall has arrived, and the holidays are right around the corner. Before we know it, December will be here with all of its significant and fun holiday traditions and celebrations, including the REAVC holiday luncheon. What a wonderful time of the year!!

This year, the holiday luncheon will be held on December 4, 2018, at the Tower Club, 300 E. Esplanade Drive, Oxnard. This will be a new venue for us. The lunch room is lovely, and the view is fantastic. That being said, please be aware of the following potential issues:



The Tower Club is in the tall building inside the parking lot. It is not on the street. So be sure to turn right into the parking lot approximately 90 ft after you turn on to Esplanade Drive. -----Parking is not as convenient as we have experienced at the Wedgewood Banquet Centers in Ventura and Camarillo. While there is some handicap parking, there will be a short walk to get into the building. It is suggested you drop off mobility disadvantaged passengers at the entrance, and then park your car.

The restaurant is on the 23rd floor. You can take an elevator from the main floor to the 22nd floor. Then there will be two options to get to the 23rd floor- stairs or a second elevator. The stairs will be inside the double doors to the right of the elevator. The elevator is also to the right of, but just before the double doors.

The holiday luncheon promises to be a very enjoyable event! We are planning some fun games and special drawings and we are gathering great prizes for both. Hint: Bone up on holiday music and themes and be sure to wear your best/funniest holiday sweater. Hope you will join us!

If you would like to attend, please make your reservations no later than noon - Wednesday, November 21, by calling or emailing:

Judy Sewell, 1-805-654-8304, [sewell119@sbcglobal.net](mailto:sewell119@sbcglobal.net) or  
Cindi Mathieu, 1-805-525-2885, [cccindi66@gmail.com](mailto:cccindi66@gmail.com)

### PLEASE NOTE:

Reservations will be taken until noon on November 21.

Reservations requested after the cutoff will be put on a wait list.

It is important that you formally cancel your reservation if you cannot make it, so that we can accommodate people on the wait list and provide accurate numbers to the caterer.

DOORS WILL OPEN AT 11:00am

Will Hoag and Butch Britt will be available for payment of guest fees and sales of See's candy gift certificates. Good friends, good food, and good fun make this a "must attend" event. So, come celebrate with us. P.S. This would be a great opportunity to wear that ugly holiday sweater, and, possibly, win a prize!

### COST:

Members - FREE!

Guests - \$10



## DON'T BE A LUNCHEON "NO-SHOW" - BY YOUR REAVC BOARD

There is a perception that the luncheon's coordinated by REAVC are FREE. They really aren't. We all pay for the cost of the luncheons through our dues and guests are currently charged \$10. [the total cost per meal is currently about \$25 – but that's a different story – for another day]

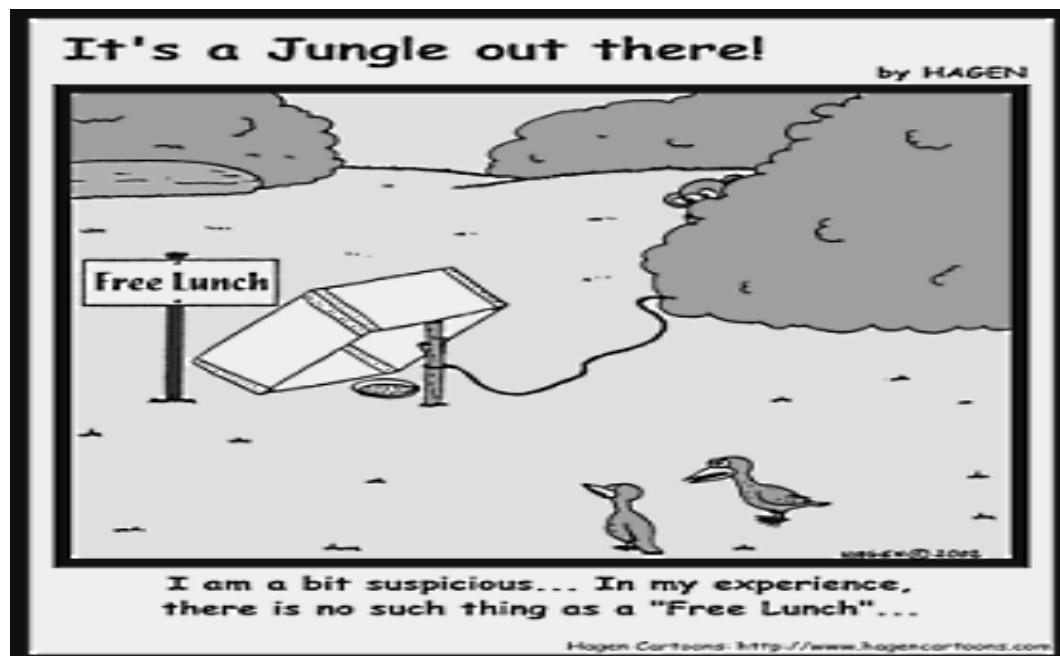


A lot of people work very hard as volunteers to make the luncheons as enjoyable and informative as possible, while holding down the costs. The luncheons are a great way to connect with the County family, and even if you no longer live in the area, there's a good chance you are talked about - hopefully fondly.

The last few luncheons, we've noticed a disturbing trend where a reservation is made, and that person doesn't attend. We are getting too many NO-SHOWS. That causes two problems. We have often had to turn down other members requesting reservations, and REAVC has to pay the caterer for the "NO-SHOWS".

None of us would make a promise to pick up one of our grandkids after school on a certain time and date and then just be a "NO-SHOW". Making a reservation to attend a REAVC luncheon is a promise also. It's a commitment. Some organizations require "NO-SHOWS" to reimburse for the cost of the meal, or they go on a bad boy/bad girl list for future luncheons. Some organizations even charge all attendees for all or a portion of the cost of the meal. Heavens!

We would prefer not to do that – but that type of measure may have to be considered in the future if the trend continues.



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*Man did not weave the web of life. He is merely a strand in it. Whatever he does to the web, he does to himself. – Submitted by Tom Debardas*

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## RETIREE HEALTH PLANS FOR PLAN YEAR 2019

### RETIREE PLAN CHANGES! NEW RATES!

**LATE BREAKING NEWS!!! RETIREE HEALTH PLANS AND NEW RATES FOR 2019 – FROM PATTY VANDEWATER – COUNTY OF VENTURA – CEO/HUMAN RESOURCES**

#### NON-MEDICARE MEDICAL INSURANCE PLANS

**NEW** Blue Shield Plans (two HMOs and one High-Deductible PPO)

- Blue Shield Trio ACO HMO (\*limited network\*)
- Blue Shield Access+ HMO
- Blue Shield High-Deductible (HDHP) PPO

All other plans will continue to be offered through VCHCP HMO, VCHCP Medicare COB HMO, Kaiser Medicare Senior Advantage, MetLife Dental & Mes Vision.

#### MEDICARE MEDICAL INSURANCE PLANS

**NEW** We will be replacing the current Anthem Medicare Preferred PPO with two BlueShield plans: the **Blue Shield Medicare COB PPO** plan and the **Blue Shield Medicare Advantage HMO** plan (also known as the Blue Shield 65 Plus plan) effective 01/01/2019.

#### On-Line Resources

- <https://hr.ventura.org/benefits/retiree-health-benefits>
- **Retiree Health Benefits Handbook**
- **Rates**
- **Forms**

**NOTE:** New rates and other information can be found at the above web site.

#### **Retiree Informational Meetings:**

##### **Medicare Plans:**

November 14<sup>th</sup>, 10 – Noon

November 20<sup>th</sup>, Noon – 3pm\* (\*Blue Shield plans only)

##### **Non-Medicare Plans:**

November 14<sup>th</sup>, 2 – 4pm

To be held at the Government Center, Hall of Administration, Lower Plaza Assembly Room

**Recordings of these sessions will be on the COUNTY website above by November 21st (see link to on-line resources above).**

*The following article is a reprint in full of an article appearing in the October Issue of the Intercom (The CRCEA Newsletter) and is included here simply as an item of possible interest.*

## ORANGE COUNTY RETIREES' CLASS ACTION LAW SUIT LITIGATION UPDATE

by Linda Robinson/Doug Storm

On September 5, 2018 the Ninth Circuit Court of Appeals revived a Class Action Lawsuit originally brought by Orange County retirees before the Central District Court of California in January 2009. Following a number of motions, amendments and appearances at the District Court, Court of Appeals and California State Supreme Court—the Harris, Jahn, McConnell, et.al. v County of Orange case (#13-56061) was last argued before a 9<sup>th</sup> Circuit three-judge panel in February 2014. The lawsuit alleges the County of Orange wrongly 1) reduced a Retiree Medical Grant benefit that is based on retirees' vested contract rights and 2) constitutes age discrimination by the County's unilateral decision to eliminate the benefit of a commingled insurance pool beginning in January 2008.

The panel ruled in its published opinion that retirees adequately claimed they had an implied contract with the County providing them the right to a monthly grant for health care costs during their lifetime. The panel rejected the age discrimination claim.

The panel affirmed in part and reversed in part the lower court's ruling and remanded the case back to the District Court for further proceedings. The 9<sup>th</sup> Circuit's ruling does not mean the case won a final victory on the grant claim; it just says the case is allowed to go forward in the trial court to prove the claim with evidence.

On September 19, 2018 a request was filed with the Court of Appeals to reconsider its ruling regarding the commingled pool/age discrimination claim. The request asserts mistakes were made in concluding the claim was properly dismissed by the lower court. The Court of Appeals will rule on this request before the case returns to the District Court. The timeline for a ruling is unknown but hoped the panel will rule expeditiously. Requests for reconsideration are not often granted; however, the explanation for the request clearly identifies errors made in dismissing the claim. After the Court of Appeals rules on the reconsideration request, the case will return to the lower court with either one or two claims upon which to proceed. Once back there, the case picks up where it left off in 2013. For further information regarding this ruling and recent reconsideration request the reader is invited to review documents provided on the REAOC website at [www.reaoc.org](http://www.reaoc.org).

REAVC CALENDAR NOVEMBER – DECEMBER 2018		
<b><u>July</u></b> 1 July—Scholarship Apps Due (For Sept award) Aug 23 Cut-off date for luncheon Reservations No REAVC Board Meeting	<b><u>August</u></b> Aug 7—REAVC Board Meeting	<b><u>September</u></b> Sept 4 Luncheon—Scholarships Awarded
<b><u>October</u></b> Oct. 2 REAVC Board Meeting Oct 15 Scholarship Apps Due (for Dec)	<b><u>November</u></b> Nov 21 Cut-off date for luncheon Reservations (early cut-off because of Thanksgiving)	<b><u>December</u></b> Dec. 4 Luncheon – Scholarships Awarded Dec 11 - REAVC Board Meeting
NOTE: The REAVC 2019 Calendar will appear next issue		



## SEE'S CANDY CERTIFICATES: BY BUTCH BRITT

In case you were wondering, REAVC will NOT raise the price of SEE's Candy Certificates in 2019.

REAVC sells SEE's Candy Certificates to members solely as a benefit to our membership, generally at or below our cost. They are redeemable for one pound of candy or a standard SEE's candy box at any SEE's store or outlet.



The cost of each certificate is \$16. This is below the market cost at most locations. The certificates make excellent gifts for Christmas or other holidays. No hassle with holiday crowds, wrapping or shipping. They are easy to mail, and the certificates do not expire.

You can acquire certificates one of three ways:

Purchasing at our luncheons

Via the postal service @ REAVC, PO Box 7231, Ventura CA 93006

Placing your order over the phone @ 805/644-7814

Remember if you order by mail or over the phone, include extra postage for mailing large orders.

## INFORMATION ABOUT COLLETTE TRAVEL:



Next travel informational meetings:

**When:** Tuesday November 13th at 1pm

**Where:** Camarillo Library, 4101 Las Posas Rd, Camarillo, CA 93010

### **Trips being presented:**

- **Countryside of Emerald Isle:** Dublin • Cooking Class • Irish National Stud • Distillery Tour • Kinsale • Choice on Tour • Diner's Choice • Garnish Island • Dingle Peninsula • Cliffs of Moher • Aran Islands
- **Taste of Vietnam:** Hanoi • Walking Food Tour • Halong Bay • Choice on Tour • Hue • Hoi An • Cooking Class • Mekong Delta • Reunification Palace

**For more information, please contact:**

**Ginny Wooten • (805) 889-9752 or Carol Yung • (805) 987-5952**

Disclaimer: REAVC has no financial or other interest over Collette Travel. The information above is provided to REAVC members solely for information, and REAVC does not guarantee or represent that Collette Travel is a preferred or otherwise endorsed travel service.

# *In Memoriam*

***Geneva Ferguson  
Eleazar Jacinto  
Terence Safe  
Catherine (Katie) Johnston***



## **EDITOR'S NOTES: BY BUTCH BRITT**

It looks like we are close to locking in to a permanent time Administrative Assistant soon, so this should be my last newsletter. I have to admit it was new, sometimes exciting and fun. But it's a lot of work!! And I should be passing on the golden pen in January.

In the interim if you have problems with the content of the newsletter, you aren't getting your copy etc., let me know at [wbbritt@gmail.com](mailto:wbbritt@gmail.com). We continue to suggest you get your newsletter by email. It's a lot less expensive for all of us, and you can get the newsletter a week earlier than the printed copy.

Please try to make the Christmas luncheon at the Tower Club. It looks like it will be a lot of fun. Don't forget to make a reservation and keep it. Good manners say that; "reservations are commitments – don't abuse them."

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*The man who moves a mountain begins by carrying away small stones - Confucious*

*But it takes a woman to tell him where to move it to, when and what color it should be when it's done - Britt*

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**VENTURA COUNTY EMPLOYEES' RETIREMENT ASSOCIATION**  
**REPORT OF REGULAR AND DEFERRED RETIREMENTS AND SURVIVORS CONTINUANCES**

September 2018

FIRST NAME	LAST NAME	G/S	DATE OF MEMBERSHIP	BENEFIT SERVICE*	DEPARTMENT	EFFECTIVE DATE
<b>REGULAR RETIREMENTS:</b>						
Joan	Aston	G	08/14/2000	17.87	Child Support Services	08/25/2018
Jose	Avila	G	03/27/2005	12.60	Health Care Agency	08/14/2018
Marilyn	Baca	G	03/30/1980	38.25	Animal Services	09/03/2018
Scott	Barash	G	04/19/1987	31.42	CEO	09/08/2018
Victor	Boswell	S	08/10/1986	3.56	Sheriff's Department (deferred)	08/24/2018
Victoria	Bradley	G	04/14/2002	15.84	Health Care Agency	08/25/2018
Patricia	Caputo	G	07/13/2008	10.07	District Attorney	08/17/2018
Rebecca	Cerda	G	08/01/1993	25.42	Health Care Agency	08/11/2018
Peter	Cervantez	G	09/29/2008	9.15	Public Works Agency (deferred)	09/22/2018
Carrie	Dougherty	G	02/10/1985	15.85	Health Care Agency	09/08/2018
Laurie	Dunning	G	08/26/1984	30.49	Ventura County Library	09/08/2018
Judy	Eubanks	G	10/06/1996	20.50	Human Services Agency	09/07/2018
Valerie	Eybsen	G	08/12/1984	8.96	Information Technology Services (deferred)	09/14/2018
Francisca	Garcia	G	01/03/2006	10.31	General Services Agency	08/22/2018
Caryn	Gray	G	03/21/1999	6.25	Health Care Agency (deferred)	09/04/2018
Jesus	Guzman	G	08/08/1999	19.09	Human Services Agency	09/01/2018
Charlene	Hernandez	G	06/11/1999	14.07	Health Care Agency	08/24/2018
Sharon	Hurault	G	08/05/2001	16.65	Public Works Agency	09/01/2018
Christy	Johnson	G	07/13/2008	10.17	General Services Agency	09/08/2018
Kathryne	King	G	11/20/1994	12.36	Sheriff's Department (deferred)	09/07/2018
Catherine	Krushell	G	09/28/2003	13.94	Ventura County Library	08/26/2018
Joan	Littell	G	02/13/2005	13.07	Health Care Agency	09/01/2018
Laura	Luna	G	07/29/2007	10.23	Health Care Agency	08/11/2018
Ellen	Mastright	G	08/20/1989	28.97	Human Services Agency	09/08/2018
Helen	Molnar	G	01/20/1991	27.63	Resource Management Agency	09/02/2018
Edgar	Morales	G	12/06/1992	7.11	Human Services Agency (deferred)	08/15/2018
Kathleen	Perry	G	10/18/1999	4.47	Human Services Agency (deferred)	08/30/2018
Margaret	Remmen	G	09/07/2008	10.02	Fire Protection District	09/08/2018
Patricia	Rumpza	G	08/05/1990	5.14	Health Care Agency (deferred)	08/07/2018
Teresa	Rush	S	12/12/1999	20.63	Probation Agency	09/08/2018
Ginny	Russell	G	08/19/2002	15.97	Superior Courts	09/01/2018
Christine	Sassen	G	02/25/1996	21.73	Child Support Services	07/26/2018
Ruben	Valenzuela	G	12/06/1981	36.88	Information Technology Services	09/08/2018
Dionisia	Vital	G	08/01/1993	25.16	Health Care Agency	09/01/2018

**SURVIVORS' CONTINUANCES:**

Sandra	Brewer
John	Mikels
James	Newby
Catherine	Nonnemaker
Viola	Schulze

\* = Excludes reciprocal service or service from any previous retirements  
 \*\* = Member establishing reciprocity

Retired Employees Association of Ventura County (REAVC)  
P. O. Box 7231  
Ventura, CA 93006-7231