

# REAVC NEWS



Retired Employees Association of Ventura County - "Dedicated to Those who Have Already Served"

May/June 2019

## The President's Message

### Opportunities and News to Share with You

By Nancy Settle, REAVC President



Greetings, REAVC members.

I have some opportunities and news to share with you.

- **Pacific Group Insurance, Inc.**

First, is an upcoming opportunity for supplemental insurance. At it's April 2, 2019, meeting, the REAVC Board acted to offer REAVC members the option to participate in the Pacific Group Agencies, Inc. (PGA) supplemental insurance program. PGA offers supplemental insurance for a variety of needs such as vision, dental, veterinary care, and travel insurance. PGA does not offer Medicare supplemental insurance at this time. While REAVC has not evaluated all of the various plans offered, sixteen of the State of California 1937 Act Counties offer PGA supplemental insurance because of reduced group rates and to provide additional supplemental insurance options to the retiree. REAVC has also conducted two county surveys to determine customer satisfaction. Survey respondents have been very satisfied with the plans they have selected.

You may receive a PGA supplemental insurance packet as early as July. Additional insurance options will be offered during PGA's fall open enrollment. As a REAVC member you, your spouse, and eligible dependents can participate. More detailed information will be provided in the packets to be mailed.

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*"The REAVC Board acted to offer REAVC members the option to participate in the PGA supplemental insurance program... [which includes] vision, dental, veterinary care, and travel insurance..."*

*Nancy Settle, President  
REAVC*

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President's Message)

- **Scholarships and Ventura County Credit Union**

Our June 4 luncheon was dedicated to our scholarship recipients. This was the main event, now that we are offering scholarships once per year rather than twice. Ventura County Credit Union (VCCU) is a big supporter of the REAVC scholarship program. The VCCU donation to our scholarship fund was recognized, accepted, and applauded at our June 4 luncheon. Names of the scholarship recipients will be published in the upcoming REAVC newsletter. On behalf of our scholarship recipients and REAVC, thank you VCCU!

- **CRCEA Meeting and a Coalition of Public Employees**

Roberta Griego, REAVC 1st Vice President, and I attended the California Retired County Employees Association (CRCEA) conference in San Diego on April 15 and 16. An important role of CRCEA, in addition to representing a collective of over 180,000 County retirees, is to provide for coordination with the 19 other 1937 Act Counties and to stay informed of the issues that affect us. Of importance is the need to establish ongoing communication with public retirement organizations within our area. You may recall that during the ballot initiative effort to eliminate defined benefit pensions plans, REAVC established a Pension Initiative Committee and was part of a coalition of public retirement organizations in our area, including the Deputy Sheriff's Association, Firefighters Association, SEIU, and others.

George Shoemaker, the CRCEA Retirement Security Committee Chair, stated, "While there is little in the way of credible attacks on pensions at this time in Califor-

nia, there is always some undermining going on from various sources and counties. In addition, reports from the National Conference on Public Employees Retirement Systems (NCPERS) clearly shows progress being made against defined benefit pension plans in other states, as well as some successful push back. Much of the future action we expect to be coming from the national opposition groups, including some transplants from California, who are working both in the states and especially nationally and in Washington. We need a collective large effort made up of smaller efforts in each county. That effort would simply put more eyes and ears on the ground locally as well as more resources beyond our capabilities to respond to attacks wherever and whenever they appear." REAVC will reach out to contact our local and state public retirement organizations in the near future to keep the lines of communication open in the event we need to act quickly for pension security.

- **Loss of a REAVC Past-President and Long-Time REAVC Member**

One of our long time REAVC members and past president, **Don Wright**, recently passed away at the age of 105. He will be missed, and we send our condolences to his family. Don had a full and interesting life and some years ago shared with us his biography which was included in a past REAVC newsletter. A portion of his biography is reprinted in this newsletter which also includes his secret to longevity.

- **Coming Soon...**

Results of the luncheon survey taken at the June 4 luncheon will be announced in the upcoming newsletter. Thank you for your participation!

## Board of Retirement Report

*By Art Goulet*



Long-time Board member Chris Johnston retired from the Fire Department in March. Chris served 17 years on the Retirement

Board as either the Safety alternate or the Safety member. The Board awarded Chris a Certificate of Service at its March 25 meeting. We all wish Chris a wonderful and fruitful retirement.

Because of the vacancy resulting from Chris' retirement, an election was called. Since Chris represented the fire service, voting was limited to members of the Fire Department. As it turned out, there was only one nominee, so no actual election was held, and Robert Ashby was declared the winner. Robert was sworn in at the May 20 Board meeting. Robert previously worked in the Auditor-Controller's office before serving as a firefighter.

There was a typo in my last report; I reported the System's asset value at \$5.45 billion at the end of February. It was actually \$5.53 billion. March and April were good months for VCERA. Our asset values rose to \$5.58 billion and \$5.68 billion at the end of March and April, respectively. Unfortunately, there was a sell-off in the equity market during May and our asset value dropped to \$5.49 billion by the end of the month. Unless there are extraordinary gains in June, it is unlikely that we will attain our targeted return of 7.25% for the fiscal year.

On May 6, the Board extended the lease for VCERA's offices at 1190 S. Victoria for ten

years. The extended lease adds additional space to that already leased such that VCERA will occupy the entire second floor of the building. VCERA will also be renovating much of the leased space, the cost of which has yet to be determined, and for which the landlord will contribute \$257,000.

Although the Retirement Board approved a draft of amended Bylaws at its October 22 meeting, final agreement with the County Executive Office has been elusive. Differences have been narrowed to only three items, two of which are in areas where the County wishes to retain or gain or share authority which the law grants exclusively to the Retirement Board. At the May 20 meeting, the Board chose to continue adoption in the hopes that staff can meet with the County and resolve the differences. Meetings are ongoing.

Over the past several months, the Board has been very busy on the investment front.

At its March 25 meeting, the Retirement Board committed \$7.5 million to the Drive Capital OverDrive Fund III, \$7.5 million to the Drive Capital Fund I, and \$30 million to the PIMCO Private Income Fund and, at its April 15 meeting, \$40 million to the Harbourvest's Dover St. Fund X. These types of investments are dependent on a number of variables, such as availability in the marketplace, capacity constraints, negotiation of legal and business terms, etc., and the portfolio is constructed over time in accordance with the Board's adopted diversification guidelines.

Also, on March 25, the Retirement Board adopted a dedicated 3% allocation to private credit strategies along with a plan to invest \$75-80 million in 2019, and \$50 million each,

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"Board of Retirement Report")

in 2020 and 2021 in those strategies.

In a continuation of its constant evaluation of the system's asset allocation, on May 20 the Board increased the allocation to private equity by 3%, with a commensurate reduction of 3% in real assets. The drawdown from real assets will take place over time as private equity opportunities are identified.

## **CalPERS Long-Term Care Lawsuit Update**

**By Art Goulet**

A class action lawsuit that could cost CalPERS \$1 billion has been scheduled for trial; but, as with any case, it may be rescheduled. As of this writing, it was expected to begin in June. As many REAVC members purchased the Long-Term Care (LTC) insurance while they were actively employed, we wanted to share this information with you so that you may attend the trial if you wish to do so. All retirees are welcome to attend the trial even if they did not purchase the LTC insurance.

The lawsuit stems from a series of rate increases that CalPERS adopted for LTC insurance beginning in 2013, peaking with an 85 percent rate hike in 2015.

Mike Bidart, lead counsel in the CalPERS LTC lawsuit, contends that the structure of the rate increases breached the contracts people signed when they bought the policies beginning in 2003.

A Los Angeles County Superior Court judge scheduled the start date for the likely three- to four-week main trial, known as Sanchez. vs. CalPERS, for June 10, 2019. Attorney Bidart anticipates that the trial will go forward as scheduled.

The website to learn more about this law-

Finally, on May 20, the Board unanimously adopted the budget for next fiscal year. It is essentially status quo except for the addition of two staff positions; an administrative position to support senior management, and an additional IT person.

suit, and any potential change in schedule, is: <http://www.calpersclassactionlawsuit.com/>. Unfortunately, the website was last updated in May and as of this writing, we were unable to verify if the trial began as scheduled.

The Final Status Conference was held on May 28. The court has divided the trial into three phases. Phase One of the trial will be heard by the Court and will focus only on contract interpretation issues. Phase Two will be tried to a jury and will focus on the issue of whether CalPERS' Statute of Limitations Defense bars the claims of the class. In Phase Three, a jury will decide whether CalPERS breached the contract and the amount of damages that should be awarded to the Class, if any. The Phase Two trial was initially set to commence on June 13 and there is currently no date set for Phase Three.



## PAPAB1's Ramblings

By Butch Britt



Planes, trains, and traffic jams:

PapaB1's Clan recently took a trip to the state of Georgia to attend our sole niece's wedding. It was in the north Georgia hills, and while I thoroughly enjoyed the experience, to say the venue was rustic is an understatement. You remember the old movie "Deliverance?"

The facilities were a little less than plush. Those of you that served in the military are probably familiar with the term "two-holer." That's what the facilities for the cottages were and shared with six other cottages. But, let's not dwell on that. It was a fabulous wedding. The scenery was fantastic and the bride was beautiful. But I'm glad to get back in the land of soft beds, running hot and cold water, and flush toilets.

But that's not the purpose of this journalistic hack job. May 21, 1927, is the anniversary of Lucky Lindy's solo flight to Paris France. A significant feat in its day, when aviation and its technology was in its infancy. And it

took 33½ hours! And it only transported one person. Way to go, Lindbergh!

Now, our technology has improved to the point where thirteen members of PapaB1's Clan can fly from LAX to Atlanta, Georgia in less than four hours. And watch movies, surf the internet, or sleep in route. Wow!

But why does it take two hours sometimes to drive from Moorpark to LAX? Why can't we put some of that technological genius to that? And it took another 20 minutes to walk from the parking lot to the terminal, because the terminal road was jam packed! Naturally, terminal 2 was where we had to check our bags, and then walk again to terminal 3 to go through the TSA gauntlet. Have you flown recently? Many TSA handlers are just plain rude. And people think I am rude! And every time that I fly (which is not often), the rules have changed. Take off your shoes, keep your shoes on, cell phones out of your bag one time, okay to be in your bag next time. Belts on – Belts off – hey, there's got to be some kind of law that helps you to keep your pants up. Even suspected murderers have Miranda rights!

There's also some new procedure where walking in line two abreast is supposed to help TSA ferret out potential bad guys. Kind of like line dancing. Not sure how this is supposed to work, but compared to me, anyone else has got to look honest and reliable. Oh well, I know they are just trying to do their job, and a tough and necessary

job also; but perhaps the politicians that banned grocery bags and plastic straws could find some funds in their budgets to fund sensitivity training for the TSA staff. It never hurts to be polite, even if you do have to say, "No."

But enough of my ramblings. Next time, I may rant on Voice Mail. Hell, if I ever get through

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***"And every time that I fly (which is not often), the rules have changed. Take off your shoes, keep your shoes on, cell phones out of your bag one time, okay to be in your bag next time. Belts on – Belts off – Hey, there's got to be some kind of law that helps you to keep your pants on..."***

***Butch Britt***

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on the phone. I'm starting to think that my call is NOT REALLY important to them, even if they tell me that it is - every two minutes for 45 minutes to an hour. And the wait music! They should sell that to TSA. The bad guys would turn themselves in.

PAPAB1 – AKA - Butch Britt/



# Ventura County Credit Union

*A Major Contributor to the REAVC Scholarship Fund*



Ventura County Credit Union was founded by 10 county employees for County of Ventura employees in 1950. VCCU and REAVC have had a long-standing relationship as has the County of Ventura employees as our original

sponsor. VCCU is the largest and oldest credit union headquartered in Ventura County, with eight offices throughout the county, more than 80,000 members, and more than \$800 million in total assets. VCCU offers a complete line of loans, federally insured savings, 24-hour electronic access services, and more. For more information:

**Call: 1.800.339.0496 or visit <http://www.vccuonline.net>**

**A two-year old is kind of like having a blender,  
but you don't have a top on it."**

**- Jerry Seinfeld**

## See's Candies Certificates

We sell See's Candies certificates to members solely as a benefit to our membership. 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 still \$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:



- 1) Purchasing them at our luncheons;
- 2) Via the postal service at REAVC; P.O. Box 7231, Ventura CA 93006; or by
- 3) Placing your order over the phone at 805/644-7814.

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

## Luncheon Update

By Anne Dana



Our June 4 luncheon provided a great opportunity to recognize and celebrate the fourteen recipients of the REAVC 2019 Scholarships. Most of the student recipients and their sponsors were able to attend the luncheon, and the students there each gave a short acceptance speech. Many of the retirees attending the luncheon commented that they enjoyed hearing about how the scholarships were going to help the students reach their educational goals. It was also nice to hear how much the scholarships were appreciated.

Over 200 people attended the luncheon. Two service stations were set up outside to better accommodate the large group. The delicious food and lovely view were enjoyed by all.

### September 2019 Luncheon

The next REAVC Luncheon will be held on **September 3, 2019**, at the Sterling Hills Country Club, 901 Sterling Hills Drive, Camarillo. The speaker will be Pattie Braga from the Ventura County Federal Credit Union. Ms. Braga plans to provide us with more information regarding Senior Scams and maybe some hints about what to do if it happens to you - valuable information for all of us.

### Reservations

If you would like to attend, *please make your reservations no later than noon, Thursday, August 22*. Because seating is limited, reservations may be cut off early if room capacity is filled prior to August 22. Reservations requested after the cutoff will be put on a wait list.

To make your reservation, please call or email:

Judy Sewell, 805/654-8304,  
[sewellj119@sbcglobal.net](mailto:sewellj119@sbcglobal.net) or

Cindi Mathieu, 805/525-2885,  
[cccindi66@gmail.com](mailto:cccindi66@gmail.com)

### Please Note

Please remember that it is important that you formally cancel your reservation if you cannot attend so that we can accommodate people on the wait list and provide accurate numbers to the caterer. Remember, a reservation is a commitment; if you make a reservation and don't attend, it costs all of us, and may prevent other members from attending.

We also ask members NOT to reserve your table space by turning your chair up against the table. That makes it difficult for members, particularly those with walkers or wheel chairs, to move between tables. Just reserve your spot by placing your napkin on the back of your chair.

**Food Share barrels will be placed outside the entrance to receive your donations**, and the check-in tables will be just inside the door. Will Hoag and Butch Britt will be set up near the entry for payment of guest fees and sales of See's Candies gift certificates.

Good friends, good food, and good fun make this a "must attend" event. So, come celebrate with us.

COST: Members - FREE!  
Guests - \$10

**"You can't help getting older,  
but you don't have to get old."**

**- George Burns**

**Join us for a Special Travel Presentation on  
July 9, 2019, at 1:00 p.m.  
at the Camarillo Library**



***Treasures of Egypt***

**(February 19 through March 2, 2020)**

- Giza • Pyramids • Sphinx • Memphis
- Sakkara • Museum of Egyptian Antiquities
- Luxor • Valley of the Kings • Deluxe 4-Night Nile River Cruise • Temple of Karnak
- Kom Ombo Aswan • Choice on Tour
- Old Cairo

***Southern Charm***

**(April 26 - May 2, 2020)**

- Jekyll Island • St. Simons Island • Savannah • Andrew Low House • Historic Charleston • Choice of Boone Hall Plantation or Patriots Point Naval & Maritime Museum



*For more information about Collette Travel Tours, 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.



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# In Memoriam

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**MY FIRST 100 YEARS  
BY DONALD G. WRIGHT  
CAPTAIN, U.S. ARMY  
RETIRED**



I was born on November 11, 1913 in the small town of Sutton, New Hampshire. My first 7 years I spent a lot of time at my grandmother's house. My father bought property located on a beautiful lake, about 2 miles from my grandmother's place, and built a store and house. By the time the buildings were finished I was 8 years old and able to get a ride to the nearest school in Bradford, 2 miles from our home. There were no autos in town. Our neighbor took 5 or 6 kids every day to school using a wagon in the summer and a sleigh in the winter.

In school I skipped the 4<sup>th</sup> grade and made the 6<sup>th</sup> and 7<sup>th</sup> in one year. One of the reasons I was advanced was my mother (who was one of the few high school graduates in town), home-schooled me. When I was 9 years old we got electricity, which consisted of one clear bulb in a ceramic holder in the middle of each room!

My father and mother were show people and we travelled a lot. My father would run his store in the summer and from October to April we would travel from Main to Virginia by train. My parents put on a family show, trained dogs, doves, Punch & Judy, marionettes and vaudeville acts. My father did comedy, including blackface, which was very popular at that time. My mother did skits, sang, and played the piano. On one occasion, our audience was all black and my father said they were the best audience he ever had.

There was no high school in our small town so my wealthy aunt sponsored me at an out of town high school for my first three years. During my high school years, I played drums and tympani in the high school band and orchestra. When "big bands" came to town, I occasionally got a chance to sit in, which was quite an exciting experience for a high school kid! During this time, one of my fellow students and I organized a band with 5 to 24 pieces (depending on the size of dance we were hired to play for). We played "big band" style (megaphones-no microphones in those days). I also did the calling for square dances. Due to the Depression, I could not continue at the same high school because my aunt had financial reverses and could not help me anymore. In my senior year, I attended a small high school closer to home, but having no transportation of my own, we had to pay for me to get a ride to school. The school was substandard compared to my previous school, and my father could no longer pay to send me, so I quit during Christmas vacation and went to work. I eventually bought a truck, and got a job doing trucking for a saw mill. I was paid well, but when the financial crash hit, the bank declared a holiday and I could not cash my checks and could no longer pay my helper (\$2.00 per day) or buy gas. So, I decided to join the army!

There were three openings in the Army, with ten applicants for the positions. I was one of the lucky ones who was selected and began my career as a Private in January 1933. I was promoted to Private First Class and became an acting Corporal as well as Company Clerk, finally becoming a Specialist 6<sup>th</sup> Class. I was next ordered to work at post headquarters as an acting Battalion Sergeant Major. The Regimental Sergeant Major received notice that he was being promoted, so I decided to try for his job. Ten of us were selected to compete (I was the only corporal; the others were from higher grades). I was so excited that I was chosen, and at age 24 was assigned to be Regimental Sergeant Major. In time, I took the Warrant Officer's exam and eventually became a Chief warrant Officer and was sent to Boston Quartermaster Depot and assigned as assistant to the commanding officer and seven other duties, including communication and records officer, assistant fiscal officer, etc. While at Boston, I was sent to Washington to meet with members of Congress, the Archivist, the State Department and the military to set up a Records Administration Program for the Federal Government.

When I returned to my home station, I trained 14 personnel and started a pilot records program. In the program, we were able to reduce 200 locker boxes of old records down to two boxes of historical records, some of which dated back to George Washington's time!

In 1939 I married Barbara Helen Michaud. We were married for over 46 years! Our first daughter Sandra, was born in Manchester, New Hampshire in July of 1941.

In 1945, I was assigned to the Military Government in Korea. I was the Chief Administrative Officer under the Military Governor with a basic staff of 18, many of whom were Specialists. Together we helped establish the Korean government. My counterpart was the Prime Minister. I stayed in Korea a little over three years until we turned the operation over to the Koreans. During that time, I was promoted to 2<sup>nd</sup> Lieutenant/Military Police/Military Government. Also, during that period I was transferred to military intelligence. But the Military Governor asked that the transfer be cancelled, as I was needed where I was. Before I left Korea, I was offered an assignment as advisor to the Korean Adjutant General (comparable to the status of a Brigadier General). However, the military governor decided that I had

(Continued from Page 9 - "My First 100 Years...")

been in Korea long enough and should return to the United States, which I did. I served in the States for several years and during that period; I was assigned the job of trial council and for a year, prosecuted special court martial cases. I was lucky in that I won every case! During this time, my son, Don and daughter, Carol, were both born in Waltham, Massachusetts.

Next I was assigned to Germany for 3 years. My daughter, Susan, was born in Munich in 1953, on my 40<sup>th</sup> birthday! While there, I was promoted to the rank of Captain. Also, while in Germany, I was crafted to be a Commissary Officer. I retired in 1957.

When I retired from the army, my wife Barbara and I decided to settle in Ventura after visiting some friends. We loved the climate and beaches and thought it would be a great place to raise our children, which proved to be true!

After retirement I became interested in genealogy and spent a considerable amount of time researching my family tree. I traced my ancestry all the way back to Adam and Eve as a descendent of Seth, and turned up about 6,000 relatives! The first member of my family who came to America was John Gay, who came over on the ship Mary and John in 1630. I also found out that I am a direct descendent of Susanna North Martin, the oldest person hung as a witch during the Salem Witch Trials.

In 1987 I married Elaine Freeman, who lived about a block away. After talking, we realized that we had worked together at Prudential Insurance, almost thirty years prior to our first date! We have been married for almost 26 years!

For my next 100 years, I would like to spend time enjoying my family (my wife, a good cigar once in a while, my 4 children, 10 grandchildren, 20 great grandchildren and 4 great great-grandchildren. I also hope to enjoy time on my iPad, iPhone, iPod and Kindle and whatever new gadgets are invented in the future.

People always ask me the secret to my longevity, and my reply is always this: Eat shredded wheat every day, avoid negative people and have an occasional good cigar (I have been smoking occasional cigars since I was 17).

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# In Memoriam

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It is with Sadness that we Inform you of the Passing of...

**Patrick Driscoll**  
VCCSD  
3/9/2019

**Cecil Graves**  
4/28/2019

**Douglas Hitchingham**  
4/28/2019

**Leila Knight**  
4/5/2019

**Delmar Lapid**  
2/24/2019

**Veronica Olson**  
Public Defenders Office  
4/26/2019

**Joseph Parrino**  
PSSA  
4/28/2019

**William Shilley**  
HCA  
4/3/2019

## **A Reminder: The \$27.50 Supplemental Benefit is Ending**

In early March you received a notice from the Ventura County Employees' Retirement Association (VCERA - the County retirement office), that the \$27.50 supplemental benefit paid since 2003, would be ending, with the final payment being made on the June 30 retirement checks.

This account, or "reserve" as it is known, was set up as *non-vested* (not permanent), and was dependent upon excess earnings of the retirement fund to replenish it. As there have been no consistent excess earnings over the life of the reserve, it has been depleted.

We have conferred with VCERA, and have determined that nothing can be done to restore the reserve at this time.

## **Contact Us**

For more information about who we are and to learn how to join.

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

(805) 644-7814

[info@reavc.org](mailto:info@reavc.org)

Visit us on the web at  
[www.reavc.org](http://www.reavc.org)

## **Help Save the Environment one REAVC Newsletter at a Time**



Each year, REAVC mails out over 12,000 newsletters to its members. Once read, these newsletters are usually tossed away, and may eventually end up in an overcrowded landfill.

**Contact us today to receive your REAVC newsletter via email.** Doing so will be a win-win not only for the environment, but will also help keep REAVC costs down.

**Call REAVC today at (805-644-7814) or email us at [info@reavc.org](mailto:info@reavc.org)**

## 2019 REAVC OFFICERS, BOARD MEMBERS, and STAFF

<b>Officers</b>	<b>Board Members</b>	<b>Staff</b>
President - Nancy Settle	Associate Member Representative Maryellen Benedetto	Executive Assistant Sharon Hurault
1st Vice President - Roberta Griego	Butch Britt	
2nd Vice President - Ken Cozzens	Colleen Bruns	
Secretary - Will Hoag	Anne Dana	
Treasurer - Paul Callaway	Colleen House	
Immediate Past President - Art Goulet	Tom McEachern	
	Reddy Pakala	
	Cindy Schneider	

### REAVC CALENDAR JANUARY – DECEMBER 2019

<b><u>January 2019</u></b> <b>15 – REAVC Board Meeting</b> Jan/Feb Newsletter mailed out mid-month	<b><u>February 2019</u></b> 15 Articles due for Mar/Apr newsletter 28 Last date for reservations for March luncheon	<b><u>March 2019</u></b> 12 General Membership Luncheon Mar/Apr newsletter mailed mid-month
<b><u>April 2019</u></b> <b>2 REAVC Board Meeting</b> 14-17 CRCEA Conf San Diego 15 Articles due for May/Jun newsletter <b>30 NOTE: DEADLINE FOR 2019 SCHOLARSHIP APPLICATION!!</b>	<b><u>May 2019</u></b> 22 Last day for reservations for June luncheon May/Jun Newsletter mailed mid-month	<b><u>June 2019</u></b> 4 General Membership Luncheon Scholarship Award Presentation <b>11 REAVC Board Meeting</b> 13 Articles due for Jul/Aug newsletter
<b><u>July 2019</u></b> Jul/Aug newsletter mailed mid-month	<b><u>August 2019</u></b> <b>6 REAVC Board Meeting</b> 16 Articles due for Jul/Aug newsletter 21 Last day for reservations for September luncheon	<b><u>September 2019</u></b> 3 General Membership Luncheon Sep/Oct newsletter mailed mid-month
<b><u>October 2019</u></b> <b>1 REAVC Board Meeting</b> 16 Articles due for Nov/Dec newsletter	<b><u>November 2019</u></b> 20 Last day for reservation for December luncheon Nov/Dec newsletter mailed mid-month	<b><u>December 2019</u></b> 3 General Membership Luncheon <b>10 REAVC Board Meeting</b> 13 Articles due for Jan/Feb newsletter

Retired Employees Association of Ventura County (REAVC)  
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Ventura, CA 93006-7231

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