

REAVC NEWS



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

September/October 2019

President's Message

By Nancy Settle, REAVC President

Greetings, REAVC members.



Be Sure to Sign up by November 20th for the December 3, 2019, Holiday Luncheon!

The Holiday Luncheon reservation form is included in this newsletter. Beginning with the December 2019 REAVC luncheon and for future luncheons, the reservation form and fee must be received by approximately 10 days prior to the luncheon. The deadline will be printed on the reservation form. The reservation form and fee must be received by November 20th for the upcoming Holiday Luncheon.

The majority of folks responding to the luncheon survey preferred to pay a fee rather than reduce the number of luncheons or change the venue. Another big reason for the reservation and fee is to reduce the number of "no shows" at the luncheons. Many folks would reserve a space at the luncheon but would neglect to let us know they were not going to attend within the requested time. This has resulted in a loss of up to \$700 or more at each luncheon at our members' expense.

We received comments from some of our REAVC members at the last luncheon regarding the luncheon fee. A few said they would prefer to increase the dues rather than charge a fee for the luncheons. Since dues were recently increased, the REAVC Board determined it was more equitable to charge a fee for the luncheons. We'll see how well this all works out at the next luncheon. The present fee can be modified as needed. There was a concern that some folks who currently attend the luncheon would (*Continued on Page 2*)

"We are fortunate enough to be covered by an employer-sponsored pension plan. Fewer American workers are afforded this luxury every year and a pension plan is a wonderful financial vehicle to help you retire...."

**Nancy Settle, President
REAVC**

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(Continued from "President's Message - Page 1) have difficulty in paying the luncheon fee. If this is the case for you, we don't intend to leave you out. Please read Anne Dana's Luncheon column in this newsletter to find out about help with the luncheon fee, and for more information about the Holiday Luncheon.

We hope to see you there! It will be a very fun event with carolers and prizes.

Presentation on Climate Change at the September 2019 Luncheon

Don Price, professional engineer now retired from the Ventura County Air Pollution Control District, was the guest speaker at the September 3 REAVC Luncheon. Don gave a very informative PowerPoint presentation on the impact of global climate change issues around the world, and what we can do to reduce the effect of global climate change, not only personally (such as by purchasing an electric vehicle or solar energy for your home to help reduce fossil fuel), but also through local, state, and federal activities.

Pacific Group Agencies, Inc. Open Enrollment

Open enrollment for supplemental insurance with Pacific Group Insurance, Inc. (PGA) begins in October. Some of you have a VSP vision plan with another provider. VSP is also offered by PGA. PGA has been successful in gaining better copay and allowance rates so the plans are basically equivalent. Plus, the PGA monthly rate is slightly less. For more information please contact PGA directly at (800) 511-9065 or www.pgagenies.com/reavc.

Retirement Security

We are fortunate enough to be covered by an employer-sponsored pension plan. Fewer Ameri-

can workers are afforded this luxury every year, and a pension plan is a wonderful financial vehicle to help you retire. I have been remiss in a promise I made to myself this year. That was to convene a Retirement Security Roundtable Discussion with many of the state, federal, local government, and special district employee groups that have defined benefit pension plans. The focus of this group would be to collaborate for ready action when needed to protect our pension benefits. I've made some connections to initiate this effort, and will keep you apprised in the next newsletter.

Board Member Nominations for REAVC Board Positions January 2020 to December 2021

Nominations for REAVC Board positions were submitted and accepted at the September 3 Luncheon for Board terms ending December 2021. These included the following members: Butch Britt, Colleen Bruns, Roberta Griego, Kelly Shirk and Nancy Settle. Thank you for signing up for a two-year term!

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

Visit us on the web at www.reavc.org

Board of Retirement Report

By Art Goulet



The Retirement Board did not meet during the month of August. It has traditionally gone “dark” for

that month, so there is not too much to report.

At its September 9 meeting, the Board was informed that the election was underway to fill the General Member seat formerly occupied by Dan Shapiro for the remainder of the term. The results are expected to be available by the Board’s September 23 meeting.

Also, at the end of the same meeting, Public Member Robert Bianchi informed the Board that he was resigning from his seat effective immediately. He was moving out of Ventura County to be closer to his children, so would no longer be eligible to serve. The Board Members expressed their appreciation for his capable service and wished him well. It will be interesting to see how long it will take the Board of Supervisors to appoint a replacement to fill the vacancy.

July followed June in gaining value, with VCERA’s assets increasing 0.2% to \$5.91 billion. Markets declined in August as trade tensions between the U.S. and China resurfaced, and VCERA’s investment portfolio market value fell 0.9%, to \$5.83 billion.

The final net of fees rate of return for the 2018-2019 fiscal year was 7.2%, slightly lower than preliminarily projected, and slightly less than our targeted return of 7.25%. Largest detractors from fiscal-year investment performance were non-U.S., U.S. small and mid-cap, energy related stocks and enclosed retail shopping malls.

As a comparison, the total fund fiscal year rates of return for CalPERS was 6.7%, and 6.8% for CalSTRS.

See’s CANDIES Certificates

See’s CANDIES certificates will still be \$16 each through the rest of this year and 2020.

These certificates make great gifts for Christmas or other occasions. They don’t spoil, expire, and are easy to mail or wrap.

See’s CANDIES gift certificates are available to purchase at any of the REAVC Membership Luncheons or by mail order. Just look for the “Candy Man” table at our luncheons.

To order by mail:

- Make a check out to “REAVC”.
- Include a self-addressed stamped envelope (each gift certificate weighs about 1/2 ounce).
- Send the check and the self-addressed stamped envelope to REAVC, P.O. Box 7231, Ventura, CA 93006

For more information, please call (805) 644-7814.

Continued Congratulations to our 2019 REAVC Scholarship Recipients!

At the June 4, 2019, General Membership Luncheon, 14 worthy recipients were each awarded a REAVC scholarship of \$950.

Brief, biographical statements were published in the July/August REAVC newsletter for seven of the 14 scholarship recipients. Due to space constraints, we were unable to print all 14 biographies in the July/August newsletter. The following are biographical statements for the remaining seven 2019 REAVC scholarship recipients, along with thank you messages from two of our recipients.

Lauren Quesada (Granddaughter of REAVC member, Robert Quesada)

Lauren is a recent graduate from Oaks Christian High School where she graduated with a 3.48 GPA and played four years of Varsity soccer. Lauren will be attending the University of San Francisco and major in biology. Lauren's goal is to become an orthopedic surgeon.

Elissa Root (Granddaughter of REAVC member, Ted Yzaguirre)

After completing high school at Villanova Preparatory with a 4.0 GPA in 2015, Elissa attended community college and is now at Pacific Union College majoring in psychology. She's received many recognitions for her scholastic achievements and basketball participation, and has volunteered with Catholic Charities and YMCA. Elissa has also worked as a cadet with the Ventura Police Department. Ms. Root believes her life experiences have guided her to her chosen career.

Brooke Settem (Granddaughter of REAVC member, Phil Settem)

Brooke recently graduated from Moorpark High School with a 4.24 GPA. She will be attending Cal Lutheran University majoring in biology with a goal to attend medical school for pediatrics. In addition to her high academic achievements, Brooke has been on the Moorpark High School's water polo and swim teams, served as the school's lead statistician/time keeper, and was a mentor for South Coast Aquatics.

Connor Settem (Grandson of REAVC member, Phil Settem)

Like his sister, Connor recently graduated from Moorpark High School with a 4.23 GPA. He has been accepted at Loyola Marymount University and will major in bioengineering. Connor hopes his education will lead him to a career as a marine biologist, an oncologist, or a virologist – as long as he can pursue his love of science. Connor successfully juggled a demanding academic program with his participation on his school's water polo and swim teams. He volunteered at the Special Olympics, was on his school's Green Team, and coached the girls water polo teams. *(Continued on Page 5)*

Pattie Braga, Sr. Community Development Director from VCCU (middle of the photo behind the check), makes a donation to the REAVC scholarship fund, and some of our scholarship recipients.

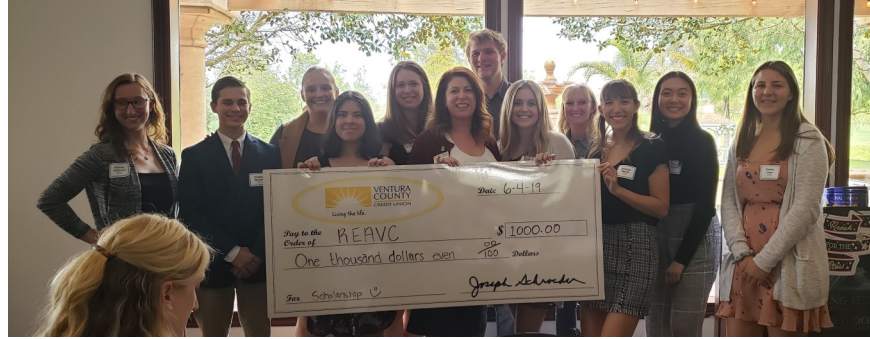


Photo courtesy of Javier López, Jr., Ventura County Credit Union

(Continued from "Continued Congratulations to our 2019 REAVC Scholarship Recipients!" - Page 4)

Alexis Stull (Granddaughter of REAVC member, Colleen House)

Alexis is a recent graduate of Castilleja High School in Palo Alto where she earned a 3.53 GPA. She has received numerous awards in math and science, played Varsity Volleyball for four years, and has been accepted at Wellesley College. Alexis wants to be an orthopedic surgeon.

Benay Taylor (Granddaughter of REAVC member, Christine Taylor)

Benay is a recent graduate from Foothill Technology High School where she graduated with a 4.42 GPA. Benay is a member of the Bioscience Academy, and volunteers at her high school lab, the Camarillo Animal Shelter, and at Ventura Community College. She will be attending Moorpark College and majoring in biology. Benay will be the first in her family to attend college.

Amanda Wendt (Granddaughter of REAVC member, Ted Yzaguirre)

Amanda is a graduate of La Reina High School and Ventura Community College. In addition to academic recognition, Amanda participated in cross country, track, basketball, and choir. She has volunteered at soup kitchens, the Boys and Girls Club, and other community organizations. Amanda currently works in the cafeteria at Cal Poly.

Amanda is currently attending Cal Poly San Luis Obispo majoring in forestry and natural resources.

Thank you, REAVC

Thank you so much for the generous scholarship. It helped me finish my sophomore year at the University of Wisconsin-Madison with no student loans. I appreciate your kindness, and am happy that my grandma, Carol Lemery, sent me this opportunity."

*Sincerely,
Ian McSorley
2018 REAVC Scholarship Recipient*

To the Retired Employees Association of Ventura County

Thank you for giving me the opportunity to further my education in hopes of achieving the career I desire: a sports psychologist...I am currently in school achieving my bachelor's degree in psychology at Pacific Union College in Angwin in Napa County. With this scholarship, I am able to receive my degree and continue on to receive my master's degree in sports psychology...I am forever grateful for this scholarship and being able to further my education.

*Sincerely,
Elissa Root
2019 REAVC Scholarship Recipient*

PapaB1's Ramblings

By Butch Britt



I recently received a letter from an insurance firm that I had done business with for over five decades. To say the least, the letter wasn't very clear as to what they wanted me to

do. But right at the bottom of the letter, there was an 800 phone number that I could call if I had any questions. I foolishly called the number.

First, I got an automated list of options to provide me with information that I could already obtain by merely signing on and checking my account balance. There was no option to talk to someone to ask what this letter meant.

I was disconnected about three times because I must have punched the wrong number, and their voice recognition system does not recognize cuss words. You used to be able to dial 0 and get a person. I think they wised up to us. Now when you dial 0, you either get disconnected again or a, "We do not recognize your input. Please listen to our options." response. All of this is a machine talking and she (it is a female voice), just doesn't want to seem to talk to me.

Finally, I seemed to hear a "none of the above" option on the voicemail menu. It was at the end of the options, and I swear it wasn't there the first three or four times I called, or maybe I was just too impatient to wait for it. I screamed, "None of the above!" at the machine, but she didn't understand me until the second or third time.

Surprise, "All of our agents are terribly busy. Your call is very important to us..." Let us put you on hold and play some mind-numbing music guaranteed to make you forget why you called while you wait. Your wait time is approximately 13 months.

Ok, it was only a 15 minute wait, but it seemed like 13 months. Where do they get that music, the second level of Hades? And every so often, they have to remind you that, "Your call is very important to us, please wait." Ok, I didn't believe you the first time, why keep telling me?

After about 15 minutes a very pleasant young man came on and asked how he could help me. GREAT! He listened to me very intently, and then told me he couldn't help me. He had to transfer me to another division. Another 5 minutes of mind-numbing music, and periodic reminders of how important my call was to them, and a real person came on the line again. Well, this person also listened to me very intently, asked me to read her the letter twice, and then told me that she was not aware of any such letter. She would have to put me on hold again and try to find a copy of the letter.

Fifteen minutes more of mind-numbing music. Finally, the real person (I think) was back on the line, and she asked me to read her the letter again. She asked me if I would mind being put on hold again, while she did some more checking. More mind-numbing music.

Twenty minutes later, real person no. 2 is back on the line, and they can apparently find no record of the letter or answer my original questions as to whether this applies to all insurance policies or not. The letter did not state.

Thankfully, she did not put me on hold again, although I know better to say no if they ask if you do mind being put on hold. If you don't agree to go back on hold, you end up at the beginning of the queue again, only to start over.

After almost an hour, their advice was to "ignore the letter."

Ok. I wrote down the agent's name, although I think it was an alias, and thanked her very much.

As I prepared to hang up, she asked me if I would hang on to take a brief survey on my experiences with this company today. I politely said, "NO."

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



Charming French Canada **(July 24 through August 1, 2020)**

Montréal • Quebec City • Choice on Tour
• Fairmont Le Château Frontenac • Charle-
voix • Whale Watching • Montmorency
Falls • Montebello

Niagara Falls to New York City **(October 2 through October 9, 2020)**

Niagara Falls • Medina • Erie Canal • Sonnenberg
Gardens and Mansion • Cooperstown • Baseball
Hall of Fame • West Point • New York City



*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.

Luncheon Update

By Anne Dana



SEPTEMBER 2019 LUNCHEON

The September Luncheon was certainly a success! The venue was lovely and welcoming as always, and once again, we received many compliments on the food. The speaker, Don Price, gave us much to think about as we considered the impact of climate change on our lives and future. It was great that the presentation included some ideas of ways we might potentially change our habits to hopefully help slow down the negative effects of climate change. There was also a fun '60s trivia challenge which brought back lots of nostalgic memories. Trivia winners were rewarded with lottery tickets. A good time was had by all who attended.

HOLIDAY LUNCHEON - DECEMBER 3, 2019

The December 3, 2019, Holiday Luncheon also



promises to be a fun event. Carolers will provide the entertainment and lead us in a holiday song sing-a-long. There will be games, special drawings, and a chance to win a \$50 gift certificate. It is a must-attend event.

The reservation process for the luncheons have changed. **The Holiday Luncheon will be the first time you will use a mail-in form to make your reservation. It is also the first time a fee will be**

charged. The fee is \$10 for REAVC members and \$20 for guests, which is a great deal based on the cost and quality of the lunch. A detailed explanation of the reason behind the fee was included in the July/August 2019 newsletter. If for some reason you would have difficulty paying the fee, please contact Anne Dana at 1-805-320-6408 or ggdana@roadrunner.com.

The reservation form for the Holiday Luncheon is included in this newsletter and follows this article. Details regarding the place, date, and time for the luncheon are in the flyer. **We encourage everyone to send in their reservation early as seating is limited.** There is no need to call or email anyone unless you have a question or need to cancel your reservation after it is made.

If you would like to attend, please make your reservations no later than noon, Wednesday, November 20, 2019. Because seating is limited, reservations may be cutoff early if capacity is filled prior to November 20. Reservations requested after the cutoff will be put on a wait list.

If you have any questions regarding the new reservation process, please contact:

Judy Sewell, 805/654-8304,
sewllj119@sbcglobal.net; or

Cindi Mathieu, 805/525-2885,
cccindi66@gmail.com

The doors will open at 11:00 a.m., and the check-in tables will be just inside the front door. There will be a separate table setup inside for sales of See's CANDIES gift certificates.

Food Share barrels will also be placed out the entrance to receive your donations.

Hope to see you there.

Registration Form for the Holiday Luncheon

Join us as we Celebrate the Holidays at the

REAVC HOLIDAY LUNCHEON

Tuesday, December 3, 2019, at 12:00 p.m.

Sterling Hills Country Club, 901 Sterling Hills, Camarillo, CA 93010

(Doors Open at 11:00 a.m.)

Come enjoy the entertainment and games, and perhaps, win a \$50 gift certificate.

COST: \$10 for REAVC Members; \$20 for Guests

Reservations must be made in advance by completing the form below and mailing it, along with a check payable to REAVC, to the following address:

**REAVC - Luncheon
P.O. Box 7231
Ventura, CA 93006-7231**

The deadline for reservations is Wednesday, November 20, 2019

Be sure to send in your reservation early, as seating is limited.

Once the seating limit is reached, reservations will be placed on a wait list.

For questions regarding reservations or cancellations, please contact

Judy Sewell at 1-805-654-8304 - sewellj119@sbcglobal.net, or

Cindi Mathieu at 1-805-525-2885 - cccindi66@gmail.com

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Registration form for the REAVC Holiday Luncheon 12/3/2019

PLEASE PRINT

Name(s) of REAVC Member(s): _____

Phone No.: _____ Email: _____

Name(s) of Guest(s): _____

Payment Included for: _____ Member(s) at \$10.00 = _____

_____ Guest(s) at \$20.00 = _____

Total Amount Enclosed: _____

No Refunds after Wednesday, November 20, 2019

Congratulations New County Retirees!

We're sorry, but the latest list of County retirees was unavailable at the time this newsletter was printed. An updated list will appear in the November/December REAVC newsletter.

In Memoriam

*Deepest Sympathy is Extended to the Families and Friends
of the Following Retirees who Passed Away:*

Stephen **Ball**, August 16, 2019

Herman **Nash**, August 2, 2019

Pauline **Bee**, July 28, 2019

Patricia **Weaver**, July 27, 2019

Norman **Johnson**, August 18, 2019

Larry **Weimer**, July 21, 2019

Walter **Maich**, August 16, 2019

REAVC CALENDAR JANUARY – DECEMBER 2019

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

2019 REAVC OFFICERS, BOARD MEMBERS, and STAFF

Officers	Board Members	Staff
President - Nancy Settle	Butch Britt	Executive Assistant Sharon Hurault
1st Vice President - Roberta Griego	Colleen Bruns	
2nd Vice President - Ken Cozzens	Anne Dana	
Secretary - Will Hoag	Colleen House	
Treasurer - Paul Callaway	Tom McEachern	
Immediate Past President - Art Goulet	Reddy Pakala	
	Cindy Schneider	
	Kelly Shirk	
	Associate Member Representative Maryellen Benedetto	
<small>Revised 9/2019</small>		

Retired Employees Association of Ventura County (REAVC)
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