

REAVC NEWS



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

September/October 2020

President's Message

By Nancy Settle, REAVC President

Greetings REAVC Members.



While we miss seeing everyone in person, and have cancelled luncheons at Sterling Hills, our REAVC Board continues practicing safe distancing by meeting via Zoom. Until we can meet in person, we will work within our present limitations and attempt to come up with alternatives to dis-

tancing requirements.

2021 Ventura County Health Care Plans for Medicare-Eligible Retirees

At its August 4, 2020, Zoom meeting, the REAVC Board received an update concerning new health care insurance options for Medicare-eligible County retirees. These will be offered during the upcoming open enrollment period. An article in this newsletter follows to provide a brief review of these changes.

REAVC Scholarship Program

We also continue with brief biographical statements for our 2020 Scholarship recipients along with copies of the thank you notes that we have received.

REAVC Membership and Emailed Newsletters

It is good to see that our membership continues with over 2,700 members. Currently, only 500 of our members receive our newsletter via email. If you have access to a computer, and would like to receive our newsletter via email (where it can be viewed in color), please contact us at info@reavc.org. or go to our website at <https://REAVC.org>, click on the "contact us" tab, and provide us with your full name and current email address. (Continued on Page 2)

"The REAVC Board received an update concerning new health care insurance options for Medicare-eligible County retirees."

Nancy Settle, President
REAVC

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Collette Travel Update

Unfortunately, our offerings for Collette Travel will remain uncertain until future notice.

Pacific Groups Agencies Inc. (PGA) Update

PGA is preparing for their fall mail-out to offer supplemental insurance (vision, dental, pet, travel insurance, among other choices) to our members.

This is a benefit at discounted rates available only for REAVC members. Contact PGA directly for any questions you may have at (800) 511-9065.

VCERA Board of Retirement Election

You should have received a notice from VCERA regarding the Board of Retirement Election for the Retiree Member Representative and Alternate Retiree Member Representative. Both Art Goulet and Will Hoag received the required number of signatures to appear on the ballot. Thank you to those who signed the nomination petition. They both will be running unopposed. As a result, they will automatically retain their seats on the Board. This is further discussed in Art Goulet's Board of Retirement Report along with the election of other members of the Retirement Board.

Closing With a Little Levity...

I miss REAVC Board member, Tom McEachern's, jokes at the luncheons. In closing, here are a couple in the interim. **"What do you call a parade of rabbits hopping backwards?** A receding hare-line." Here's one more that's appropriate for the PapaB1 column in this newsletter. **"What does Charles Dickens keep in his spice rack?** "The best of thymes, the worst of thymes."

I look forward to a future time where we can enjoy a concert, weddings, and gatherings of friends and family. Until then, continue to explore your interests, hobbies, reading, music and outdoor exercise whenever you can.

Update on 2021 Ventura County Health Care Plans for Medicare-Eligible Retirees

Tracey Sewell, Employee Benefits Manager for the County of Ventura, gave a presentation before the REAVC Board on August 4, 2020, to discuss new health care insurance options for Medicare-eligible County retirees which will be offered during the upcoming open enrollment period.

Ms. Sewell stated that the current Blue Shield for Medicare COB PPO (which has the majority of County Medicare retiree population), will be raising their rates substantially in 2021.

Because of this, the County is looking at offering Medicare-eligible retirees the option of participating in a Medicare Health Insurance Exchange handled by AON. This exchange will provide a multitude of health care insurances to choose from, while at the same time, offering plans that are very similar to, or sometimes identical to, the County's current plans, but at less cost and with minimal change to benefits.

The County will be contacting retirees soon via mail with further details and information.



Board of Retirement Report

By Art Goulet



I open this report with the very sad news that Bill Wilson, long-time Public Member and frequent Chair of the Board, passed away in July. Bill was an im-

portant member of the Board, particularly because of his investment expertise. He was a good man, did his homework, was analytical, rational, inquisitive, and always calm. I worked with him for the 15 years I've been on the Board, learned a great deal from him, and will miss his stabilizing presence.

With Bill's passing, I became the senior member of the Board and have been elevated to the position of Chair. It has been interesting because we meet virtually. While it works, it is not the same as being in a room with people. Presumably, we will continue to meet remotely until social distancing is no longer required when groups gather.

Following the massive liquidity injection by the Federal Reserve's monetary actions and U.S. government's fiscal stimulus packages, the capital markets rebounded strongly through April, May, and June, despite a 39% annualized decline in GDP.

VCERA's investments increased to \$5.83 billion by June 30, not fully offsetting valuation declines in the first quarter of 2020. With some private market asset values still pending, the portfolio ended the fiscal year with a modest fiscal year reported return of 2.5%.

Optimism for a medical solution, excitement over technology companies, and a hot residential real estate market fueled by the lowest interest rates in U.S. history, continued to drive the markets up again through July, with a preliminary portfolio market value of \$6.18 billion. Although VCERA's preliminary investment performance for August is not yet available, it should be noted that markets have

reached all-time highs since the end of last fiscal year.

For the first time in many fiscal years, VCERA earned less than both CalSTRS and CalPERS, which earned 3.9% and 4.7%, respectively. The latter earnings were a surprise to me, given the abrupt departure of the CalPERS CIO on August 5. Compared to a peer group universe of large pension funds, VCERA was in the top 21% for the quarter, top 29% for one year; top 19% for three years; top 18% for 5 years; and top 12% for 10 years for the periods ending June 30, 2020.

The majority of VCERA staff is still working remotely, with only a handful of staff in the office at any given time. Some are going to the office from time to time specifically to do those tasks necessary to enable the other staff to continue working remotely.

The winner of the election held on July 6 to fill the vacant General Member seat on the Retirement Board was Cecilia Hernandez-Garcia. Because she was elected to fill a vacant seat, she was sworn in soon after the election and attended her first (virtual) meeting on July 27. Under the law, because there was less than six months remaining in the term of the vacated position (until December 31 of this year), her term includes the remainder plus three years, ending on December 31, 2023.

An election for the Safety Member, Alternate Safety Member, Retiree Member, and Alternate Retired Member is scheduled for October 12. Nomination petitions were due on August 26. As it turned out, Will Hoag and I were the only nominees for our respective seats, so we automatically retain them without an actual election being held. Things work differently for the Safety Member and Alternate. A single election is held, and the candidate receiving the most votes becomes the Safety Member, with the candidate receiving the highest number of votes from a different safety service becoming Alternate. Accordingly, even if there are only two nominees
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and they are from different safety services, which happens to be the case, there still must be an election to determine the position each will fill.

Also, there are now two Public Member vacancies, one since September 9, 2019, and the other resulting from Bill Wilson's passing, and the Alternate Public Member seat has remained vacant since January 1 of this year. These seats are filled by appointment by the County Board of Supervisors.

The Board goes "dark" for the month of August and usually little occurs. But that was not to be! On July 30, at long last, the Supreme Court of California rendered its decision in what has been referred to as "The Alameda Decision." The case was actually a consolidation of cases involving the retirement systems of Alameda, Contra Costa, and Merced Counties basically concerning elements of compensation that can be included in determining pension benefits to be paid by the retirement systems. The Public Employees' Pension Reform Act (PEPRA), which became effective in January 1, 2013, amended the County Employees' Retirement Law (CERL or 1937 Act) definition of compensation earnable to exclude or limit the inclusion of certain types of compensation in an effort to prevent perceived abuses of the various public pension systems. In addition to applying those exclusions just to employees who were hired after PEPRA's effective date, the above-mentioned systems stopped including certain elements of compensation for those already employed employees, referred to as "Classic" or "Legacy" employees. Those systems were sued to retain those elements for Legacy employees. The parties to the litigation agreed that the issues raised in the appeal related only to PEPRA's impact on the pensions of persons who were employed by a county prior to the effective date of PEPRA.

First, the Alameda Decision does not impact those Ventura County employees who retired before Jan-

uary 1, 2013 (the effective date of PEPRA.) The decision, rejecting all the bases of the three suits, comprising 87 pages of text and analysis plus an additional two pages of a concurring opinion, was approved unanimously. The case is complicated, and **an educational session to explain the implications of the decision on VCERA is scheduled for the Board of Retirement meeting of September 14 and may be attended by employees and retirees online. Instructions on how to attend this virtual meeting will be provided on the VCERA website when the agenda is posted. If you are unable to view the session, or need further information, please visit the VCERA website at <https://www.vcera.org>.**

At this time, the Board has not taken formal action to implement the decision, nor will any be taken until after the educational session on the September 14. The next scheduled meeting is September 28.

CONTACT US

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

**Retired Employees Association of
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Ventura, CA 93006-7231

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*The best way to cheer yourself up is
to try to cheer somebody else up.*

- Mark Twain



Continued Congratulations to our 2020 Scholarship Recipients!

This year, REAVC awarded scholarships to 15 candidates who applied to the REAVC Scholarship Program. While many colleges and schools have been unable to offer scholarships this year due to the impact of the COVID-19 pandemic, REAVC was able to award these 15 qualified and worthy scholarship recipients with \$800 each. A special thanks to Ventura County Credit Union who contributed \$1,500, to the REAVC Scholarship Program this year!

Due to space constraints, we were able to print only seven of the 15 biographies in the July/August newsletter. The following are brief, biographical statements for the remaining recipients.

Connor McSorley (Grandson of REAVC member, Carol Singer-Lemery) - Connor is a goal-oriented student had a 4.075 GPA when he graduated from Brookfield High School in Wisconsin. He plans to attend the University of Wisconsin and major in mechanical engineering. Connor is a scholar athlete and was captain of the boys golf team. Outside of school he volunteered at the Ronald McDonald House, Milwaukee Hope House, and worked at Golf and Racquet Clubs.



Aaon Palmisano (Granddaughter of REAVC member, Mary Palmisano) - Aaron is a 2020 graduate of Ventura High School, graduating with a 4.04 GPA. He was on the honor roll every semester, is an Eagle Scout, and was the Senior Class Representative. While Aaron has yet to select a college, wherever he attends he plans to major in biology and hone his leadership skills.

Chase Plott (Son of REAVC member, Norm Plott) - Chase is a 2020 graduate of Nordhoff High School in Ojai. There he maintained a 4.2 GPA and enjoyed basketball, volleyball, and tutoring. Chase will be attending Point Loma Nazarene University, San Diego, majoring in applied health science with the goal of becoming firefighter/paramedic in Ventura County.

Madeline Rose (Granddaughter of REAVC member, Cheryl Hayden) - In 2019, Madeline graduated from Buena High School in Ventura with a 4.1 GPA. She will be starting her second year at San Diego State University in the fall 2020 with a 3.48 GPA. While she has yet to declare a major, Madeline's interests lie in the environmental science and related areas.

Nicolas Shelton (Granddaughter of REAVC member, Bonnie Shelton) - Nicolas is a 2020 graduate of Mission Vista High School in Oceanside, CA where he maintained a 4.01 GPA. Nicolas was active in anything associated with aviation with the goal of becoming a professional pilot, and chose to attend Purdue University, Indiana because of it's renowned aviation science programs. *(Continued on page 6)*

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Lindsey Smith (Granddaughter of REAVC member, William Smith) - Lindsey is a dual enrollee, having graduated in May 2020 from River Hill High School in Maryland, with a 4.28 GPA and who attended Howard Community College where she has earned a 4.0 GPA. In her spare time, Lindsey was a four year varsity starter in lacrosse. She plans to attend either Towson University or the University of South Carolina in the fall of 2020, and wants to become a doctor.

Evan Troyanek (Grandson of REAVC member, Marcia Hoyt) - Evan graduated Holmen High School in Wisconsin on May 26, 2020, with a 3.50 GPA. He is a scholar athlete who participated in a variety of varsity sports including, cross country, football, basketball, and baseball. Evan will be attending the University of Wisconsin at LA Crosse and major in business administration.

Shelby Wright (Granddaughter of REAVC member Richard Morgan) - In June 2020 Shelby graduated from El Camino High School at Ventura College in California with a 4.13 GPA. She is a competitive figure skater who first started skating when she was eighteen months old. Shelby has competed at the nationals and will continue at the collegiate level. With a passion for chemistry and engineering, she will be attending Miami University in Oxford, Ohio and major in chemistry. Shelby's ultimate goal is to be involved in the space industry.

We Wish the Best of Luck and Success to all of our REAVC Scholarship Recipients!

2020 REAVC CALENDAR*		
<u>January 2020</u> Jan/Feb newsletter mailed out mid-month	<u>February 2020</u> 11 REAVC BOARD MEETING 15 Articles due for Mar/Apr newsletter 26 Last date for reservations for March luncheon	<u>March 2020</u> 10 General Membership Luncheon Mar/Apr newsletter mailed out mid-month 31 DEADLINE FOR 2020 SCHOLARSHIP APPLICATION. Must be received by this date!!
<u>April 2020</u> 6 - 8 CRCEA Conf., Visalia, CA Canceled 14 REAVC BOARD MEETING Canceled 15 Articles due to May/June newsletter	<u>May 2020</u> 20 Last day for reservations for June luncheon Canceled May/June newsletter mailed mid-month	<u>June 2020</u> 2 General Membership Luncheon & Scholarship Award Presentation Canceled Canceled 9 REAVC BOARD MEETING – Met via Zoom online meetings 12 Articles due for Jul/Aug newsletter
<u>July 2020</u> Jul/Aug newsletter mailed mid-month	<u>August 2020</u> 4 REAVC Board Meeting 15 Articles due for Sept/Oct 20 Last day to register for September Luncheon Canceled	<u>September 2020</u> 1 General Membership Luncheon Canceled Sep/Oct newsletter mailed mid-month
<u>October 2020</u> 6 REAVC BOARD MEETING 16 Articles due for Nov/Dec newsletter	<u>November 2020</u> 19 Last day for reservation for December Luncheon Canceled Nov/Dec newsletter mailed mid-month	<u>December 2020</u> 1 General Membership Luncheon Canceled 8 REAVC BOARD MEETING 13 Articles due for Jan/Feb newsletter

*Please note: This calendar is subject to change without notice. To confirm the events and deadlines on this calendar, please call REAVC at 1-805-644-7814.

Revised 2020-09-05

Thank you Notes From our 2020 REAVC Scholarship Recipients

June 18, 2020

Dear REAVC,

Thank you for the generous scholarship. I would also like to thank the many retirees that are members of REAVC that have made this scholarship possible. I am going to Point Loma Nazarene University to study Applied Health Science in the fall. I am honored to receive the 2020 John MacIntyre Scholarship and it will help with my tuition. I am excited to be able to start on campus in the fall and attend classes in person. During these uncertain times I am grateful for your organization and your support.

Sincerely,



Chase Plott



Dear REAVC,

Thank you for awarding me with this scholarship. I appreciate your willingness to support me in my educational pursuits.

Blessings,
Naomi McDaniel

Retired Association of
Ventura County,

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



Thank you Notes from our 2020 REAVC Scholarship Recipients

Retired Employees Association of Ventura County (REAVC),

My name is Megan Elizabeth Larson and I would like to thank you for selecting me as a 2020 scholarship recipient, your generous gift is greatly appreciated. I will be attending Texas Tech University this fall as a freshman, I will be majoring in Biology and pursuing a minor in Forensic Science. I plan to either attend graduate school or medical school at Texas Tech University after receiving my Bachelor's degree in four years. I am interested in medical research, or would like to become a forensic pathologist after completing medical school. Whatever the future brings, I am extremely excited about the academic opportunities that await me.

For the past four years, I have attended Rancho Campana High School, an academy school consisting of 800 students. I have participated in the Health and Medical Sciences Academy, taking numerous Advanced Placement and Honors courses. I have been involved in KIWIN'S (Key Club International) a community service organization. As the Club's secretary, it has been wonderfully rewarding to give back to the community in which I live. During both my Junior and Senior years in high school I volunteered in my local hospital's emergency room and gained valuable experience working with medical professionals.

Being a scholarship recipient is an unbelievable opportunity and I am extremely grateful to have received this honor. I cannot express enough how grateful I am to you as a scholarship donor for making my college dream possible.

Sincerely,

Megan Larson

2020 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	

Revised 9/2019

PapaB1's Ramblings

By Butch Britt (AKA PapaB1)

POKING MY HEAD OUT OF MY BUNKER

"It was the best of times, it was the worst of times, it was the age of wisdom, it was the age of foolishness, it was the epoch of belief, it was the epoch of incredulity, it was the season of Light, it was the season of Darkness, it was the spring of hope, it was the winter of despair, we had everything before us, we had nothing before us, we were all going direct to heaven, we were all going direct the other way—in short, the period was so far like the present period, that some of its noisiest authorities insisted on its being received, for good or for evil, in the superlative degree of comparison only..." – A Tale of Two Cities – Charles Dickens

As old PapaB1 pokes his head out of his bunker to see if there is a world still out there, I'm reminded of the words of old Charley Dickens. And "what the dickens" made me remember the first sentence of the book in particular? It has to be one of the longest sentences I've ever read, so long that most of us only remember the first two sections. Today certainly seems to be the ***"epoch of belief or incredulity,"*** whichever you want to believe.

What I do know is that this old world has been through this before, several thousands of times in fact - pandemics, riots, insurrections, violent storms, sweltering heat waves, wildfires, freezing weather, pogroms, holocausts, terrorists, and the like, usually without the benefit of modern medical techniques, science, big government giveaways or takeaway programs or the like to help. We are a resilient species. ***"In short, "...We [are] all going direct to Heaven, we [are] all going direct the other way."*** Two miles in the snow, uphill both ways, but we survived.

"...In short, the period was so far like the present period, that some of its noisiest authorities insisted on its being received, for good or for evil, in the superlative degree of comparison only..."

We know the sky is not falling. Don't panic because of the talking heads who seem to change their opinions or invent new criteria every day. And even though I am mostly sort of color blind, I can see that we are not a "purple" (one of the four color tiers in California's new color coded system for re-opening the economy) county, trying to turn "orange." If anyone can explain this new color-coded system, don't bother to try to explain it to me. We are mostly too experienced or ornery to panic, just to prove the pundits right.



Hang in there. This too shall pass, although at the present, it seems as if the noisiest authorities are doing their best to convince you otherwise. Use common sense, certainly take reasonable precautions, follow the law as you must, but we will get through this – together. REAVC will have luncheons again, our grandkids will be able to go to school again, we will be able to watch their soccer or baseball games again

and enjoy all of the benefits that we all worked so hard to earn.

PapaB1 will continue to hunker down in his bunker. My supply of toilet paper and chocolate is pretty stable, and my BB gun is locked and loaded. But this will pass – trust me – or trust history. Or just send me a check for gazillions of bucks.

"Live long and prosper" It's the best type of success (or revenge) that we can enjoy.

In Memoriam

We Extend our Deepest Sympathy to the Families and Friends of the Following REAVC Members who Passed Away this Year

Carol **Abbruscato**

Sandra (Sandy) **Alonzo**

Larry **Bintz**

Jeffrey **Boyd**

Richard **Chase**

Maxfield **Crook**

Brian **Fitzpatrick**

Marilee **Fowler**

Beverly **Husbands**

Helen **Lidamore**

Judith **Mack**

George **McCartney**

Ken **McKee**

Diana **Morgan**

Sara **Patterson**

Alfred **Surwin**

Doris L. **Williams**

Luncheon Update

By Anne Dana

HOLIDAY LUNCHEON - CANCELED

Hope this finds you all healthy and happy and that you have been able to experience some peace and joy in the midst of the COVID-19 chaos.

The Holiday Luncheon was tentatively scheduled for December 1, 2020, at the Sterling Hills Country Club. Sadly, we are going to have cancel that luncheon due to the uncertainty related to COVID-19 restrictions and guidelines. We certainly miss everyone and are disappointed that we won't be celebrating the holidays with our

members and friends. If there is any change regarding the luncheon, we will let you know in our next newsletter.

Until we meet again, please remember to take extra good care of yourselves and your families during this "crazy" time. Follow guidelines related to the virus. Take several deep breaths whenever you can to help calm anxiety and frustration. Enjoy the outdoors as much as you can, letting the fresh air and beauty renew your spirit. And have hope that this too shall pass (hopefully soon)!



Congratulations New County Retirees!

Merie **Asianua** - Health Care Agency

Stella A **Batey** - Health Care Agency

Terence Matthew **Brady** - Human Services Agency

Brenda Marie **Conway** - Sheriff's Office

Jennifer **Enoch** - Human Services Agency

Bryan Patrick Haigh **Gonzales** - Human Services Agency

Frances A **Guthrie** - Health Care Agency

Ethel Marie **Haines** - Health Care Agency

Timothy D **Hirschberg** - Child Support Services

Christopher Colin **Loes** - Sheriff's Office

Buenafe Caguiat **Masaya** - Sheriff's Office

Jeffrey G **Maurer** - Fire Protection District

Mari-Cruz **Muro** - Human Services Agency

Ronald L **Van Dyck** - General Services Agency

**From the July 27, 2020, VCERA Board of Retirement Business Meeting Agenda*

See's CANDIES Update - The Good News and the Bad News!

By Butch Britt - PapaB1

The good news is that most See's CANDIES stores are open again, *AND* they are accepting See's Gift Certificates again. The Gift Certificates still don't expire; they are still "good for life" or the next global pandemic, whichever comes first. Seriously, you can buy them and expect that they will be good for several more years.

The bad news is that See's CANDIES Company has "phased out" selling Gift Certificates. You won't find them at the big box stores any longer, nor will you be able to buy them from REAVC once we sell our current stock, since we can't buy them either. **We have a few hundred Gift Certificates left, and we are still selling them for the same price of \$16 each.**

But when we run out, we are OUT – KAPUT, NO MÁS, ZILCH, NADA, ZERO certificates. In other words, "THIS PARROT IS NO MORE!...He certainly isn't "pining for the fjords." – Monty Python. To make sure that just a few people don't buy them all up, and that all members have a reasonable chance to purchase some of the few we have left, we will be limiting individual purchases to a maximum of 10 See's Gift Certificates until we sell out.

We know that many of you have really depended on the See's Gift Certificates for gifts, particularly around the holiday season. As the Chief "Candy Man" for the last several years, I am certainly going to miss seeing you all at the candy table at our luncheons – (assuming we are ever able to have luncheons again).

See's is planning to replace the Gift Certificates with Gift Cards, which should be sold at a dis-

counted rate. Unfortunately, we still don't have the details from See's to determine if it is something we can or want to offer to our members. When we know, we will let you know.

"All you need is love – but a little chocolate every now and then doesn't hurt" – Charles Schulz

Until we run out, you can order Gift Certificates

1. Via the U.S. Postal Service. Send your order and payment check to:

REAVC

Attn: See's Certs

P.O. Box 7231,

Ventura CA 93006

(Be sure to include a self-addressed, stamped envelope and to include extra postage for mailing larger orders.)

2. By placing your order over the phone at 805-644-7814. Add \$0.50 for postage to your payment check, including additional postage for mailing large orders (four or more certificates).
3. And, when it is safe and we are allowed to have luncheons again, we'll set up our table and sell until we are an "EX-PARROT."



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

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