



REAVC NEWS



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

November/December 2020

President's Message

By Nancy Settle, REAVC President



Season's Greetings, REAVC members. We hope you are doing well and staying healthy.

California Supreme Court Ruling and our Retirement Benefits

At its October 6, 2020, meeting, the REAVC Board discussed the July 30, 2020, California Supreme Court (Court) decision known as the Alameda ruling (ALAMEDA COUNTY DEPUTY SHERIFF'S ASSN. v. ALAMEDA COUNTY EMPLOYEES' RETIREMENT ASSN) which affects Ventura County retirement benefits. You may have read a recent article in the Ventura County Star dated October 16, 2020, which featured a story about the impact of such reductions on a County retiree who is a mother of three.

This Court ruling will affect lower-paid County employees more than higher-paid employees, and the impacts will vary depending on when a County employee retires and what compensations were included in their retirement calculations. Those who retired prior to January 1, 2013, are not affected by this Court ruling.

The Ventura County Employees Retirement Association (VCERA) Board has directed compliance with the Court ruling that deals with pay-for-services outside of normal working hours, such as standby or call-back. VCERA will seek "declaratory relief" from the additional ruling involving flex credit (<https://www.vcera.org/post/oct-12-board-meeting-regarding-alameda-decision>).

VCERA's retiree representative and chair of the VCERA Board, Art Goulet, has been actively involved in the proceedings, and has
(Continued on Page 2)

"This Court ruling will affect lower-paid County employees more than higher-paid employees, and the impacts will vary depending on when a County employee retires and what compensations were included in their retirement calculations."

Nancy Settle
REAVC President

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(Continued from Page 1 - "President's Message") kept REAVC aware of the effects of this complicated ruling. Please read further in our newsletter for Art's discussion of the Alameda ruling.

REAVC Board Elections

At our recent REAVC Board meeting, the election process was waived, and Board members Paul Callaway, Ken Cozzens, Anne Dana, Tom McEachern, Reddy Pakala, and Cindy Schneider were duly elected with terms ending December 31, 2022. We thank them for choosing to serve another two years.

Open Enrollment for Pacific Group Inc. Agencies (PGA) Supplemental Insurance is Happening

REAVC members will be receiving a PGA benefits guide which provides information on supplemental insurance including vision, dental, veterinary care, travel insurance, and more.

Update on Retiree Health Insurance

For those retirees with County of Ventura Medicare Supplement Plans, personalized guidance to navigate Medicare and choose health care coverage aligned to their needs is now provided through AON Retiree Health Exchange. Our REAVC Board member and Benefits Committee Chair, Kelly Shirk, provides more information in this newsletter.

REAVC Luncheons

We've missed seeing REAVC members at luncheons, and look forward to when we can safely hold luncheons again. Rather than holding a Holiday Luncheon, we will be holding a Holiday Raffle. Please read further to view Anne Dana's column about the raffle.

See's CANDIES

Lastly, don't forget your See's CANDIES orders. We're back in business! See Butch's See's and PapaB1 columns.

Going Paperless

If you have access to a computer and would like to receive our newsletter via email, please contact us at info@reavc.org or go to our website and click on the "Contact Us" tab. Please be sure to provide us with your email address and full name.

We wish you all a safe and happy upcoming year. May we all breath a little easier. Thank you all for your continued support and membership.

New Benefit Options for County Retirees By Kelly Shirk



As you may know, the County recently sent out a letter concerning new health care insurance options open to Medicare-eligible retirees and/or their Medicare-eligible dependents.

In speaking with the County, the sign-up process and the informational webinars have gone well.

Appointment letters for telephone meetings with AON benefit advisors were mailed out October 12, 2020, to retirees, along with a booklet regarding the AON Retiree Health Exchange. These prescheduled telephone appointments will take place in November, although a retiree can access the personalized AON website and choose plans for themselves if they do not need to speak with an advisor.

As of late October, AON had received 110 calls from our retirees with 99.1% of the calls being answered by benefits advisors in 30 seconds or less. If you haven't already watched the recorded webinar, it can be viewed by visiting <https://myexchangeconnection.com/COV/Home>. You will open onto the "More Support More Choice" page. Click on "Learn." Then scroll down to "View a Webinar" and click on "Click here." (It may take a minute to load.)



More Thank you Notes From our 2020 REAVC Scholarship Recipients

Dear REAVC,

I am writing to thank you for your generous \$800 John MacIntyre Scholarship. I was very happy and appreciative to learn that I was selected as the recipient of your generosity.

I am a business management major at the University of Wisconsin-LaCrosse and plan to pursue a career in the business field. I will be a freshman this coming fall and plan to graduate in the spring of 2024.

By awarding me the John MacIntyre Scholarship, you have lightened my financial burden which allows me to focus on the more important aspect of school, learning. Your generosity has inspired me to help others and give back to the community. I hope one day I will be able to help students achieve their goals just as you have helped me.

Sincerely,

Evan Troyanek



To whom it may concern,
I wanted to thank everyone at your organization for awarding me with a very generous Scholarship this fall. I have just started class at George Washington University this past month, & I am enjoying it very much! I cannot begin to thank you all enough for helping make my experiences at GWU a reality.

Attending university is obviously a significant financial burden, and every penny that I have received from organizations such

as yours has put a weight off my shoulders.

While GW is a very costly school, the money I have received is essentially the same as hours I will not have to spend on working while at school (giving me more time to focus on my studies!)

Thank you dearly for your generous assistance.

Best,

Elizabet Lindskog

Elizabet Lindskog

Board of Retirement Report

By Art Goulet



VCERA's Asset Value

Stocks had moved upward since March and, correspondingly, VCERA's asset value increased to \$6.39 billion in August.

However, the market finally succumbed to the laws of financial physics, and the value of VCERA's assets dropped to \$6.28 billion at the end of September. Although the final numbers have not yet been made available to the Board, it's reasonable to expect that the downward trend continued in October. However, November began with an upward surge. Many market watchers said this recent pullback was overdue, and some wondered how stocks had risen so high in the first place, given the economic suffering caused by COVID-19. Indeed, there is widespread belief, echoed by VCERA's Investment Consultant, that Wall Street bullishness is divorced from Main Street fundamentals. It will be interesting to see how the market responds to the turmoil following the Presidential election and the continued COVID pandemic.

VCERA's Staff Working Remotely

The majority of VCERA staff continues working remotely, with only a handful of staff in the office at any given time.

September 14, 2020, Educational Session to Explain Implications of the "Alameda Decision"

As advised in the last newsletter, an educational session was presented by VCERA's Fiduciary Counsel to explain the implications of Alameda on VCERA at the Board meeting of September 14, which could be attended by employees and retirees online. Although the session was shown on the agenda for the meeting to be "a non-action" item, several parties signed up to speak, among them several of the employee unions and the County, represented by County Counsel. He "strongly" took

issue with several interpretations by VCERA's Fiduciary Counsel and, in my opinion, spoke over-long. He was given 10 minutes and took 20! The union representatives were much more mindful of the time limit given to them. Prior to going into closed session at the meeting to discuss anticipated litigation, I asked Board Member Bennett, who is also a member of the County Board of Supervisors, if he should recuse himself from the session because it was likely the County would be an adversary in any litigation over interpretation of Alameda, and an individual cannot represent both sides of a litigation. He would not commit to recusal.

October 23, 2020, VCERA Board of Retirement (Board) Meeting

Venue and Resolution

For the first time since COVID-19 forced closure of the VCERA offices to visitors, the Board of Retirement (Board) held its October 12 meeting in the newly remodeled VCERA Boardroom. The meeting was held with proper social distancing, and some of the Board members attended in person, and others, including me, attended remotely. While no members of the public were permitted into the Boardroom, they were allowed to view the meeting through Zoom and were able to provide comment on any agenda item. Item VII.A pertained to the VCERA staff recommendation to adopt a resolution to implement changes in compensation earnable in compliance with the California Supreme Court decision, commonly referred to as the "Alameda Decision," (Alameda) which I mentioned in the last newsletter. More on that later.

Election

The election for the Safety Member and Alternate Safety Member on the Board was held on October 12. The winner of the Safety Member slot was Aaron Grass, a member (*Continued on Page 5*)

(Continued from Page 4 - "Board of Retirement Report") of the Sheriff's Department, and the winner of the Alternate Safety Member slot was Robert Ashby, a member of the Fire Department (who is the current Safety Member). As I mentioned in the last newsletter, only a single election is held for the Safety trustee seats, with the candidate receiving the most votes becoming the Safety Member, with the candidate receiving the highest number of votes from a different safety service becoming the Alternate Safety Member. Their terms begin on January 1, 2021, and end on December 31, 2023.

Possible Recusal

At the beginning of the Board meeting on October 12, Trustee Bennett requested to change the order of the agenda to move the closed session to discuss anticipated litigation planned to be held prior to consideration of a resolution implementing Alameda to afterwards. He was successful in getting support for the change. He also raised the issue of recusal and pointed out it was his decision whether or not to recuse. Notably, Board Member Bennett did not attend the agendaized closed session, but announced that should not be considered as an indication that he was committed to recusal on the issue.

Considerable Testimony

There was considerable testimony from unions, the County, and retired or close-to-retired members and discussion among the Board members, after which the Board adopted the Resolution that was presented, but deferred action on three of its provisions dealing with the issue of pensionability of the portion of employee flex credit the County requires be put toward the costs of a County-sponsored health insurance plan, or toward payment of an opt-out fee; the amended Resolution stated the subjects of those provisions would be *"addressed through an*

action for declaratory relief or other appropriate judicial resolution."

Implications of the Alameda Ruling and how it may Affect County Retirees

As to the implications of Alameda on VCERA and its members, I think it important to emphasize that anyone who retired prior to January 1, 2013, is not directly affected by Alameda or any actions the Board may take in its implementation. This is because a person retires under the law as it exists at the time he or she retires. There have been two changes in the past 7 3/4 years: Public Employee's Pension Reform Act (PEPRA), effective January 1, 2013, and Alameda, effective July 30, 2020. The PEPRA changes created what are referred to as legacy employees and retirees.

"It is important to emphasize that anyone who retired prior to January 1, 2013, is not directly affected by Alameda or any action the Board may take in its implementation."

- Art Goulet

There are two classes of legacy employees and retirees affected by the Resolution that implements Alameda. First, those who retired after January 1, 2013, but before July 30, 2020. They are subject to the "PEPRA exclusions." Second, those who retire on July 30, 2020, or later are subject to both the "PEPRA exclusions" and the "Alameda exclusions."

Exclusions

As a general rule, the PEPRA exclusions pertain to leave redemptions and various types of pay that are not part of base pay, and may not be for overtime work; i.e., outside of normal working hours (with the exception of scheduled, recurring overtime which is ordinarily part of the normal work schedule of the employee.) Unfortunately, many (Continued on Page 6)

(Continued from Page 5 - "Board of Retirement Report") of the Auditor-Controller's pay codes do not clearly distinguish between work within normal working hours and those outside. Hopefully, in working with the VCERA staff, the Auditor-Controller will create new codes that do make those distinctions.

Leave Redemption

With regard to leave redemption, PEPR included a provision that only leave redemption amounts "*which may be earned and payable in each 12-month period during the final average salary period, regardless of when reported or paid*" (emphasis added) may be included in final compensation. The Supreme Court specifically addressed this pointing out that, prior to passage of PEPR, in counties such as Ventura, that limit the amount of leave time that can be redeemed in a calendar year, employees were able to double the amount of leave time redeemed during a final compensation year by designating a final compensation year that "straddled" two calendar years, for example, July 1 of one year through June 30 of the next. By cashing out leave time in both the latter part of the first calendar year and the first part of the next calendar year, a retiring employee could double the amount of redeemed leave time received in the final compensation year. By limiting the inclusion of redeemed leave time to that both earned and payable in a 12-month period, the PEPR provision prevents this practice.

If either payment for work outside of regular working hours or excess leave amounts resulting from straddling were included in the calculation of the retirement benefit for anyone who retired after January 1, 2013, they will have been "overpaid." The adopted Resolution indicates there will be no attempt to recover such overpayments that occurred prior to the August 31 payroll, unless the IRS or a court requires there be recovery in order for the

retirement plan to remain tax qualified. However, the retirement benefit for those impacted will be reduced going forward. The member's contributions in excess of the overpayments will be refunded to the retiree, including interest.

Affected retirees will be notified by VCERA. Determination of overpayments for all potentially affected retirees will require individualized analyses.

Late-Breaking News

VCERA has filed a declaratory relief action in the Superior Court and named the County, various unions, and the Court as defendants. The purpose of the action is to have a neutral party (the Court) determine whether VCERA's interpretation of Alameda is correct. After the action is served, the next thing to do will be requesting a change of venue, which is necessary since one of the defendants in the action is the Court by virtue of its status as an employer that has raised objections to VCERA's interpretation. Also, VCERA will meet with the County and unions to attempt to reach agreement on as many issues as possible in order to streamline the litigation.



HOPE AND STRENGTH

"At the end of the day, all you need is hope and strength. Hope that it will get better, and strength to hold on until it does."

- Unknown

A Special Holiday Raffle for REAVC Members

By Anne Dana

As we mentioned in the last newsletter, the Holiday Luncheon originally scheduled for December 1, 2020, has been cancelled. This is truly disappointing, both for the REAVC Board and for our general members. Over the years, we have so enjoyed getting together with good friends, indulging in good food, and celebrating the holidays at the luncheon.

To help overcome our disappointment, and to instill some holiday spirit, **we have decided to hold a Special Holiday Raffle. Every REAVC member will have a chance to win, and there will be nothing required on your part to participate.**

At our REAVC Board meeting on Tuesday, December 8, twenty names will be randomly selected from our list of REAVC members. After the meeting, we will notify the winners and make arrangements to deliver the gifts. We will also publish the winners' names in the next newsletter and online.

We hope that the raffle will bring a bit of excitement, help to get you into the holiday spirit, and that you will find joy and happiness as you safely celebrate the holidays with your families and friends.



2020 REAVC OFFICERS, BOARD MEMBERS, and STAFF

<i>Officers</i>	<i>Board Members</i>	<i>Staff</i>
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

CalPERS Long-Term Care Insurance Lawsuit Update (October 2020)

By Art Goulet



Note: This report covers activity over the past five months.

One of the newest, and most concerning issues, was

that CalPERS recently disclosed at one of their recent board meetings that they were considering imposing new “significant premium increases” for the Long-Term Care Insurance program. Their reasoning was they needed this increase to offset the recent dismal returns of their fixed income investments.

Michael Bidart, the lead counsel in this lawsuit, proposed that the court be asked to block CalPERS from any future premium increases while this case is being litigated. The issue was discussed with the judge handling our case, but since CalPERS has not implemented any premium increase, and none of the details of any future premium increase are known, there was not much the court could do. The court cannot take any action regarding something that has not happened.

On the brighter side, the judge assigned to the lawsuit, the Hon. William F. Highberger, appointed a “Special Settlement Master” to oversee all settlement negotiations. These negotiations have been ongoing since the first of the year; however, the COVID-19 pandemic has made any negotiations extremely difficult.

Also, the plaintiffs’ counsel had asked to amend the original complaint to specifically name the State of California as a party in the suit. The State opposed this motion and contended that the State is not liable for any damages suffered by class members.

Following the Court’s (partial) reopening, on July 27, 2020, the Hon. William F. Highberger granted the

amendment of the complaint to list the State of California, since CalPERS is a State Agency, as a party to the class action suit. This means the State is ultimately responsible for any judgment.

This decision is probably one of the most important victories by the plaintiffs’ counsel. Without declaring that the State is responsible for any claims emerging from a victory in this suit, CalPERS Long-Term Care Insurance could have filed for bankruptcy. That would have ended any likelihood of the class members receiving any redress from the suit. It could also have ended the CalPERS insurance program, and any coverage the class member had would have been lost.

While this suit has benefited from Judge Highberger’s numerous judgments against CalPERS to date, the case will be argued in front of a jury, and juries can be a fickle lot.

Finally, the Court set March 29, 2021, as the date for the jury trial. In the trial, the jury will be asked to determine whether CalPERS breached the LTC insurance contract. The jury must also determine if the breach was caused by raising rates “as a result” of policyholders who purchased inflation protection benefits, and, if so, the amount of damages to be awarded to the class.

If you would like to keep up with the proceedings on a regular basis, and stay informed of the most recent updates, here is the website address that will allow you to do that:

<https://www.calpersclassactionlawsuit.com/litigation-update.html>

For further information, recently there was an online newspaper article by Wes Venteicher, updated September 16, 2020, 07:39 AM, from “*The Sacramento Bee*” titled, “Benefit Reductions, Price Hikes Coming for CalPERS Long-Term Care Insurance Plans” <https://www.sacbee.com/news/politics-government/the-state-worker/article245763775.html>

The following are excerpts from that newspaper article: *(Continued on Page 9)*

(Continued from Page 8 - "CalPERS Long-Term Care Insurance Lawsuit Update")

"CalPERS hasn't publicly estimated how much it might raise premiums on its long-term care insurance policies next year, but the anticipated rate hikes are prompting the system to consider a wide range of changes including benefit reductions....The [CalPERS] board plans consider specific changes in November, when it will likely weigh premium increases that would go into effect in July 2021. The system suspended enrollment in the plans in June and warned of 'significant premium increases' to come....One possibility is giving policyholders options to reduce their benefits instead of paying higher premiums, the chief health director told the board....Right now, the policies start covering costs of long-term care after a policyholder has been paying the costs themselves for 90 days. The system could increase that delay to 180 days to help keep premiums down, the chief health director said....Other possibilities for benefit reductions include adding deductibles, reducing the policies' duration, and reducing daily benefit amounts, he said....At the end of June 2018, the fund estimated it had 101% of the assets it estimated it would need to cover future costs. If the board accepts the projections of its actuaries based on a sicker population, worsening financial outlook and changes in enrollment, that percentage would drop to 69% for the end of June 2019, according to the materials provided [to the board]...."

See's CANDIES Update

There is a Glimmer of Hope – The Son of the Parrot may yet be Breathing!

By Butch Britt

As your somewhat bellicose reporter advised you last month, See's is no longer selling Gift Certificates, and frankly, by the time this newsletter gets out we should

be sold out of certificates. That parrot may be dead, but the son of a parrot may have some life left yet.

We have obtained some See's CANDIES GIFT CARDS which we will sell to members for \$21 each. Each card is worth \$25 in merchandise from any See's store; all stores seem to be open now. The cards do not expire either and should be relatively easy to mail or use as holiday gifts. That is still a pretty good deal, since See's would have likely raised the price of each certificate to \$22 each or perhaps more next year. And the cost of the certificates has increased steadily every year. So, our cost to you is \$21 each for each \$25 See's Gift Card, \$42 for 2 cards, \$63 for 3 cards, etc. That's about as high as I can count.

You can order Gift Cards:

1. Via the postal service @ REAVC, PO Box 7231, Ventura CA 93006
2. Placing your order over the phone @ 805/644-7814
3. When it is safe, and we are allowed to have luncheons again, we'll set up our table and sell See's cards. (Oh, please let this virus be over soon.)

Remember, if you order by mail, include a self-addressed stamped envelope. Include extra postage for mailing large orders. If you order over the phone, you need to add the current cost

of postage to your check for payment. Include extra for postage costs for mailing large orders (3 or more cards).



Congratulations New County Retirees!

Tammy D. Barrios - Health Care Agency
Orville Brixey - Fire Protection District
Maria Bustillos - Child Support Services
Robert Campos - Health Care Agency
Karen McClain Carr - Treasurer - Tax Collector
Mark Anthony Ciuffetelli - Assessor
Pamela Sarah Gallo - General Services Agency
Victor M. Guerrero - Human Services Agency
Cora Cardeno Levites - Health Care Agency
Chantal Marie - Health Care Agency
James Robert McKinney - Health Care Agency
Theodore Patrick Perez - Health Care Agency
Patricia L. Riddle - APCD
Matthew J. Roth - Resource Management Agency
Patrick Lee Van Zant - IT Services
Rosemary Montenegro Vargas - Sheriff's Office
Cynthia Lee Vickers-Fleenor - Sheriff's Office

Per September 28, 2020, VCERA Board of Retirement Business Meeting Agenda

Aneita M. Cook - Human Services Agency
Karen Jean Guevara - Child Support Services
Elizabeth M. Huff-Villafana - Resource Mgmt Agcy
Sungmie Kim Jahng - Human Services Agency
Steven Lee McClellan - Fire Protection District
Patricia Ann Nunez - Superior Court
Manuel Rudolph Padilla - Probation Agency
Tracey Frances Pirie - Sheriff's Office
Patricia Maria Poehler - Health Care Agency
Steven Christopher Sagely - Sheriff's Office
Doreen Rae Salz - Health Care Agency
Raul Reyes San Jose - Sheriff's Office
Tracy Thomas Tilkens - Sheriff's Office
Wanda J. Tuttle - County Executive Office
Elisa Willits-Spolin - Health Care Agency

Per October 26, 2020, VCERA Board of Retirement Business Meeting Agenda

In Memoriam

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

Harold Colter
Christine Cooke
Lee Dudley
Edess Fargo
Robert Ingram

Roger Kerr
Louis Morrison
Ruth Pursley
Norma Ronk
Alice Schmurak

Gilbert Soto
John Tormey
Marilyn S. Vitt

PapaB1's Ramblings

By Butch Britt (AKA PapaB1)



Blues Bro

I read my local newspaper this morning, and discovered that "It's the Great Pumpkin, Charlie Brown" is not going to be shown on public television this year. Dang-nab-it! This may be going too far. You can still catch it on some "streaming service," but that's just not the same. I'm going to miss hanging out with Linus in the pumpkin patch this year. Even if the Great Pumpkin didn't show, there was always hope.

My daughter's mobile phone stopped working last week. (The brand name of the phone shall not be used since this is a neutral column.) Spoiler alert: "Hard Boot and Restart" does not fix every defunct phone. And you can't just go to the store to get it fixed without an appointment. But no problem, make an appointment online or on the house phone to get it fixed. Not quite so easy, tadpole. To make an appointment, you have to enter a security code that they will send you via your defunct phone. Exactly how is that supposed to work? If you can figure that out, you get a free candy cigar, and if you know what a house phone is, you get two.



Captain Britt of the Screaming Barnacle



Tigger

So, I cheated, made an appointment for my mobile phone, on my phone, and entered the security code sent on my phone (brand name not revealed to protect the not so innocent). And my daughter went to the store with her defunct phone, pretended to be a 75-year-old man and eventually got it fixed. Maybe they couldn't tell because she was wearing a mask? And the same (unnamed) company wants you to watch "It's the Great Pumpkin, Charlie Brown" on their streaming TV service. I think not.

The talking pundits now want you to limit Thanksgiving Dinner gatherings to one family or less. Huh? I'm not sure I even want to give thanks for this continued craziness, isolation, and quarantine. Is cancelling Christmas (I mean Winter Holiday Season) next?



Grinning Bloody Butch

If Santa comes by this year, with a face mask, rubber gloves, and disposable booties, I'm considering lighting a fire in the fireplace. My trusty BB gun is locked and loaded. I'm not letting some unknown giant elf into my home this year. Who knows what new virus or pandemonium might ensue? Unless of course he's bringing me a new luxury car. (brand name withheld so as not to offend anyone.) I'll accept the keys in a hermetically sealed mayonnaise jar, as long as it's not all electric.



Sheriff Britt

Remember the days when we walked to school, uphill, two miles in the snow each way, while wearing gym shorts and barefoot? And they used to give you shots at school for diseases that don't hardly even exist now? Those shots hurt for days! Well enough of PapaB1's eclectic rambling. I don't always even understand it myself. It's ok to rant and rave. But do take care of yourself. We haven't gotten to this point in life to give up. Life is tough, but the alternative is not so attractive.

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 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 and SPECIAL HOLIDAY RAFFLE 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 2020-11-02

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



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

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