



REAVC NEWSLETTER

MAY – JUNE 2022

“Dedicated to Those Who Have Already Served”

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MESSAGE FROM REAVC PRESIDENT – REDDY PAKALA

I hope many of you have received the second COVID booster. My wife and I took our second booster recently before we boarded a plane to New York City. According to the County of Ventura, the spread of COVID is decreasing within the County. As of April 12, 2022, 83.4 % of eligible community members have received their first COVID vaccination, while 76.5% of eligible community members are fully vaccinated. This is good

news as it helps to keep all of us safe.



After more than two years of semi-isolation, REAVC held two in-person luncheons at Sterling Hills Country Club in Camarillo - one in December 2021 and the other in March 2022. Every person who attended these luncheons enjoyed them. We also had our first in-person board meeting on April 5, 2022 in Butch’s backyard. The Britt’s were great hosts, and we all want to thank them for opening their home for our Board meeting. I felt like it was a gathering of long absent friends. We hope to continue in-person luncheons and Board meetings as we seem to be putting COVID behind us.

The California Retired County Employees Association (CRCEA) Spring 2022 conference will be hosted on May 2nd and 3rd by the Retired Employees Association of Orange County. The conference format will be virtual on Zoom.

CRCEA is an umbrella organization of 20 California Retired County Employees Associations. This is an opportunity for all 20 Counties with pension systems created under the 1937 County Employees Retirement Law, to share information that may affect our pensions and senior wellness. We expect several of our Board members to participate in this virtual conference, and we will share any valuable information provided at this conference.

As the impacts of COVID continue to fade, we hope to provide outreach through County retirement workshops to County employees nearing retirement age, to provide informative guest speakers at REAVC luncheons, and to continue representing you whenever needed to protect our hard-earned pensions.

We appreciate your continued membership with REAVC. Please enjoy your retirement and the beautiful summer weather.

2022 BOARD MEMBERS

Officers	Directors	Directors (Continued)
Incoming President – Reddy Pakala	Butch Britt	Cindy Schneider
1st VP – Roberta Griego	Colleen Bruns	Kelly Shirk
2nd VP – Ken Cozzens	Anne Dana	Maryellen Benedetto Associate Member Representative
Secretary – Will Hoag	Colleen House	Dee Emami Executive Assistant
Treasurer – Paul E. Callaway	Tom McEachern	
Board of Retirement – Art Goulet Immediate Past Pres. - Nancy Settle	Jacquie Richardson	

Ventura County Credit Union
A Major Contributor to the REAVC Scholarship Fund



Ventura County Credit Union was founded in 1950 by 10 county employees. VCCU and REAVC enjoy a long-standing relationship.

Ventura County Credit Union 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>

RETIREMENT BOARD NEWS - BY ART GOULET

Henry Solis, longtime VCERA CFO, retired effective February 18. He had previously planned to retire at least a year ago but put off his plans due to the COVID pandemic. At its February 7th meeting the Board hired an interim replacement, Susan G. Davis, for a 90-day period so there was a short overlap during which Henry could assist Susan in getting acquainted with VCERA. LaValda Marshall has accepted an offer to replace Henry and will begin on May 31st. Ms. Marshall is currently serving as CFO for the Marin County employees’ Retirement Association (MCERA).



Not unexpectedly, because of the continued volatility of the public markets, VCERA’s portfolio gave back some of its previous gains ending the month of February at a value of \$7.72 Billion. The month of March was a little better for VCERA, ending with a portfolio value of \$7.79 Billion.

As previously mentioned, VCERA staff has been working remotely a good deal because of COVID. Both the County and VCERA are launching long-term telework policies in which most employees may telework up to two days a week. Telework would not be an entitlement, and employees can always be required to work on-site on a telework day if needed. VCERA offices will still be open to the public and will serve members fully. The Retirement Administrator anticipates the policy and schedule will be fully in place by May 1st.

The Board took a number of actions at its February 28th meeting; among those, it:

- Committed \$35 Million to Altera IOS Venture II, L.P., a private real estate fund specializing in Industrial Outdoor Storage in infill locations.
- Awarded a five-year contract to Brown Armstrong Accountancy Corporation, a Bakersfield CPA firm, to conduct VCERA's annual financial audit. Brown Armstrong has been serving VCERA for more than twenty (20) years. There is no rule limiting the number of years an accountancy firm may serve a public agency, but state law requires that public agencies rotate a lead partner or a partner reviewing the audit at least every six years. VCERA prefers three years, which is what the awarded contract provides.

On March 14th the Board amended its Regulations under which SEIU-represented Tier 2 employees of the County receive a fixed two percent (2%) Cost of Living Adjustment (COLA) in retirement. Currently, no other Tier 2 employees receive a retirement COLA. The most important amendment ensures that SEIU-represented employees hired after January 1, 2013 (the date PEPRAs became effective) are legally eligible to receive the COLA benefit.

At the same meeting, the VCERA Chief Technology Officer delivered a presentation to the Board on the importance of cybersecurity to organizations like VCERA which have substantial amounts of confidential member information and financial assets.

At its March 28th meeting the Board implemented the findings of a comprehensive market-based compensation analysis and increased the salary ranges of all VCERA Executive Management employees by varying amounts to match the median base salary of comparable positions at eight similar California county retirement systems. The Board also decided to create a six percent (6%) "incentive offset" and indicated it will pursue providing a fixed two percent (2%) retirement COLA similar to what SEIU-represented County employees receive after VCERA's actuary performs an actuarial analysis of the required contribution rates for various alternatives. None of these actions become effective unless or until the VCERA Management Resolution is formally revised and approved to provide for them.

The Board adjusted VCERA's asset allocation at its April 18th meeting, increasing the target allocation for Private Equity from 16% to 18% and for Private Credit from 6% to 8%. Based on NEPC's, VCERA's Investment Consultant, latest Capital Market Assumptions and Market Overview.

On April 18th the Board revised the VCERA Management Resolution to reflect the salary ranges for VCERA's Executive Management staff that it had informally adopted at its previous meeting. After completing performance evaluations of all the incumbents of the various positions, who were already at the top of their previous salary ranges, placed each of them at the top of the new salary ranges.

[LONG TERM CARE LITIGATION UPDATE: Settlement Terminated – FAQ's](#) - April 21, 2022

Q. Why was the Settlement Terminated?

A. Under Section 19.1 of the Settlement Agreement, the Settlement could be terminated if more than 10% of the Settlement Class opted out. Because approximately 30% of the Class opted out, the parties have determined that the existing Settlement will not be going forward. (Continued on page 4)

Q. What happens now?

A. The parties continue to work with the Honorable Layn Phillips (Retired) to attempt to reach agreement on an amended settlement that would be acceptable to both CalPERS and the members of the class. If an amended settlement cannot be reached the case will be set for a jury trial. These issues will be addressed with Judge Highberger at the next Case Management Conference. At this time, there are no details on how any amended settlement may be structured.

LUNCHEON UPDATE

SPRING LUNCHEON – The Spring Luncheon held on March 7, 2022, was a fun event. The weather was wonderful, the venue was beautiful, and the food delicious. The gift baskets and door prizes were a special treat! Over 40 guests were lucky enough to go home with one of these gifts. Special thanks to the entire Board and especially to the Board Members who provided gift baskets and prizes. A good time was had by all who attended.



SUMMER LUNCHEON

SUMMER FUN - Our next luncheon will be held at 12:00 p.m. on Tuesday, June 7, 2022, at the Sterling Hills Country Club, 901 Sterling Hills Drive, Camarillo, CA 93010. The doors will open at 11:00 a.m. The cost is \$10 for REAVC members and guests.



We promise to make this luncheon a fun event as well. With Memorial Day just one week before the luncheon and summer just around the corner we will have lots to celebrate. We will also be presenting our scholarship winners at this meeting. And of course, there will be gift baskets and door prizes once again. We hope you will join us! Perhaps you will be one of the lucky winners.

The reservation form for the Summer Celebration Luncheon, including the date, time, and place is included in the flyer following this article.

If you would like to attend, please make your reservations no later than noon, Thursday, May 26. Because seating is limited, reservations may be cutoff early if capacity is filled prior to May 26. Reservations requested after the cutoff will be put on a wait list.

There is no need to call or email anyone unless you have a question or need to cancel your reservation after it is made. Contact information for questions regarding reservations or to cancel your reservation is also included in the flyer.

Please remember to cancel your reservation if you find you are unable to attend! We are obligated to pay for ALL luncheons reserved whether or not people attend. By cancelling, you make room for someone on the wait list to attend and enjoy the lunch rather than having REAVC have to pay for a lunch that no one eats.

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 be placed outside the entrance to receive your donations. Hope to see you there!

Join the fun at the

REAVC Summer Celebration Luncheon



Tuesday, June 7, 2022, at 12:00 p.m.

Sterling Hills Country Club

901 Sterling Hills Drive

Camarillo, CA 93010

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

COST: \$10 for REAVC Members and Guests

We are celebrating Memorial Day, Summer, Fourth of July, and REAVC scholarship winners. We hope you will join the fun!

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

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

=====
Registration form for the REAVC Summer Celebration Luncheon on June 7, 2022

PLEASE PRINT CLEARLY

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

Phone No.: _____ Email: (*Required for Confirmation) _____

Name(s) of Guest(s): _____

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

____ Guest(s) at \$10.00 = _____

Total Amount Enclosed: _____

The deadline for reservations is Thursday, May 26, 2022

Attendees will receive an email confirming their reservation and checks will not be held.*

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:

Colleen House at 1-805-485-0445 – clhouse@adelphia.net

Anne Dana at 805-320-6408 – ggdana@roadrunner.com

Getting reservations in by May 26 may be tough if this doesn't get out early May. May need to remind the Board – but I don't have a solution.

IMPORTANT NOTE: REAVC will abide by all public health requirements related to COVID-19 in effect at the time of the Summer Celebration Luncheon.

IN MEMORIAM

P.D.	Dangerfield-Koen	Sanjuana	Gonzales
Robert	Hirtensteiner	Henry	Khoo
Cheryl	McCallister	John	McGill
Albert	Miller	Kathleen	Miller
Richard	Moore	Brenda	Morris
Louis	Morris	George	Santos
Helen	Smith	Vera	Ulery

LOVED ONES LIVE ON IN OUR HEARTS FOREVER.



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County Retirements January – February 2022

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

January 2022

FIRST NAME	LAST NAME	G/S	DATE OF MEMBERSHIP	BENEFIT SERVICE	DEPARTMENT	EFFECTIVE DATE
SANDRA L.	ALVAREZ	G	8/4/1991	29.47	CHILD SUPPORT SERVICES	12/31/2021
DARIN SCOTT	ANDERSON	S	8/24/1986	35.85	FIRE PROTECTION DISTRICT	12/13/2021
PAUL MARTIN	BEHL	G	8/5/1990	31.29	INFORMATION TECHNOLOGY SERVICES	11/27/2021
LETICIA	BIVIAN	G	8/10/1997	25.73	HUMAN SERVICES AGENCY	1/3/2022
ARIEL ITURRALDE	BRAZA	G	5/9/1993	29.09	PUBLIC WORKS AGENCY	12/2/2021
LEONARD KEVIN	BROWN	G	10/24/1993	33.94	VENTURA SUPERIOR COURT	1/8/2022
JENNIFER L	BUNKER	G	12/9/1990	21.26	HUMAN SERVICES AGENCY (DEFERRED)	12/18/2021
ELIZABETH A	CAMERON	G	6/10/1990	30.89	RESOURCE MANAGEMENT AGENCY	1/5/2022
ROSALIE BERNICE	CASAS	G	4/11/2004	17.61	PROBATION AGENCY	12/9/2021
CAROL BETH	CHAPMAN	G	8/18/2003	18.33 *	VENTURA COUNTY LIBRARY	12/18/2021
CAROL YIN WAH	CHAU	G	3/27/2016	5.66	PROBATION AGENCY	12/1/2021
WESLEY	CLARK	G	5/24/1981	40.58	HEALTH CARE AGENCY	12/4/2021
CATHY RENEE	JENSEN	G	3/6/2011	10.72	SHERIFF'S OFFICE	12/4/2021
CYNTHIA D	JONSSON	G	8/9/1998	20.85	HEALTH CARE AGENCY	11/4/2021
TINA	KEENAN LANGE	G	8/26/1984	37.44	CHILD SUPPORT SERVICES	12/31/2021
MARIA P	LOPEZ	G	5/10/1992	29.08	HUMAN SERVICES AGENCY	12/25/2021
LILA RAE	LORETH	S	4/26/1992	28.48	PROBATION AGENCY	12/22/2021
SHARLENE B	MATNEY	G	6/10/1990	31.42	AUDITOR CONTROLLER	12/24/2021
PAULA LYNN	MILLER	G	1/13/2003	18.68	DISTRICT ATTORNEY	12/25/2021
DENNIS MICHAEL	O'SHEA	S	7/30/1995	26.32	FIRE PROTECTION DISTRICT	11/30/2021
CAROLINE	PAUZA	G	12/7/2003	16.01	HEALTH CARE AGENCY	12/31/2021
CONNIE J	RATNER	G	9/24/2001	14.93	AGRICULTURAL COMMISSIONER	12/7/2021
MELISSA DENISE	SMITH	S	4/15/1990	31.74	SHERIFF'S OFFICE	11/30/2021
THERESA K	SOMERVILLE	G	10/27/2013	7.93	HEALTH CARE AGENCY	12/12/2021
ROBERT UMALI	TAYAG	G	2/4/2007	14.54	PUBLIC WORKS AGENCY	1/1/2022

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

February 2022

FIRST NAME	LAST NAME	G/ S	DATE OF MEMBERSHIP	BENEFIT SERVICE	*	DEPARTMENT	EFFECTIVE DATE
REGULAR RETIREMENTS:							
TAMMIE LYNN	ALONZO	G	6/13/1999	22.51		SHERIFF'S OFFICE	1/8/2022
DANIEL PATRICK	AMBARIAN	S	2/21/1988	34.74		SHERIFF'S OFFICE	1/21/2022
IRMA LYNN	BALCAZAR	G	9/5/2006	15.18		HEALTH CARE AGENCY	1/2/2022
SHAWN MICHAEL	BARTLETT	S	8/14/1994	7.84	*	SHERIFF'S OFFICE (DEFERRED)	12/31/2021
ROBERTA ANNE	BECKER	G	5/15/2011	10.63		COUNTY EXECUTIVE OFFICE	2/3/2022
DIANE V	CERVANTEZ	G	12/2/1984	34.41		HUMAN SERVICES AGENCY	11/24/2021
TRAVIS JOHN	CLEMENS	S	7/23/2000	21.23		SHERIFF'S OFFICE	1/31/2022
JAY PATRICK	COLVIN	S	2/4/1991	2.92	*	FIRE PROTECTION DISTRICT (DEFERRED)	6/29/2021
MARIA VISITACION	DAVILA	G	4/1/2002	19.75		HEALTH CARE AGENCY	1/2/2022
JANET K	FALAT	G	8/7/2011	10.31		RESOURCE MANAGEMENT AGENCY	12/17/2021
COLLEEN M	FLAHERTY	G	12/3/2006	15.13		INFORMATION TECHNOLOGY SERVICES	1/23/2022
KATHY J	FLANAGAN	G	6/1/2008	13.58		VENTURA SUPERIOR COURT	1/4/2022
MELINDA S	FLOYD	G	9/21/1986	35.27		CHILD SUPPORT SERVICES	1/7/2022
DANNY EARL	HARRIS	G	3/20/2011	5.67		RESOURCE MANAGEMENT AGENCY (DEFERRED)	1/14/2022
MICHAEL RAY	HARTMANN	S	2/26/1995	31.30		SHERIFF'S OFFICE	1/8/2022
LATRELLE ANNETTE	HERBERT	G	10/22/2006	15.20		HUMAN SERVICES AGENCY	1/4/2022
BENJIE	HERNANDEZ	G	12/5/2010	23.89		INFORMATION TECHNOLOGY SERVICES	1/27/2022
ARTHUR	HERRERA	G	4/15/2002	1.46		HEALTH CARE AGENCY (DEFERRED)	12/16/2021
MARY ANN	LEWIS	G	8/13/2006	15.37		ASSESSOR	1/8/2022
LAURA	LOVIO	G	8/29/2004	23.10		DISTRICT ATTORNEY (DEFERRED)	1/14/2022
LUZ E.	NAVA-AYALA	G	10/8/2006	14.12		HEALTH CARE AGENCY	11/25/2021
BARBARA DIANE	PIZANO	G	1/10/2000	19.88		HEALTH CARE AGENCY	1/20/2022
ALEXANDER RESPICIO	QUEBRAL	G	9/5/1999	5.26	*	SHERIFF'S OFFICE (DEFERRED)	12/7/2021
ELLEN B.	REED	G	5/28/1989	32.24		HEALTH CARE AGENCY	1/1/2022
TRACY D	SAUCEDO	G	12/4/1989	31.85		COUNTY CLERK-RECORDER	1/8/2022
WILLIAM ROLAND	SCHIERMAN	S	7/24/1988	33.45		SHERIFF'S OFFICE	1/4/2022
CHARLES TIMOTHY	SHATES	G	12/12/2010	11.07		ASSESSOR	1/11/2022
DANIELA	TAMAYO	G	10/1/1989	32.36		HUMAN SERVICES AGENCY	1/4/2022
BENJAMIN C	TELLES	G	6/26/2000	29.28		PUBLIC WORKS AGENCY	12/31/2021
CYNTHIA R	TROUTMAN	G	4/13/2011	10.76		DISTRICT ATTORNEY	1/19/2022
IRMA	UNZUETA	G	10/15/1989	8.90	*	RESOURCE MANAGEMENT AGENCY (DEFERRED)	12/18/2021
DAVID	WEINREICH	G	7/11/1994	27.42	*	HUMAN SERVICES AGENCY	12/13/2021

* = Excludes reciprocal service or service from previous retirements

** = Member establishing reciprocity

PAPAB1'S RAMBLINGS BY BUTCH BRITT



“Tomorrow and tomorrow and tomorrow creeps in its petty pace from day to day ---“ Willy Shakespeare

Well, maybe not. Old Will was a fairly good writer and a poet, and I’ve always been a huge fan, but I think he was wrong on this one. As I get closer to the homestretch, I feel like the days are not creeping, but rushing pell-mell, unfailing, and ever faster toward a natural end. I reflect on the past increasingly.

Technology has jumped by exorbitant leaps. Consider the computer. As I recall, in the mid 1980’s, I was still in the Navy and my Commanding Officer or boss, called me into his office. He showed me a letter that shorn of all the military gobblegook said that our headquarters had standardized on one brand of word processors and that all he had to do was signify acceptance and they were going to ship us two new units of these gizmos – FREE! Well free to our unit, but the taxpayers did have to pay for them. Thing is these gizmos cost about \$10,000 each, and they were bigger than a small battleship (or large rowboat). He was concerned that was a lot of money for a glorified typewriter, and that people were going to just watch quiz shows or soap operas on them - they did have television-like screens. And after all, why did we need them? We already had electric typewriters and mimeograph machines galore.

Deserved or not, I had a reputation for “skulking things out,” and not being shy of calling a skunk a skunk or a bad smelling pile of guano when I thought so. Also, I really didn’t have that much to do at the time, so he assigned me to investigate and report back to him as to whether he should accept or reject this gracious offer of two of these fantastic machines.

Fortunately, our unit already had two of these word processing gizmos in our building, so I could sneak around surreptitiously and scope them out. The unit in engineering design had a long que of people waiting around to use it. So, I couldn’t skulk around there without attracting undue attention. But I knew these design engineers. They were more than likely playing solitaire on the machine, to while away the otherwise drab workday of drafting engineering plans (by hand) and most of the people in engineering design were somewhat geeky anyway. So, I didn’t place too much credence on the long lines to use this machine.

I found the second unit back in another department. And sure enough, there was the second unit looking forlorn and unused. The use log showed extremely sporadic use. So obviously, these new machines were of little use. I was almost ready, to type up a report, recommending we decline our headquarters’ generous offer, when I found out that this particular department head had dictated that no one could use this new electronic marvel without his express permission. Turns out he was afraid that one of his people would break it, and he would be held responsible. He wouldn’t even let me use it, even though I explained to him that I was “on a mission from God” or the Commanding Officer – which was the same thing to us at the time.

So, I went back to the Executive Officer (or right hand of God), and he advised the recalcitrant department head to give me access, and at the same time, again observed that I had too much free time on my hands. He assigned me an additional assignment involving an independent technical analysis of a construction contract claim. So, I made the determination to try to kill two mockingbirds with one stone, and type my report myself, on this new-fangled machine. So armed with a password, and about an hour of training, I sat down to try out this marvel – or -- see if I could play Pong on it. Despite my skepticism, I was amazed! I couldn’t play Pong on it, but I could cut whole paragraphs or pages, from one section of the report, and move them from one place to another.

Later I did talk to some of the geeks in engineering design and found out they really weren’t so bad. They raved about not having to re-type technical specifications several times, but they were all agog over some new program called Lotus 123. They even fanaticized about something called computerized drafting. I thought they were smoking funny cigarettes. But later at night after some thought and a few glasses of beer, I started to recognize the potential. (Continued page 10)

(PapaB1 Continued)

I submitted the technical report to the Executive Officer, two weeks early, to his considerable surprise. I also recommended to the Commanding Officer that we accept headquarters' offer of the "free" additional word processing stations. He seemed to listen when I talked about the potential, but he scoffed at the idea of computerized drafting. I'm sure he thought I was smoking the funny cigarettes myself. Can you believe it, they sent us five new stations, not just two? It seems some other Commanding Officers were not so willing to accept the free offer.

Somewhat later, I was transferred to the Seabee Base at Port Hueneme and placed in charge of the headquarters' data processing center. Suffice it to say, it was like sending a kid to the candy shop. I was in charge of large main frame data center (just a little bigger than a large rowboat), reel to reel tape deck storage units, telecommunications capability around the world, and laser printers that could spit out reports faster than a speeding bullet. Man, I was living the dream.

But somewhere about this time, a couple of kids, in someone's garage changed the whole landscape of computers and data processing forever. Today, I can hold in my hand, a phone that has almost infinite more power than that entire data center from back then. It can perform more functions, take pictures infinitely better than the old cameras we had in the 80's, and can even make phone calls on occasion. But my feeble efforts to manage a traditional main frame data processing center and at the same time to migrate toward a more functionally useable computer center is a story for another time. This trip down memory lane is already starting to interfere with my afternoon nap.

Well anyway, Mr. Shakespeare, time marches rapidly. It doesn't creep, from day to day. Blink and it's changed. Hope to see you all at the next REAVC luncheon. Please wake me up if I look like I'm sleeping.

SEE'S CANDIES GIFT CARD SALES BY BUTCH BRITT

REAVC is selling \$25 See's Candies gift cards at a cost to members of \$21 each. The gift cards do not expire and are relatively easy to mail or use as holiday gifts.

You can place an order for gift cards:

1. Via the postal service at REAVC, P.O. Box 7231, Ventura CA 93006
2. By ordering over the phone at 805-644-7814
3. Or visit our See's Candies table at the luncheons – usually set up in some convenient location – like behind the potted plants. Look for the old, fat, bald guy with the white beard.



EDITOR'S NOTES: MAIL SUBSCRIPTION TO THE NEWSLETTER – CHANGE IS COMING!

Beginning with the first Newsletter of 2023, the REAVC newsletter will no longer be delivered by U.S. Mail. It will only be available in one of two ways: by email or by opening it on the REAVC website: <https://reavc.org/news-events/newsletter/>. If you are not already on the email delivery list, and wish to start receiving your newsletter by email, send an email to info@reavc.com and you will be added to our email delivery list. If you have any questions or comments, you may also send them to info@reavc.com.

Be sure to include your name, phone number, and identify the subject as "REAVC Newsletter Subscription." **All information is required, confidential, and will not be shared with outside organizations.** If you don't send your email address to info@reavc.com by the end of 2022, you may no longer receive your newsletter directly starting in 2023. You can also begin email delivery early. There's no need to wait! Doing so now will reduce REAVC's costs and help pay for other programs. Another advantage of an email subscription is that members receive their newsletter in "living color" about a week to 10 days before the U.S. Mail version arrives in black and white.