

**RETIRED EMPLOYEES ASSOCIATION OF VENTURA COUNTY  
BOARD OF DIRECTORS MEETING**



**Tuesday, August 2, 2022 – 11:30 a.m.**

**Ken Cozzen's House  
149 San Bernardino Ave., Ventura**

**CALL TO ORDER** – Nancy Settle, Past President

Reddy Pakala, Roberta Griego, Kenneth Cozzens, Will Hoag, Paul Callaway, Nancy Settle, Butch Britt, Colleen Bruns, Anne Dana, Art Goulet, Colleen House, Tom McEachern, Jacquie Richardson, Cindy Schneider, Kelly Shirk, Maryellen Benedetto

**MINUTES**

- Approval of Minutes from June 14, 2022 Board Meeting - Attachment 1

**FINANCIAL REPORTS** – Butch Britt

- Financial Report - Receive and File – Attachment 2

**SEPTEMBER LUNCHEON STATUS** – Anne Dana

**COMMITTEE REPORTS** (Committee Chairs may report via e-mail and need not be present)

*Retirement Board/Legislation - (Art)*  
*Associate Members - (Maryellen)*  
*Benefits - (Kelly)*  
*Communications - (Will)*  
*Audit Committee - (Ken)*  
*CRCEA - (Will/Jacquie)*

*Newsletter - (Dee)*  
*Nominations/Elections - (Nancy)*  
*Program/Social - (Anne/Tom)*  
*Scholarship - (Tom)*  
*Membership Report/Courtesy - (Nancy)*

**OLD BUSINESS**

1. Discuss and Approve – Update on the notice to discontinue mailing of newsletter
2. Discuss and Approve – Hosting the 2024 CRCEA Conference with Santa Barbara County
3. Discuss and Approve – Speakers for future luncheon meetings

**NEW BUSINESS**

1. Discuss and Approve – Inviting REAVC members to REAVC Board Meetings
2. Discuss and Approve – No shows draft letter for review and approval – Attachment 3
3. Discuss and Approve – REAVC digital records – (Will Hoag)

**ADJOURN**

**NEXT BOARD MEETING – Tuesday, October 4, 2022, 11:30 a.m. at Roberta Griego's House**

## **ATTACHMENT #1**

### **RETIRED EMPLOYEES ASSOCIATION OF VENTURA COUNTY (REAVC)**

Minutes of the Board of Directors Meeting for

June 14, 2022

Members of the Board met at Director Shirk's Residence

- ***Call to Order and Roll Call***

President Reddy Pakala called the meeting to order at 12:08 p.m. Reddy announced that a quorum was expected later in the meeting. Shortly afterwards, Will Hoag arrived at approximately 12:10 to constitute a quorum.

*Present*

Board Members: Butch Britt, Ken Cozzens, Anne Dana, Art Goulet, Will Hoag, Reddy Pakala, Cindy Schneider, and Kelly Shirk.

*Absent*

Maryellen Benedetto, Colleen Bruns, Paul Callaway, Roberta Griego, Colleen House, Tom McEachern, Jacquie Richardson, and Nancy Settle.

- **Minutes**

April 5, 2022 Minutes for a Regular Meeting – Art Goulet suggested a correction of Item 3 on page 2 of the Minutes. The item will be corrected to read Four, rather than Three, Board members volunteered to have meetings at their homes.

Ken Cozzens moved and Cindy Schneider seconded approval of minutes from April 5, 2022 Board Meeting, as revised. Unanimous approval with amendments.

May 9, 2022 Minutes for a Special Board Meeting – Cindy Schneider asked how the \$10,000 scholarship amount was revised to \$12,000. Reddy Pakala shared that during discussion of budget reserves, the Board determined that \$30,000 should be set aside for use in the event of litigation, \$25,000 for cash flow, and \$5,000 for contingency funds. Also, a maximum of \$12,000 was designated for scholarships at that time.

Will Hoag commented about costs for the virtual conference. He indicated that although he said \$16,000 at the May meeting, costs are closer to \$19,000. Reddy indicated that Nancy Settle had sent an email that also supported costs are expected to be higher than \$16,000.

Anne Dana moved and Cindy Schneider seconded approval of minutes from May 9, 2022 Special Board meeting. 7 Yeas, 1 Abstention by Art Goulet due to absence

- **Financial Reports**

Butch Britt advised that some of the numbers were estimated due to a lot of activity related to the luncheon. Butch Britt recommended that the attached financial report and audit report checklist be received and filed by the Board. President Pakala thanked Butch for causing

substantial savings by starting the practice of Board Members hosting Board Meetings at their homes. Board Members expressed appreciation for Kelly Shirk hosting the June Meeting.

Reddy Pakala asked Butch Britt whether he thought expenses for newsletters and luncheons might cost more than currently budgeted due to ever increasing costs. Butch indicated that food costs are higher and vendors must pass on price hikes, as a result. However, Butch had already factored this into the budget. Anne Dana mentioned the fund balance seemed sufficient since there are only two luncheons left.

Butch also indicated that costs for newsletters are largely due to number of pages printed and number of letters sent. He said Dee is keeping the page number fairly tight, which helps.

Butch shared that all scholarship checks were issued and mailed to those who were unable to attend the luncheon. Four had already been cashed. Board Member Shirk reported that her granddaughter was thrilled to be a recipient. President Pakala commended Butch on his efficiency.

Ken Cozzens briefly reviewed the successful audit. Everything was as expected and Cindy did a great job. The Financial and Audit Reports were received and filed.

- **September Luncheon Status**

Anne Dana discussed the contract renewal with Sterling Hills. Luncheon costs rose over 25% and a \$500 event fee was added, which Anne negotiated down to \$195. The Board discussed food costs, possible luncheon venue changes, speakers, and notification of members who do not show up for luncheons. After much discussion, the Board decided to keep Sterling Hills as the REAVC luncheon venue for this calendar year.

Anne shared that over the past 4 luncheons there were 115 no-shows and/or cancelations with short notice. This amounts to approximately 29 per luncheon. The frequency breakdown per attendee was: 96 missed once; 7 missed twice, 1 missed three times, and 1 missed 4 times.

Reddy Pakala said that this was a cost of \$1,150 to members and \$3,896 to REAVC. Reddy said Nancy had suggested notifying members. He said he would draft a letter for Board review that could be sent out to specific members to educate them about the impacts of missing luncheons and the consequences of doing so in the future.

Some of the Board also suggested that members should lose the ability to make reservations if they miss multiple luncheons without adequate notice.

Anne suggested that the Board consider providing exemptions for people who miss a luncheon because they are ill. She also said she planned to contact those who missed the luncheon multiple times to find out why.

A discussion ensued about charging full cost for missed luncheons and requiring members to pay outstanding balances on luncheons prior to being eligible to attend future luncheons.

It was suggested that the luncheon update in the newsletter include information regarding the cost impacts of the late cancellations and no-shows, without identifying specific costs.

Anne discussed speakers for future luncheons. She mentioned that Roberta Griego asked to bring a speaker from NAMI to the September luncheon. Anne also said that Tom had suggested a speaker. Ken reminded Anne that another option discussed previously was his son who provides assistance to first responders through an organization called Four Generations. Carolers were suggested as a possibility for the Christmas luncheon. The Board indicated that it is a good idea not to have speakers at the Christmas luncheon so that members can enjoy talking to one another. President Pakala thanked Anne for her hard work on tabulating the luncheon results.

- **President's Report**

Reddy Pakala reported on results of volunteering to check on the returned mail issue with the United States Postal Service.

Reddy began research in Moorpark, was redirected to the regional USPS, and two and a half months after beginning repeated contacts with the USPS, was contacted by the National Coordinator. The NC told him that an ancillary service endorsement was required to help get changed addresses, and to return undeliverable mail. This could be used to update the mailing database.

The cost of a manual request is 67 cents per letter, while an electronic one is 16 cents. Reddy shared this information with Kelly Shirk and Butch Britt because both have contacts who can provide information. Cindy noted that there would be a cost outlay with the first mail out, but that we would be able to remove bad addresses from our mailing list moving forward. Also, at the beginning of next year we are moving toward emailing most of the newsletters in lieu of US mail. Reddy indicated that this item would return in the future once more information is available.

- **Committee Reports**

Retirement Board/Legislation-Board Member Goulet shared that the Retirement system is essentially back to normal, but with a hybrid workforce. Staff works out of the office a certain number of days per week. They have done a great job keeping everything working during the pandemic. The Administrator is still traveling back and forth between California and Oklahoma to care for her husband. She has managed her duties well in spite of this.

VCERA will change its meeting software to Prime Gov which is useful for offsite meeting attendance. Emergency legislation was put in place during the pandemic to allow remote attendance. A quorum must be in attendance at the meeting place, so everyone cannot attend remotely. Roll call votes are required on every vote, which lengthens meeting time. However, a nice feature of Prime Gov is that it posts votes cast and by whom.

Retirement funds are at \$7.3 billion, which is down a bit from last year. The County's Bill to make flexible benefit allowances pensionable is currently inactive. Some agencies negotiated retirement items into MOUs, but it was determined that only retirement systems have the authority to declare whether items are pensionable, not employers.

Some employers have erred in determining pensionable items. Pensions may be reduced as a result. However, employers will be penalized by being required to pay employees the difference.

STRS and 1937 Act Pensions have had a lot of items disallowed.

The end of a two-year legislative session is nearing. Legislators are out of session June 30<sup>th</sup> and return a month later. All items must be completed because there will be no carryovers.

Associate Members-Board Member not present.

Benefits-Board Member Shirk informed the Board that the County has not held Benefits meetings since last year. No update will be available until meetings reconvene.

Communications-Board Member Hoag shared that communication by telephone is less than when there was a voice mail box. There are actually very few calls. Reddy asked if there were any calls or emails about discontinuation of mailing newsletters. Will indicated there was one member. Reddy said to discuss it in Old Business.

Audit Committee-This item was covered earlier on the agenda.

CRCEA-Will indicated that he could not attend the meeting so he did not have anything to report. Jacqui attended the CRCEA meeting. More information may be provided in the future.

Newsletter- Executive Assistant Emami indicated that the newsletter was in progress but some articles were not yet received. Anne Dana will submit an article that mentions the luncheon attendance issues. Art Goulet submitted his article from the Retirement Board.

Nomination/Elections-Board Member was not present.

Program/Social-Covered in prior items. Nothing else to report.

Membership Report/Courtesy-Board Member was not present.

- **Old Business**

- **Discussion-Historical Scholarship Expenditure and Impacts on Overall Budget (Attachment #2)**

Reddy brought attention to information provided in Attachment #2. Reddy emphasized that he strongly supports the scholarship program. The Board discussed how the program has grown from \$4,000 to \$15,000. Board members suggested that luncheons honoring the scholarship winners are a great time to suggest donations. Reddy indicated that the scholarship committee should help create a budget that can be lived within during future budget building sessions. Exploration of a new selection ranking system was also suggested.

- **Discussion-Update on the Notice to Discontinue Mailing of Newsletter**

Reddy asked Will about the correspondence he received from a member about discontinuation of mailing the newsletter. Will said he only received one email but that the member wanted to immediately relinquish membership if he could no longer receive a newsletter via mail. A voicemail came from another member saying that she wanted to continue to receive her newsletter by mail if possible. Will thinks we will get more calls later. Most say that they don't have computers.

Anne received calls from a couple of people who wanted exceptions. Also, Tom Morgan asked if there was a way for him to continue to receive his newsletter via mail. Anne wanted to know who the person to determine exceptions will be. Once agreed upon, we may provide exemptions in the future newsletter.

Anne was concerned about the number of email addresses that we have and where we will get them from. Anne pointed out that we may not have email addresses for everyone by the commencement of the new year.

- **Discussion-Hosting the 2025 CRCEA Conference with Santa Barbara County**

Reddy said that Nancy is scheduling a meeting of the members of the committee. She also called the Santa Barbara President, Mark Brinkley, and Secretary, Annette Paladino. Once they meet and put together a proposal they will present it to the Board. Reddy said that Nancy found out Orange County's conference cost \$19,000.

- **Discussion-Speakers for Future Luncheon Meetings**

This item was covered during the September Luncheon update. Ken informed the Board that Food Share barrels are not gathering much food. Some members are also donating items that are close to expiration. The Executive Assistant said she will remove mention of Food Share barrels from the luncheon flyer.

- **New Business**

- **Adjournment**

The meeting was adjourned at 1:40 p.m.

- **Next Board Meeting**

The next REAVC Board meeting will be held at 11:30 a.m. on August 2, 2022, at Board Member Cozzens's home.

Respectfully submitted,

Dee Emami  
REAVC Executive Assistant

# RETIRED EMPLOYEES ASSOCIATION OF VENTURA COUNTY



## Financial Report

Board Meeting – August 2, 2022

**NOTE: Financial Data as of July 25, 2022**

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### **Comments/ recommendations:**

1. Receive and file financial report.  
Notes:

## Net Worth - As of 7/25/2022

Account	7/25/2022 Balance
<b>ASSETS</b>	
<b>Cash and Bank Accounts</b>	
12 MO CERTIFICATE S09	0.00
12 MO CERTIFICATE S10	0.00
60 MO CERTIFICATE - S0008	10,576.66
Checking Account ID 90	6,024.05
Money Market Checking ID 14	84,478.23
Primary Share ID 01	32.55
Cash Box - Change	184.00
<b>TOTAL Cash and Bank Accounts</b>	<b>101,295.49</b>
<b>Other Assets</b>	
See's Candy Gift Cards	3,250.00
See's Candy Sales - 999	0.00
<b>TOTAL Other Assets</b>	<b>3,250.00</b>
<b>TOTAL ASSETS</b>	<b>104,545.49</b>
<b>LIABILITIES</b>	
	<b>0.00</b>
<b>OVERALL TOTAL</b>	<b>104,545.49</b>

See's Candy GIFT CARDS Summary Report ESTIMATED				
Status	No. Sold	Value Sold	No. On-hand	Book Value
Year-end 2021	184	\$3,488	112	\$2,807 <sup>1</sup>
Year to Date 2022	80	\$1,680	132	\$3,250
1. Adjusted book value to comply with IRS tax return.				
2. Purchased 100 gift cards 2/29/22				

REAVC CD Accounts – Summary Report			
Account No.	Term (months)	Interest Rate (%)	Maturity Date
S0008	60	2.325	2/11/2025



# Cash Flow - Year to Date

1/1/2022 through 7/25/2022

7/25/2022

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Category	1/1/2022- 7/25/2022
<b>INFLOWS</b>	
Dividend and interest Income - 102	216.47
Luncheon Sales - 110	2,400.00
Membership Dues -101	38,840.00
Miscellaneous Income - 103	
Scholarship donations	3,627.73
TOTAL Miscellaneous Income - 103	3,627.73
<b>TOTAL INFLOWS</b>	<b>45,084.20</b>
<b>OUTFLOWS</b>	
Assoc. Dues to Other Orgs. - 209	1,660.85
Board of Director's Meetings- 203	395.32
Conference and Seminars - 207	1,844.25
General Membership Luncheons - 206	10,301.65
Misc. Expense - 214	177.79
Newsletter - 202	8,821.03
Office Supplies - 208	603.95
Professional Services - 201	700.00
Admin	5,764.52
Bookkeeping	1,400.00
web Site	700.00
TOTAL Professional Services - 201	8,564.52
Scholarships - 211	15,000.00
Taxes and Insurance - 213	1,546.00
Telephone Internet - 215	284.45
<b>TOTAL OUTFLOWS</b>	<b>49,199.81</b>
<b>OVERALL TOTAL</b>	<b>-4,115.61</b>

# REAVC - BOARD MEETING - AUGUST 14, 2022

## FINANCIAL REPORT

### Budget VS Actual

Data as of: **7/25/2022** Percent time: **56%**

Income	2022	Actual Inc. / Exp.	% Act vs Budget	Notes
	Budget (Rev 1)			
				Budget appv'd by Board 2/1/22 Rev 1 appv'd by Board 5/9/22
101-Membership Dues	\$65,800.00	\$38,840.00	59%	
102-Dividend and Interest Income	\$1,500.00	\$216.47	14%	Interest inc. low
110- Luncheon Sales	\$6,000.00	\$2,400.00	40%	Est.
103-Miscellaneous Income	\$2,000.00	\$3,627.73	181%	Scholarship donations
<b>Total Income</b>	<b>\$75,300.00</b>	<b>\$45,084.20</b>	<b>60%</b>	
Transfer from reserves (if required)	\$8,900.00	\$0.00		Rev 1 included
<b>Total Funds Available</b>	<b>\$84,200.00</b>	<b>\$45,084.20</b>	<b>54%</b>	

### Expenses

201-Professional Services	\$16,800.00	\$8,564.52	51%	Est amt
202-Newsletter/ Printing	\$18,000.00	\$8,821.03	49%	3 newsletters published
203-Board of Director's Meetings	\$2,300.00	\$395.32	17%	in-person mttg
206-General Membership Luncheons	\$24,000.00	\$10,301.65	43%	Est amt 2 luncheons
207-Conference & Seminars	\$2,000.00	\$1,844.25	92%	Reimb. For 2021 conf. attendees
208-Office Supplies	\$1,000.00	\$603.95	60%	Includes PO Box Rental 1 yr, and 1 yr Zoom rental
209-Association Dues - CRCEA	\$1,650.00	\$1,660.85	101%	
211-Scholarships	\$15,000.00	\$15,000.00	100%	Rev 1 included
212-Mileage	\$250.00	\$0.00	0%	
213-Taxes and Insurance	\$1,550.00	\$1,546.00	100%	
214-Miscellaneous	\$150.00	\$177.79	119%	Past President recognition
215-Telephone/Internet	\$700.00	\$284.45	41%	
217-Contingency	\$800.00	\$0.00	0%	
<b>Total Expenditures</b>	<b>\$84,200.00</b>	<b>\$49,199.81</b>	<b>58%</b>	
<b>Net - (Income minus expenditures - year to date)</b>	<b>\$0.00</b>	<b>(\$4,115.61)</b>		Budget anticipates transfer from reserve funds

# Checking Account ID 90

Checking Account ID 90

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7/25/2022

Date	Num	Payee	Memo	Category	Amount	C	Balance
6/1/2022	DEP	Deposit For Change	Change deposit	General Me...	200.00	R	18,321.41
6/1/2022	ATM	Cash Withdrawal	Cash withdraw...	General Me...	-200.00	R	18,121.41
6/1/2022		VCCU	Change for Lu...	General Me...	-200.00	R	17,921.41
6/2/2022	1958	Dee Emami	Admin Serv + ...	SPLIT	-1,033.76	R	16,887.65
6/2/2022	1959	W. B. Britt, Inc.	2 Mos Bkpping...	Professional ...	-700.00	R	16,187.65
6/5/2022	DEP	Jayne Phelan	Sales by Will	[See's Cand...	189.00	R	16,376.65
6/7/2022	1943	Ethan Britt	Scholarship A...	Scholarships...	-1,000.00	R	15,376.65
6/7/2022	1944	Mia Campbell	Scholarship A...	Scholarships...	-1,000.00	R	14,376.65
6/7/2022	1945	Ella Giuliani	Scholarship A...	Scholarships...	-1,000.00	R	13,376.65
6/7/2022	1946	Angelica Herrera	Scholarship A...	Scholarships...	-1,000.00	R	12,376.65
6/7/2022	1947	Makeelie Lemery	Scholarship A...	Scholarships...	-1,000.00	R	11,376.65
6/7/2022	1948	Olivia Marnier	Scholarship A...	Scholarships...	-1,000.00	R	10,376.65
6/7/2022	1949	Magdalene McDaniel	Scholarship A...	Scholarships...	-1,000.00	R	9,376.65
6/7/2022	1950	Sadie Moody	Scholarship A...	Scholarships...	-1,000.00		8,376.65
6/7/2022	1951	Chris Oelschlager	Scholarship A...	Scholarships...	-1,000.00	R	7,376.65
6/7/2022	1952	Ryan Palmisano	Scholarship A...	Scholarships...	-1,000.00	R	6,376.65
6/7/2022	1953	Joseph Poteracke	Scholarship A...	Scholarships...	-1,000.00		5,376.65
6/7/2022	1954	Dylan Shirk	Scholarship A...	Scholarships...	-1,000.00	R	4,376.65
6/7/2022	1955	Carly Skiba	Scholarship A...	Scholarships...	-1,000.00	R	3,376.65
6/7/2022	1956	Kesley Smith	Scholarship A...	Scholarships...	-1,000.00	R	2,376.65
6/7/2022	1957	Olivia Zoll	Scholarship A...	Scholarships...	-1,000.00	R	1,376.65
6/7/2022	1960	Anne Dana	Luncheon Exp...	General Me...	-5,309.79	R	-3,933.14
6/8/2022	DEP	VCERA	Check Received	Membership ...	5,598.00	R	1,664.86
6/8/2022	DEP	Various Checks	Scholarship D...	SPLIT	800.00	R	2,464.86
6/8/2022	DEP	Varous Cash	Scholarship D...	Miscellaneous...	364.00	R	2,828.86
6/10/2022	DEP	Various Checks	Lunch Sales C...	SPLIT	1,667.00	R	4,495.86
6/10/2022	DEP	Various Cash	Lunch sales, S...	SPLIT	630.00	R	5,125.86
6/14/2022	DEP	Various Checks	Lunch Sales C...	Luncheon S...	120.00	R	5,245.86
6/14/2022	1961	Kelly Shirk	Reimburse lun...	Board of Dir...	-244.32	R	5,001.54
6/16/2022	1962	Anne Dana	Final Luncheon...	General Me...	-850.35	R	4,151.19
6/17/2022	EFT	Returned Check	LunchSale	Luncheon S...	-10.00	R	4,141.19
6/17/2022	EFT	Returned Check Fee	LunchSale	Luncheon S...	-15.00	R	4,126.19
6/22/2022	EFT	ATT	Telephone	Telephone l...	-47.37	R	4,078.82
6/29/2022	1063	Void	voided check	Professional ...	0.00	R	4,078.82
6/29/2022	1064	Gabe Ramirez	Invoice #11	Professional ...	-400.00	R	3,678.82
7/2/2022	EFT	Han'ei, Inc	Inv 20220702 ...	Newsletter - ...	-1,654.39	R	2,024.43
7/2/2022	EFT	Han'ei, Inc	Inv20220701 ...	Newsletter - ...	-611.38	R	1,413.05
7/4/2022	DEP	Jim Crow	Reimb returne...	SPLIT	25.00	R	1,438.05
7/4/2022	1965	Dee Emami	Admin Serv. In...	Professional ...	-1,000.00	R	438.05
7/5/2022	DEP	VCERA	Check Received	Membership ...	5,586.00	R	6,024.05

Money Market Checking ID 14

7/25/2022

Date	Num	Payee	Memo	Category	Amount	C	Balance
6/1/2022	DEP	Dividend Deposit Apy	%% APY Earn...	Dividend an...	14.87	R	84,464.35
7/1/2022	DEP	Dividend Deposit Apy	%% APY Earn...	Dividend an...	13.88	R	84,478.23

### EXHIBIT #3

#### Courtesy Letter To “NO SHOWS” at Regular REAVC Luncheons held in Camarillo

Fellow REAVC Members,

This letter is being sent to only those REAVC members who have made reservations for one or more of the last four general membership luncheons but did not attend and did not cancel their reservation, or cancelled with short notice. This has become an issue for REAVC because of the unnecessary expense it causes to the general membership.

The caterer requires an accurate account of proposed attendees 8-10 days prior to the luncheon in order to ensure there is sufficient food and service for all attendees. Once the number of proposed attendees is submitted, REAVC is required to pay the **full** price for that many meals, no matter how many are actually served. In addition to the unnecessary expense, a member's failure to cancel their reservation has caused some members to be deprived of the opportunity to attend the luncheon. There have been times when we could not approve requests for reservations because of the capacity limit at the venue. However, some of these requests could have been approved if prior reservations had been cancelled in a timely manner.

We ask you to consider a reservation as a commitment and to honor that commitment.

This correspondence serves to advise you that any member who makes a reservation for himself/herself and or his/her guest and fails to cancel prior to the to the required cancellation date, as specified on the luncheon flier for the specific event, will be responsible for and sent an invoice for the full cost of the meal(s), minus any amount submitted with his/her reservation request. Currently, each meal costs REAVC about \$35 per person.

This policy goes into effect next calendar year 2023 commencing with the March 2023 luncheon. Habitual disregard of this policy may cause you to lose your privilege to make a reservation and attend future REAVC luncheons.

We understand emergencies such as illness, transportation challenges, pandemic issues, and needing to take care of a family member will occur occasionally. If an emergency should occur, just let us know. We will waive any charges and ensure you are able to continue to make reservations.

General membership luncheons are one of the most appreciated benefits of being an REAVC member. The luncheons are intended to be events to catch up with friends, make new friends, and enjoy some great food and entertainment. We hope in the future that members are more diligent about making reservations and canceling, if need be, prior to the time specified in the luncheon flyer.

We hope to see all of you all at our next luncheon!

Thank you for your cooperation,

REAVC Board