

REAVC NEWSLETTER

MARCH – APRIL 2023

"Dedicated to Those Who Have Already Served"

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MESSAGE FROM REAVC PRESIDENT – REDDY PAKALA



Spring in Ventura County is especially wonderful this year due to an unusual abundance of rain. It is so refreshing to drive through southern California and see blooming flowers. Enjoy the green mountains and blooming flowers while they last.

THE FOLLOWING IS A VERY IMPORTANT MESSAGE FOR THOSE WHO RETIRED FROM THE COUNTY OF VENTURA ON OR AFTER JANUARY 1, 2013.

The California Public Employees' Pension Reform Act (PEPRA) which took effect on January 1, 2013, changed how calculations for retirement benefits are applied for employees since that date in all public retirement systems. The Ventura County Employees' Retirement Association (VCERA), the agency that disburses our retirement checks and manages our retirement funds, must also comply with PEPRA. Until now, changes required by PEPRA were not applied to calculate pensions for Ventura employees.

On July 30, 2020, the California Supreme Court issued the Alameda Decision (Alameda), which may also affect employees who started work with the County before January 2013. All 1937 Act counties, like Ventura, are evaluating how this affects them. VCERA is just now getting near the end of their evaluation. VCERA delayed the implementation of both Alameda and PEPRA exclusions to pension benefit calculations because of several legal challenges and objections from stakeholders.

REAVC recently learned about the specific actions, as well as pending actions by VCERA. As soon as REAVC was informed, we appointed a Special Committee of REAVC Board members to address the impacts of the Alameda decision. This committee has been working on these issues, and appeared before the VCERA Board on April 17, 2023, to express concerns for the retirees we represent. We will continue to track this issue and to appear before VCERA about the concerns we have.

On April 17, 2023, VCERA held a public hearing and unanimously approved two resolutions:

The first was about the County's Flex Benefits Program (Alameda), Agenda item IX A, with an effective date of July 30, 2020, meaning that anyone who retired before July 30, 2020, will not be affected. For those who retire "on or after July 30, 2020," only "the portions of any cafeteria plan benefit that...members could receive directly in cash" is included in final compensation for calculation of retirement benefits. This means that the benefits of those who retired on or after

July 30, 2020, will be recalculated with the "proper" amount of Flex Credit, and pension benefits may be reduced going forward. VCERA will not recoup what they consider the net overpaid retirement benefits.

The second item, agenda item IX.B, clarified an earlier resolution about i) Leave redemptions (vacation buydowns) in excess of what is both earned and payable in "each 12-month period during the final average salary period" and ii) Service rendered outside of normal working hours, such as standby pay, call-back pay and shift differentials on overtime. These items are not considered pensionable. The resolution applies these exclusions from final compensation effective August 31, 2020, to all members who retired after that date. Employees who retired on or after January 1, 2013, and used redemptions/buy downs in excess of what was payable and earnable during each of the final 12-month periods used to calculate their pensions may have a reduction in pension benefits going forward. The new resolution provides that VCERA will not recoup what they call "overpayments" from January 1, 2013, through August 31, 2020.

The VCERA Board also directed staff to develop an implementation plan for the VCERA Board and make it available to stakeholders and retired members. VCERA staff was uncertain when that plan will be available due to its complexity. We have been told that VCERA staff will provide calculations to each affected retiree. The timeline is uncertain, because the calculations are very complicated and there are a large number of them to do. Each retiree will have an opportunity to appeal any errors with respect to such calculations. VCERA staff said that pension reductions will not begin until the recalculation is completed, and any appeal has been exhausted but, again, this will be included in any implementation plan.

The REAVC committee/Board will review the Implementation Plan when it is available and will consider pursuing available options to help retirees with any negative impact on their pensions.

You can visit <u>www.vcera.org/alameda</u> to get the latest updates. You may also visit <u>www.vcera.org</u> and review the April 17, 2023, public hearing content for items IX A and B. Approximately 25 retirees testified at the hearing. Current Ventura County CEO Sevet Johnson stayed for the entire meeting and testified on behalf of retirees, as did former County CEO Marty Robinson, and the following REAVC Board members: Reddy Pakala, Roberta Griego, Jacquie Richardson, and Lyn Krieger. Board members Kelly Shirk and Ben Emami attended in support of the effort. Several other individual retirees also testified. A copy of the April 16, 2023, letter from REAVC to VCERA follows below for your information.

REAVC will continue working on the vacation buydown issue, and the full REAVC Board will discuss this matter at its next regularly scheduled Board meeting on June 13, 2023, starting at noon. If you wish to attend, please message <u>info@reavc.org</u> or call 805-644-7814 and leave a message. Due to limited room capacity, some members may need to attend through Zoom.

2023 BOARD MEMBERS					
Officers	Directors	Jacquie Richardson			
President – Reddy Pakala	Colleen Bruns	Cindy Schneider			
1 st VP – Roberta Griego	Anne Dana	Kelly Shirk			
2 nd VP – Ken Cozzens	Ben Emami	Maryellen Benedetto Associate Member Representative			
Secretary – Will Hoag	Colleen House	Volunteer Staff			
Treasurer – Paul E. Callaway	Lyn Krieger	Dee Emami Executive Assistant			
Board of Retirement – Art Goulet Immediate Past Pres Nancy Settle	Tom McEachern	Butch Britt Bookkeeper			

2023 BOARD MEMBERS



RETIRED EMPLOYEES ASSOCIATION OF VENTURA COUNTY (REAVC)

"Dedicated to Those who Have Already Served"

April 16, 2023

Michael Sedell, Board Chairman Ventura County Retirement Association (VCERA) 1190 S. Victoria Avenue, Unit 200 Ventura, CA 93003

Dear VCERA Board Members,

The Retired Employees Association of Ventura County, Inc. (REAVC) represents some 7,000 retirees, 3,000 of whom are dues paying members. Currently, we have 16 Board members. The purpose of REAVC is to promote the common welfare of present and future retired public employees of the County of Ventura (County). REAVC's main purpose is to promote activity and to coordinate, initiate, or oppose legislation effecting retirees with the Ventura County Employees Retirement Association (VCERA), County Board of Supervisors or other legislative bodies.

According to the VCERA website one of the most valuable benefits offered by your employer is a unique defined benefit (DB) pension plan. Unlike any other employment benefits, a DB pension plan (VCERA) offers retirement income that will last for your lifetime. As of June 30, 2022, VCERA retirement fund balance was \$7.3 billion and 97% funded based on actuarial studies.

All REAVC members carried out the important work of the County. Some were in executive positions. Many more were not at the highest pay levels but did work critical to operations. All of them came to work for the County in part for its retirement program. They invested many years of diligent effort to do their jobs, whether managing a department, processing invoices, cleaning hospital floors, repairing equipment, constructing and maintaining public infrastructure, public safety, and so many other public services. Most do not receive a COLA, and some leave for reasons other than reaching full retirement age, such as their own illness, taking care of a disabled dependent or parent, and so on.

REAVC cares deeply about their welfare, and the promises made to them by VCERA when they were hired by the County. VCERA's reaching back to those who retired in 2013 to reduce their benefits going forward would be a shock to these retirees, or to their surviving family members. Some have already been retired for up to ten years. Your actions will have a significant impact on their lives. For many it could mean the ability to remain in their current home or adequate money for food or medical needs at a time of high inflation.

For these reasons, we have carefully reviewed both the Proposed VCERA Resolution for potential action on April 17, 2023, regarding the treatment of Flex Benefits, and the already adopted VCERA Resolution originally concerning both Flex Benefits and Annual Leave/Vacation Buydown dated October 12, 2020.

2023 BOARD OF DIRECTORS

President Reddy Pakala

First Vice President Roberta Griego

Second Vice President Ken Cozzens

Treasurer Paul Callaway

Past President Nancy Settle

RETIREMENT BOARD

Member Art Goulet

Alternate Member Will Hoag

BOARD MEMBERS

Colleen Bruns Anne Dana Ben Emami Colleen House Lyn Krieger Tom McEachern Jacquie Richardson Cindy Schneider Kelly Shirk

ASSOCIATE MEMBER REPRESENTATIVE

Maryellen Benedetto

Executive Assistant Dee Emami All language in the October 2020 Resolution regarding Flex Benefits has now been replaced by the Proposed Resolution, we have the following comments. First, we appreciate the evolution of VCERA's proposal regarding Flex Benefits, and the proposal to apply this exclusion only to members who retire on or after July 30, 2020, with no future losses or obligation to past "overpayments." This change is much appreciated. However, this will still negatively affect members who retired on and after July 30, 2020, in the midst of the pandemic.

We urge you to broaden your view, based on the language outlined in page 4, paragraph 3 of the draft Flex Benefits Resolution, that:

"..for good cause shown that the Retirees, as a whole, did not cause the delay in the Board's implementation of this Flex Credit Correction Resolution and would be unduly burdened by recoupment of funds from them, ...",

and apply this as well to their unanticipated loss in benefits, beginning application of the exclusion to members who retire after the last action by the VCERA Board.

In addition, in the interest of our members and the trust between employees and VCERA, we urge you to similarly revise the draft resolution with one dedicated to Annual Leave/Vacation Buydown effective April 17, 2023. We request that VCERA conduct its own analysis and develop exclusions of any compensation items related to annual leave/vacation buydown in excess of what is both earned and payable in each 12-month period. The County has strictly limited the amount of Annual Leave/Vacation to be included in the Final Compensation Period, the County's Annual Leave/Vacation program, intended as income to employees.

Conclusions:

WE REQUEST VCERA NOT RECOUP OVERPAID BENEFITS for flex benefits and annual leave/vacation buydowns, and change the effective dates to April 17, 2023, or to a future date when the Board approves the resolutions. If necessary, we are requesting your Board to continue Items IX, A&B to a future date.

Thank you for your consideration.

Respectfully,

Tr.A.T.

R.R. Pakala President, REAVC

Cc: VCERA Board members (6)

County of Ventura Board of Supervisors (5) County of Ventura, CEO Linda Webb, Retirement Administrator REAVC Board members (16)

RETIREMENT BOARD NEWS - BY ART GOULET



The market continues to be volatile. Although January ended with positive investment results, it was anticipated February would probably not follow on the same path, and it didn't. It was a down month with VCERA's asset value dropping to \$7.21 billion. March changed course and was an up month, and VCERA's asset value increased to \$7.34 billion.

At its March 13th meeting, the Retirement Board (Board) was busy with administrative tasks. It received and filed a favorable audit for the Fiscal Year ended June 30th, 2022, and the Annual Comprehensive Financial Report (ACFR) for the same period.

It also reviewed and updated the Education and Travel, Compensation Review, and Trustee Technology Use and Mobile Device Policies, as well as the Board of Retirement, Chair, Vice Chair, and Retirement Administrator Charters.

Additionally, now that Pandemic restrictions are no longer in place and the Board will be meeting in person, they discussed how other parties would be required to attend. The decision reached was that presenters could attend remotely if they chose, but with the option that the Board could request personal attendance of specific investment managers.

As of the March 27th Board meeting, 7.5% of the system's assets were committed to Real Estate, with an allocation goal of 8.0%. Toward this goal, the Board committed \$75 million to LaSalle Value Partners US IX. The system made a previous commitment of \$100 million to its predecessor fund, LaSalle Growth and Income Fund VIII on January 28, 2019, which has achieved strong early returns.

Also on March 27th, the Board adopted pacing plans for both its private equity and its private credit investments programs to grow those investments toward their asset allocation targets, and then to maintain them in a thoughtful and measured way.

Finally, on the same date, the Board thoroughly reviewed a proposed resolution regarding correction of pensionability of benefits under the County's Flexible Benefits program. This resolution is intended to implement the requirements of the California Supreme Court's Alameda Decision of July 30, 2020. This review was conducted with the capable assistance of VCERA's Fiduciary Counsel, who went through the resolution item by item, answering questions as they arose. No action was taken, and a final resolution will be considered by the Board at its April 17th meeting.

Importantly, Trustee Grass advocated that the Board apply a higher-than-normal interest rate to the eventual refunds of member contributions made on the pay items the Court determined may not lawfully be included in compensation earnable. When refunds are eventually issued, an annual interest rate of 7.9%, compounded annually, will be applied.

A great deal of information re: the Alameda and PEPRA exclusions is contained in the REAVC Newsletter of November-December 2020, which is available on the REAVC website, so I won't repeat it here.

On April 17th, the Board adopted two Resolutions related to the Supreme Court's Alameda Decision. The first was the long-awaited Resolution excluding the portion of Ventura County's flexible benefit allowance that cannot be received by members in cash, which was discussed on March 27th. This was the culmination of almost three years of litigation, postponements, and an unsuccessful attempt at legislation (AB 826) to allow inclusion of what have been termed "Alameda Exclusions", which are pay items Alameda determined VCERA never had the discretion to include in compensation earnable.

The second Resolution adopted on that date was to supplement the original one adopted by the Board on October 12, 2020, which dealt with the "PEPRA Exclusions", which are pay items that should have been excluded from compensation

earnable since January 1, 2013. Both new Resolutions directed that no "overpaid" benefits be recouped and reiterated the applicability of the 7.9% compounded interest rate.

VCERA staff sent an all-member communication regarding the impact (or non-impact) of the Alameda Decision on the various portions of the member population before April 17th, which has been since updated and clarified. The most up-to-date information can be found at <u>www.vcera.org/alameda</u>.

There was considerable testimony by members of the REAVC Board of Directors, primarily requesting the provisions of the Resolutions be made effective on April 17th and thus only be applied to Legacy Members prospectively. This would have created a "window period" for those Legacy Members who had already retired. VCERA's Fiduciary Counsel opined this would not pass legal or tax qualification muster, and that the Board did not have the legal discretion to grant the group's request.

They also objected to VCERA's method of applying the provision of CERL limiting the amount of annual leave redemption to that "earned and payable during each 12-month period during the final average salary period". As reported in the November-December 2022 and the January-February 2023 REAVC Newsletter, this matter was litigated and decided at the Superior Court level in VCERA's favor. It is now under appeal by two unions, VCPPOA and CJAAVC, though the County and the former County Counsel have opted not to join in that appeal.

A couple of Legacy Members object to the provision in PEPRA eliminating pensionability of payment for work outside normal working hours; specifically standby pay and callback pay. Unfortunately, VCERA could not include such pay items given its responsibility is to follow the law; and as with the previous request for prospective application, the Board did not have the legal discretion to grant the Members' request

The decisions the Board has made in carrying out the Alameda Decision and PEPRA were not made lightly. The Board is fully aware of the hardships some retirees may suffer as a result. In the situations where the Board had discretion, it always decided to the benefit of VCERA retirees. But, as already stated, the Board must follow the law.

On the investment side, the Board committed \$35 million to Alterra IOS Venture III to continue to advance VCERA's real estate allocation to 8%. The Board had previously committed \$35 million to Alterra IOS Venture II in February 2020.

In addition, the Board committed \$25 million to Monroe Capital Opportunistic Private Credit Fund II to add to VCERA's Private Credit portfolio.

Remember!

Elections for Retired Member and Alternate Retired Member

to be held until 5:00 P.M. on June 20, 2023.

Be sure to vote. Every vote counts.

Ballot Packets should be received on or about May 26, 2023.

The REAVC Board of Directors has endorsed Arthur E. Goulet, the incumbent, for the position of Retired Member.

REGULAR RETIREMENTS APPROVED BY THE VCERA BOARD – MARCH 2023

CHERIE ALDRIDGE	HEALTH CARE AGENCY	02/04/2023
MIKE BARAY	DISTRICT ATTORNEY	09/10/2022
DOUGLAS A. BEACH	RESOURCE MANAGEMENT AGENCY	03/04/2023
KIMBERLY SUE BEDARD	AUDITOR CONTROLLER	02/18/2023
GREG S. BERGAN	HEALTH CARE AGENCY	02/18/2023
ROSE MARIE CASTREN	HEALTH CARE AGENCY	02/17/2023
JULIE ANN CENTENO	TREASURER-TAX COLLECTOR	02/11/2023
JAIME CHUA	PROBATION AGENCY	02/22/2023
CHERRI A. FRANCIS	GENERAL SERVICES AGENCY	03/11/2023
MARTIN GONZALEZ	FIRE PROTECTION DISTRICT	03/03/2023
KERI L. GRIFFITH	SUPERIOR COURT	02/18/2023
MARY FAITH HECK	VENTURA COUNTY LIBRARY	02/21/2023
ANNA HERNANDEZ	HUMAN SERVICES AGENCY	03/09/2023
SEAN ROBERT MARTIN	SHERIFF'S OFFICE	02/09/2023
ROBERT F. MICHELS	FIRE PROTECTION DISTRICT	03/03/2023
PHILIP MOYAL	AIR POLLUTION CONTROL DISTRICT	02/18/2023
RUDY ALFRED MUNOZ	PUBLIC WORKS AGENCY	03/02/2023
KATHRYN MARIE PIERCE	PUBLIC WORKS AGENCY	02/24/2023
ALFONSO QUIROZ	HUMAN SERVICES AGENCY	02/01/2023
PENNIE EILEEN RAY	HEALTH CARE AGENCY	03/17/2023
NAN LOUISE RICHARDSON	SUPERIOR COURT	02/04/2023
ANGELA RIOS	CHILD SUPPORT SERVICES	02/23/2023
CYNTHIA A. TASCHMAN	GENERAL SERVICES AGENCY	03/04/2023
CHRISTINA TEJEDA	HUMAN SERVICES AGENCY	03/05/2023
JEFFREY LEE THERAULT	SHERIFF'S OFFICE	02/02/2023
RICARDO VASQUEZ	GENERAL SERVICES AGENCY	02/24/2023

SEE's Candy 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. But remember, they are only worth \$25 of See's merchandise. 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 CANDY 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.

IN MEMORIUM

LOVED ONES LIVE ON IN OUR HEARTS FOREVER



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Gary D. Coltrin	William Ferguson	Harriet Hanson	Edith N. Hennebury
Rose Hepperly	Francis M. Ikezoye	Monica Orosco	William Reyes
	George T. Roberts	Joyce Sihler	

REAVC EXTENDS A SPECIAL THANK YOU TO ONE OF OUR SCHOLARSHIP SPONSORS

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

PAPAB1 - WAS IT "THE GOOD OLD DAYS" OR "IS WE THEM"

If you are a past reader of PapaB1's frequent gripes and groans, you know that I often wax on how things were "back in the day" and how great it was to be alive back then. Well actually, I've come to realize that it's not so bad to be alive today. Certainly, beats the alternative! And maybe things weren't always so good back then. It's often only our memories that were so good!

When I was a young engineer, the only real option to perform complicated engineering calculations accurately was to use large books called "logarithmic tables" and huge adding machines. Those machines must have weighed 500 pounds each. I don't think the books weighed much less. And they weren't cheap. A good quality machine capable of 8-digit accuracy ran about \$800 bucks each, (about \$3,000 in today's dollars). To perform some of the complicated tasks often required several hours, or even days to perform. Well, we did have slide rules (what!) but they were only good for 2 or 3 digit accuracy. I dug my old slide rule out recently and tried to show one of my grandsons how it worked. First, I realized that I really didn't remember how to work it too well and had to look it up on U-Tube. Then my grandson asked why I didn't just use my phone back then and run the calculator app? I don't think he believed me when I tried to explain that phones only used to be able to talk to people – sometimes. Remember party lines, and having to place long distance phone calls via the operator? UGH! Heck, we didn't even have caller ID. But at least we could place a local call with only four numbers, even if we had to use a rotary dial. Even PapaB1 could remember four digits.

I heard recently that the Politically Correct Police (PCP) are going to implement new regulations to require future washing machines to become smaller and less efficient in the future. REALLY! Aren't there more important things for the PCP to worry about than how often you wash your clothes?



I remember that my Mother's first washing machine had two large hard rubber rollers on top. No one had a dryer back then. You had to wash the clothes first, drain the washer drum, then run all the clothes through these two rollers to wring most of the water out of them. At least the rollers were electric. My grandmother's machine had hand operated rollers. Then you



took all the still wet clothes out to the clothesline to hang them up to be dried by the big solar heater in the sky. If it started to rain, you ran out really quickly to take the clothes in fast. And woe be unto you if you lost or broke a clothes pin. My Mother counted each and every one of them. They had to be accounted for or no soup for you that night!

So, PCP folks you really don't have to dumb down our washers and dryers. Just outlaw dryers and bring back the old roller type washing machines. I'm sure everyone will love that. Gosh do they even make clothes pins anymore. But I'm sure we can earn gobs of Global Warming points **IF** we can stand the smell of the other folks – or yourself - in the same room. Next up – shower rationing – maybe.

Well, enough gripes and groans for now. Best wishes to all of you. Hope to see you at the next REAVC luncheon or other function. Look for the old, fat. bald guy trying to sell See's Candy in the back. Way in the back. I'm trying to get a jump on the PCP and may start washing my clothes much less often.

EDITOR'S NOTES

Ben Emami has taken responsibility for updating Constant Contact to send out the newsletter as of February 1. If you need to update your contact information, Ben can be reached via <u>info@reavc.org</u> or REAVC, P.O. Box 7231, Ventura, CA 93006.

REAVC LIST OF SOCIAL SERVICES

The first number to call for information or "where to find whatever" is 211. This help line has an incredible list of all County services and is available 24 hours a day. The following is a list of varied services throughout the County, some of which have been shared with us by other seniors who recommend them. We hope to add to the information and share more services as we go along.

Ventura Crisis Line Area Agency on Aging **Food Share** W.I.C. **Knights of Columbus Home Helpers** Many Meals Ventura Avenue Adult Center Independent Living Resource Center Livingston Hospice Care Senior Concerns Home Caregivers of Ventura Senior Council on Aging, Camarillo Camarillo Council on Aging Housing Resources guide Camarillo Ventura Downtown Lions Club Salvation Army Help at Salvation Army **Catholic Charities** Livingston Visiting Nurses Bereavement Group **Turning Point Project Understanding** One Stop showers, mail delivery Four Generations Foundation Senior Support Line NAMI National Alliance Ventura Counseling/Wellness Center **Alzheimers Association Oxnard Rescue Mission Genesis** Program Prototypes AA Alcoholics Anonymous Alanon/Alateen Dept of Rehab **Housing Hotline United Parents** Whole Person Care **Diversity Collective Rainbow Umbrella** Veteran's Crisis Line Bereavement groups at Churches, etc. Sliding scale therapy:

Jewish Family Services Cal Lutheran New Beginnings

800-273-8255 VCAAA.org Foodshare.com FNS.usda.gov/wic Kofc.org homehelpershomecare.com manymealsofcamarillo.org 805-648-3035 ilrc-trico.org Imvna.org seniorconcerns.org caring.com/senior-care 800-973-1540 NCOa.org cityofcamarillo.org/residents/seniors cityofcamarillo.org venturalions.org ventura.salvationarmy.org needhelppayingbills.com catholiccharitiesusa.org Imvna.org-grief&bereavement turningpointfoundation.org projectunderstanding.org vchca.org/health-care-for-the-homeless fourgenerationsfoundation.org camhealth.com/senior-support-line nami.org programs and services venturacwc.org alz.org vcrescuemission.org genesisprograms.com healthright360.org/agency/prototypes aaventuracounty.org alanonventura.org al-anon.org On Right side is Alateen dor.ca.gov hud.gov/states/california/renting 800-477-5977 unitedparents.org wholepersoncare@ventura.org 805-339-1122 diversitycollectivevc.org diversitycollectivevc.org/services/#youth-services veteranscrisisline.net griefshare.org

federation@Jewishventuracounty.org

clucounseling.org thenewbeginningscenter.com

LUNCHEON UPDATE - BY ANNE DANA



SPRING LUNCHEON - The March 7, 2023, luncheon was a fun and informative event. Over 100 people attended the luncheon, and 25 were lucky enough to win a door prize! The presentation from Seniors Concerns was enlightening for both seniors and their families/care givers. We were given an overview of the programs and services available to help seniors "maximize their quality of life." We were also reminded of the importance of sharing our stories with the younger generation- one way to pass on values and share the most important lessons we have learned in life. Lots to ponder!

SUMMER CELEBRATION - Our next luncheon will be held on Tuesday, June 6, 2023, at 12:00 PM, at the Sterling Hills Country Club, 901 Sterling Hills Drive, Camarillo, CA.

We will honor our scholarship winners at this luncheon.

If you have not signed up yet, you must make your reservations no later than noon, on Sunday, May 28. (See page 10)

IMPORTANT NOTE: Anyone who makes a reservation and does not attend the luncheon and does not cancel by noon on May 28, 2023, will be responsible for the entire cost of the luncheon. An exception may be made in case of an emergency.

The doors will open at Sterling Hills Country Club at 11:00 a.m., and the check-in tables will be just inside the front door. There will be a separate table set up inside for sales of See's Candy gift certificates.

The College Scholarship Applications Committee received applications from the following students. Sponsors will be notified of the final awardees in the near future.

Applicant	Sponsor
Junious Burrage	Junious S. Burrage
Jack Carey	William S. Carey
Madison Dixon	Robert Perry
Caroline Hubner	Gerhardt Hubner
Cameron McDaniel	Murray Cole McDaniel
Gabriella Miramontes	Ene Dina Aguirre
Adam Troyanek	Marcia Hoyt
Emily Wright	Richard Morgan



Join us at the



REAVC Summer Celebration Luncheon

Tuesday, June 6, 2023, 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 will celebrate Memorial Day, Summer, Fourth of July, and REAVC Scholarship Winners. We hope you join the fun!!

Reservations must be made in advance by completing the form below and mailing it, along with a check payable to "REAVC", to the following address: REAVC - Luncheon P.O. Box 7231 Ventura CA 93006-7231

Registration form for the REAVC Summer Celebration Luncheon on June 6, 2023.

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 noon on Sunday, May 28, 2023!

IMPORTANT NOTE: The final date to cancel your reservation and not incur a penalty is also May 28, 2023. Anyone who makes a reservation and does not attend the luncheon and does not cancel by noon on May 28, 2023, will be responsible for the entire cost of the luncheon. An exception may be made in case of an emergency.

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 cancelations, please contact: Anne Dana at 1-805-320-6408 – ggdana@roadrunner.com

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