

REAVC NEWSLETTER JULY – AUGUST 2023

"Dedicated to Those Who Have Already Served"

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MESSAGE FROM REAVC PRESIDENT – REDDY PAKALA

Greetings REAVC Members,

REAVC continues to support Ventura County retired employees regarding the Alameda decision and the impact on retiree pensions. An appeal has been filed by several Ventura County Employee Unions regarding the



pensionability of unused leave time calculated within a 12-month period. A decision is expected by the second appellate district court sometime this calendar year. REAVC took action Tuesday, June 27, 2023, to support the appeal, up to and

including an amicus brief. This action is in keeping with the purpose of REAVC to promote the common welfare of present and future retired public employees of the County of Ventura.

The REAVC website at <u>REAVC.org</u> provides further information on REAVC actions. The June/July REAVC newsletter includes the letter submitted by REAVC to the Ventura County Employee's Retirement Association (VCERA). A second letter was sent to VCERA board on May 22, 2023, requesting a delayed date of implementation of pension reductions. A copy of the letter is included in this newsletter. Further information on implementation of the Alameda decision can be found at the VCERA website at www.vcera.org/alameda.

A few REAVC members informed us they are not receiving the newsletter. We have transitioned the REAVC newsletter to email distribution. Some members won't be receiving the newsletter if our database has no email address or an incorrect email address for them. If you know of any REAVC members who haven't been receiving the newsletter in the last several months, please have them contact REAVC at info.reavc.org or call (805)-644-7814 to provide their name and email address. Those who prefer a hard copy newsletter must let us know by contacting the same email or phone number listed above.

REAVC Scholarship recipients were celebrated and presented eight (8) \$1,000 dollar scholarships at our June 6 general membership luncheon attended by more than 100 members and guests in Camarillo. Many thanks to Melissa Miller, Ventura County Credit Union, for her attendance and comments. Ventura Count Credit Union generously supports this worthwhile scholarship program. Several REAVC board members regularly donate. Anyone interested in donating please visit REAVC website and look for "REAVC SCHOLARSHIP FUND" and donate. We were very impressed and touched by the scholarship recipients who are the children, grandchildren, and great grandchildren of REAVC members. All students had impressive achievements with challenging circumstances.



2023 BOARD OF DIRECTORS

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BOARD OF RETIREMENT

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Maryellen Benedetto

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Dee Emami

RETIRED EMPLOYEES ASSOCIATION OF VENTURA COUNTY (REAVC)

"Dedicated to Those who Have Already Served"

May 22, 2023

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

Subject: Comments Regarding April 17, 2023, Board actions. Agenda items IX A & B

Dear VCERA Board Members,

The Retired Employees Association of Ventura County Inc., (REAVC) represents 7,000 retirees. We have 16 Board members. On April 17, 2023, at the VCERA Board meeting four REAVC Board members along with twenty other County retirees provided testimony supporting a revised resolution concerning Flex Benefits, except for effective date, and opposing the resolution regarding vacation buydown, also requesting a change in effective date. We requested an effective date of April 17, 2023, or the date of your last decision related to the Alameda Decision, since retirees had received no notice of these decisions, and because of the delays caused by ongoing litigation and other factors that were not controlled by County retirees.

We appreciate that your Board has made the Flexible Benefit partial exclusion effective only for those who retired on or after July 30, 2020. At the same time, we were extremely disappointed by your decision related to vacation buy down. We do appreciate your Board's decision not to apply repayment of benefits from January 1, 2013, through August 31, 2020.

We recommend your Board consider the following and revise the effective date for both resolutions to April 17, 2023:

- Notice was NOT provided to County retirees before your Board's on-going actions on this matter before
 the first Alameda action in October 2020. Only one notice was mailed to affected retirees on April 10,
 2023, one week prior to April 17,2023 Board decisions. None of the retirees who received the notice
 understood what it meant to them. Even today, none of us know how each retiree is impacted by the
 decisions your Board made.
- 2. VCERA made promises to retirees in their estimated retirement benefits before they retired, and VCERA has been paying these retirees based on those representations for more than a decade.
- 3. All County retirees appropriately relied on the information provided to them when they retired. Reducing their retirement benefits retroactively is punitive and life-changing for all retirees.
- 4. The number of calculations VCERA staff will have to make for more than 4,000 affected retirees, the questions to be answered from frustrated/frightened retirees for the next one or two years or more, and the loss of confidence in VCERA and the County of Ventura, will be very damaging.

Based on the above, we are requesting your Board change the effective date to April 17, 2023, for compelling cause shown above that retirees did not cause the delay in the Board's implementation of the PEPRA resolution and would be unduly burdened by retroactive implementation.

Thank you for your consideration.

Reddy Pakala, President

REAVC

Cc: Ventura County Board of Supervisors
REAVC Board members

REAVC, P.O. Box 7231, Ventura, CA 93006

Email info@reavc.org; Phone: (805) 644-7814; Website: https://reavc.org/

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

RETIREMENT BOARD NEWS - BY ART GOULET

Linda Webb, VCERA's Retirement Administrator, has resigned. She will leave VCERA sometime in August. She has accepted the position as Executive Director of the City of Fort Worth's employee retirement plan. Linda has been with VCERA since January 2015. The Board of Retirement (BoR) will likely appoint an interim administrator to lead VCERA until a full-time replacement is selected following a nationwide recruitment.



Linda's relocation will allow her to better care for her family following a very serious household accident in her immediate family that occurred in October 2021 in Oklahoma. She has been regularly commuting between Oklahoma and California for nearly 3 years and it has affected her physically. At her new location, she'll only be about 200 miles or about a three-hour drive away.

The BoR wishes Linda well in her new position and based on our experience with her, the City of Fort Worth will be happy to have her.

I've previously mentioned that the litigation concerning 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" was decided at the Superior Court level in VCERA's favor in November 2022, and is now under appeal by two unions, VCPPOA and CJAAVC. After a couple of requests for delay, the Appellants have submitted their opening Brief. VCERA submitted its Brief timely on June 23rd. The Wheels of Justice move slowly!

As it has for almost a year, the market continued to be volatile. Although March was an up month with the portfolio ending at \$7.34 billion, April was flat and VCERA's portfolio value ended up unchanged. May was down slightly and the portfolio value slid back to \$7.28 billion, the same as at the end of last November.

At its May 22nd meeting, the BoR took the following actions:

- Approved a commitment of \$50 million to the Abbott Secondaries Opportunities Fund III, a Private Equity investment. VCERA has previously committed \$25 million to Abbott Secondaries Opportunities Fund I in November 2017, \$25 million to Abbott Secondaries Opportunities Fund II in January 2020, and an additional \$15 million to Abbott Secondaries Opportunities Fund II in April 2021.
- Approved issuance of a Request for Proposal for an Actuarial Audit. This sort of audit is performed at least every six years.
- Considered a report and recommendation of a Hearing Officer (HO) on an administrative appeal by VCPFA seeking earlier VCERA membership dates for a group of Firefighters who had previously worked as Intermittent Fire Control Workers almost 20 years ago. VCPFA alleged these workers should have been classified as Permanent by the County because they "wintered over" and exceeded the number of hours allowed to be worked by Intermittent workers. They sought to have VCERA re-classify their earlier Fire Control Worker service as Permanent and Regular. After the Retirement Administrator denied their request, VCPFA appealed to the BoR

which, in accordance with their policy, referred the appeal to an independent HO. The HO recommended denial of the appeal for several reasons including that it was untimely and VCERA had no independent authority to classify employees; only the County has such authority.

The Board adopted the HO's Findings of Fact and Conclusions of Law and denied the appeal.

The last day to vote in the BoR election was June 20th. I was challenged for the Retired Member seat by Henry Solis (Former VCERA CFO); I was re-elected. Maeve Fox ran unopposed for the Alternate Retired Member seat.

Cecilia Hernandez-Garcia, the incumbent in one of the two General Member seats, was challenged by Derek Fouarge (D.A.'s Office), Brandon J. Miller (Fire Dept.), Sara Pacheco (Sheriff's Dept.) and Greg Bergman (GSA). Greg Bergman won the election.

The election for the Safety Member seat and the Alternate Safety Member seat is conducted differently. All candidates run for the Safety Member seat and the candidate receiving the most votes becomes the Safety Member. The candidate with the most votes from an opposite service becomes the Alternate Safety Member. The candidates were Aaron P. Grass (Sheriff's Dept), the current Safety Member, and Robert Ashby (Fire Dept.), the current Alternate Safety Member.

The new 3-year terms for these BoR seats begin January 1, 2024.

The chart below displays the election results:

General Election		Retired Election		Safety Election	
Candidate	Votes	Candidate	Votes	Candidate	Votes
Hernandez-Garcia	233	Goulet	1,181	Ashby	217
Miller	104	Solis	743	Grass	237
Bergman	258				
Fouarge	148				

The results for the General Member and the Safety Member were surprisingly close. As for me, I sincerely thank those who supported me. I will continue to do my homework (for which I am reputed) and do my best for the benefit of retirees consistent with my fiduciary duties.

At its June 26th meeting, the Board of Retirement took the following actions:

- Approved a commitment of \$25 million to Crayhill Principal Strategies Fund III. VCERA previously committed \$25 million to Crayhill's Fund II in December 2020. Both are private credit funds.
- Approved a commitment of \$25 million to Crescent Cove Capital IV. VCERA previously committed \$25 million to Crescent Cove's Fund III in January 2022. Both are private credit funds.
- Adopted a Total Budget of \$14.78 million for FY 2023-2024. This is an increase of about \$2.75 million above the
 adopted budget for FY 2022-2023, about half of which is attributable to implementation of the Alameda
 Decision.
- Considered but took no action on a request from the County that VCERA consider a change in the "New Model" for review and recommendations on applications for disability retirements. Under the processes for both the "Old Model", under which County Risk Management conducted the review and made recommendations, and the "New Model" under which VCERA Staff conducts the review and makes recommendations, when the recommendation was for denial of the application, the case was sent to an independent Hearing Officer (HO).

- The HO conducts a quasi-judicial hearing at which the applicant and the reviewing authority plead their case. After the hearing the HO submits a report and recommendation to the BoR, which makes the final decision.
- Considered a report and recommendation of a Hearing Officer (HO) on an administrative appeal by VCPFA seeking to have standby pay earned by the Fire Department's Legacy Aviation Managers and Heavy Equipment Operators considered as part of compensation earnable in determining retirement benefits. The Appellants contended that their standby hours were mandatory, reoccurring and for regular hours which are part of their normal working hours and the normal duties of their classifications. VCERA contended that standby pay was for services provided outside of normal working hours and required to be excluded from compensation earnable pursuant to the applicable section of CERL and related case law. The HO recommended denial of the appeal on the basis, among others, that the mandatory or required nature of the standby did not render those services as ones performed within normal working hours. The BoR adopted the HO's Findings of Fact and Conclusions of Law and denied the appeal.

CALPERS RETIREMENT NEWS

CalPERS to pay \$800 million settlement over claims it misled retirees on costs of long-term care insurance

Retired California government workers will get tens of thousands of dollars if they give up their long-term care insurance.

CalPERS is preparing to pay out roughly \$800 million to settle claims that it misled retirees when it began offering long-term care insurance in the late 1990s and pledged it wouldn't substantially raise rates on certain plans. The nation's largest public pension fund in the 1990s and early 2000s sold long-term care insurance with so-called inflation-protection that members believed would shield them from dramatic spikes in premiums. CalPERS nonetheless hiked long-term care insurance rates by 85% in 2012 and continued to raise fees in subsequent years, straining household budgets for retirees on fixed incomes.

The settlement, tentatively approved by a Los Angeles Superior Court judge earlier this month, would resolve a lawsuit that centers on that steep 2012 fee increase. The settlement cannot take effect until plaintiffs in the class-action lawsuit review it and have an opportunity to submit comments to the court on it in a process that's expected to take place between April and early June, according to court records.

The California Public Employees' Retirement System pays for long-term care out of a specific fund that is separate from the \$443 billion portfolio that supports pensions for its 2 million members. The long-term care fund had about \$4.9 billion as of June and about 105,000 active policies, according to CalPERS.

The agreement is the second court-approved settlement in the case. It is significantly less expensive for CalPERS than the first one.

The previous agreement would have cost CalPERS as much as \$2.7 billion and required retirees to drop their long-term care plans in exchange for payments of as much as \$50,000 apiece.

Thousands of retirees chose security over cash and rejected that agreement because they wanted to retain to long-term care insurance, according to attorneys representing the plaintiffs.

Under the new agreement, retirees who want to cancel their long-term care insurance will receive 80% of the premiums they paid into CalPERS' long-term care fund. That could amount to tens of thousands of dollars for retirees. The settlement does not cap how much money a policyholder can receive.

Members of the class who want to keep their long-term care insurance will receive \$1,000 and a commitment from CalPERS that their rates will not increase until November 2024.

About 79,000 households stand to benefit from the settlement, including relatives of deceased policyholders, said Stuart Talley, an attorney for the plaintiffs. In total, about \$740 million will go to the plaintiffs, while another \$80 million will go to lawyers and administrative fees.

He said the new agreement strikes "a sort of balance" between policyholders who want to drop their plans because of the fee increases and others who want assurances that CalPERS' long-term care fund is able to pay benefits.

"Really what they're getting is a program that is financially viable and solvent and will be there in the future for them," he said.

The average age in the class is 76 and 14,846 members of the lawsuit have died since the litigation began, according to the settlement order. Attorneys estimate another 9,000 could die before seeing any benefit from the lawsuit if the case proceeds to trial and takes more than two years to resolve.

"There are so many people who want out of this program. Even though this isn't the greatest settlement in the world, I think it's best to move forward," Talley said.

Insurers misjudged long-term care market.

CalPERS began offering long-term care insurance in an era when the public pension fund was flush and confident it could earn 8% returns on investments. It marketed long-term care plans with inflation protection, giving members the impression they could "lock in" cheap insurance without risk of significant rate hikes.

Rates increased incrementally before the 85% jump in 2012, which was brought on by lower-than-expected investment earnings and higher-than-projected expenses. The increase led many CalPERS members to opt for lesser coverage to limit their costs, according to court records.

CalPERS was not the only provider to misjudge the market when it began offering those plans. AARP in a 2018 report noted that more than 100 carriers sold those policies in the 1990s, a number that shrank to about 15.



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REGULAR RETIREMENTS APPROVED BY THE VCERA BOARD – APRIL 2023

CHRISTINE M	ADAM	HEALTH CARE AGENCY	3/31/2023
IMAN	BALTAGI	INFORMATION TECHNOLOGY SERVICES	3/31/2023
GEETA	BAYYARAM	RESOURCE MANAGEMENT AGENCY	3/31/2023
RICK D	BLEAK	PUBLIC WORKS AGENCY	3/18/2023
PAUL G.	BOCK	DEPARTMENT OF AIRPORTS	4/1/2023
ADRIENNE M	BURKS	PUBLIC WORKS AGENCY	4/1/2023
PATRICE MICHELLE	CARMICHAEL	INFORMATION TECHNOLOGY SERVICES	3/18/2023
GERARDO L	CASTANEDA	HUMAN SERVICES AGENCY	3/21/2023
CARMEN ROSANA	CONTRERAS	HEALTH CARE AGENCY	4/1/2023
PAULA G	CURIEL	HUMAN SERVICES AGENCY	3/18/2023
DAMON PATRICK	DALTON	FIRE PROTECTION DISTRICT	3/19/2023
ERIC JOHN	DOWD	SHERIFF'S OFFICE	3/29/2023
FELITA	GARCIA	HUMAN SERVICES AGENCY	3/18/2023
GARY A	HIRTENSTEINER	HARBOR ADMINISTRATION	3/18/2023
SCOTT MICHAEL	HOUSTON	PROBATION AGENCY	3/2/2023
CECILIA ELENA	JIMENEZ	SHERIFF'S OFFICE	3/26/2023
STEFFANIE ELAINE	KAHL-ROMERO	PROBATION AGENCY	3/30/2023
VICTOR ENG-KIAT	KOI	ASSESSOR	3/18/2023
DANIEL STEVEN	MACEY	RESOURCE MANAGEMENT AGENCY	3/17/2023
SCOTT	MACONE	FIRE PROTECTION DISTRICT	3/31/2023
MARILYN KAY	MILLER	HARBOR ADMINISTRATION	3/17/2023
JEFFERY ALLEN	MOORE	SHERIFF'S OFFICE	3/28/2023
YASMIN P	MORRISON	PUBLIC DEFENDER	4/1/2023
GARY E	OHST	ASSESSOR	3/31/2023
CHRISTOPHER DAMIAN	RAMIREZ	GENERAL SERVICES AGENCY	3/18/2023
LUPE	RICARDEZ	PROBATION AGENCY	3/4/2023
ERIC	ROULSTON	FIRE PROTECTION DISTRICT	3/14/2023
MARK ANTONIO	RUSH	SHERIFF'S OFFICE	3/18/2023
DAVID ARTHUR	SCHWIEDER	SHERIFF'S OFFICE	3/17/2023
KIRK M	SEITZ	HEALTH CARE AGENCY	3/20/2023
STEPHEN ALAN	SHELTON	PUBLIC WORKS AGENCY	3/31/2023
DENNIS JEFFREY	SLIVA	SHERIFF'S OFFICE	3/17/2023
CHRISTOPHER R	SMITH	PROBATION AGENCY	3/19/2023
JAVIER A	SOLIS	PROBATION AGENCY	3/26/2023
EDDIE NELSON	SOTO	SHERIFF'S OFFICE	3/23/2023
DEBRA ANN	STEPHENS	PROBATION AGENCY	3/18/2023
IMELDA	TORRES	PROBATION AGENCY	3/4/2023
JANET M.	TREIMAN	HEALTH CARE AGENCY	4/1/2023
KEVIN OWEN	VADEN	SHERIFF'S OFFICE	3/31/2023
CECIL ANTHONY	VALENTI	SHERIFF'S OFFICE	3/24/2023
DEANNA	VIORATO	HUMAN SERVICES AGENCY	3/18/2023
THOMAS WILLIAM	WHITFIELD	ASSESSOR	3/30/2023

IN MEMORIUM

LOVED ONES LIVE ON IN OUR HEARTS FOREVER



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Thomas Benbrook Aneita Cook Lois E. Hood Kathleen Schroeder Dale E. Blommendahl Sally Dilts Phyllis J. Ibison Catalina Yzaguirre Jonathan Bowman Barbara Gerber Cindy Lazenby

Anthony T. Caezza Ella M. Greene Dolores Perez

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.

EDITOR'S NOTES

Ben Emami updates Constant Contact to send out the newsletter. If you need to update your contact information, Ben can be reached via info@reavc.org or REAVC, P.O. Box 7231, Ventura, CA 93006.

PAPAB1 - RAMBLINGS OF A MISSPENT YOUTH

PapaB1 mostly grew up in a small town in southern Georgia. Now Georgia is a pretty good state, one of the original 13 states, and blessed with famous locations like um – Macon, Valdosta, Smithville, Leesburg – well maybe not so famous outside southern Georgia, but the main highways used to go through them, until they built all them darn interstates and bypassed them towns. People used to drive through Georgia on the way to Florida. Long trip, and there were literally towns where they rolled up the sidewalks at night. No kidding, after nine at night the traffic lights were set to flash yellow, and the sidewalks were pulled back into the adjacent buildings. I actually seen it once! And woe be to anyone trying to drive through the town after nine with a license plate anywhere north of North Carolina. Every local town had their own local speed limits, and who knew a flashing yellow light would mean stop? Might be cause for the local gendarme to stop you, and perhaps introduce you to the local Justice of the Peace, who just happened to be the deputy's cousin or uncle. Well hopefully a little wiser, although a little poorer, you were on your way to drive through another stretch of the bucolic wonders of South Georgia.

One of the places we used to go to when I was a scout was the "Little Grand Canyon" in Lumpkin, Georgia. Yeah, there really is a town in Georgia called Lumpkin. Who would want to be known as someone from Lumpkin? Seems like they could have renamed the town with all this desire to change history. Really, it's about twenty miles south of what used to be called Fort Benning (don't know what they call it now), and near the Alabama state line. Maybe Lumpkin is the right name for a town located there. Georgia's Little Grand Canyon is really not a natural formation, manmade, a result of poor farming practices and unstable soils. But considered quite pretty now. Hmm!

Anyhow, it's a state park today. Maybe just below the old stage set for *Gone with the Wind*. Back then we used to camp out and hike the canyon once or twice a year. Probably have to get a permit to camp out there now. I'll tell you a secret. Don't set up your tents at the bottom of the canyon. Tends to rain in Georgia, and the creeks can run heavy. But after the rains, if you weren't trying to chase down your tents, there were some areas that ran water pretty well. If you could find an old two-by-eight or something similar, you could use it as a raft to pole down the creek. Didn't have no skateboards back then. Lots of fun! Even when you hit a rock and ended up in wrestling in a mass of wet red Georgia clay. Well, it wasn't so much fun when we got home, and our mothers saw them dirty clothes. Do you know it takes about three washings to get red Georgia clay out of clothes and you have to really hose them clothes down outside, before you could even put them in the washer.

Well, it was hot in Georgia, particularly in the summer when school was out, it was too hot to be inside. Nobody had air conditioning. Couldn't play baseball all the time. So, we'd get on our bicycles and prowl the neighborhood. We were on the prowl for construction sites. Them construction guys always threw their trash willy nilly around the site, including perfectly good scraps of lumber, nails and the crown jewel, old glass soda bottles. Back then, the soda companies would pay you to redeem the bottles. They just cleaned them and reused them. Didn't have to pay the State anything! But them construction workers would just toss their bottles in their trash pile. Two cents each! We would swoop in with our bicycles and red wagons, scoff up the crown jewels, and when we had enough, trundle down to the corner market to redeem the bottles. Sometimes we would get enough to buy a dozen powdered sugar doughnuts and a quart of chocolate milk. Man, that was good! Well, our moms sorta frowned on eating sweets before dinner. So, we'd usually find a shady spot in someone's yard, out of sight of the house, and scoff down our contraband. Of course, it didn't matter. Moms always knew. Perhaps the powdered sugar on our shirts was the clue. Well, enough ramblings for now.



Hope to see you at the next REAVC luncheon or other function. Look for the fat bald guy trying to sell See's Candy in the back. Can't redeem soda bottles any more.

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 800-273-8255
Area Agency on Aging VCAAA.org

Food Share Foodshare.com W.I.C. FNS.usda.gov/wic

Knights of Columbus Kofc.org

Home Helpers homehelpershomecare.com
Many Meals manymealsofcamarillo.org

Ventura Avenue Adult Center 805-648-3035
Independent Living Resource Center ilrc-trico.org
Livingston Hospice Care lmvna.org

Senior Concerns seniorconcerns.org

Home Caregivers of Ventura caring.com/senior-care 800-973-1540

Senior Council on Aging, Camarillo NCOa.org

Camarillo Council on Aging cityofcamarillo.org/residents/seniors

Housing Resources guide Camarillo cityofcamarillo.org
Ventura Downtown Lions Club venturalions.org

Salvation Army ventura.salvationarmy.org
Help at Salvation Army needhelppayingbills.com
Catholic Charities catholiccharitiesusa.org
Livingston Visiting Nurses Bereavement Group lmvna.org-grief&bereavement

Turning Point turningpointfoundation.org

Project Understanding projectunderstanding.org

One Stop showers, mail delivery vchca.org/health-care-for-the-homeless

Four Generations Foundation fourgenerationsfoundation.org
Senior Support Line camhealth.com/senior-support-line
NAMI National Alliance nami.org programs and services

Ventura Counseling/Wellness Center venturacwc.org

Alzheimers Association alz.org

Oxnard Rescue Mission vcrescuemission.org Genesis Program genesisprograms.com

Prototypes healthright360.org/agency/prototypes

AA Alcoholics Anonymous aaventuracounty.org

Alanon/Alateen alanonventura.org al-anon.org

On Right side is Alateen

Dept of Rehab dor.ca.gov

Housing Hotline hud.gov/states/california/renting 800-477-5977

United Parents unitedparents.org

Whole Person Care <u>wholepersoncare@ventura.org</u> 805-339-1122

Diversity Collective diversity collective vc.org

Rainbow Umbrella diversitycollectivevc.org/services/#youth-services

Veteran's Crisis Line veteranscrisisline.net

Bereavement groups at Churches, etc. griefshare.org

Sliding scale therapy:

Jewish Family Services federation@Jewishventuracounty.org

Cal Lutheran clucounseling.org

New Beginnings thenewbeginningscenter.com





SUMMER CELEBRATION – REAVC 2023 Scholarship winners were honored and introduced to over 100 members and guests attending the REAVC Luncheon held on Tuesday, June 6, 2023. Checks were presented to the winners who attended the meeting and bios were given for all winners. They were stories of inspiration and dedication. It is great that the REAVC scholarship will help each winner meet their future educational goals.

The luncheon was a fun event. The venue was lovely and the food delicious. Twenty-five lucky attendees went home with a door prize, and most everyone went home happy and very full.

SEE YOU IN SEPTEMBER

The next REAVC Luncheon will be held on Tuesday, September 5, 2023, at 12:00 p.m. 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 will be saying goodbye to summer and celebrating Labor Day. We will also have a speaker from CAREGIVERS- a group dedicated to helping seniors throughout Ventura County by providing services such as shopping, transportation, and addressing handicap needs. And of course, there will be gift baskets and door prizes once again. We hope you will join us!

The reservation form for September 5, 2023, luncheon- including the date, time, and place is included in the flyer following this article.

If you would like to attend, you must make your reservations no later than noon, Sunday, August 27. Because seating is limited, reservations may be cutoff early if capacity is filled prior to August 27. 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. Please remember to cancel your reservation if you find you are unable to attend! We are obligated to pay for ALL luncheons reserved. By cancelling, you may make room for someone on the wait list to attend and enjoy the lunch rather than having to pay for a lunch that no one eats. Contact information for questions regarding reservations or to cancel your reservation is included in the flyer.

IMPORTANT NOTE: Anyone who makes a reservation and does not attend the luncheon and does not cancel by noon on August 27, 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.



REAVC Luncheon Tuesday, September 5, 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 be saying goodbye to summer and celebrating Labor Day. We will also have a speaker from CAREGIVERS, a group dedicated to helping seniors throughout Ventura County. We hope you will join us!

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 Luncheon on Tuesday, September 5, 2023

PLEASE PRINT CLEARLY

ame(s) of REAVC Member(s):	
Name(s) of Guest(s):	
Payment Included for: _	Member(s) at \$10.00 =
Guest(s) at \$10.00 =	

<u>Total Amount Enclosed:</u>

The deadline for reservations is noon on Sunday, August 27, 2023!

IMPORTANT NOTE: The final date to CANCEL your reservation and not incur a penalty is also noon on August 27, 2023. Anyone who makes a reservation and does not attend the luncheon and does not cancel by noon on August 27, 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 cancellations, please contact: Anne Dana at 1-805-320-6408 – ggdana@roadrunner.com

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