



REAVC NEWSLETTER

NOVEMBER – DECEMBER 2023

"Dedicated to Those Who Have Already Served"

CONTENTS

PAST PRESIDENT'S MESSAGE
2023 REAVC BOARD
NEW RETIREES
RETIREMENT BOARD NEWS
CALPERS LONG-TERM CARE
CALPERS LTC LAWSUIT
EDITOR'S NOTES
IN MEMORIAM
PAPAB1'S RAMBLINGS
SEE'S CANDIES
REAVC-SOCIAL SERVICES LIST
LUNCHEON UPDATE
LUNCHEON RSVP FORM

MESSAGE FROM REAVC PAST PRESIDENT – NANCY SETTLE



Greetings REAVC Members,

The oral argument for the REAVC appeal of the VCERA decision regarding the reduction of retirement benefits is scheduled to be heard before the Court of Appeals on November 9, 2023. The involved unions and VCERA will also be appearing at this hearing before a panel of appellate justices. REAVC is represented by Michael Walker, former Assistant Chief County Counsel with the County, and now with the law firm Norman Dowler, LLP. Several

REAVC board members will be in attendance as well as several of the listed "Amici," or friends of the court.

The decision to join the appeal against the retirement benefits deductions was a carefully considered and important decision made by your REAVC Board with the primary concern being the wellbeing of County retirees. We will keep you apprised of the results of the oral argument.

We thank those of you who have made donations to this effort to protect the benefits of retirees. If you would like to contribute to this effort please send donations to REAVC, c/o Butch Britt, 1976 Lathan Avenue, Camarillo, CA 93010.

Further information on implementation of the Alameda decision can be found at the VCERA website at

www.vcera.org/alameda.

The REAVC Board of Directors approved a slate of directors for a two-year term to end December 31, 2025. This includes Colleen Bruns, Ben Emami, Will Hoag, Roberta Griego and Nancy Settle. We thank board members for volunteering your time and efforts to serve the Retired Employees of Ventura County. We also thank the dedication and efforts of outgoing Board member Ken Cozzens, retired Captain of Ventura County Sheriff's Department. In addition to the REAVC Board, Ken contributes his efforts and time to many philanthropic organizations in the County and personally delivers hospital beds, wheelchairs, and assistance to disabled individuals who otherwise could not afford such items. We wish Ken all the best and more time for family and travel. We hope to see him at future luncheons.

Additionally, Art Goulet will continue as our VCERA representative on the REAVC board. However, Art has decided to step down from the position of Legislative Chair for the California Retired County Employees Association (CRCEA) and subsequently providing legislative updates to the REAVC Board. We thank Art for his conscientiousness and time devoted to legislative issues through these many years as Legislative Chair.

I hope you are all thriving and will be enjoying the cooler weather as we head into the Holidays. Which reminds me to tell you not to miss out on the REAVC Holiday Luncheon! Please read on for further details regarding the luncheon and Art's Column on VCERA.



2023 BOARD MEMBERS

Officers	Directors	Jacquie Richardson
President – Reddy Pakala	Colleen Bruns	Cindy Schneider
1st VP – Roberta Griego	Anne Dana	Kelly Shirk
2nd 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

REGULAR RETIREMENTS APPROVED BY THE VCERA BOARD – JULY-SEPTEMBER 2023

KATHERINE M	ARELLANO	HUMAN SERVICES AGENCY	7/2/2023
SHANNON T	BLACK	FIRE PROTECTION DISTRICT	5/24/2023
CYNTHIA L	BRUNETT	REGIONAL SANITATION DISTRICT	6/17/2023
LETICIA YVONNE	CISNEROS	SUPERIOR COURT	6/3/2023
RITA	DUARTE-WEAVER	HEALTH CARE AGENCY	7/2/2023
YOLANDA	HERNANDEZ	HUMAN SERVICES AGENCY	6/17/2023
FRANK D	HUBER	DISTRICT ATTORNEY	6/3/2023
TONYA MICHELLE	KING	FIRE PROTECTION DISTRICT	6/30/2023
KAREN LYNN	LOMBARDI	CHILD SUPPORT SERVICES	6/29/2023
GENE CUEN	MARTINEZ	DISTRICT ATTORNEY	7/1/2023
ROCHELLE ALGER	MCKINNON	SUPERIOR COURT	7/4/2023
JEANETTE	MCLAUGHLIN	HUMAN SERVICES AGENCY	6/7/2023
VICTORIA LYNN	ORTIZ	SHERIFF'S OFFICE	6/28/2023
JESSIE F	PRATER	COUNTY EXECUTIVE OFFICE	6/24/2023
MARY LYNN	QUINTING	HEALTH CARE AGENCY	6/19/2023
KRASSIMIR IVANOV	ROUSSEV	PUBLIC WORKS AGENCY	7/4/2023
JULIE KATHRYN	VILLANO	HEALTH CARE AGENCY	6/8/2023
CARMEN VELASCO	WILLIAMS	HEALTH CARE AGENCY	7/6/2023
MARK W	ABBE	HEALTH CARE AGENCY	7/20/2023
LEAH R	BREEN	PROBATION AGENCY	8/26/2023
GUY	BROWN	FIRE PROTECTION DISTRICT	7/20/2023
MARINA F	CAILING	HEALTH CARE AGENCY	8/22/2023
GLENN A.	DEROSSETT	PUBLIC WORKS AGENCY	7/16/2023
BOYD W	DONAVON	GENERAL SERVICES AGENCY	8/23/2023
AMANDA	FERRE	HEALTH CARE AGENCY	7/15/2023
PATRICIA L.	FILDES	FIRE PROTECTION DISTRICT	7/14/2023
LILIANA	GOMEZ	PROBATION AGENCY	7/21/2023
BEATRICE	HERNANDEZ	HEALTH CARE AGENCY	7/8/2023
STEVE MANABU	NAGAOKA	PUBLIC WORKS AGENCY	7/11/2023
NATALIE H	NAKAO	SUPERIOR COURT	7/29/2023

PERLYN SIM	ONG-DRISCOLL	PROBATION AGENCY	7/7/2023
MARIA THERESA	PALMA	HEALTH CARE AGENCY	7/28/2023
ANNETTE JOCELYNE	PATTERSON	HEALTH CARE AGENCY	7/8/2023
NELSON E.	PEREZ	HEALTH CARE AGENCY	7/15/2023
TERESITA ESPERANZA	PINE	HEALTH CARE AGENCY	7/9/2023
PHILIP VINCENT	RABA	PUBLIC WORKS AGENCY	8/4/2023
TERESA	RAMIREZ	HEALTH CARE AGENCY	7/16/2023
MARIA R	RAYA	HUMAN SERVICES AGENCY	6/30/2023
KEVIN DEREK	YATES	FIRE PROTECTION DISTRICT	7/19/2023
NANCY LEE	BALLARD	HEALTH CARE AGENCY	08/05/2023
MARTIN E	COBOS	COUNTY CLERK-RECORDER	09/03/2023
MICHAEL JOHN	ELSENBACH	PROBATION AGENCY	08/16/2023
RICHARD JAMES	HEUSER	HUMAN SERVICES AGENCY	08/02/2023
SUSAN JOYCE	HOWARD	SHERIFF'S OFFICE	09/30/2023
SREELATHA	KURAPATI	INFORMATION TECHNOLOGY SERVICES	09/02/2023
ALMA	LOTTINVILLE	HUMAN SERVICES AGENCY	08/10/2023
CHRISTOPHER M	O'CONNOR	HEALTH CARE AGENCY	08/09/2023
SACHA Z	PAMPALONE-STADLER	PROBATION AGENCY	06/14/2023
DANIMARIE	RANDAZZO	HUMAN SERVICES AGENCY	08/16/2023
KIM MARIE	RHINEHEART	HUMAN SERVICES AGENCY	08/31/2023
CATARINO	ROBLES	PUBLIC WORKS AGENCY	08/05/2023
DEBRA MARIE O'BRIEN	RUIZ	HEALTH CARE AGENCY	08/29/2023
PENELOPE	SALINGER	COUNTY EXECUTIVE OFFICE	08/19/2023
ALLISON MARIE	SANFORD	HUMAN SERVICES AGENCY	08/01/2023
FRED A	SEGURA	HUMAN SERVICES AGENCY	08/01/2023
HEATHER A	SKOGERSON	ANIMAL SERVICES	09/02/2023
MARLENE ESTHER	SPINDLE	HEALTH CARE AGENCY	08/12/2023
DAVID G	VALENZUELA	COUNTY CLERK-RECORDER	09/05/2023
DAVID IAN	WATTERSON	HEALTH CARE AGENCY	09/01/2023
LINDA CAROL	WEBB	EMPLOYEES' RETIREMENT ASSOCIATION	08/27/2023

RETIREMENT BOARD NEWS - BY ART GOULET

I last reported that the preliminary investment returns for the 2022-23 fiscal year showed a gain of roughly 8.5%, not including investment performance calculations in private market asset classes, which typically lag the public markets. When all results were in, the gain for the fiscal year remained the same, with VCERA's assets valued at \$7.51 billion.



At risk of sounding like a defective recording, the market continued to be volatile. July was an up month with the portfolio ending at \$7.80 billion while August was a down month and VCERA's portfolio value ended up at \$7.66 billion. September was also a down month, with VCERA's portfolio dropping to \$7.43 billion.

The Board of Retirement did not meet in August.

At its meeting of September 11th, the Board presented a resolution to Linda Webb in recognition of her many accomplishments as Retirement Administrator. She received it via Zoom.

At the same meeting, the Board revised and renewed two very important contracts related to VCERA's Pension Administration System, V3. The first was the Vitech Support and Maintenance Agreement which included the pre-purchase of 2000 hours of support services. One of the priority uses of these hours will be to revise V3 as necessary to assist in the implementation of the Alameda Decision over the next several years. The other was the Hosting Agreement with VSG Hosting, for the support and cloud hosting of the V3 application.

At its September 25th meeting, the BoR made commitments to invest in a private credit fund and two infrastructure funds as indicated below:

- \$20 million commitment to Bridge Debt Strategies Fund V. VCERA has previously made private credit commitments to two Bridge funds; \$25 million to Bridge Debt Strategies Fund III in September 2019, and \$25 million to Bridge Debt Strategies Fund IV in July 2021.
- \$75 million commitment to Harbourvest Partners Infrastructure Opportunities Fund III. VCERA previously committed \$100 million to Harbourvest Real Assets Fund IV (which has since been renamed Infrastructure Opportunities Fund II) in 2019.
- \$25 million commitment to Pantheon Global Infrastructure Fund IV. Although this is the first Pantheon infrastructure fund VCERA will be investing in, since 2010 VCERA has committed \$165 Million to other Pantheon Funds.

While VCERA conducted business on September 25th, the meeting was primarily a Retreat focused on Education and the Board heard excellent presentations entitled "Fewer Losers or More Winners" (Strategies for Fixed Income Investments), "Transformative Year Ahead" (Implications of World and National events on the economy and market), and "Policy Board: Fiduciary Governance Education".

October 23rd was the BoR's only meeting in October. At the meeting, new BoR members Anthony "Tony" Rainey and Donald "Don" Brodt were sworn in. Tony is a Public Member and Don is the Alternate Public Member, both appointed by the County Board of Supervisors.

Also at the meeting, the BoR made a commitment of \$25 million to PIMCO Aviation Partners II. This investment will fit into VCERA's real assets class. VCERA has previously committed a total of \$205 million to three PIMCO private credit funds in 2019, 2020, and 2022.

CalPERS Long Term Care Insurance Settlement Finalized!

The settlement became final on September 28, 2023. No appeals were filed against the settlement.

Category A Class Members who elected Option 1 – Premium Refund:

The information in this paragraph only applies to Class Members who elected to surrender their Policies and receive an 80% premium refund (less any benefits received).

The Final Settlement Date was September 28, 2023, which means your CalPERS LTC Policy will be surrendered and you can stop paying premiums as of that date. You will be notified in January 2024 of your final refund amount, but please understand that it will include 80% of all premiums paid to CalPERS (less any benefits received) through the Final Settlement Date. We have been advised by CalPERS that premium payments deducted from Class Members' pension checks—or that are set up for autopay through their bank accounts—should stop automatically, and any payments

deducted after September 27 will be refunded by CalPERS. If you make the payment to CalPERS by check, you should stop sending premium payments.

Class Members who elected Option 1 but recently went On-Claim, applied to go On-Claim, or think they may need to go On-Claim:

If you elected Option 1, but applied to go On-Claim or went On-Claim before September 28, 2023, or believe you may need to go On-Claim before October 28, 2023, then you may qualify for Category I or another process provided for in the Settlement that would allow you to reverse your election. If you are in that situation, please refer to FAQs at www.calpersltcclassaction.com/Home/Faq and contact Class Counsel immediately at 1-916-520-6639.

If you have any questions or need further information, please visit the FAQs at www.calpersltcclassaction.com/Home/Faq or call 1-866-217-8056 (toll-free).

To learn more about the final CalPERS settlement, go to www.calpersltcclassaction.com/Home/Faq.

CALPERS LONG-TERM CARE LAWSUIT UPDATE FROM THE OCTOBER CRCEA BUSINESS SESSION MINUTES

LONG-TERM CARE: MIKE SLOAN REPORTED A SETTLEMENT HAS BEEN REACHED. FOLLOWING ARE DETAILS PROVIDED BY THE ATTORNEY PERTAINING TO THE SETTLEMENT. THIS INFORMATION WILL ALSO BE DISTRIBUTED VIA EMAIL TO ALL ASSOCIATIONS AND POSTED ON THE CRCEA WEBSITE: WWW.CRCEA.ORG.

THE SETTLEMENT BECAME FINAL ON SEPTEMBER 28, 2023. NO APPEALS WERE FILED OF THE SETTLEMENT. THE WEBSITE WILL BE UPDATED THIS AFTERNOON TO REFLECT THAT THE SETTLEMENT HAS BECOME FINAL.

SETTLEMENT CLASS MEMBERS WHO ELECTED OPTION 1, TO SURRENDER THEIR POLICY AND RECEIVE A PREMIUM REFUND, MAY STOP PAYING PREMIUMS. IF PREMIUMS ARE AUTOMATICALLY DEDUCTED FROM THEIR PENSION, CAL/PERS HAS ADVISED THAT THOSE DEDUCTIONS WILL STOP **AUTOMATICALLY**. CAL/PERS HAS ALSO ADVISED THAT ANY PREMIUM PAYMENTS MADE FOR COVERAGE BEYOND SEPTEMBER 28, 2023, OR ANY PENSION DEDUCTIONS THAT OCCUR IN ERROR, WILL BE REFUNDED TO CLASS MEMBERS IN FULL. SO, IF SOMEONE ELECTED OPTION 1 AND PAID THEIR OCTOBER PREMIUM, THEY WILL RECEIVE A 100% REFUND OF THAT PAYMENT. THOSE REFUNDS WILL BE PROVIDED SEPARATELY BY CAL/PERS AND WILL NOT BE INCLUDED IN SETTLEMENT PAYMENTS.

SETTLEMENT PAYMENTS WILL BE MAILED OUT VIA CHECK IN JANUARY 2024 (CAL/PERS HAS UNTIL 75 DAYS AFTER THE FINAL SETTLEMENT DATE TO PROVIDE UPDATED DATA; TO LIQUIDATE SUFFICIENT ASSETS; AND TO FUND THE SETTLEMENT. THE SETTLEMENT ADMINISTRATOR THEN HAS 30 DAYS TO DISTRIBUTE THE FUNDS TO CLASS MEMBERS. SO, 105 DAYS AFTER SEPTEMBER 28 RESULTS IN A DEADLINE OF JANUARY 11, 2024. SETTLEMENT CHECKS WILL BE MAILED OUT BEFORE THAT DATE).

IF YOU LOOK ONLINE AT THE COURT'S DOCKET, YOU WILL SEE THAT AN APPEAL WAS FILED. DO NOT WORRY. WE FILED THAT APPEAL. IT HAS NOTHING TO DO WITH THE SETTLEMENT, AND CAL/PERS HAS AGREED THAT IT WILL NOT INTERFERE WITH THE SETTLEMENT BECOMING FINAL. THE APPEAL CONCERNS A COURT ORDER FROM 2020 STRIKING THE CLAIMS OF PEOPLE WITHOUT INFLATION PROTECTION.

AS ALWAYS, PLEASE VISIT THE LAWSUIT WEBSITE: www.calpersclassactionlawsuit.com.

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.

IN MEMORIAM

LOVED ONES LIVE ON IN OUR HEARTS FOREVER



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Anthony T. Caezza	Rafael Canton	George Conahey	Sally Dilts	James D. Driver
Joy Fowler	Marilyn R. Greelish	Margerite Hackett	Robert T. Harris	Donald A. Heckler
Phyllis J. Ibison	Norma Jordan	Joycelyn H. Kauder	Jerry Loudermilk	Jesse Meek
Eddie Morris	Dolores Perez	Donald Reeder	Carolyn Russell	Leola Samuel
Edward Scarritt	Carolyn Wearing	John G. Weikel	Catalina Yzaguirre	

PAPA B1 IS GETTING OLD---OR IS HE?

"Grow old along with me!
The best is yet to be,
The last of life, for which the first was made:"-- Robert Browning

One of the pleasures about retirement and getting older is the ability to decide what you want to do that day, sometimes I just "veg-out" and reminisce about old days and old friends. Recently, attending a friend's retirement party, I remarked to another old friend (and fellow retiree) that about the only time we saw old comrades any more was at funerals or retirement parties. GULP! Well, it's almost true. As we discussed the joys of retirement and the foibles of old---er age, we realized that the one thing we missed the most was interacting with our comrades, the satisfaction of a job well done and the taste of a cold beer after the dragons had been beaten back that day.

I mentioned to the group what I had done that day, and they could not believe me. I went down to a local nail salon and got a pedicure. Yep, old PapaB1, all 230 pounds of him, sitting in a bastion of the fairer sex, getting a pedicure. It was fantastic! My poor "dogs" never felt so good. I got a few curious looks, but as usual, I just ignored them. The feeling of warm, swirling water, massaging my feet, that really feels good, the soothing oil, they rub into your feet --- WOW! I even got my toe's nails neatly trimmed without drawing any blood. Old PapaB1 has trouble these days trying to reach his toe's nails, or even seeing them.

I was so happy; I went straight home and took a nap.

Luckily, I woke up in time to go to the retirement party, else I would have wasted the pleasant feeling one gets after taking a nap early afternoon. I don't get to events as early as I used to, but I still hate to be late.

Unfortunately (perhaps fortunately) there was no beer allowed at the retirement venue (Government facility you know). Never agreed with that rule, but rules are rules just like the old short story titled "Pigs is Pigs."



"Pigs Is Pigs" is a short story by American writer Ellis Parker Butler published in 1905. The main character is a railroad station agent named Mike Flannery.

Railroad agent Flannery insists on charging the livestock rate for a shipment of two guinea pigs and refuses to allow the lower pet rate, saying "pigs is pigs, and rules is rules." The customer refused to pay the higher rate (a total price difference of ten cents) and would not accept delivery. Flannery was forced to feed and house the two guinea pigs in his office. When he eventually received instructions from railroad high command to accept the lower price, he discovered that the customer has vamoosed, left town, took the noontime bus - Gus and now Railroad agent Flannery have a few more guinea pigs on his hands.

He was instructed by his superiors to return the pigs to the company warehouse. By this time, the two guinea pigs have reproduced exponentially and have taken over the entire railroad station. After carting up and mailing all the pigs to the main railroad office (including ALL the descendants), Flannery resolved to charge the lower rate for any future livestock. It's a warning that while pigs are pigs and rules are rules, blind obedience and ignoring common sense can be disastrous.

In the 60's there was a new television show called "Star Trek." I immediately became a "Trekkie" and watched it every week. One of the episodes was titled "The Trouble with Tribbles," a seemingly blatant rip-off of "Pigs is Pigs." Tribbles were cute little furry creatures and only a couple were brought on to the Star Ship Enterprise initially. However, like the guinea pigs in the prior story, they very soon reproduced to the point they were taking over the entire Star Ship. Mr. Spock (a Mike Flannery type, aka strict rule follower) reminded Captain Kirk, that they can't just eject them into space through the garbage chute. Star Trek Command Headquarter Regulations, section 501.3x(b) prevented unauthorized destruction of any alien species. Scotty was running around screaming, "Captain, them Tribbles is draining the Di-lithium crystals." And Doctor McCoy, was just whining "Dang-it Jim, I'm a doctor not a miracle worker." Anyway Captain Kirk, not known for following rules, solved the problem by teleporting them back to their origin (or some other location). What ultimately happened to the cute little Tribbles, was not disclosed, but if they were edible as well as cute, I have my suspicions.



Star Trek – Desilu Studios

All of this is getting around to my piece of advice for this month to all my fellow retirees. Enjoy your retirement. Don't be bound by traditional rules of gender or normal behavior. Get a pedicure, watch old movies if you want. Take a nap in the afternoon, take piano lessons, have a brewsky – if you want to (within reason), but enjoy your retirement. You worked hard for it. But if someone wants to ship you two guinea pigs – just say "NO."

Hope to see you at the next REAVC luncheon. I'll be the fat old bald guy in the corner trying to sell See's Candy gift cards. There's a rumor that we may give out two free Tribbles with each See's card sold. They make swell house pets.

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 either 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, and maybe a mess of tribbles overflowing the table. Just remember tribbles are protected under the High Space Command's Endangered Alian Species Act. Obviously, no tribbles were harmed in the production of this newsletter. **BURP!**



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	wholepersoncare@ventura.org 805-339-1122
Diversity Collective	diversitycollectivevc.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	clu counseling.org
New Beginnings	thenewbeginningscenter.com

LUNCHEON UPDATE



HOLIDAY LUNCHEON

As this newsletter was going to print, the 2023 REAVC Holiday luncheon was scheduled to be held on Tuesday, December 5, 2023, at 12:00 p.m. at the Sterling Hills Country Club, 901 Sterling Hills Drive, Camarillo, CA 93010. There will be prizes and carolers. The cost will still be \$10 for REAVC members and their guests.

The reservation form for December 5 Holiday Luncheon is included in this newsletter. Don't miss out: The last date to sign up is November 25. 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 included in the flyer.

The doors will open at 11:00 a.m. on December 5, and the check-in tables will be just inside the front door. There will be a separate table for sales of See's CANDIES gift certificates.

Hope to see you there!

IMPORTANT NOTE REGARDING "NO-SHOWS" AND CANCELLATION DEADLINES

REAVC is obligated to pay the full price (closer to \$40) of ALL luncheons reserved regardless of whether people attend. It is disappointing, as well as an unnecessary expense, for REAVC to pay for a meal that no one eats. Last-minute cancellations and no-shows at the luncheons are an issue for REAVC because of the unnecessary expense it causes to the general membership.

To address this issue, REAVC Board has established the following policy:

Members who make reservations and do not show up or fail to cancel by the required date noted on the reservation form, will be asked to pay for the full cost of the meal.

Therefore, it is very important that you cancel on or before the required date!

We of course recognize that there may be emergencies that prevent you from submitting a timely cancellation or cause you to miss the luncheon. In that case, you may call (805) 644-7814 to request a waiver of the additional charge.





The REAVC Winter Holiday Celebration

will be held on December 5, 2023

at 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

Come and join the fun!

There will be music, gifts, a holiday trivia challenge, and maybe even a visit from Santa!
Reserve your space by completing this form and mailing your check payable to "REAVC" to:

REAVC - Luncheon

P.O. Box 7231

Ventura CA 93006-7231

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Registration form for the December 5, 2023, REAVC Luncheon

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 BOTH RESERVATIONS AND CANCELLATIONS
is Saturday, November 25, 2023.

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

Reserve early, once the seating limit is reached reservations are wait-listed.

For questions regarding cancellations, please call:

805-644-7814 – info@reavc.org

Please note: There will not be food barrels at the doors.