

T R E N D

(Thinking Retired Employees Need Direction)
Retired Employees of Kern County

Volume MMIV-VI

November-December 2004

www.reokc.org

Norman Briggs, President (661) 834-5721

Vicki Stronach, Editor (VStronach@bak.rr.com)



President's Message

Norman Briggs

Dear Retirees - Fall is in the air and we are headed for the holidays. I hope everyone is ready, I'm not.

Our thanks to the nominating committee as they presented the slate for the upcoming election at our November General Meeting and if you wish to vote you must be at the November meeting. The Board of Directors plan to vote on the appointment of Earline Smith to finish the last year of Delores Christian's term at the November Board meeting. The nominees for two open board positions are Nettie Collins, Opal Hargis and Dut Dauwalder, and the current officers will continue for the next year in their current capacities. Again, I would like to thank Opal Hargis for the chairing the Nominating Committee and the committee members - Belva Jared, Kathy Ervin, Ellen Calustro and Walter Stewart.

I have received the legal opinion from our law firm and have verified that REOKC is organized under the IRS classification as a 501(c)(4) non-profit organization. Our organization is incorporated in the State of California (ID number: C0632473) as an entity organized for "social welfare purposes" (this is the equivalent of a 501(c)(4) in California -- 501(c)(4) is technically a federal designation). The good news is that we may participate in political activities, i.e. establish a political action committee (PAC). Under state and federal law, 501(c)(4) organizations may support state and local candidates for elective office, and state and local ballot measures. This is true so long as making political contributions does not become

the nonprofit's "primary purpose. As you may recall two years ago your Board make recommendations for those candidates we felt would support the needs and goals of all retired Kern County employees, irrespective of party affiliation. As then we only focus on local and states offices within the jurisdiction of Kern County, such as the County Board of Supervisors races, Assembly districts and State senatorial races. We have two options in setting up a qualifying PAC. The first being setting REOKC as a PAC and the second option is for REOKC to create a separate entity to manage all political activity. The reporting requirements and thresholds for the PAC would be identical to those imposed on a PAC under either option. Under a separate entity monies (through payroll deduction or individual donations) would be collected by REOKC and then forwarded directly to the PAC bank account. The PAC would be managed by its own board of directors - REOKC and the PAC could share directors. Under no circumstances would any portion of your monthly \$1.00 dues be used nor shared with the PAC. For that reason I feel we should move ahead with option two, setting up a separate entity to represent our political activities. The Board welcomes your input (email, snail mail, and/or telephone calls etc.) regarding this opportunity for REOKC. We can become a major voice in Kern County politics. Remember we are over 3,000 strong plus spouses and tend to always exercise our right to vote. Together we can make a difference in our own destiny and that of future retirees.

Be sure and read this issue carefully as there is important information in upcoming events and health benefit changes. Be well.

Norman R. Briggs, President



Your Retirement Board

The Board of Supervisors' has filled the vacant sixth seat on the Board of Retirement. They have appointed Mr. Joseph Hughes to the position and Joe attended his first Board meeting on September 8, 2004. Joe was a member of the County Counsel's office for a short time, and because of his brief stay with the County, he has a good working knowledge of the retirement system. I welcome Joe to the Board and look forward to working with him on the many different retirement problems.

Have you ever wondered how big or how much in benefit payments is being paid from your KCERA Retirement Fund? Listed below is a schedule produced by KCERA Administration indicating how much and to what retirement group the KCERA benefits are paid. This is a three year comparison.

| KCERA Benefit Payments | | | | | |
|-------------------------------|------------------|-----------------|-----------------|-----------------|--|
| | | FY 2004 | FY 2003 | FY 2002 | |
| Service Retirement | | | | | |
| | General | \$44,539,326.20 | \$41,497,127.78 | \$38,542,374.92 | |
| | Safety | 26,029,494.30 | 22,615,370.04 | 18,436,270.00 | |
| SC Disability | | | | | |
| | General | 6,381,782.37 | 5,684,319.26 | 5,481,438.06 | |
| | Safety | 9,034,741.94 | 8,186,990.57 | 7,508,108.87 | |
| Beneficiary Benefits | | | | | |
| | General | 833,425.36 | 751,304.41 | 709,093.64 | |
| | Safety | 1,668,171.29 | 1,504,649.11 | 1,363,280.58 | |
| | SCD General | 5,275,146.57 | 4,972,310.76 | 4,684,860.40 | |
| | SCD Safety | 2,717,441.04 | 2,396,628.91 | 2,266,417.48 | |
| Ventura Retro Payments | | | | | |
| | General | 2,729,792.35 | 2,097,390.98 | | |
| | Safety | 3,454,537.44 | 2,775,393.48 | | |
| Death Benefits | 381,764.14 | 219,795.05 | 185,404.32 | | |
| Total Benefit Payments | 103,045,623.00 | 92,701,280.35 | 79,177,248.27 | | |
| Refunds | | 1,914,751.00 | 1,600,778.65 | 1,435,764.24 | |
| Total All Payments | \$104,960,374.00 | \$94,302,059.00 | \$80,613,012.51 | | |

The end of the tunnel is not just in sight for the completion of the Ventura II project, it is here. KCERA Administration has reported that they are 99.9% complete with only three files remaining to be worked. This has been a long and hard project and now that it is completed, the administration is turning it full attention to the 3 at 60 new retirement benefit. The Board of Retirement has been told that there are approximately 1600 current active members that are eligible for this new retirement benefit, and 63 have already applied for retirement between January & March '05 and another 91 have enrolled in upcoming service retirement meetings.

DO YOU HAVE INTERNET ACCESS?

TREND EMAIL LIST IS GROWING

Thanks to all of you who have signed up for membership in the Trend Email list. We now have 125 members who collectively are now saving the association over **\$600.00 per year!**

We need to keep this "trend" going. :)
So, if you have internet access please email Norman Briggs to sign up and help our budget.

To receive the TREND newsletter electronically:

Send an email to nbriggs@bak.rr.com with your name as it appears on your retirement check and email address. (Subject: TREND mailing list).

OR

Send a letter with your name and email address to:
REOKC
P.O. Box 3022
Bakersfield, CA 93385

Host/Hostess Program

During the month of Aug
35 volunteers worked 105 hours assisting 1322 visitors at the County Administrative Building.

During the month of Sep
32 volunteers worked 97 hours assisting 1082 visitors at the County Administrative Building.

A special thank you to those who volunteered at this year's Kern County Fair and whose efforts saved us \$2800!

A job well done!

There is always a need for additional volunteers. Please contact Mary Lou at 871-5270 if interested.

Point of Interest on the W.W.W.

www.si.edu

This is the official for the Smithsonian Institute. This sight is great, look around and remember things you've forgotten or learn new things!!

COMING EVENTS

- | | | |
|--------|--|----------|
| Nov 4 | Health Fair, Board Chambers Administration Bldg, 1115 Truxtun, 1:00 P.M. | |
| Nov 9 | REOKC Board Meeting | 10:00 am |
| | Wilson Road Vets Hall | |
| Nov 9 | REOKC General Meeting | 12:00 pm |
| | Wilson Road Vets Hall | |
| | *Guest - Tom Anspach C.A.L.M.* | |
| Nov 10 | KCERA | 8:00 am |
| | County Admin. Bldg. | |
| Nov 24 | KCERA | 8:00 am |
| | County Admin. Bldg. | |
| | *** | |
| Dec 14 | Christmas Luncheon | 12:00 pm |
| | Harvest Hall, KC Fairgrounds Ming Ave. Entrance, Park INSIDE the Fairgrounds | |
| Dec 15 | KCERA | 8:00 am |
| | County Admin. Bldg. | |
| Dec 29 | KCERA | 8:00 am |
| | County Admin. Bldg. | |

LUNCHEON MENU

Nov 9, 2004

Gafso Ribs
Sinfull Potatoes
Cole Slaw
Broccoli Salad
Hot Rolls and Butter
Carrot Cake w/Icing
Coffee and Ice Tea



Dec 14, 2004

Baked Turkey w/Giblet Gravy
Baked Glazed Ham
Whipped Potatoes
Candied Sweet Potatoes
Green Salad w/Dressing
Molded Cranberry Salad
Rolls w/Butter
Cheese Cake w/Raspberry Topping
Ice Tea & Coffee & Water

**PAYROLL DEDUCTION FOR
MONTHLY LUNCHEON**

SAVE A BUCK!!

If you sign up for payroll deduction for your luncheon cost, you will only be charged \$4.00
If you buy a ticket at the luncheon, it will cost \$5.00.

**AUTHORIZATION FOR DEDUCTION
RETIRED EMPLOYEES OF KERN COUNTY,
INC. MEMBERSHIP DUES**

I hereby authorize and direct you to deduct five dollars (\$5.00) per month from my pension warrant as an additional elective payment to the Retired Employees of Kern County, Inc. This deduction shall commence with the next pension payment. I understand that this authorization and membership in the Retired Employees of Kern County, Inc. organization is voluntary and may be revoked by me, in writing, at any time in the future.

Name Social Security #

Signature Date signed

**Application for Membership in REOKC
and Authorization for Deduction of Dues**

I receive a retirement and/or survivor's allowance from Kern County. I hereby authorize the Kern County Employees Retirement Association to deduct from my monthly retirement benefits, dues of one-dollar (\$1.00) per month for my membership in REOKC, and to pay such deductions monthly to that organization.

Name (print) _____

Address _____

City _____

State _____ Zip _____

Telephone () _____

SSN _____

Signature _____ Date _____



"WELCOME!"

**NEW MEMBERS OF THE
RETIRED EMPLOYEES OF
KERN COUNTY**



| | |
|--------------------|-------------|
| Larry Curnow | D H & S |
| Verne Jung | Deferred |
| Timothy Parsley | Fire |
| Floyd Felty | Parks |
| A Bordeau IV | Roads |
| Leon Gauthier | Roads |
| Michael Bradley | Sheriff |
| Stanley Brewer | Sheriff |
| Javier Camargo | Beneficiary |
| Shawna Garrett | Beneficiary |
| Lenora Jackson | Beneficiary |
| Glenn Lyons | Beneficiary |
| Lanny Ridgway | Beneficiary |
| Greg Salas | Beneficiary |
| Shirley Sorenson | Beneficiary |
| Marybelle Voorhees | Beneficiary |

**WE WILL ALWAYS REMEMBER
Deceased KCERA Members**

| | |
|------------------|--------------------|
| Remick Albitre | Parks & Recreation |
| Dorothy Camargo | KMC |
| Troy Cox | Deferred |
| Orin Dale | Parks & Recreation |
| Delton Davis | Beneficiary |
| Milton Hall | Risk Management |
| Reba Hanna | Beneficiary |
| Imogene Hawkins | Beneficiary |
| William Pierce | Deferred |
| H Scarberry | Treasurer - Tax |
| Helen Schwamborn | Deferred |
| Glin Scott | Roads |
| Buster Smith | Parks & Recreation |
| Van Smith | Beneficiary |
| Darrell Sorenson | KCWA |
| Robert Voorhees | Sheriff |
| Ernest Winslow | Probation |

Tax Bites

It's The End Of The Year - Don't Wait!

Don't wait until next year to contact your tax professional! Contact your tax professional now and take advantage of year-end tax planning strategies, opportunities and actions! I have been repeatedly asked: "You're a CPA, what's the secret to avoid paying income taxes?" The *get-rich-quick* answer does not exist. Nothing beats being informed and planning ahead.

When I worked for Arthur Andersen in Silicon Valley and San Francisco, the majority of new clients contacted me in February or March each year. They were usually compelled to come to us because of a complicated tax situation that occurred in the prior year. By that time, all I could normally do was damage control. If they had come to me in October or November of the prior year there still might have been time to plan and implement tax strategies to reduce or defer their tax obligations.

A particularly glaring example occurred after the *Tech-Stock* bubble burst in 2000. A new client came to me in February 2001. He feared he might owe \$50,000 on phantom gains attributable to his exercise of company stock options in March 2000. It was worse than that! He owed over \$300,000 in federal and state AMT (Alternative Minimum Tax) taxes. The value of his shares of company stock had been over \$1,000,000 in the prior year, but in 2001 they were worth less than \$10,000! He had no way to pay the tax. Had he come to me just 3 months earlier we could have permanently eliminated the \$300,000 AMT tax, not to mention the financial heartache and stress due to this tax. This is an extreme example of poor planning, but it is not as rare as it should be.

Ask yourself these questions:

1. Did you or will you retire this year or next year?
2. Did you or will you turn 62, 65 or 70½ years old this year?
3. Was there a death in the family?
4. Did you or will you buy or sell your home this year?
5. Do you have rental real estate?
6. Did you or will you rollover a retirement account?
7. Do you normally make significant charitable contributions?
8. Were you or will you be married or divorced this year?
9. Did you or will you buy or sell stock or other investments this year?
10. Are you self-employed?
11. Do you have significant medical expenses?

This list of questions is by no means exhaustive. Depending upon your answers and facts & circumstances, your tax professional could have dozens of follow-up questions to help you eliminate, reduce and/or defer your income tax liabilities. Tax planning is really why you pay your tax professional, not just for tax preparation. You can only plan if you give yourself enough time.

Food for thought: There are a handful of states that don't impose a state income tax! Nevada, Washington, Florida, Texas and Alaska are among those that do not have a state personal income tax. (Is it just a coincidence that President Bush was Governor of Texas and his brother Jeb is Governor of Florida?) So, if you decided to retire to one of these states, you could save as much as you pay in California State income taxes. Again, do your homework, plan ahead and check with your tax professional. Just where do these states get their money? Property, sales, and business taxes are a good place to look!

Thomas P. McCarthy, Jr., CPA, MST

DaMario continued from page 2:

The filing period for the election to the Board of Retirement has passed, only one person filed for the alternate safety position, Mr. Mike Lackey. Mr. Lackey will be joining the Board in January 2005. There were two members that filed for the General members 3rd position, Ms. Sharon Lesser and Mr. Karl Grabb and the election is in process for that position. Myself for the retiree position and Mr. Norman Briggs as the alternate retiree position were the only persons that filed for those seats. After the elections are completed, there should be a full board, and it will be a very interesting time.

If you have any questions or need help with a retirement problem, you can contact me via the Internet at jjdmario@aol.com.

I hope to see you at one of the Retirement Board meetings; they are held the second and fourth Wednesdays of the month starting at 8:00 am on the 3rd floor of the County Admin. Building at 1115 Truxtun Ave. in Bakersfield, Ca.

~John DeMario



CRCEA Report

Look for Everett Julkowski's report in the next issue.



Healthy Notes

Our future health will be changed for better or worse if Proposition 71 passes. Michael J. Fox's commercial says [embryo] "stem cell research has the promise of finding cures for illnesses from Parkinson's to Alzheimer's to diabetes." However, two decades ago the first attempt along these lines failed, when fetal cells were implanted in the brains of a few persons with Parkinson's disease (PD). In a matter of months their movements became uncontrollable, and autopsies revealed the fetal cells, being pluripotent (can form any type of cell), had formed bone, teeth and hair cells instead of nerve cells. Recently, a different strategy was successful, using a natural body chemical known as glial-derived

neurotropic factor. Brain function in five persons with advanced PD was partially restored and a year after the infusion, all five had noticeable improvement of the ability to move and take care of themselves.

President Reagan's son, Ron Reagan, pleaded for [embryo] stem cell research to cure Alzheimer's disease (AD). But Marilyn Albert, a Johns Hopkins University Researcher and chair of the Medical and Scientific Advisory Council of the Alzheimer's Association, says there are more promising efforts to treat the disease than waiting on the decades it would take to see results from embryonic stem cells.

Major local and state donors to the Proposition 71 campaign include men with diabetic daughters, and the American Diabetic Association. But scientists at University of Florida say adult bone marrow stem cells have been cultured to become insulin producing cells in diabetic laboratory animals. And researchers at University of Alberta have transplanted the insulin-making islet cells [from cadavers] into patients, allowing them to quit using insulin injections.

April 25, the American Association for Thoracic Surgery heard results of patients having heart surgery, who had dramatically improved heart function after their own stem cells were injected into the damaged areas of their hearts. Another experiment shows hopes for a cure of osteoarthritis, affecting more than half of us. Goats had an injection of adult stem cells from their bone marrow, following injury to one of their knees. This helped regenerate joint tissues and retarded cartilage damage.

Despite supporting destructive embryonic stem cell research, California's largest nurses association announced it opposes Proposition 71. The 58,000-member California Nurses Association says it does so because of substantial concerns about adequate safeguards and the likely use of public funds it says will enrich pharmaceutical and biotech corporations.

This year, to balance the state budget, funding for IHSS (In Home Support Services for the disabled and frail elderly) was eliminated because of severe budget problems, then put back in the budget at a reduced rate. Funding for meals on wheels and many other programs for frail or homebound elderly was severely reduced. But if Proposition 71 passes, the state will be required by law to spend \$295 million per year on stem cell research, regardless of the economy.

So read your *Voter Information Guide* carefully, and decide what your priorities are and vote accordingly.

~ Audrey Cochran, RNCS, CCCN

County Administrative Office

Kern County Retiree Health Benefits Open Enrollment

Open enrollment for County retiree health benefits will run through November 19, 2004. Open enrollment is the time when you can change plans, add coverage or add dependents.

The County will cease to offer the PacifiCare and Secure Horizons plans beginning January 1, 2005. This decision was reached after a review by and the concurrence of the REOKC Board of Directors. If a retiree or dependent is currently enrolled in one of these plans, **they will need to enroll in a different plan or their County sponsored coverage will end on December 31, 2004.**

The Retiree Health Benefit Fair will be held at 1:00 PM on November 4, 2004. It will again be held on the first floor of the County Administrative Center at 1115 Truxtun Avenue. Representatives from each of the health plans will again be in attendance to provide information about each of their plans.

Open enrollment packets are expected to be mailed to retirees in mid to late October. The packet will include information on the plans and the 2005 premium information. The 2005 premiums for retiree plans are available on the internet by going to: www.co.kern.ca.us/cao/empbenefits/retired.asp and selecting "Retiree Health Benefits Estimate Worksheet". Retirees who have not received their packets by November 1, 2004 may wish to call the Kern County Health Benefits office if they need assistance.

~Susan Wells

For your Funny Bone

The Wisdom Of Will Rogers

Don't squat with your spurs on.

Lettin' the cat outta the bag
is a whole lot easier
then putting' it back in.

If you're riding' ahead of the herd,
take a look back every now and
then to make sure it's still there.

If you get to thinkin' you're a person
of some influence, try orderin'
somebody else's dog around.

Never kick a cow chip on a hot day.

There's two theories to arguing with
a woman. Neither one works.

If you find yourself in a hole, the
first thing to do is stop digging.

Never slap a man who's
chewing tobacco.

The quickest way to double your
money is to fold it over and
put it back in your pocket.

Never miss a good
chance to shut up.

We would like to thank the following for their generosity. Due to the time and effort you put forth volunteering at this year's Kern County Fair, we were able to secure the Harvest Hall for our Christmas Luncheon activities. Your efforts saved REOKC \$2,800!

Mary Lou Bennett, Jeanne & Ken Berkshire, Mary Bibb, Clara Bishop, Thelda Carnahan, Thelma Chanley, Dutler Dauwalder, Annie Denison, Helen & Jerry Dodd, Kathy Ervin, Elaine Exell, Ann Farrell, DeVearl Forrest, Lois Gastineau, Opal Hargis, Belva Jared, Margaret & Everett Julkowski, Vivian Kuhn, Lois Maujer, Ginger & Charles Mello, Georgia Morgan, Alice Morghan, Janet Norton, Blue O'Connor, Carol Rugnao, Anna Slack, Doris Smith, Earlene Smith, Walter Stewart, Ellie Wells, Doris Williams.

A Mighty Thank You to all!!

REOKC Nine Months Actual VS Budget FY 2004

| | Actual Jan -Sept | Budget Jan-Sept | Difference |
|---------------------------------|-------------------|-------------------|-----------------|
| Income | | | |
| Contribution - Homeless Shelter | 152.00 | 180.00 | -28.00 |
| Dues | | | |
| Administrative | 15,575.50 | 13,500.00 | 2,075.50 |
| Special Fund | 15,575.50 | 13,500.00 | 2,075.50 |
| Interest Income | | | |
| Checking | 22.48 | 18.00 | 4.48 |
| Money Market | 112.80 | 135.00 | -22.20 |
| Savings | 1.37 | 13.50 | -12.13 |
| Special Fund | 465.13 | 450.00 | 15.13 |
| KFCU Reimbursement | 1,808.76 | 1,750.00 | 51.76 |
| Lunch Tickets | | | |
| Door Sales | 2,833.00 | 2,720.00 | 113.00 |
| Payroll Deduction | 1,656.00 | 1,512.00 | 144.00 |
| Misc. Income | 162.02 | 45.00 | 117.02 |
| Total Income | 38,357.56 | 33,823.50 | 4,534.06 |
| Expense | | | |
| Administrative | | | |
| Admin. Postage | -227.91 | -90.00 | -137.91 |
| Admin. Printing Cost | -107.25 | -720.00 | 612.75 |
| CRCEA | | | |
| Conference Expense | -1,082.38 | -1,500.00 | 417.62 |
| Dues | -1,414.00 | -1,450.00 | 36.00 |
| Insurance | -900.00 | -1,000.00 | 100.00 |
| Liaison | | | |
| Presidents | -31.05 | -675.00 | 643.95 |
| Program Setup | -365.00 | -405.00 | 40.00 |
| Public Relations | -97.10 | -225.00 | 127.90 |
| Luncheon Expense | | | |
| Bar-B-Que | -408.48 | -500.00 | 91.52 |
| Christmas | 0.00 | 0.00 | 0.00 |
| Monthly | -5,349.52 | -5,200.00 | -149.52 |
| Memorial/Gifts/Contributions | -144.35 | 0.00 | -144.35 |
| Office Supplies | -104.83 | -225.00 | 120.17 |
| Rental-Meeting Hall | 0.00 | -90.00 | 90.00 |
| Web Site Expense | -142.20 | -250.00 | 107.80 |
| Stipends | | | |
| Luncheon Admin. | -675.00 | -675.00 | 0.00 |
| Programs | -640.00 | -900.00 | 260.00 |
| Treasurer's | -1,575.00 | -1,575.00 | 0.00 |
| Trend Editor | -875.00 | -875.00 | 0.00 |
| Secretary | -300.00 | 0.00 | -300.00 |
| Trend Cost | | | |
| Postage | -3,380.00 | -5,000.00 | 1,620.00 |
| Printing | -5,341.04 | -6,500.00 | 1,158.96 |
| Misc. | -713.65 | 0.00 | -713.65 |
| Total Expense | -23,873.76 | -27,855.00 | 3,981.24 |
| Net Income/Loss | 14,483.80 | 5,968.50 | 8,515.30 |



Thousands
Of ATMs
Nationwide.
Surcharge-
FREE.
What More
Do You Need?



Recently, Kern Federal Credit Union joined the **CO-OP Network** to provide our members with additional convenience and savings.

Who belongs to CO-OP Network?

Only credit unions belong to CO-OP Network, which means more than 19 million credit union members across the U.S. have access to CO-OP ATMs. Members of credit unions participating in CO-OP Network receive surcharge-free access to 19,176 conveniently located ATMs in every state, Washington D.C., Puerto Rico and Canada.

What is CO-OP Network?

CO-OP Network gives members surcharge-free access to YOUR money! (A network fee may apply, unless you have a Kern Federal Credit Union Plus Checking Account.) For additional details call (661) 327-9461 or (800) 336-KERN.

What is a surcharge?

Many financial institutions impose a "convenience" fee for using their ATMs, typically \$1.50 or more. In fact, it's getting harder and harder to find surcharge-free ATMs...unless you are one of the millions of credit union cardholders who have surcharge-free access to ATMs across North America displaying the CO-OP Network logo.

How do I find a CO-OP Network ATM?

CO-OP Network ATMs are located at participating credit unions, as well as in airports, malls, shopping centers, movie theatres, grocery stores, department stores, etc. Just look for the CO-OP Network logo or use the ATM Locator at www.co-opnetwork.org.



(800) 336-KERN • (661) 327-9461 • www.kernfcu.org



November Luncheon Reservation

November 9, 2004 at Noon, Southwest Veterans Hall, 1095 Wilson Road. If you wish, you may use this form to order tickets for this luncheon. Please send your check, made payable to REOKC, together with a stamped, self-addressed envelope to Doris Smith, 2500 Drake, Bakersfield, CA 93301. Deadline for reservations is the Wednesday prior to the luncheon. Phone reservations are not accepted. You may cancel your reservations by calling Doris at 321-9344 prior to the deadline. Cancellations after the deadline cannot be refunded.

Member's name (\$5.00)_____ Spouse (\$5.00)_____

Guest (\$7.00)_____ Total tickets_____ Amount enclosed \$_____

Christmas Luncheon Reservation

December 14, 2004 at Noon, held at Harvest Hall, Kern County Fairgrounds. Enter at the Ming Ave. entrance and park inside the fairgrounds. If you wish, you may use this form to order tickets for this luncheon. Please send your check, made payable to REOKC, together with a stamped, self-addressed envelope to Doris Smith, 2500 Drake, Bakersfield CA 93301. Deadline for reservations is the Wednesday prior to the luncheon. Phone reservations are not accepted. You may cancel your reservations by calling Doris at 321-9344 prior to the deadline. Cancellations after the deadline cannot be refunded.

Member's name (\$10.00)_____ Spouse (\$10.00)_____

(Only Members & Spouses - No Guests) Total tickets_____ Amount enclosed \$_____

**Retired Employees of Kern County
P.O. Box 3022
Bakersfield, CA 93385**

**PRST-ST
U.S. POSTAGE PAID
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**Nov/Dec
Time Dated Material**

**Official Newsletter of
The Retired Employees
of Kern County Inc.**