



# T R E N D

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

Volume MMXVII-I

January & February 2017

www.reokc.org

John DeMario, President

M. L. Bennett, Editor (mlbennett36@sbcglobal.net)



## President's Message

### JOHN DEMARIO

*Our mission is to promote the education and earned benefits of all retirees of Kern County, advocate the safeguarding and continuation of Kern County retiree pension and health benefits, provide avenues of support and information for Kern County retirees and beneficiaries, ensure proper and necessary representation on the Kern County Board of Retirement, and participate as an integral contributor in our Kern County communities' quality of life.*

As I sit in my office and fire up the computer and try to get my arthritic fingers to press the keys, it dawned on me that as I write this article, my family and I have just finished the leftovers from Thanksgiving and are doing our shopping for our children, grandchildren, and great grandchildren for Christmas. Because of the lead-time required for assembling, editing and printing of the "TREND" you are reading this article, written in December 2016 for January 2017, so I hope you and your family had a very Merry Christmas and have a Happy New Year.

As I assume the presidency of REOKC for 2017, I will try to answer the questions that I have been asked more than any other over my 18 years as a member of this organization:

"Why should I join REOKC and what does it do for me?"

Well, from my first day (18 years ago) with REOKC, I noted that the organization was very involved in what the Kern County Employee Retirement Association Board (KCERA) was doing; either improving and/or adding member benefits, or limiting additional member benefits. This involved working to oppose Board agenda items that were a detriment to REOKC members and to support agenda items that were beneficial to members or the Retirement Fund. Over the last few years, REOKC involvement has expanded to include the State of California Legislature. We are now monitoring what is being introduced and/or signed in Sacramento that could affect our benefits and the stability of our Retirement Fund. This monitoring

includes working with our elected representatives in Sacramento to express our views and working with other county retiree groups to present a united front for retirees on pertinent legislation.

At the instigation and with organizational help of REOKC, the unions that represent the employees of Kern County along with REOKC, formed the discussion group "Coordinated County Employee Organizations of Kern" (CCEOK). It was through this organization that a request to raise the Death Benefit for KCERA retirees from \$3,000 to \$5,000 was sent to the Retirement Board and it was REOKC members who made presentations that led to the Retirement Board's granting the increase in the Death Benefit to \$5,000.

The CCEOK also requested that additional benefits be studied to see if they could be granted to KCERA members. This request dovetails with efforts by REOKC to get the KCERA Board to do its fiduciary duty to allocate unallocated funds for additional benefits for KCERA members. You should be aware, if you've read the "TREND", the County has wanted to change the vested source of funds that pay for additional benefits to KCERA members, and it has been REOKC that has continually opposed this effort, and we will continue to do so. It has been the unwillingness of some members of the KCERA Board not to grant additional benefits to KCERA members so that it would appear there was excess funding of granted benefits. The County uses this excess funding argument to justify its request to change the current distribution formula of these designated funds to help offset its required contribution to the retirement fund. I will leave it to you to decide which KCERA Board members support the Counties philosophy, but I will assure you that REOKC will do all in its power to argue against this philosophy and insist that the KCERA Board do its fiduciary duty as prescribed by the California Constitution and put its members first and not the employer, as required by that Constitution.

OK, I have shown you examples of why you should join REOKC through our efforts to watch after your retirement benefits and how we work to assure that what was promised to you is not high-jacked by some change in legislation or procedure.

So, what has REOKC done for you?

(President's Message concluded on Page 6)

## KCERA Retirement Board

By

Phil Franey, KCERA Retiree Trustee

***“A retirement system board’s duty to the system’s participants and their beneficiaries shall take precedence over any other duty” (Section 17(b) of Article XVI of the California Constitution).***

I hope everyone enjoyed a Happy Thanksgiving and Merry Christmas. I also wish everyone a safe and healthy New Year.

Now I will share something on a more serious tone. For many years, much has been reported about the nationwide pension funding crisis leading some businesses into bankruptcy and many others with changing their pension programs. Although bankruptcy filings are rare in the public sector, many public agencies are facing budget stress in funding future pension benefit liabilities. Like many of these agencies, Kern County (County) and some of the other 14 member agencies of KCERA may be facing the same concern of not maintaining an adequate funding level to pay for promised employee pension benefits in the future.

When the KCERA Board is deciding issues that affect the County’s budget, their primary duty is to KCERA participants and beneficiaries, not the County. The County has the responsibility to fund promised pension benefits and the discretion to not use employee layoffs, hiring freezes, etc. to leverage political influence. Understand that there are legal protections and mandates in California to fund and protect your pension benefits, but future generations may be at risk if this matter does not receive the necessary due diligence. As stated in the preface of this article, a retirement system board’s duty is primarily to the systems participants and beneficiaries. The KCERA Board’s duty is stated in the California Constitution, California Employee Retirement Law, and fiduciary law. KCERA trustees are entrusted with the duty to adhere to the advice of their independent actuary in setting employer contribution rate funding for pension benefits. This next year the actuarial experience study and resulting recommendations for pension benefit funding will be most critical since investment returns, employer and employee contributions continue to underfund pension benefit liabilities.

The KCERA Board consists of nine members – four appointed by the County Supervisors with one being a supervisor, County Treasurer-Tax Collector, two general employee members, one safety employee member with an alternate, and a retiree member with an alternate. Regardless of trustee representation, trustee primary duty is to KCERA participants and beneficiaries. Political influence becomes very intense when the County perceives a budget or other conflict with the duties of KCERA trustees in protecting member pension benefits. KCERA trustee

are often advised that fiduciary duty precludes decision making detrimental to the retirees and beneficiaries.

So here is the problem. KCERA assets (bonds, stocks, real estate, and other investments) with employer and employee contributions are not meeting the demand of increasing pension costs for retirees and beneficiaries. In 1999 the KCERA funding ratio was approximately 100% and in 2016 is now approximately 63%. The KCERA actuary provides the needed information for the funding ratio and annual assumption rate.

Basically, the annual assumptions rate is an estimate of the coming year’s investment income rate to fund pension benefits. The lower the annual assumption rate the more the employers must contribute to fund pension benefits. Other assumptions are also prepared using demographic and economic factors. The funding ratio (adjusted periodically) demonstrates the ability to fund pension benefit liabilities. In 1999 the funding ratio was 100% with an annual assumption rate of 8.25%, in 2007 the funding ratio was 77% with an annual assumption rate of 8%, in 2013 the funding ratio was 61% with an annual assumption rate of 7.75%, and in 2016 the funding ratio was 63% with an annual assumption rate of 7.50%. After 1999, 2007, and 2013 the annual assumption rate was reduced by .25% each time to the current 7.50%. In the past 15 years, the annual actual investment rate exceeded the annual assumption rate in one year and matched in another. The inability of the actual annual investment rate to achieve the assumption rate exacerbated the pension liability underfunding. During this time, the County granted enhanced pension programs in 2001 and 2005 followed by one of the most severe market collapses in 2008. Inability to meet assumption rates, a significant financial market collapse, enhanced pension programs, increased longevity, and mass baby boomer retirements are just some of the factors that created the current 63% funding ratio. Leading to the obvious conclusion that the County and other KCERA member agencies will most likely be experiencing increased contribution rates for many years to come in addressing underfunded pension liabilities approaching 40%.

To be clear, in 2017 the actuary will prepare an experience study to consider the assets, liabilities, assumption rate, funding ratio, and numerous other factors. The actuarial recommendations will address many issues in the funding of County and other member agency pension liabilities. The actuary will also recommend to KCERA the contribution rates that the County, member agencies, and employees must pay for pension benefits. This will leave the County and member agencies with the burden of honoring their legal promise to pay the remaining pension benefits after investment

(Report concluded on Page 3)

**KCERA Retirement Board concluded from Page 2**

income has been exhausted. Hopefully, the KCERA Board will have the courage to perform their fiduciary duty despite the expected political pressure and not leave the mess to future generations.

More detailed information and reporting may be obtained from the KCERA website at [www.kcera.org](http://www.kcera.org). All members are encouraged to attend Retirement Board Meetings on the second Wednesday of each month.

**Help REOKC save money on printing and mailing costs!**

To receive the **TREND** newsletter electronically: Send an email to [mlbennett36@sbcglobal.net](mailto:mlbennett36@sbcglobal.net) with your name, current mailing address and your email address. (Subject: **TREND mailing list**)

**Host/Hostess Project**

During the month of October 2016, 29 volunteers worked 87 hours assisting 1,268 visitors at the County Administrative Building.

During the month of November 2016, 31 volunteers worked 93 hours assisting 1,423 visitors at the County Administrative Building.

*Since 1992 our volunteers have worked over 29,500 hours assisting more than 357,000 visitors to the County Administrative Center at 1115 Truxtun Ave.!*

**There is always a need for volunteers; please contact Barbara Goodlow at 304-0677 if interested.**

**SUNSHINE COMMITTEE NOTICE**

If you know of any of our members who could use a get-well or sympathy card, please contact **JOSIE DE LA TORRE** at (661) 348-4222  
Thank you!

**TRAVEL TIPS**

**3rd Thursday, February 16, 2017:** Autry Museum of the American West 8:00 a.m. to 6:00 p.m.—\$75 includes roundtrip bus, entrance and lunch

**Tuesday, Jan. 17 & Feb. 21, 2017:** Chukchansi Casino Bus 8:00 a.m.—7:00 p.m. \$15.00—Must RSVP

**10 Day Alaska Cruise :** From \$2,449 per person Roundtrip from San Francisco—August 6-16, 2017

**15 Day Hawaii Cruise:** From \$2,964.00 for balcony cabin per person—October 25 to November 9, 2017

Call **Julie** at **The Cruise Port**, (661 324-6910) with any questions or to make reservations for these or other trips.

**UPCOMING EVENTS**

**January 10** REOKC Board Meeting 10:00 am  
**Elk's Building, 1616 30th Street, Bakersfield**

**January 10** REOKC Lunch 11:30 am—noon  
General Meeting 12:00 noon  
**Elk's Building, 1616 30th Street, Bakersfield**

**January 11** KCERA Board Meeting:  
Investment/Regular Board 8:30 am  
KCERA Office, 11125 River Run Blvd., Bakersfield

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**February 8** KCERA Board Meeting:  
Investment/Regular Board 8:30 am  
KCERA Office, 11125 River Run Blvd., Bakersfield

**February 14** REOKC Board Meeting 10:00 am  
**Elk's Building, 1616 30th Street, Bakersfield**

**February 14** REOKC Lunch 11:30 am—noon  
General Meeting 12:00 noon  
**Elk's Building, 1616 30th Street, Bakersfield**

**UPCOMING REOKC PROGRAMS**

**January 10, 2017:**

**Teresa Vasquez** will be our speaker, representing the Grand Jury.

**February 14, 2017:**

Information not available at time of printing. Speaker will be announced at the January luncheon/meeting.

**LUNCHEON MENUS**

**January 10, 2017**

Meatloaf—Carrots  
Mashed Potatoes/Brown Gravy  
Garden Salad—Rolls  
Peach Cobbler  
Iced Tea, Coffee, Water



**HAPPY  
NEW YEAR**

**February 14, 2017**

Chicken Fettuccini  
Mixed Vegetables  
Garden Salad—Rolls  
Apple Cobbler  
Iced Tea, Coffee, Water



## PAYROLL DEDUCTION FORM

To sign up for (or stop) payroll deduction, check the box(es) below, complete the form, and submit it to REOKC.

- REOKC Luncheon Payment**  
By checking this box, I authorize KCERA to deduct \$4.00 per month from my pension benefit as an additional elective payment to REOKC. This deduction shall begin with my next pension payment.

*(Sign up for the luncheon payroll deduction and save \$1.00 per meal!)*

- REOKC Membership Dues**  
By checking this box, I authorize KCERA to deduct \$2.00 per month from my pension benefit as dues for my REOKC membership and to pay that organization. This deduction shall begin with my next pension payment. I understand my authorization and REOKC membership are voluntary and may be revoked by me, in writing, at any time.

Name (print) \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_

State \_\_\_\_\_ Zip \_\_\_\_\_

Phone \_\_\_\_\_

Email (optional) \_\_\_\_\_

Social Security # \_\_\_\_\_

Signature \_\_\_\_\_

Date \_\_\_\_\_

*Clip out completed form and send to:*

**REOKC / PO Box 2592 / Bakersfield, CA / 93303**

### **STOP DEDUCTION(S)**

- Check box to stop your deduction for the luncheon.
- Check box to stop your deduction for REOKC membership dues.



**"WELCOME!"**

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

**COMMUNITY & ECON. DEVEL.:** Paul Sippel

**COURTS:** Kim E. Butler

**EMPLOYERS' TRAINING RES.:** Julia B. Watts

**FIRE:** Tommy Brown; Virginia A. Hill

**GENERAL SERVICES:** Sherie M. Armistead

**HUMAN RESOURCES:** Linda O'Neil

**HUMAN SERVICES:** Vivian G. Adams; Ruth Aguirre; Margaret Cervantes; Raymundo Gomez;

Connie Mundhenke; Maria De Carmen Rodriguez;

Pamela K. Schekel; Loraina H. Snowden

**KERN MEDICAL:** Linda Ardis; Darleen Borden

**MENTAL HEALTH:** Katherine Mello

**PARKS & RECREATION:** Cecil Milne; Dolores Sawyer

**PUBLIC HEALTH:** Marian M. Ansolabehere; Sandra Lambert

**PUBLIC WORKS:** Robert Ellery Jr.

**SHERIFF:** Martin Downs; Brian E. Elliott Jr.;

Kelley A. Lee; Vincent W. Lee; Damon Mead;

Deborah Pershadsingh; Nancy D. Whitmore

**WASTE MANAGEMENT:** Nora M. Weber

### **REOKC SCHOLARSHIP PROGRAM**

**We are now accepting Applications  
for the 2017 Scholarship Awards for  
Graduating High School Seniors**



Two scholarship awards of \$1,000 each will be presented at our August 2017 luncheon/meeting. Relatives (children, grandchildren, nieces, nephews) of **REOKC members** are eligible to apply.

Scholarship application forms, instructions and relevant information are all available on our website:

**[www.reokc.org](http://www.reokc.org)**



Applications and required documents  
must be submitted no later than  
April 15, 2017

## HISTORY



### THE ENOLA GAY

By **WALTER E. STEWART**

Japan bombed Pearl Harbor December 7, 1941. Two days later president Roosevelt, in conjunction with Congress, declared war on Japan, Germany and Italy. The government thought states on the west coast could be attacked. California, Oregon and Washington were blacked out. Black out curtains were hung on windows. Automobile headlights were partially dimmed.

Automobile manufacturing was stopped and factories converted to building airplanes, tanks and other war implements. It was very difficult to buy tires as rubber was essential for the war effort. A, B and C automobile windshield decals designated how much gasoline you could buy.

Families had ration booklets allotting how much meat, sugar, coffee and other staples they could buy. Pots, pans and other metal objects were donated to the government to be turned into weapons and essential war items. The draft was implemented. A large percent of the population volunteered. I joined the Navy. Sixteen million Americans served in the armed forces during WWII.

I was about 55 miles south of Tinian Island when the B-29 Superfortress, nicknamed Enola Gay and piloted by Col. Paul Tibbets, took off from there on August 6, 1945 and dropped the atomic bomb on Hiroshima. The Enola Gay was named for Col. Tibbets' mother. Three days later another B-29 Superfortress named Bockscar took off from Tinian Island and dropped a nuclear bomb on Nagasaki.

Today people speculate how terrible the U.S. was for dropping the bombs. However, if we had not dropped the bombs the war would have gone on and on. We were scheduled to invade Japan November 1945. It is incalculable how many American soldiers, sailors, marines and Japanese would have been killed. President Truman was asked if the U.S. was wrong for dropping the bombs. Taking into account prolongation of the war and the horrible barbaric atrocities committed by Japan on prisoners of war and civilians in countries they occupied, he replied, "I never heard the Japs (Japanese) apologize for Pearl Harbor."

I was on the November 2012 Honor Flight to Washington D.C. with 90 fellow WWII veterans. One of our destinations was the Smithsonian Aviation Museum that has innumerable aircraft from every age and every war. The historic Enola Gay is in that museum. I was introspectively taken back to 1945 as I stood next to the Enola Gay.

### Change of Address Form

If your address has changed, in order to receive the TREND newsletter and other important notices from REOKC, you must complete this form and send it to REOKC, PO Box 2592, Bakersfield, CA 93303:

Name \_\_\_\_\_

(*print*)

NEW Address \_\_\_\_\_

City, State, Zip \_\_\_\_\_

OLD Address \_\_\_\_\_

City, State, Zip \_\_\_\_\_

Signature \_\_\_\_\_

## REOKC USEFUL CONTACTS

### **KCERA Administration 661-381-7700**

**www.KCERA.org**

- Retirement Check
- Withholding Forms
- Beneficiary Change
- Address Change (& REOKC) \*
- Retirement Board Meetings

### **Retiree Health Benefits 661-868-3182**

- County – Health Insurance Div.

### **REOKC Endorsed Insurance and Other Supplemental Benefits**

- Pacific Group Agencies, Inc.  
1-800-817-8838  
1-800-511-9065

### **REOKC Other Related Services**

- **TREND Editor**
- **Host/Hostess - Volunteer Program**
- **Membership**
- **Address/Email Change \***
- **Scholarship Program**

Mary Lou Bennett 661-871-5270

[mlbennett36@sbcglobal.net](mailto:mlbennett36@sbcglobal.net)

- **Luncheon Reservations**

Brenda Preston 661-204-4386

- **Sunshine (Cards of Expression)**

Josie De La Torre 661-348-4222

### **KCERA Board Retiree Member**

- Phil Franey –  
franeyp@bak.rr.com
- Alternate—John Mattly  
jmattly@bak.rr.com

### **Kern County District Attorney's Office**

- **Elder Abuse:** Katie Claborn  
661-868-7617 or [kclaborn@co.kern.ca.us](mailto:kclaborn@co.kern.ca.us)

**PRESIDENT'S MESSAGE** Concluded from Page 1

Over a year ago, REOKC approached the Admin Staff of KCERA because it believed the CPI calculation appeared to differ over the last couple years from what we believed was correct. After many months of meetings and presenting REOKC position, staff agreed with REOKC that **SOME** members' CPI was not correct. KCERA staff notified those members that were involved, and with KCERA Board approval, made approximately 1,000 retro CPI payments to REOKC members amounting to about \$1,000,000. **(All REOKC members that were underpaid have been notified and paid. If you did not receive notification, your CPI was calculated correctly and no retro payment is due).**

Also, REOKC has worked with various vendors to provide specific services for our members, such as: legal and legislative consultants, travel consultant, health consultant and audit and accounting services. You can purchase an assortment of insurance plans, (through Pacific Group Agency, Inc. and endorsed by REOKC) such as dental, vision, auto, home, pet, ID theft shield, hearing aid discounts, and many others.

In an effort to communicate with our members to keep them informed and updated, REOKC publishes a bimonthly newsletter the "TREND" as well as maintaining a website [www.reokc.org](http://www.reokc.org). These two methods of communication provide sources of information such as REOKC bylaws, list of your officers and committee chairpersons, action alerts, and other important and timely information.

I hope I have answered these questions as to why you need to join REOKC and what it has done for its members. The above is only a very short list of things REOKC does, but it can be summed up in this: REOKC works to preserve your retirement benefit rights and when REOKC believes that a problem exists, it will fight to correct the problem.

The REOKC membership fee is only \$2.00 a month and is one of the lowest fees for a Retirement Association in the State of California. If you are a member and know other retirees that are not members, please tell them about our organization and encourage them to join the 5,000+ Kern County retirees and beneficiaries that care about their benefits.

As an ongoing reminder to save on printing and mailing costs, please contact Mary Lou Bennett at [mlbennett36@sbcglobal.net](mailto:mlbennett36@sbcglobal.net) and request that your copies of the TREND be sent to you via email.

Our next luncheon will be on January 10th with serving by table rows beginning at 11:30 A.M. The general meeting will begin at 12:00 Noon. Looking forward to seeing you there!



**WE WILL ALWAYS REMEMBER  
OUR DECEASED REOKC MEMBERS:**

- Thomas Astone—S. J. Valley UAPCD
- Josephine Audap—Fire
- A. D. Corhn—Fire
- Joanne Davidge—Kern Medical
- Diane K. Dearborn—Aging & Adult Services
- Suzanne P. Eggleston—Kern Medical
- Joseph Foster—Mental Health
- Mary E. Geherty—Fire
- Garnie M. Heston—Kern Medical
- Bill J. Jackson—Auditor-Controller
- Norman Larson—Fire
- Jack McCown—Parks & Recreation
- George McJannet—Health Department
- Gladys Melvin—Assessor
- Gary Morse—Fire
- Joanne Peterson—Human Services
- Josephine Roblyer—Fire
- Douglas Udlock—Human Services
- Paul Watkins—Kern Medical
- Bernell Whitaker—Board of Supervisors
- Jackie Wray—Sheriff

***"A Life well-lived leaves behind  
a beautiful bouquet of memories."***

*Author unknown*

**BAKERSFIELD HOMELESS CENTER**

On December 19, 2016, REOKC presented the Bakersfield Homeless Center a check for **\$276.00**. Thanks to all our members who donated to this charity at our regular monthly luncheons throughout the 2016 year!

**Reminder:** The surviving spouse of a retired Kern County Employee is eligible for REOKC membership. Just complete the Payroll Deduction Form on Page 4 and mail to:

**REOKC, PO Box 2592, Bakersfield, CA 93303**

**NOTICE:** All views and opinions expressed in the TREND are solely the representation of each writer. REOKC's only intention is to fairly inform our membership. The information presented in the TREND is believed to be from reliable sources. REOKC does not sell or disclose information about our members to third parties.

What's Kasasa<sup>®</sup>?

It's like



**YOUR MONEY**  
got promoted  
to the 57th floor.



kernfcu.org

How high can your interest rate go? Free Kasasa checking lets you earn way above the national average. And there's no minimum balance to earn our highest rates.\*

Ask for free **Kasasa<sup>®</sup>** checking

\*Qualification Information: Qualifications vary by account. Account transactions and activities may take one or more days to post and settle to the account and all must do so during the Monthly Qualification Cycle in order to qualify for the account's rewards. The following activities do not count toward earning account rewards: ATM-processed transactions, transfers between accounts, debit card purchases processed by merchants and received by our credit union as ATM transactions, PIN-based, signature based transactions, non-retail payment transactions and purchases made with debit [or credit] cards not issued by our credit union. "Monthly Qualification Cycle" means a period beginning one (1) business day prior to the first day of the current statement cycle through one (1) business day prior to the close of the current statement cycle. Reward Information: Rewards vary by account. Depending on what Kasasa account you open, you will receive one of the following rewards when you meet your account's qualifications during a Monthly Qualification Cycle: (1) Interest on your checking balances (Kasasa Cash), (2) Cash back on debit card purchases (Kasasa Cash Back) and (3) Reimbursements for iTunes and Amazon.com (Kasasa Tunes). In addition, you will receive reimbursements for nationwide ATM fees incurred during the Monthly Qualification Cycle in which you qualified. Depending on your Kasasa account, when your qualifications are not met, only non-qualifying interest is earned, other reward distributions are not made and ATM fees are not refunded. Account rewards and ATM fee reimbursements will be credited to your Kasasa account on the last day of statement cycle. Additional Information: Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ons and other requirements apply. Monthly access of online banking, receipt of electronic statements and 12 debit card purchases are conditions of these accounts. Enrollment in electronic services (e.g. online banking, electronic statements) and log-ons may be required to meet some of the account's qualifications. Limit 1 account per social security number. Federally insured by NCUA.

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**Retired Employees of Kern County  
P.O. Box 2592  
Bakersfield, CA 93303**

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**January & February 2017  
Time Dated Material**

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

**January Luncheon Reservation**

**January 10, 2017**—11:30 to noon, **Elk's Building, 1616 30th Street, Bakersfield.** 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 **REOKC, PO Box 40801, Bakersfield, CA 93384-0801**. Deadline for reservations is the Wednesday prior to the luncheon (01/04/17). Phone reservations are not accepted. You may cancel your reservations by calling Brenda Preston at (661) 204-4386 or Mary Thorp at (661) 832-5578 prior to the deadline. Cancellations after the deadline cannot be refunded.

Member's name (\$5.00) \_\_\_\_\_ Spouse (\$5.00) \_\_\_\_\_  
Member's Phone No. (required) \_\_\_\_\_ Email \_\_\_\_\_  
Guest (\$8.00) \_\_\_\_\_ Total tickets \_\_\_\_\_ Amount enclosed \$ \_\_\_\_\_

**February Luncheon Reservation**

**February 14, 2017**—11:30 to noon, **Elk's Building, 1616 30th Street, Bakersfield.** 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 **REOKC, PO Box 40801, Bakersfield, CA 93384-0801**. Deadline for reservations is the Wednesday prior to the luncheon (02/08/17). Phone reservations are not accepted. You may cancel your reservations by calling Brenda Preston at (661) 204-4386 or Mary Thorp at (661) 832-5578 prior to the deadline. Cancellations after the deadline cannot be refunded.

Member's name (\$5.00) \_\_\_\_\_ Spouse (\$5.00) \_\_\_\_\_  
Member's Phone No. (required) \_\_\_\_\_ Email \_\_\_\_\_  
Guest (\$8.00) \_\_\_\_\_ Total tickets \_\_\_\_\_ Amount enclosed \$ \_\_\_\_\_