



T R E N D

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

Volume MMXVII-II

March & April 2017

www.reokc.org

John De Mario, President

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



President's Message

JOHN DE MARIO

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.

Since the last time I wrote this column, REOKC has held two general meetings. During both meetings very important and, in the case of the January meeting, very enjoyable items were discussed.

Prior to the January meeting, Mr. David Trunkey approached me and requested that he be allowed to make an announcement prior to the start of the regular meeting. He explained what he wanted to do and after discussing it with the Board, it was determined to allow the announcement. After the call to order, flag salute, and moment of silence, Mr. Trunkey approached the microphone with flowers in hand and very calmly addressed Ms. Tamers (Tammi) Easterday and asked her to marry him. Tammi said yes amid a loud round of applause and cheers. David and Tammi attend the same church and discovered that they had many things in common, after some church outings and other gatherings, one thing led to another and David asked Tammi to be his wife at our REOKC luncheon. This was a first for me in the eighteen years I have been an REOKC member and I know that we all wish them all the happiness in the years to come.

Also during the January meeting, the foreman of the Kern County Grand Jury, Mr. Dwayne Ardis spoke on the responsibilities of the Grand Jury and the differences between the Grand Jury and the regular criminal or civil jury. He also indicated that the Grand Jury was always looking for people to serve on the Jury and if a member wanted additional information to contact either himself,

or Teresa Vasquez, a member of REOKC as well as a member of the Grand Jury.

Your 2017 board members were introduced and the regular business was conducted. The one point of interest is that the REOKC membership is currently 5,000 + members and headed upward.

At the February meeting the guest speaker was Ms. Ashley Grover of the Kern County Sheriff's Office. She gave a very interesting presentation on what you can do to help protect yourself from harm. The basic premise was that you need to take notice of your surroundings, be alert, and don't act like you are a victim. Ashley also recommended being cautious when shopping, making sure that your car is locked, that there are no packages showing, being alert for people walking around the parking lot that don't appear to be going to a car, just wandering through the lot, and being sure that you check both front and back seats before entering the car.

Also discussed was the COLA for 2017 that was approved by the Board of Retirement on February 8, 2017. To get the full story on the COLA you should read the article by Mr. Phil Franey, your Board of Retirement representative. Phil's article gives you the complete findings and the percentage increases in the COLA as well as many pertinent facts about the funding of your retirement benefits.

Another item of discussion was the **duplicate 1099R's** that were mailed by Wells Fargo Bank in error. The only difference between the two 1099R's is the duplicate (last one mailed) has your full Social Security Number where the first one had only the last four digits of your SS#. The KCERA Administration had received a number of requests to list only the last four numbers because of the possibility of mailbox thefts and the possibility of ID theft. This was done for 2016 earnings, but the bank made a second run for KCERA files but made the mistake of mailing the duplicates to the retirees. I have been informed that KCERA and/or the Bank will be sending out a letter of explanation to all retirees that received a duplicate 1099R, regarding the mistake and the corrective action taken. Please remember that the second 1099R is a duplicate only, **DO NOT ADD THE TWO 1099R'S TOGETHER.**

(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).

When you received your KCERA January monthly payment advice, you should have reviewed it and read the Special Message section. The Special Message discussed your 1099R that you should receive, showing your pension payment and tax withholding totals for 2016. If you have any questions whatsoever on your 1099R or monthly pension advice, please call KCERA administration for assistance. You are also reminded to read KCERA newsletters and any other special communication for information that may benefit you.

Now some good news: a COLA (Cost-of-Living Adjustment) beginning April first will be seen in your pension payment at the end of April. As presented by Segal Consulting (KCERA’s Actuary), the COLA amount is based upon a comparison with the annual average CPI (Consumer Price Index) for the Los Angeles-Riverside-Orange County Area (with 1982-84 as the base period) in each of the past two years. Our COLA is limited to a maximum of 2.0% pursuant to Section 318760 of the 1937 Act. However, the maximum COLA is increased by an additional 0.5% (to 2.5%) based upon the "Ventura Settlement" and funded through the Supplement Retiree Benefit Reserve (SRBR). Due to the fluctuation of the CPI over the years and dependent upon when you retired your COLA may be affected. If you have not been able to build up a reserve in your COLA account, there may not be enough to bring your COLA adjustment up to the maximum of 2.5% when the CPI adjustment falls below the maximum COLA allowance. Based upon your retirement date, the following COLA rates will be applied this year for retirees and beneficiaries:

Retirement Date	COLA
On or before on April 1, 1993	2.5%
April 2, 1993 to April 1, 2017	2.0%

As always, direct all questions concerning the COLA to KCERA Administration.

The January and February KCERA Board meetings approved the consent agendas (routine and noncontroversial items) and approved the engagement of Segal Consulting to prepare an actuarial study to determine the effect on KCERA of postponing the phase-out of the Prepayment Program and scope of such study, if paid by the County. Received and filed the following agenda items: 1st Quarter 2017 Investment Landscape Report presented by Verus (KCERA Investment Consultant); 4th Quarter Investment Performance Report for the period ending December 31, 2016 presented by Verus; 4th Quarter 2016 Portfolio Review presented by Albourne America (Hedge Fund Consultant); and heard various staff and committee reports.

During the KCERA February meeting the Verus presentation included the fund balance and investment performance (net of fees) for the period ending December 31, 2016 as follows:

Total Assets - \$3,715,410,781
 1 Year – 7.5%
 3 Years – 4.0%
 5 Years – 7.5%
 10 Years – 3.7%

In the January-February TREND Retirement Board article (at reokc.org), I discussed the KCERA current assumption rate of 7.5% and funding ratio of 63% for 2016. The assumptions rate is an estimate of coming years’ investment income needed to meet pension benefit liabilities over the long-term. The funding ratio (adjusted annually) demonstrates the ability to fund pension benefit liabilities. For many years, the retirement fund investment income has been unable to achieve the assumption rate resulting in the current funding ratio. Recently the California Public Employees Retirement System (CalPERS) and California State Teachers System (Cal STRS) lowered their assumption rates from 7.5% to 7%. As of 2015, the most current comparative data on funding ratios was obtained from the California State Controller’s Office reporting that KCERA, CalPERS and CalSTRS funding ratios were 61%, 76%, and 69% - respectively. More information will be forthcoming concerning KCERA Board’s consideration of this year’s upcoming actuarial study advising of the needed changes.

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

DO YOU HAVE INTERNET ACCESS?

TREND EMAIL LIST CONTINUES TO GROW!

Thanks to all of you who have signed up for membership in the TREND Email list. We are almost up to saving **\$3,475.00 per year** and that's not chump change!

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

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

Host/Hostess Project

During the month of December 2016, 28 volunteers worked 84 hours assisting 768 visitors at the County Administrative Building.

During the month of January 2017, 26 volunteers worked 78 hours assisting 884 visitors at the County Administrative Building.

Since 1992 our volunteers have worked over 29,600 hours assisting more than 358,800 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, April 20, 2017: California Science Center 8:00 a.m. to 6:00 p.m. - \$80.00 includes roundtrip bus, entrance and lunch - Endeavour, Pixar & IMAX

Tuesday, Mar. 21 & Apr 18, 2017: Chukchansi Casino Bus 8:00 a.m.—7:00 p.m. \$15.00—Must RSVP

10 Day Alaska Cruise: From \$1,869 per person Roundtrip from San Francisco - July 7—17, 2017

Need a ride to LAX or the Pier: Call for transportation with pickup and drop off at your home.

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

UPCOMING EVENTS

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

March 14 REOKC Board Meeting 9:30 am
Westchester Bowl, 1819 30th Street, Bkfld.

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

April 11 REOKC Board Meeting 9:30 am
Westchester Bowl, 1819 30th Street, Bkfld.

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

April 12 KCERA Board Meeting:
Investment/Regular Board 8:30 am
KCERA Office, 11125 River Run Blvd., Bakersfield

UPCOMING REOKC PROGRAMS

March 14, 2017:

We will have a speaker from the (SPCA) Society for the Prevention of Cruelty to Animals

April 11, 2017:

Our speaker will be from the Red Cross

LUNCHEON MENUS

March 14, 2017

Roasted Pork
Scalloped Potatoes
Spinach Salad—Rolls
Cherry Cobbler
Iced Tea, Coffee, Water

April 11, 2017

Beef Stroganoff/Noodles
Peas/Carrots
Napa Salad—Rolls
Lemon Cake
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

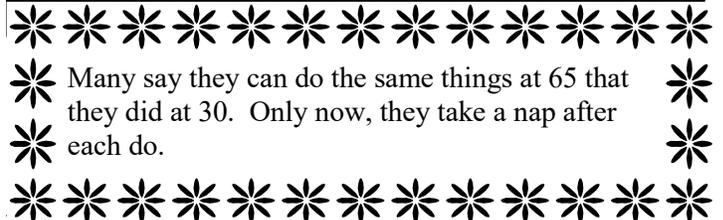
STOP DEDUCTION(S)
 Check box to stop your deduction for the luncheon.
 Check box to stop your deduction for REOKC membership dues.



"WELCOME!"

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

- AGING & ADULT SERVICES:** Maryann Virrey
- BOARD OF SUPV.:** Helen Hettinger
- CHILD SUPPORT:** Kathleen Heiser; Lydia Meneses
- CORRECTIONAL MEDICINE:** Esperanza Ralleca
- COUNTY COUNSEL:** Paul Blackhurst;
Yvonne Escalera-Salazar
- COURTS:** Janice Duvall
- DISTRICT ATTORNEY:** Michael Hayward;
Connie Hitch; Tam K. Hodgson
- ENG. SURV. & PERMIT:** Matt Frye
- ENVIRON. HEALTH:** Larry D. Carroll; Thomas Hardy
- FIRE:** Kenneth Bausano; Michael Fagan; Rick Ricker;
Larry B. Underwood
- HUMAN SERVICES:** Gloria Burr-Reed;
Malena Gomez; Julie Goss; Nancy Harrison;
Kimberly Millovitsch; Luan Eileen Steinberg-Cole
- INFO. TECH. SERVICES:** Arturo Aguilar
- KERN MEDICAL:** Yvonne Armstrong; Lark Bowyer;
Mary M. Cervantes; Catherine Haberman;
Rosa G. Martinez; Juana P. Munoz; Rose Ojeriakhi;
Margie Parrish; Maria E. Romero
- MENTAL HEALTH:** Joann Howard; Sonya M. Kelly;
Carolyn Tilton
- PLAN. & COMM. DEVEL.:** Mary A. Winston
- PROBATION:** Cindy Brassfield; Elizabeth Gibson;
Janice Kirkland; Richard Patrick; Richard T. Slayton
- PUBLIC DEFENDER:** Nelson Castro
- PUBLIC HEALTH:** Christina Harris
- ROADS:** Rubbeydo Brown, Sr.; Sylvia Everett
- S.J. VALLEY UAPCD:** Madeleine M. Armi
- SHERIFF:** Alan Fullerton; Marc Haiungs;
Raymond L. Haworth; Dean Marshall, Jr.;
Patricia A. Miller
- SUPERIOR COURT:** Ralph W. Wyatt



HISTORY



SATIRE

By WALTER E. STEWART

TWO MASTERS OF HUMOROUS AND IRONIC SATIRE ARE MARK TWAIN (1835-1910) AND WILL ROGERS (1879-1935). CONGRESSIONAL FRIENDS ENJOYED HOW TWAIN AND ROGERS UNMERCIFULLY LAMPOONED THEM.

Mark Twain said, "In the first place God made idiots; that was for practice, then he made Congressmen. Imagine yourself being an idiot, or imagine yourself being a Congressman: there I go repeating myself. What does a Congressman say to another Congressman on Tuesdays? Have a nice weekend. I love it when Congressmen call each other liars and cheats because that's the only time they tell the truth. I wanted to be a Congressman but I'm glad I didn't because I found honest work. When a man casts an eye on public office a rottenness enters his soul. We have a criminal justice system second to none. The only problem is trying to find 12 people who don't know anything and can't read. When I feel the urge to exercise, I lie down until it goes away. Be careful about reading health books. You may die of a misprint. When a rumor circulated I died, I dispatched a cable from London to the Associated Press in 1897: the cable stated my death is greatly exaggerated. Always do the right thing. It will gratify some and astonish the rest. The coldest winter I ever spent was a summer in San Francisco. Giving up smoking is easy - I've done it hundreds of times. If you feed a starving dog he will not bite you; that is the principal difference between a dog and man, It usually takes more than 3 weeks to prepare a good impromptu speech. I've been told Wagner's music is better than it sounds."

WILL ROGERS KEPT AMERICA LAUGHING WITH HIS POIGNANT HUMOR. HERE IS A SMALL SAMPLE OF HIS WITTICISM:

Will Rogers said, "There is nothing as stupid as an educated man if you get him off the subject he is educated in. Everybody is ignorant, only on different subjects. I have a friend whose oldest son was a Congressman, his younger son was no good either. Once a man holds a public office, he is absolutely no good for honest work. Outside of traffic, there is nothing that has held this country back as much as committees. The art of diplomacy is saying, 'nice doggie, nice doggie,' until you find a big stick. War is a game where everybody loses, I don't know why they keep playing it. I'm not a member of any organized political party; I'm a Democrat. May you be in heaven before the devil knows you died."

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

• **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

PRESIDENT'S MESSAGE Concluded from Page 1

I want to impress upon all members, if you have retired friends who are retired from the County and are not members of REOKC (Retired Employees of Kern County), please ask them to join or if they have concerns they can contact Mary Lou Bennett for membership information.

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

Our next luncheon will be on March 14th 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!

John De Mario

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



Applications and required documents must be submitted no later than

April 15, 2017

THOUGHTS TO PONDER

- A day of worry is more exhausting than a week of work.
- A wise man lays a firm foundation with the bricks that others throw at him.
- It takes compassion to put love into action.

MARCH 12, 2017

**DAYLIGHT SAVING TIME BEGINS
SET CLOCKS AHEAD ONE HOUR**



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

- Velma Arvizu—Kern Medical
- Gary Baker—Probation
- Patricia Blackhurst—County Clerk
- Patricia Bradshaw—Human Services
- Ernest Candelaria—Roads
- James Crane—General Services
- Nancy Fieber—Kern Medical
- Gerald Franey—Parks & Recreation
- Joseph Grijalva—Fire
- Rodney Harman—Devel. Serv. Agency
- Richard Kambick—Fire
- John B. Levezu—West Side Mosquito
- Robert Lindley—Fire
- Shirley Lusich—K.C. Water Agency
- Paul Martin—Probation
- William McCullough—Probation
- Buster McGhee—Parks & Recreation
- Anthony Meren—General Services
- Ardelle Phillips—Parks & Recreation
- James Rice—Fire
- Barbara Richardson—Airport Ent. Fund
- Beatrice Richardson—Kern Medical
- Connie Sanchez—Health
- Doris Steinhoff—Eng. Surv. & Permit Svs.
- Bernardo Viray—Roads
- Esther Wright—Ag. & Measure.

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

Author unknown

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.



It's time to
IMPROVE

HOME EQUITY LOAN

Borrow up to **133%** of the value of your home*



*Applicant may be eligible to borrow up to 133% of the value of the home for qualified home improvement projects. Kern FCU reserves the right to distribute payments to approved licensed contractors on behalf of the borrower. The interest on the portion of the credit extension that is greater than the fair market value of the dwelling is not tax deductible for federal income tax purposes; please consult a tax advisor. Federally insured by NCUA.

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

**PRSR-STD
U.S. POSTAGE
PAID
BAKERSFIELD, CA
PERMIT NO. 349**

**March & April 2017
Time Dated Material**

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

March Luncheon Reservation

March 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 (03/08/17). 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 \$ _____

April Luncheon Reservation

April 11, 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 (04/05/17). 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 \$ _____