



# T R E N D

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

Volume MMXX-IV

**July & August 2020**

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

Robert Seibly, President

M. L. Bennett, Editor ([mlbennett36@sbcglobal.net](mailto:mlbennett36@sbcglobal.net))



## President's Message

**ROBB**

*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.*

Greetings to our 5000+ members! We, on the REOKC Board, hope you are all doing well, staying healthy and finding ways to be happy and involved. Despite the shut-down and the stay-at-home orders from the State, REOKC is staying active and watching over your interests as stated in our mission statement above.

Your Board has met and we are looking for answers on when we all might be able to start our luncheons up again. Unfortunately, we do not have any answers in this issue since the latest from the State is that groups of over 100 may not meet at this time. They are holding the number to 100 or less. Trying to break our luncheon up into two groups of 100 would probably not work since we might not be able to meet with the folks we go there to see and be with. Social distancing being a requirement would mean we would need a larger area in which to meet.

We have to keep in mind that we are the elderly who are particularly vulnerable and are often alone. We must be very careful in where we go and what we do when we get there. As of this writing, they are starting to open some things up with certain requirements and limita-

tions. As a large group we have special requirements we must consider. So please keep in mind, at this time, we are at the mercy of the State and County governments and their restrictions.

We are also looking into the restrictions of Hodel's restaurant and insurance that might be needed. We will keep you informed by mail and email of things to come and when we will be able to start our luncheons again. Information will also be posted on our website:

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

I have stayed in touch with KCERA (Kern County Employees Retirement Association) to make sure you have access to your retirement information. Their doors are still shut but you still have access to them for questions and other issues through their phone number (661-381-7700), email address ([memberservices@kcera.org](mailto:memberservices@kcera.org)) and their website: [www.kcera.org](http://www.kcera.org)

In the meantime, I share with you something I saw from the San Diego County group, "...respect the vulnerability that living with advanced age brings us, by avoiding exposure. Stay at home, distance yourself from others, including those you love outside your immediate household – it's tough not to be able to hug kids and grandkids – and do lots of cleaning and sanitizing."

I also share with you what I said in my letter in the last TREND newsletter. "You can't necessarily control what you touch. You can't control who else touched it. But you can look after your own hands." Hand-washing, with soap and water, is a far more powerful weapon against germs than many of us realize.

So, do all that you can to be safe and healthy. We want to see you all again at our next REOKC Luncheon -- hopefully in the near future.

Have a Wonderful, Healthy and Safe July & August.  
Happy 4<sup>th</sup> of July!



## 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 had an enjoyable Memorial Day. I also wish everyone a safe July 4<sup>th</sup> with family and friends. I know this year is different with the distancing and other health preventative measures because of COVID 19. As we continue to follow medical advice, KCERA also is using the Zoom Meeting platform in conducting Board and Committee Meetings. Again, we encourage everyone to use proper safety protocol during this pandemic.

As a reminder, KCERA retirees and future retirees hired before July 1, 2018 are eligible for benefits including an increase of SRBR Tier 3 purchasing power from 80% to 82% with an inflation cap of 4% and a **\$21 per month increase** to eligible retirees. Beneficiary benefits were adjusted according to current provisions of law. **Understand, KCERA administration will provide all official information and answer questions regarding this matter.** Your REOKC Board will continue to request additional allocation of available SRBR funds since the reserve balance remains overfunded after implementation of the mentioned changes. Expect more information after this year’s actuarial experience study is released with an updated funding rate.

In May the Finance Committee heard the KCERA 2020-21 budget presentation by Dominic Brown, Executive Director. The \$6.8 million budget provides services for more than 19,000 members and over \$4.5 billion in assets. The largest budget category of staffing is 66% of the total proposed budget. For 2020-21, staffing required \$3.8 million that is \$255,985 (4.10%) more than last year’s approved budget of \$6.2 million. The increase is primarily the salary and benefits needed for a staff of 32 employees from the 26 of last year. The Finance Committee recommended approval of the 2020-21 budget to the KCERA Board for the June meeting.

The 2020-21 Budget document included a revised organizational chart to reflect another reorganization phase of staffing and operations. With a more focused approach

and energy of the Executive Director Dominic Brown and his management team, the leadership continues to accomplish more with the support of the KCERA Board. Chief Investment Officer Daryn Miller is also working with a new investment officer and KCERA Investment Consultant Verus in developing revisions to our investment program. The improved staffing of the investment program and more pension service support staffing are significant upgrades to our restructured operations in addressing the many challenges of pension administration and investing.

The May and June KCERA Board meetings approved the consent agenda items (routine and noncontroversial items); heard presentations for trustee education; heard presentation and approved 1<sup>st</sup> Quarter Hedge Fund Portfolio Review ending March 31, 2020 by Alborne America LLC; heard staff presentation and approved 2020-21 Budget; and heard presentation and approved 1<sup>st</sup> Quarter Investment Performance Review ending March 31, 2020 by Verus Investment Consultant.

During the KCERA Board meeting the Verus presentation included the fund balance and investment performance (net of fees) for the period ending March 31, 2020 as follows:

Total Assets - \$3,963,044,819 and the following returns net of fees:

- 1 Year – 3.8%
- 3 Years – 2.5%
- 5 Years – 3.2%
- 10 Years – 5.5%

As of June 30, 2017, the most recent assumption rate is 7.25% (expected long-term return) with a funding ratio of 63.2% (% of fund assets available to pay liabilities).

As of December 31, 2019, membership was 18,220: active - 9,442; retirees - 7,285 (REOKC has more than 5,100 of those members); and deferred vested and reciprocal - 1,493; non-membership: survivor - 999; alternative payee - 219; and deferred non-vested - 1,491.

More detailed information and reporting may be obtained from the KCERA website at [www.kcera.org](http://www.kcera.org).

## 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](mailto:mlbennett36@sbcglobal.net) with your name, current mailing address and your email address. (Subject: TREND mailing list).

### THOUGHTS TO PONDER

- ~ Self-confidence comes from others having confidence in us.
- ~ A well-knit family is one where everybody gives a darn.
- ~ Real friendship is shown in times of trouble; prosperity is full of friends.
- ~ The trouble with some folks is that instead of putting on their thinking cap, they put a cap on their thinking.
- ~ Some folks see more in a walk around the block than others see in a trip around the world.

### QUOTES

“The only way to keep your health is to eat what you don't want, drink what you don't like, and do what you'd rather not.”

~ Mark Twain

“If life was fair, Elvis would be alive and all the impersonators would be dead.”

~ Johnny Carson

“The road to success is dotted with many tempting parking spaces.”

~ Will Rogers



## REOKC Members,

These last few months have been hard on everyone. Most of us haven't experienced being made to stay home since we were grounded by our parents many, many years ago.

Rest assured, the work goes on by the members of your REOKC Board who are working hard to resume the monthly luncheons/meetings. Monthly reports are still being prepared and new members continue to be added to our dues list.

You will be kept informed by mail and email of changes and updates as well as postings on our website [www.reokc.org](http://www.reokc.org)

Mary Lou Bennett, TREND Editor



### UPCOMING REOKC PROGRAMS

FUTURE PROGRAMS

WILL BE POSTED HERE

AS SOON AS POSSIBLE

## LUNCHEON MENU AT HODEL'S



REOKC LUNCHEON DEDUCTIONS HAVE BEEN STOPPED EFFECTIVE WITH THE APRIL PENSION PAYMENTS.

DEDUCTIONS WILL RESUME ON THE SECOND MONTH AFTER LUNCHEONS HAVE BEEN REINSTATED.



**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**

REAL ID deadline has been postponed until **Oct 1, 2021**.

Passport processing is delayed. There are a few offices opened for life or death emergency processing. Renewals are being accepted by mail, however there is a delay in processing as the office has not opened yet. What would normally take 2 to 4 weeks could take up to 2 months or longer.

The fall cruising schedule is in full swing. Many people are booking Canada New England cruises, Coastal cruises on the West Coast, Mexico cruises and Caribbean Cruises. Many of the cruise lines have opened bookings for the entire year of 2021 and through the Spring of 2022. Many promotions are being offered. Many cruise lines have in place a policy to cancel cruises within 30 days to move your cruise to another date with no penalty.

Hawaii is another destination that many people are traveling to via cruises or flight to the islands and staying in a hotel. Quarantine orders expire July 31, 2020.

Many of the Caribbean Islands are open now and the remaining will be open by the end of July 2020.

During this time many of the Hotels have opted to renovate. So your favorite hotel may be closed longer to complete the process.

Travel insurance is a way to protect your investment. Not only will it cover cancellation penalties for a covered reason, but it will also cover additional costs for rebooking your trip. It also offers medical issues and transportation costs back home.

I have been in the office the entire time and have worked very hard for my clients to get their refunds processed or to get their Future Travel Credits.

Thank you for the phone calls and emails of support!  
I am truly blessed working with REOKC!!!!

**Julie Salazar– Garcia (661) 324-6910**

**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.

**Pacific Group Agencies, Inc.**

- Supplemental Insurance Plans  
Available at Discounted Rates  
**1-800-511-9065**

**REOKC Other Related Services**

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

Mary Lou Bennett 661-871-5270  
[mlbennett36@sbcglobal.net](mailto:mlbennett36@sbcglobal.net)

- **Sunshine (Cards of Expression)**  
Josie De La Torre 661-348-4222

**KCERA Board Retiree Member**

- Phil Franey –  
[franeyp@bak.rr.com](mailto:franeyp@bak.rr.com)
- Alternate—Robb Seibly -  
[seiblyrl@gmail.com](mailto:seiblyrl@gmail.com)

**Kern County District Attorney's Office**

- **Elder Abuse: 661 868-2400**

**Kern County Aging & Adult Services**  
• **661 868-1000**



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

Carolanne Bauman—Animal Services  
Rhoda Brown—Behavioral Health & Reco.  
Helen Cunningham—Beneficiary  
F Milton Eiffler—Human Services  
Harry Ennis—Planning & Comm. Devel.  
Hazel Halloran—Library  
Minerva Infante—Animal Services  
Ted Jiron—Assessor  
Gary Marlatt—Sheriff Facility  
Cheri Neely—Beneficiary  
Thomas Robinson—Agriculture & Measmnt.  
Jack Snell—Fire  
Roger Stahl—Building Inspection  
Bertram Thruston—Environ Health Service

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

*Author unknown*

## **Coronavirus and Your Insurance**

By Greg Margulies, Pacific Group Agencies, Inc.

Seniors are in an unenviable position with medical care and the Coronavirus. As we all know, according to the Centers for Disease Control and Prevention (CDC), seniors are one of the groups most likely to have significant complications should they become infected with the Coronavirus. Therefore, they are strongly advised to remain at home. However, seniors are also those most likely in need of medical care and the highest users of our medical system.

Over the past several weeks we have received many calls from members confused about using their benefits. Without exception, if you feel you need medical care, contact your doctor. They are in the best position to discuss your care options. However, with dental and vision care it becomes more confusing.

The most common thing we hear from members is that their usual dental or vision care office is closed. While it is true that a lot of dentists and eye care

providers are closed by choice, they are considered essential businesses, and many have remained open or since reopened for business. *Just because your preferred doctor is closed does not mean you cannot obtain services.*

If you have an urgent issue, such as pain in your teeth or an eye infection, contact your regular dentist or eye care provider. Many are working to diagnose the condition over video conferencing and are able to provide a treatment plan that works while under lockdown. If you need in-person assistance, many are available. If your preferred provider is unable to see you, contact the insurance carrier and they will likely be able to assist you in finding a local doctor that is open for business.

For many routine eye care issues, such as refill of contacts or replacement of broken glasses, there are many providers that will process your order over the phone or internet and mail you the materials or arrange contactless pick-up.

If you need help finding a provider, contact your insurance carrier and they will be able to assist you.

**Ameritas PPO Dental**

(800) 487-5553

**Cigna HMO Dental**

(800) 244-6224

**VSP Vision**

(800) 877-7195

While you may have a more difficult time finding a doctor for routine services, such as teeth cleaning or routine eye exam, it does not mean that all issues should be put off. Taking care of your eyes and teeth are vital to maintaining your overall health.

**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.



# Brighter Days Are on the Way and We Can Help

Until then, our financial relief products can offer the help you need – right when you need it most.

**STRATA** [www.stratacu.org](http://www.stratacu.org)  
CREDIT UNION 661.327.9461

KERN COUNTY BANKS WITH STRATA CREDIT UNION

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

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**July & August 2020  
Time Dated Material**

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

**ATTENTION—REOKC MEMBERS AND FAMILIES!**  
**REOKC LUNCHEON DEDUCTIONS HAVE BEEN STOPPED**  
**EFFECTIVE WITH THE APRIL PENSION PAYMENTS.**  
**DEDUCTIONS WILL RESUME ON THE SECOND**  
**MONTH AFTER LUNCHEONS HAVE BEEN REINSTATED.**

**YOUR REOKC BOARD WANTS YOU ALL TO KNOW THAT ITS MAIN PRIORITY IS  
THE HEALTH, SAFETY AND WELL-BEING OF ITS MEMBERS.**

**AS WE ALL KNOW, THE CORONAVIRUS HAS MADE A VERY DRAMATIC IMPACT  
ON EVERY ASPECT OF OUR LIVES.**

**AS A RESULT, WE ARE TRULY SORRY THAT WE ARE UNABLE TO SCHEDULE  
ANY LUNCHEONS OR MEETINGS FOR OUR MEMBERS AT THIS TIME.**

**WE KNOW THE CURRENT CONDITIONS WILL CHANGE AND AS SOON AS IT IS  
POSSIBLE TO SCHEDULE A LUNCHEON, YOU WILL BE NOTIFIED BOTH BY  
MAIL AND EMAIL.**

**TAKE CARE AND BE WELL!**