



# T R E N D

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

Volume MMXIV-I

January & February 2014

www.reokc.org

Phil Franey, President (661)872-4530

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



## President's Message Phil Franey

*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.*

I hope you had a very enjoyable and happy Thanksgiving. This edition of the REOKC (Retired Employees of Kern County) TREND newsletter is being mailed, emailed, or provided on [www.reokc.org](http://www.reokc.org) to every Kern County Retiree and Beneficiary (more than 7,000 members), not just the 4,800 plus REOKC members. REOKC was incorporated as a nonprofit organization in 1964 and is governed by an 11 member board of directors. REOKC's mission is the preface of this President's Message.

Before I discuss the benefits of REOKC, I must acknowledge and thank the 2013 REOKC Board of Directors for their time and dedication to the mission of REOKC. In particular, Secretary Ginger Mello and Treasurer Mary Lou Bennett must be recognized for their many years of supporting REOKC. Special thanks to Past President Norm Briggs for his many years on the Board of Directors and maintaining our website (now maintained by Tony Rizos). I must not forget to thank Secretary Ginger Mello and Past President Jeanne Berkshire for their representation and effort as delegates to the California Retired County Employees Association, representing more than 110,000 various county retired members statewide. Without the tireless effort of these giving individuals, REOKC would not be what it is today.

REOKC benefits (only \$2 for monthly membership dues) include having a liaison with Kern County Health Benefits for education and coordination of health benefits, a volunteer program at the Kern County Administration Building Information Desk (since 1992 more than 26,000

hours of retiree service), receiving the informative TREND newsletter every other month, representation on the Kern County Employees Retirement Association Board, monitoring of current and proposed legislation (state and local), discount insurance programs, retiree luncheon (\$4 pension deduction or \$5 non deduction) with topical speakers and fellowship with other county retirees, an informative website with useful links, and a new scholarship program to promote education. One of the most recent benefits of joining is the availability of the REOKC endorsed Pacific Group Agency, Inc. Supplemental Benefits Program that offers additional benefits, such as hearing aid discounts, identity theft shield, legal services, and a menu of insurance programs for dental, vision, auto, home, pet, and accident/travel - this program is separate from that of the County's health insurance benefit program. We have also hired a health care consultant to assist us with retiree health insurance education and representation in working with the County. With the continued attempts to change SRBR funding and other legal matters, the addition of legal services with Sweeney, Greene & Roberts LLP has been imperative in the protection of our benefits and interests. This year we also added a travel consultant to advise and organize member travel excursions.

Joining REOKC is becoming more important than ever since our retirement and health benefits are constantly under attack at the Federal, State, Local, and now retirement board level. Maintaining our quality of life also requires all of us to stay active, involved, and informed. REOKC is one of the more important avenues to use in maintaining our quality of life. As many previous REOKC Boards, your 2014 REOKC Board will make our best effort in fulfilling our mission. During the December luncheon the 2014 Board of Directors was inducted and presented as follows:

Phil Franey - President  
Nancy Warnick - 1st Vice President  
Teresa M. Vasquez - 2nd Vice President  
Ginger Mello - Secretary  
Mary Lou Bennett - Treasurer  
Josie De La Torre - Director  
Cheryl Anderson - Director  
Tony Rizos - Director  
Alan Annis - Director  
Sally A. Ruiz - Director  
Jeanne Berkshire - Past President

(President's Message continued on Page 2)

## KCERA Retirement Board

By  
Phil Franey, 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).*

The KCERA Board had a busy 2013 Year. Dealing with the management of investments, budgets, actuarial studies, audit reports, disabilities, and other pension administration programs takes a significant amount of time and effort. With more than 3 billion in assets and well over 16,000 members, the administrative staff also has performed above what is expected of a strong support team. We must recognize the dedicated and recently retired KCERA Executive Director Anne Holdren for leading this team for the past 10 years and working with many different Boards over those years. We also must thank our now former KCERA Board retired member trustee Norm Briggs for his generous time and effort. Most importantly, we thank Norm for his dedication to REOKC as past president and being a very involved REOKC member for many years. Thank you very much, Anne Holdren and Norm Briggs - true professionals!

For all the discussion of the many duties of the KCERA Board, I was very surprised and disappointed so much time had to be spent in an attempt to change SRBR funding. After receiving an almost 70 page opinion late in 2012 cumulating more than a decade of SRBR supporting opinions, the KCERA Finance Committee spent most of 2013 trying to circumvent the constitutional protection of SRBR funding. Because of this persistent effort to change SRBR funding, your REOKC Board of directors spent much time and money to protect SRBR funding that is solely for the benefit of retirees and beneficiaries. Fortunately in late October of 2013, the entire KCERA Board unanimously decided not to change SRBR funding. Unfortunately as we have experienced for more than a decade, this most likely will not be the last time we see an attempt to change SRBR funding.

On a positive note, we will have a few new trustees on the KCERA Board. Bob Jefferson will be the newly elected general member trustee. Bob has been a trustee before and will lend his experience and ability to address all retirement issues. I expect this general member trustee to demonstrate a more responsible approach to such issues as SRBR and the necessary attention to the Board’s primary fiduciary duty to retirees and beneficiaries. Welcome Bob! Also, I will be moving from alternate to the voting retired trustee. Thanks for all your support!

### President’s Message concluded from Page 1

As an ongoing reminder to save publishing and mailing costs, all of our 4,800 plus members are encouraged to request placement on REOKC’s email list by contacting Mary Lou Bennett at [mlbennett36@sbcglobal.net](mailto:mlbennett36@sbcglobal.net) to receive timely notice concerning important retirement matters. You also may access past TREND issues and other important retiree information at [reokc.org](http://reokc.org).

Don’t forget our next luncheon will be on January 14<sup>th</sup> with serving by table number beginning at 11:30 A.M. The general meeting will begin at 12:00 Noon. Your REOKC Board also wishes you a healthy and happy holiday season with family and friends as we look forward to another year. As you enjoy the holiday season, I leave you with the following quote:

*“Age is something that doesn't matter, unless you are a cheese”.*

- [Luis Bunuel](#)

***Merry Christmas and Happy New Year***

### **REOKC SCHOLARSHIP PROGRAM**

**We are now accepting Applications for the 2014 Scholarship Awards for Graduating High School Seniors**

This year, 2014, is the third year to participate in REOKC’s Scholarship program. The scholarships for 2013 were awarded at our August 13, 2013 and September 10, 2013 luncheon/meetings.

Once again there will be two \$750.00 scholarships awarded to relatives (children, grandchildren, nieces, nephews) of [REOKC members](#).

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 the [April 15, 2014](#).

### **GOOD ADVICE?**

The thing to try when all else fails, is again.

The one thing that is okay to swallow that won’t result in indigestion is your pride.

**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**).

**Host/Hostess Project**

During the month of October 2013, 36 volunteers worked 109 hours assisting 1,222 visitors at the County Administrative Building.

During the month of November 2013, 32 volunteers worked 98 hours assisting 1,068 visitors at the County Administrative Building.

*Since 1992 our volunteers have worked over 26,000 hours assisting more than 321,300 visitors to the County Administrative Complex at 1115 Truxtun Ave.!*

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

**BAKERSFIELD HOMELESS CENTER**

Throughout each year, donations for the Homeless are made by REOKC members attending the regular monthly luncheon/meetings.

This year on December 16, 2013, REOKC presented the Bakersfield Homeless Center with a check for **\$387.00** which was the total donated by our members in 2013. Thanks to all of you who made this donation possible!



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

January 14 REOKC Board Meeting 10:00 am  
Norris Road Veterans' Hall

January 14 REOKC Lunch 11:30 am—noon  
General Meeting 12:00 noon  
Norris Road Veterans' Hall

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February 11 REOKC Board Meeting 10:00 am  
Norris Road Veterans' Hall

February 11 REOKC Lunch 11:30 am—noon  
General Meeting 12:00 noon  
Norris Road Veterans' Hall

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

**UPCOMING REOKC PROGRAMS**

**January 14, 2014:**

Shirley Ann Hawk will be relating information about the Grand Jury.

**February 11, 2014:**

Robert Rodriguez from the California Highway Patrol will be speaking on safe driving tips for seniors.

**LUNCHEON MENUS**

**January 14th, 2014**

Roast Pork Loin  
Scalloped Potatoes—Cole Slaw  
Buttered Corn—BLT Salad  
German Chocolate Cake—Rolls  
Iced Tea, Coffee, Water



**February 11th, 2014**

Individual Pot Roast—Rice Pilaf  
Buttered Zucchini—Fruit Salad  
Macaroni Salad—Rolls  
Cherry 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 you deduction for REOKC membership dues.



**"WELCOME!"**

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

**AIRPORTS-ENTERPRISE FUND:** Kevin Fulmer;  
Darcie Lomas; Bruce Scott

**ASSESSOR:** Edwin G Jagow

**BUILDING INSPECTION:** William Roope

**DEVELOPMENT SERVICES:** Charles T. James

**DISTRICT ATTORNEY:** Mathew J. West

**EMPLOYERS' TRG. RESOURCE:** Paula R. Strome

**FARM & HOME ADVISOR:** Phyllis Hunt

**FIRE:** Kenneth J. Camell; Ermalinda Hart; Robert C. Moore; Paul Rosales

**GENERAL SERVICES:** Douglas Rhine

**HUMAN SERVICES:** Ronald Bastone; Pamela Green; Pamela E. Menis; Shirley Skaggs; Joann Tista; Virginia Villalobos; Robert M. Toledo

**INFO. TECH. SERVICES:** Marie C. Davis

**JUVENILE DEPEND. SERVICES:** Sylvia J. Anaya

**K.C. WATER AGENCY:** Ronald LaValley

**KERN MEDICAL CENTER:** Vicki Bertholf; Irene Calvillo; Norman Crews; Kenneth Feer; Sandra E Hope; Jeana F. Rosete; Linda Spencer; Tamera M. Young

**LIBRARY:** Iva Y. Nunez-Martinez

**MENTAL HEALTH:** Dorothy Jones

**PARKS & RECREATION:** Maurine E. Humphreys

**PLANNING & COMM. DEVEL.:** Janet Bowtell

**PROBATION:** Mary Gonzalez; Linda Kresin; Glen A. Pruet; Mary Lou Riney; Shirley J. Smoot

**PUBLIC WORKS:** Evangeline Salazar

**SHERIFF:** Norman J. Canby; Rodney Dannelley; Peggy Dean; Darlene F. Phillips; Rhonda Rowe; Dennis Smithson

**SUPERIOR COURT:** Bonne Steele

**TRANSPORTATION DEPT.:** Sharon Ashley

**WESTSIDE REC. & PARKS:** Norma Hoff

**UNKNOWN DEPT.:** Maria E. Medina

### **NOTICE:**

The surviving spouse of a retired Kern County Employee is eligible for REOKC membership, which includes all the benefits which were available to the retiree. Just complete the Payroll Deduction Form on Page 4 and mail it to:

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

## KERN COUNTY HISTORY



### OCTOGENARIANS REMEMBER

By **WALTER E. STEWART**

This narrative is addressed to REOKC octogenarians. Young retirees are welcome to join us old fogies and walk down memory lane. Those of us born in the 1920s and early 1930s remember what life was like prior to our parents acquiring a vacuum cleaner, washing machine, refrigerator or radio. Remember milk in glass bottles with cardboard caps? Remember when telephone operators asked, "Number please?" We didn't have luxuries such as evaporative coolers and air conditioning.



ICEBOX

Remember when the iceman carried a block of ice on his leather covered shoulder, holding it with ice tongs and delivered it to your icebox? Iceboxes were being replaced with electric refrigerators by the 1930s.

Remember automobiles when we shifted gears with floor stick shifts? There was no air conditioning or heating. We stepped up onto the running board to get into the auto. Gasoline was 15 to 20 cents per gallon.

We had music. Remember the wind-up Victrola with the steel needles and 10 inch 78 RPM phonograph records? Remember when your family got its first radio? Even though there was radio broadcasting in the 1920s, many people didn't get radios until the 1930s. Radio programming in the 1930s and 1940s was far superior to radio and television programming today. That bears repeating!

People got their first television in the 1940s. TV reception was free when neighborhoods looked like forests of TV antennas. Today we pay via satellite and cable for a superabundance of programs we never watch, interspaced with multitudinous commercial after commercial. Discriminating octogenarians would have to be paid to watch much of the junk that dominates the plurality of TV programming today.

A reporter was interviewing a prisoner in the Kern County jail and asked if he watched television. The prisoner said, "Only in the daytime. At night we are locked in our cells." The reporter said, "That's not too bad. It's nice of the county to allow you to watch TV in the daytime." The prisoner said, "Nice? That's part of our punishment!"

### GETTING OLDER?

When saving up for old age, be sure to save a few pleasant thoughts.

By the time a man gets old enough to watch his step, he isn't going anywhere.

### 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 661-835-0294

- **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)



## HEALTHY NOTES

### Healthcare Costs

By Audrey Cochran, APRN, BC, CCCN

Why do we in the United States spend more per person for healthcare, and yet U.S. residents are less healthy and have shorter lifespans compared with individuals living in other developed countries, according to a report released last January? **Modern Healthcare** reported “Pharma and Biotech saw the most cash on the table in the third quarter.” (Just check their stock evaluations on the Internet and you’ll see for yourself). People 65 and older faced more than double the risk of requiring emergency room for treatment of side effects and were nearly seven times more likely to be admitted to the hospital than younger patients according to a report published several years ago in **The New York Times**

In November the **Washington Post** reported Johnson & Johnson will pay \$2.2 billion for illegal drug marketing, involving alleged kickbacks to doctors and pharmacies to promote the antipsychotic drugs Resperdal and Invega and a heart drug Natrecor. In 2012 GlaxoSmithKline paid a record marketing settlement for illegally marketing off-label uses for prescription drugs and failed to adequately report safety data for marketing the depression drugs Paxil and Wellbutrin for unapproved uses and for failing to report some clinical data on the diabetes drug Avandia. Antidepressant drugs increase the risk of hip fracture in elders. The diabetes drug Metformin may impair cognition in that one third of elders who have an inability to extract B<sub>12</sub> according to a study in Australia, which is why persons should insist on a test for B<sub>12</sub> levels before accepting the label of Alzheimer’s.

To explore the interactions of prescriptions which are certainly occurring if your doctors have prescribed five or more of them, you or a family member with a computer can look them up at [www.drugs.com](http://www.drugs.com).

In October that same newspaper also reported a scientific panel that shaped the federal government’s policy for testing the safety and effectiveness of painkillers was funded by major pharmaceutical companies that paid hundreds of thousands of dollars for the chance to affect the thinking of the Food and Drug Administration. In reality, physical therapy with using moist heat and guided exercise, or even more quickly, chiropractic manipulation helped my intermittent back problem. MSM, and Curamin are other effective pain relievers as is willow bark which is aspirin as God created it, without the stomach pain and/or ulcers and other side effects resulting from using aspirin or NSAIDS such as Motrin®.

Doctors like to do the procedures they were trained to do, whether it is pelvic floor surgery for women (despite the clinical practice guidelines which state the behavioral

methods should always be tried first) or a colonoscopy. The **Washington Post** in July reported on a secretive panel using data that distort doctors’ pay. A single committee of the AMA meets confidentially every year to come up with values for most of the services a doctor performs. Those values are required under federal law to be based on the time and intensity of the procedures. The committee bases them on self reports by doctors, which enabled one Florida gastroenterologist to be reimbursed for nine or ten colonoscopies a day, by the committee’s estimate taking 50 hours!

Based on solid research, Kaiser Permanente now urges their members of a certain age to yearly mail in a stool sample. Only if blood is found in the stool, are they called in for a colonoscopy. More members are willing to send in a sample, and this method found 331 cancers among the 340,000 tests in 2011, without the overpriced screening by gastroenterologists.



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

- Armando Borunda—General Services
- Margaret Gannon—Fire
- George A Hensley—Fire
- Wayne Heyart—Superior Court
- John Hoogendam—Probation
- John A Howlett—Sheriff
- Jack Isbell—Assessor
- Margaret D Johnson—Deferred
- Herman M Jones—Deferred
- Etta Lynch—Superior Court
- Dorothea B McCarren—Superior Court
- Jesse Monroe—Fire
- Norma H Morgan—Sheriff
- Calvin Nephew—County Administrative Office
- Norine Rodrigs—Human Services
- Gilberto Salazar—Health Department
- J. P. Taylor—Fire
- Valencia Varley—Mental Health
- Mary Weerts—Library
- Betty Whittemore—Superior Court
- Phyllis Wooster—Transportation Department



**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.**

# Holiday Loan

Deck your halls with help from Kern FCU

**NOVEMBER 4 - DECEMBER 31**

★ Borrow up to ★

**\$3,000**

with payments as low as

**\$94.00 A MONTH\***

Rates as low as

**7.99%  
APR\***



Purchase gifts • Cover travel expenses • Unexpected holiday costs

661.327.9461 • [www.kernfcu.org](http://www.kernfcu.org)

\*Financing on approved credit up to 36 months. For a \$3,000 loan for a term of 36 months with a 7.99% APR, the monthly payment will be \$94.00. The Annual Percentage Rate (APR) information above is guaranteed from November 4, 2013 to December 31, 2013. If you choose to fund the loan after December 31, 2013, you will be subject to current underwriting guidelines and the APR will be the rate in effect at the time of funding. Requests for higher loan amounts are subject to credit evaluation and income verification. Other program terms and rates may be available, please call 661.327.9461 for additional program details. Federally insured by NCUA.

**KERN**  
Federal Credit Union

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

**PRST-ST  
U.S. POSTAGE PAID  
BAKERSFIELD, CA  
PERMIT NO. 349**

**January & February 2014  
Time Dated Material**

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

**January Luncheon Reservation**

**January 14th, 2014** - 11:30 to noon, Veterans' Hall, **400 NORRIS 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 **REOKC, PO BOX 40801, Bakersfield, CA 93384-0801.** Deadline for reservations is the Wednesday prior to the luncheon (01/08/14). Phone reservations are not accepted. You may cancel your reservations by calling Brenda Preston at (661) 835-0294 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 11th, 2014** -11:30 to 12:30, Veterans' Hall, **400 NORRIS 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 **REOKC, PO Box 40801, Bakersfield, CA 93384-0801.** Deadline for reservations is the Wednesday prior to the luncheon (02/05/14). Phone reservations are not accepted. You may cancel your reservations by calling Brenda Preston at (661) 835-0294 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 \$ \_\_\_\_\_