



T R E N D

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

Volume MMXV-I

JANUARY & FEBRUARY 2015

www.reokc.org

Phil Franey, President

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 to every Kern County Retiree and Beneficiary (more than 7,500 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 2014 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, *again*, and Past President Jeanne Berkshire for their representation and effort as delegates to the California Retired County Employees Association (CRCEA). [CRCEA represents more than 165,000 retirees of the 20 California county retirement systems that operate under the County Employees Retirement Law of 1937.] Without the tireless efforts of your REOKC Board, REOKC would not be what it is today. For example - **VERY GOOD NEWS - Read the Retirement Board article about the recently approved \$5,000 Death Benefit.**

REOKC benefits (only \$2 for monthly membership dues)

include being a liaison with Kern County Health Benefits for education and coordination of health benefits, volunteer at Kern County Administration Building Information Desk (since 1992 more than 27,000 hours of retiree service to the public), 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) with the advice of our legal and legislative consultants, discount insurance program - non county, 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 scholarship program to promote education. We have recently partnered with a travel consultant to provide individual travel advice and organize member travel excursions. Susan Leedy (Great-West Retirement Services) and Julie Salazar-Garcia (The Cruise Port) always attend our luncheons to provide 457 program counseling and travel advice, respectively. As always, we must not forget the support and services of Kern Federal Credit Union who also have representatives at our luncheons.

One of the most successful benefits of REOKC membership is the availability of Pacific Group Agency, Inc. This is a 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. The Pacific Group Agency, Inc. and our health care consultant are very instrumental in offering our successful annual Health Care Fair every July.

Joining REOKC is becoming more important than ever since our retirement and health benefits are constantly under attack at the Federal, State, and Local levels by special interests. 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 of your previous REOKC Boards have demonstrated, your 2015 REOKC Board will make our best effort in fulfilling our mission. During the December luncheon the 2015 Board of Directors was inducted and

(President's Message continued on page 2)

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).

The KCERA Board had a busy 2014. Dealing with the management of investments, budgets, actuarial studies, audit reports, disabilities, and other pension administration programs require a significant amount of time and effort. With more than \$3.5 billion in assets and well over 17,000 members, the administrative staff also has performed above what is expected of a strong support team. We must recognize recently promoted KCERA Executive Director Gloria Dominguez for leading her dedicated staff for the past year while working with many agencies, professional consultants, asset managers, etc. This coming year KCERA has many projects scheduled and will notify you as improvements are made to better serve you.

We should give a big thanks to our former KCERA Board Retired Trustees - Norm Briggs and John DeMario - for their time and effort on SRBR issues. Both have dedicated much effort, as past presidents and members, to serving REOKC for many years.

For all the discussion of the many duties of the KCERA Board, I was very disappointed so much time was spent during 2013 to adversely change SRBR vested funding. Even after receiving more than a 60 page legal 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 vested funding. Because of this persistent effort to change SRBR vested funding, your REOKC Board of directors and our attorneys spent much time and effort to protect SRBR vested funding. In late November 2013, the KCERA Board of trustees present decided not to change SRBR vested funding. A very reasonable and prudent decision!

MORE GOOD NEWS! With some new KCERA Board Trustees and a more reasoned approach to SRBR issues, ***the current KCERA Board has approved an increase of the Death Benefit from \$3,000 to \$5,000, to be effective January 1, 2015.*** This was the result of many meetings with active employee group representatives and REOKC representatives sending a letter to KCERA requesting application of the unallocated, vested SRBR Funds - as prescribed by law. Furthermore and in early 2015, the KCERA Board will be considering a more formal SRBR Policy and the allocation of the remaining available unallocated, vested SRBR Funds. As always, your support is always needed and appreciated. Thanks to all those who supported the effort.

PRESIDENT’S MESSAGE continued from page 1

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

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 to receive timely notice concerning important retirement matters. You also may access past TREND issues and other important retiree information at reokc.org.

Don’t forget our next luncheon will be on January 13th 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, safe, 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:

“Let us be grateful to people who make us happy, they are the charming gardeners who make our souls blossom.”

- [Marcel Proust](#)

Merry Christmas and Happy New Year !

Victim Advocate Volunteer Program

Join our Team and Help Make a Difference: Volunteers are an important part of the Victim Services Unit in Kern County. Volunteers may assist Victim Advocates by providing support to victims, answering questions and by assisting in the preparation of Temporary Restraining Orders.

Volunteers must be willing to commit to a minimum of six months, work at least 8 hours per week (can be split between two 4 hour days) and complete and pass a background check. Participation in the 40 hour Victim Services Volunteer Training Program is mandatory.

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 October 2014, 35 volunteers worked 107 hours assisting 1,115 visitors at the County Administrative Building.

During the month of November 2014, 29 volunteers worked 88 hours assisting 959 visitors at the County Administrative Building.

Since 1992 our volunteers have worked over 27,200 hours assisting more than 333,000 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!

TRAVEL TIPS!

UPCOMING TRIPS:

American Queen Steamboat Company

Memphis to New Orleans—River Cruising
June 12-20, 2015 - 9 days with 2 nights hotel from \$3,599.00 per person - Airfare Additional

Alaska 2015 - Call for current promotional rates

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

UPCOMING EVENTS

January 13 REOKC Board Meeting 10:00 am
Norris Road Veterans' Hall

January 13 REOKC Lunch 11:30 am—noon
General Meeting 12:00 noon
Norris Road Veterans' Hall

January 14 KCERA Board Meeting:
Investment/Regular Board 8:30 am
KCERA Office, 11125 River Run Blvd., Bakersfield

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

February 10 REOKC Lunch 11:30 am—noon
General Meeting 12:00 noon
Norris Road Veterans' Hall

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

UPCOMING REOKC PROGRAMS

January 13, 2015:

Holly Vonderhaar with Kaiser Permanente will present a program on the importance of exercise for people of all ages called "Get Moving".

February 10, 2015:

Susan Leedy with the K.C. Deferred Compensation Program and representatives from the Grand Jury and the Victim Services unit of the District Attorney's Office will all be doing short presentations.

LUNCHEON MENUS

January 13th, 2015

Individual Pork Loin
Scalloped Potatoes—Green Salad
Buttered Corn—Rolls
German Chocolate Cake
Iced Tea, Coffee, Water

February 10th, 2015

Pot Roast
Mashed Potatoes with Gravy
Peas & Carrots—Napa 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 your deduction for REOKC membership dues.



"WELCOME!"

NEW MEMBERS OF THE RETIRED EMPLOYEES OF KERN COUNTY

AG DEPARTMENT: Kathleen J. Langston

COURTS: Dawn Thompson

DISTRICT ATTORNEY: Kathe J. Winn

FIRE: Jennifer Evans; Gari McCallum

GENERAL SERVICES: Gloria Pauline

HEALTH DEPARTMENT: Sachiko Richards

HUMAN SERVICES: Linda Godsey; Jean H. Gutierrez; Yolanda Rubalcado

INFO. TECH. SERVICES: Susan Risenhoover

KERN MEDICAL CENTER: Sam Bisnett; Edelmira Bolanos; Jean Chiang; Cy Hunt; Margo L. Kooren; Sylvia Ortiz; Ruth Reyes

MENTAL HEALTH: Otto C. Kooren, Jr.; Betty J. Renois

SHERIFF: Cheryl A. Day; Mary Lage

CHRISTMAS LUNCHEON 2014



Above, members and special guests gather to enjoy a wonderful Christmas Luncheon, prepared by Mossman's Catering Company.



The **2015 REOKC Board of Directors** (left to right): Alan Annis, Tony Rizos, Cheryl Anderson, Mary Lou Bennett, Nancy Warnick, Sally Ruiz, Teresa Vasquez, Phil Franey, Ginger Mello, Josie De La Torre.

KERN COUNTY HISTORY



HISTORICAL WAR QUOTATIONS

By **WALTER E. STEWART**

There is an oft repeated saying, "There are no warlike people, only warlike leaders." History and war are inseparable. Before recorded history, as of now, war ravaged the world.

Lucius Annaeus Seneca, a Roman statesman who lived during the time of Christ, said, "Worse than war is the fear of war."

Desiderius Erasmus was a foremost Christian humanist of the Renaissance. Veterans of today who sustained the horrors of war can relate to Erasmus' 500 year old statement, "War is delightful to those who have no experience of it."

William Shakespeare wrote, "O war thou son of hell!"

Jonathan Swift's literary talent is evident by his referral to war as, "That mad game the world loves to play."

Our founding fathers lived during the Revolutionary War. Benjamin Franklin said, "There never was a good war or bad peace." George Washington said, "My first wish is to see this plague of mankind, war, banished from the earth." Thomas Jefferson said, "War is as much punishment to the punisher as to the sufferer."

Top military brass paradoxically present themselves as champions of peace but do not mention the purpose of their chosen profession that is contingent on war. Ulysses S. Grant bordered on a double entendre when he said, "I have never advocated war except as a means of peace." Douglas MacArthur who relished notoriety stated, "There is no substitute for victory."

Albert Einstein said, "To my mind, to kill in war is not a whit better than to commit ordinary murder."

On November 10, 1933, Adolph Hitler, one of the most notorious tyrants that walked this earth, said, "I am insulted by the persistent assertion that I want war, am I a fool? It will settle nothing." While telling that lie, he was planning the invasion of neighboring countries to avenge Germany's World War I defeat. He instigated one of the most infamous wars in history and committed mass genocide against those whom he ordained inferior to what he proclaimed was the Aryan German race. Historical war quotations, like any quotation, are what they are, innermost manifestations of a person's character.

Lucius Annaeus Seneca	4 B.C.? - 65 A.D.
Desiderius Erasmus	1466? - 1536
William Shakespeare	1564 - 1616
Jonathan Swift	1667 - 1745
Benjamin Franklin	1706 - 1790
George Washington	1732 - 1799
Thomas Jefferson	1743 - 1826
Ulysses S. Grant	1822 - 1885
Albert Einstein	1879 - 1955
Douglas MacArthur	1880 - 1964
Adolf Hitler	1889 - 1945

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 661-835-0294

- **Sunshine (Cards of Expression)**

Josie De La Torre 661-348-4222

KCERA Board Retiree Member

- Phil Franey –
franeyp@bak.rr.com
- Alternate—John De Mario
jjdmario@aol.com



CRCEA DELEGATE REPORT

By

GINGER MELLO

California Retired County Employees Association (CRCEA) is a non-profit 501(c)(4) corporation. It is comprised of Associations representing the twenty counties constituted under the 1937 Retirement Act. CRCEA provides a forum for educating members and promoting retiree benefits and issues. Volunteer Officers and Directors oversee opportunities to: communicate information through a newsletter, The Intercom, and website www.crcea.org; meet in semi-annual conferences to provide retirement information to members; initiate legislation to develop and maintain retirement benefits; and, train and encourage associations to actively represent retirees to their respective Boards of Supervisors and Retirement Boards.

The CRCEA Fall Conference was hosted by Sacramento County Retired Employees Association and held at Old Sacramento. There were representatives from 19 of the 20 counties in attendance which covers small counties like Mendocino County and as large as Los Angeles County. As a group, CRCEA represents over 165,000 retirees in California. That's a lot of votes when it comes to legislating retirement issues. Of the several CRCEA committees, two stand out as being important – Legislative Committee and Retirement Security Committee. The Legislative Committee is a watchdog committee for all legislation in the works pertaining to pension issues. The committee writes or supports bills that will have a positive impact on our current and future benefits. Phil Franey is our representative on the CRCEA Legislative Committee. The Retirement Security Committee has some of the brightest CRCEA members. This committee has been instrumental in researching and writing papers to get the word out to the public and important organizations about the threats to our pensions. They have made numerous presentations about their findings.

CYBER CRIMES AGAINST THE ELDERLY was one of the topics reported on at the CRCEA Conference. Of course, ID THEFT is still a very real threat. It was suggested to SHRED everything with cross shredding being the best. Don't put your car registration and insurance information in the glove compartment of your car – that is the first place a thief would look after breaking into your car. Find a hiding place for it in your car or if you have a trunk use it.

RETIREMENT SECURITY – Robert Palmer, Executive Director of the State Association of County Retirement Systems, reported on the Ventura Initiative to replace the current pension fund. He stated there is NO

authority for replacing the Ventura County pension fund with a 401 (k) type of pension program.

ROUND TABLE – During this time the individual retirement associations report on matters of interest to the other counties. The Retired Employees of Stanislaus County reported they lost their court case against their Retirement Board in Summary Judgment. The association will appeal in about a year. They have a second lawsuit against the actuary for giving Stanislaus County Retirement Board bad actuarial advice. The Retired Employees Association of Orange County also lost their court case involving the county removing the pre-65 retirees out of the insurance pool with the actives.



WE WILL ALWAYS REMEMBER OUR DECEASED REOKC MEMBERS:

- Douglas W. Bailey—Roads
- Peggy Bisnett—Kern Medical Center
- Lawrence Borgsdorf—Kern Medical Center
- Dale S. Evans—Fire
- Fredda J. Farley—Human Services
- Juanita Gavin—Courts
- Billy King—Roads
- Douglas King—Sheriff
- Martin Mello—Parks & Recreation
- Leonard Miller—Fire
- Eva D. Moore—District Attorney
- Reba M. Moore—Fire
- Barbara OBrien—Sheriff
- Norvan Powers—Sheriff
- James Price—Fire
- Mary Renteria—Kern Medical Center
- Hazel Smith—Coroner
- Stephanie Story—Human Services
- Bob Thompson—Fire
- Virginia Weishaar—Health Department
- Elinor Wells—Superior Court

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

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.



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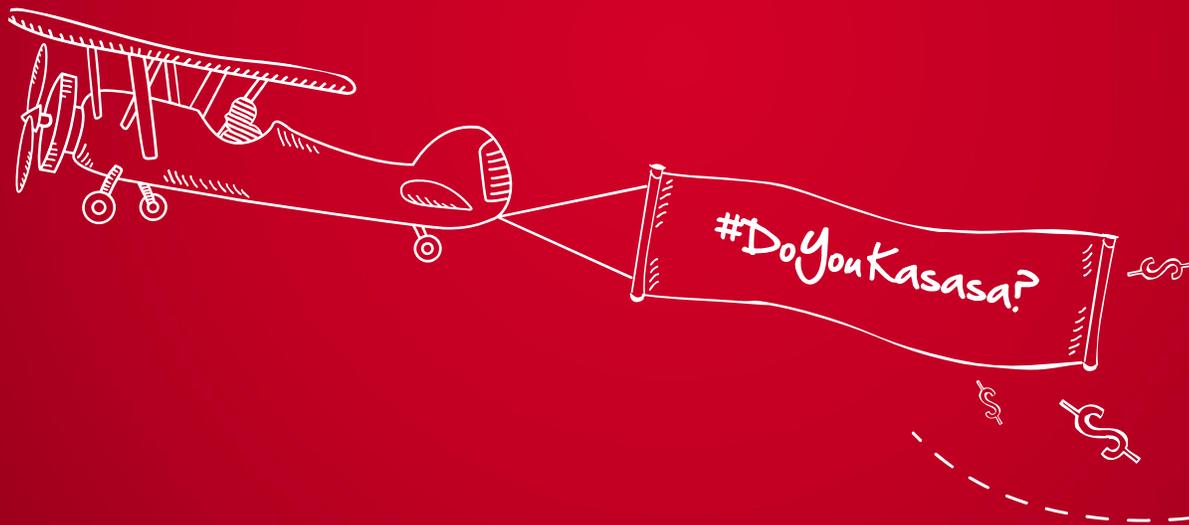
DAY	DESTINATION	ACTIVITIES
1	Paris	Hotel check-in, free time
2	Paris	Panoramic city tour including landmarks along the Seine, a UNESCO Site, & free time to visit the Eiffel Tower or Louvre
3	Paris Trier	Luxembourg excursion, scenic transfer to Trier Board the ship
4	Trier Bernkastel	City tour featuring Porta Nigra & Trier Cathedral Evening at leisure or optional wine tasting
5	Cochem Moselle River Koblenz	Guided city walk & wine tasting excursion Scenic cruising amidst vineyard-clad hills Evening at leisure to stroll the cobbled streets
6	Braubach Rhine River Rüdesheim	Marksburg Castle excursion & museum tour Cruising the Middle Rhine, a UNESCO Site Evening at leisure

DAY	DESTINATION	ACTIVITIES
7	Heidelberg	Full-day Heidelberg excursion; glassblowing demonstration
8	Würzburg Rothenburg	Tour baroque Residenz palace Optional Romantic Road tour in Rothenburg
9	Bamberg	Guided city walk
10	Nuremberg Prague	City tour; motorcoach transfer to Prague Hotel check-in & afternoon at leisure
11	Prague	Panoramic tour of city, a UNESCO Site; including Old Town and Charles Bridge; afternoon at leisure
12	Prague	Hotel check-out

ALL THIS IS INCLUDED:

- 8-day cruise with river-view stateroom
- 2 nights each at the Le Méridien Étoile and Hilton Prague (or similar)
- 10 guided tours with audio headset
- All onboard meals: 7 breakfasts, 5 lunches, 7 dinners, featuring regional specialties and including Welcome Cocktail Reception & Dinner and Captain's Farewell Dinner plus breakfast at the Paris & Prague hotels
- Complimentary wine, beer and soft drinks with onboard dinner and lunch service
- Visit 6 UNESCO World Heritage Sites

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**January & February 2015
Time Dated Material**

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

January Luncheon Reservation

January 13th, 2015—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 (01/07/15). Phone reservations are not accepted. You may cancel your reservations by calling Brenda Preston at (661) 835-0294 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 10th, 2015—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 (02/04/15). Phone reservations are not accepted. You may cancel your reservations by calling Brenda Preston at (661) 835-0294 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 \$ _____