



T R E N D

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

Volume MMXIV-II

March & April 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.

As I stated in the last issue, there have been many discussions about the duties of the KCERA Board, and I have been very surprised and disappointed that so much time has been spent in an attempt to change SRBR funding. Because of this persistent effort to change SRBR funding, your REOKC Board has spent much time and money to protect SRBR funding that is solely for the benefit of retirees and beneficiaries (current and future). Fortunately, in late November of 2013 and after almost a year of meetings, the entire KCERA Board unanimously decided (again!) not to change SRBR funding. Unfortunately, as we have experienced for more than a decade, we knew this most likely would not be the last time we would see an attempt to change SRBR funding.

Well, now the Board of Supervisors is already proposing legislation and lobbying for union support to change SRBR funding. We have retirees in need of supplemental benefits to offset inflation and they should not be put off because of politics. For example from the June 30, 2013 Actuarial Study, Tier I General Members by type, number, and payment are as follows: regular retired - 3,975 members with average monthly pension of \$2,547; disabled retired - 519 members with average monthly pension of \$1,690; and beneficiaries - 697 members with average monthly pension of \$1,209. [The pay does not include any SRBR payments where they may apply.] I think many retirees will claim they do have a need when trying to cope with inflation, rising health costs, long term care, supporting family members for health and elder care, etc.

On February 11, 2014 the Board of Supervisors adopted a resolution to pursue legislation to change the current SRBR program. REOKC will continue our efforts in this matter and thank those who attended the meeting with such a short notice. Our attorneys will continue assisting us in this matter.

The Board of Supervisors is also reviewing health insurance and will be discussing employee health plan offerings and a potential Request for Proposals for low-cost health plan options. Eric Barthel, our health insurance consultant, is assisting us in this issue.

Good news - your retirement COLA will be 2.5% for most members and many receiving less beginning on your April pension payment. If you have not received notice yet, expect to receive COLA information from the retirement administration soon.

When you receive your monthly payment advice from KCERA, please read the Special Message section and carefully review your payment advice. If you have any questions whatsoever, call KCERA for needed explanation and information. You are also reminded to read KCERA newsletters and any other special communication for information that may benefit you. Read my Retirement Board Article in this TREND on the Form 1099R mailings, more COLA details, alternate retiree Retirement Board election, etc.

You also need to think about preparing your federal and state income tax returns unless you have already filed. There are free services for the elderly and for simple returns by some tax preparation and filing services including the County Office of Aging and Adult Services. As you are reminded to change the batteries in your home smoke/fire alarms at daylight saving time changes, you need to perform a few important tasks at the same time you prepare and file your personal income taxes. You need to request a free annual credit report at www.annualcreditreport.com or call 1-877-322-8228. This report is available for free once a year - do not pay for it unless you want a report more often. This annual checkup of your credit is just one of many measures you can take to minimize your risk of credit fraud. You also need to review and update all your important documents at this same time - wills, trusts, banking, investments, pension and deferred compensation beneficiary designations, etc. and make sure your advance health care directive is current.

(President's Message concluded 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).

So, now the Board of Supervisors is considering legislation to change SRBR. This matter is discussed in my President’s Article in this TREND.

Concerning Form 1099R, KCERA has made every effort to inform membership that they may receive more than one Form 1099R for 2013. Yes, you received one from Northern and one from Wells, but you could be receiving more. There are a number of scenarios where one or more Forms 1099R have been issued for 2013, i.e., refunds, death benefits, post-July 1st retirement change in age at 59 1/2. Retirees were notified about the change for Forms 1099R by a message in the December monthly payment (remittance) advice, article (notice) in the last newsletter, and a posting on the KCERA website. The updated KCERA website was posted for the delay from Northern Trust (due to severe weather conditions). Form 1099Rs were processed by KCERA, printed and mailed by Wells Fargo without any issues. KCERA staff did a terrific job of ensuring that the Forms 1099R were processed and mailed without a hitch.

More good news for you: a COLA (Cost-of-Living Adjustment) as of April 1st will be seen on your retirement check at the end of April. 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, i.e., 2012 & 2013. 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
Before or on April 1, 2005	2.5%
April 2, 2005 to April 1, 2006	1.5%
On or after April 2, 2006	1.0%

Pensions & Investments, The International Magazine of Money Management, listed the largest retirement funds in the United States as of September 30, 2013 with KCERA ranked as number 432 out of the top 1,000. So how about some more current information on KCERA as of December 31, 2013: total assets - \$3,472,979, 000 (yes, billions), with a membership of 17,022 (active - 8,698; retirees and beneficiaries - 7,173 (REOKC consists of more than 4,800 of those members); and deferred and reciprocal - 1,151.

On a positive note, by now you should have received the alternate board trustee election notice that will be held on April 15, 2014. Elections are conducted by mail and everyone is encouraged to vote.

Also, all retirees are encouraged to attend Retirement Board Meetings (see schedules on page 3).

President’s Message concluded from Page 1

Robert Rodriquez with the CHP gave a very interesting presentation on driving safety during our February luncheon. At the same luncheon, Yolanda Prado, with the County Office of Aging and Adult Services, also provided very timely information on certain adult services. Cruise trips, day trips (February 24 to Eagle Mountain Casino - \$5 cost with \$10 ECASH), and other travel information were provided by Julie Salazar-Garcia from The Cruise Port, our travel consultant. At the March luncheon there will be representatives from numerous cruise lines to offer advice and specials to our members.

If you are interested in what public employees and retirees are paid, you may access Transparentcalifornia.com to satisfy your curiosity. The new website provides salary and pension information for the state, counties, cities, and other agencies. This website is sponsored by California Public Policy Center with Nevada Policy Research Institute. If you do some research, you will learn the website sponsors are a part of a nationwide network of IRS approved 501(c)(3) nonprofit organizations primarily focused on education. They are usually associated with conservative causes and supported by conservative money. Much of their informational efforts may be useful to the general public, but other aspects of some of their more conservative efforts may not be well received by the general public.

Don’t forget our next luncheon will be on March 11th 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 St. Patrick’s Day and Easter. I leave you with the following quote:

“Happiness doesn't depend on any external conditions; it is governed by our mental attitude.”
- Dale Carnegie

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 2013, 28 volunteers worked 82 hours assisting 727 visitors at the County Administrative Building.

During the month of January 2014, 32 volunteers worked 97 hours assisting 973 visitors at the County Administrative Building.

Since 1992 our volunteers have worked over 26,200 hours assisting more than 323,000 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!

CALENDAR OF EVENTS/HOLIDAYS

- March 9th—Daylight Saving Time begins
(Set clocks ahead one hour)
- March 17th—St. Patrick's Day
- March 20th—First Day of Spring
- April 1st—April Fool's Day
- April 18th—Good Friday
- April 20th—Easter



- March 11 REOKC Board Meeting 10:00 am
Norris Road Veterans' Hall
- March 11 REOKC Lunch 11:30 am—noon
General Meeting 12:00 noon
Norris Road Veterans' Hall
- March 12 KCERA Board Meeting:
Investment/Regular Board 8:30 am
KCERA Office, 11125 River Run Blvd., Bakersfield

- April 8 REOKC Board Meeting 10:00 am
Norris Road Veterans' Hall
- April 8 REOKC Lunch 11:30 am—noon
General Meeting 12:00 noon
Norris Road Veterans' Hall
- April 9 KCERA Board Meeting:
Investment/Regular Board 8:30 am
KCERA Office, 11125 River Run Blvd., Bakersfield

UPCOMING REOKC PROGRAMS

March 11, 2014:

Gloria Dominguez, Executive Director of the Kern County Employees' Retirement Association, will be our speaker.

April 8, 2014:

Susan Leedy, Deferred Compensation Office, will be speaking about market volatility and investments.

LUNCHEON MENUS

March 11th, 2014

- Corned Beef & Cabbage
- Red Potatoes & Carrots
- Creamy Broccoli Salad—Chef's Salad
- Peach Cobbler—Rolls
- Iced Tea, Coffee, Water



April 8th, 2014

- Baked Ham
- Garlic Mashed Potatoes with Gravy
- Tomato & Cucumber Salad
- Potato Salad—Rolls
- Chocolate 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 you deduction for REOKC membership dues.



"WELCOME!"

NEW MEMBERS OF THE RETIRED EMPLOYEES OF KERN COUNTY

AIRPORTS-ENTERPRISE FUND: Joyce M. Wandick
CA CHILDREN SERVICES: Roxie Patrick
CLERK OF THE BOARD: Sylvia Johnson
HEALTH DEPT.: Patrice Hanretta; Teresa S. Martinez
HUMAN SERVICES: Irene L. Galvez; Angelica M. Gonzalez
KERN MEDICAL CENTER: Josefa Campos; John B. Peet; Redempta Rivera
KERN MOSQUITO & VEC.: Joe Neri, Jr.
LIBRARY: Kristine J. Duke
SUPERIOR COURT: Robert P. Bacon; Eileen M. Imgrund

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

REOKC SCHOLARSHIP PROGRAM

**We are now accepting Applications for the
2014 Scholarship Awards for
Graduating High School Seniors.
Deadline—April 15, 2014!**

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. Applications and required documents must be submitted no later the April 15, 2014.

For more information, contact Mary Lou Bennett at 661 871-5270 or mlbennett36@sbcglobal.net.

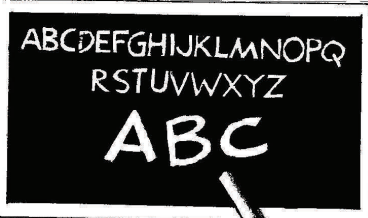
KERN COUNTY HISTORY



HISTORICAL SPELLING

By WALTER E. STEWART

Historical spelling and nuances of all languages are unique. The Roman alphabet had 23 letters. There was no “j” or “w” and no distinction between “u” and “v”; they were not applicable to the language. Scribes in the Middle Ages spelled words reflective of the pronunciation of their time.



The English alphabet has 26 letters notwithstanding 40 or more phonemes which are the language’s smallest sound units. It would be an inconceivable task to list how spelling has changed throughout the ages.

The printed letter “s” in George Washington’s time was printed as today’s “f”. Not only single letters, but spelling has and will continue to change. For example: historically the word “night” has been spelled “nyghtt”, “nhyht”, “niht” and “nite”.

William Caxton (1422-1491) introduced printing to England in 1476. Claxton was influenced by the Flemish language in Bruges, Belgium. Development and spelling of languages are partly resultant of diverse dialects and accents. Claxton spelled English words the way they sounded to him. That is why we have “h” in ghost and ghastly.

Latin is responsible for the “b” in debt and “p” in receipt. The word “admirable” that ends with “able” is consanguineous to the Latin derivatives “admirare” and “andible” that ends with “ible” because it derives from “audire”. Wow! Let’s not dig into that one.

Samuel Johnson (1709 –1784) was one of the first writers to complete an organized dictionary in the English language. Johnson determined words should never end with a “c”. Example: he spelled politic “politick” and pathetic “pathetick”. Noah Webster (1758-1843), whom we know compiled the Webster Dictionary, preferred “ax” to the British “axe”.

Pronunciation in the eastern, southern and western regions of the United States historically embodied different accents that would be reflected in spelling today if we didn’t have established criterion that dictates uniformity. We probably would experience difficulty reading books in the English language without that uniformity. This is “enuf”, oops I mean, enough on this subject.

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



HEALTHY NOTES

HIDDEN DANGERS

By Audrey Cochran, APRN, BC, CCCN

Beware of hidden dangers, whether urged by fashion or experts. Maybe you gave your granddaughter a cell phone for Christmas. Many young women slip their cell phone into their bra so it's handy if someone should call. There's been an increase of one sided breast cancer on the side where the cell phone is kept. That makes me wonder what damage is happening in the brains of people who walk along with a cell phone held to their ear.

Besides the physiology, there's the danger of being oblivious to surroundings. We've read of someone falling into a trench or down a manhole because they weren't watching where they were going. I keep my cell phone in my purse unless I'm using it, which is seldom. I stride along purposefully, aware of my surroundings to avoid becoming a victim just because someone thinks my grey hair and small stature means I would be easy to rob.

The danger from experts is when a doctor, nurse practitioner, or physician's assistant proposes a treatment or still another medicine for you. If you're taking more than five prescription and over the counter drugs you're getting side effects and interactions. Many professionals do not realize that we older folks have less water in our bodies (most of which is in muscles not blood and lymphatic system) making the adult dose of a water soluble drug like heart medicines twice as strong as it should be. No wonder we suffer side effects like fainting when we stand up too quickly, or after eating a meal when more blood is sent to our digestive system.

Plus our kidney function slows down getting rid of drugs and we have more fat, no matter how well we watch our weight. Drugs which affect the nervous system, which is made of fat, hang around longer. If you took a Valium or other antidepressant on Monday, a week later you would still have half the dose taken seven days earlier and portions of all those in-between. No wonder you would be disoriented and falling down, with family and friends erroneously assuming you are developing dementia.

Too many physicians are quick to cut because they get paid more for doing that. The behavioral things which I teach to regain bladder control are based on the clinical practice guidelines developed by experts after reviewing many studies. Their work was published in the 90's by the Agency for Health Care Policy and Research, now known as Agency for Healthcare Research and Quality. They state the behavioral methods should always be tried first! I have taught dozens of women the first "Kegel" exercise over my business phone, 831-1132, and can follow-up with home visits in the Bakersfield area.

The result of hasty, ill advised treatment is women who are worse off than before, such as being unable to completely empty their bladder and developing multiple infections. One such woman who consulted me ended up on kidney dialysis because of being unable to urinate normally. Husbands have been awarded damages "for loss of consortium" because the mesh scratches them when making love. In Bakersfield a support group, "Mesh Gone Wrong", meets usually from 4-6 the 4th Tuesday of the month in the Riverlakes Golf Course Clubhouse (5201 Riverlakes Dr.) to discuss who has had corrective surgery (picking out the little pieces of mesh which gradually work their way out) and whether or not it was worth it.



WE WILL ALWAYS REMEMBER OUR DECEASED REOKC MEMBERS:

Tomasa Alvarado—Human Services
Charles A. Bell—Fire
Lora J. Bolden—Health Dept.
Solly Cason—Kern Medical Center
Herbert H. Dodd—District Attorney
Juanita Franco—Superior Court
Ellen Guyon—Parks & Recreation
Leon M. Hebertson—Health Dept.
Norma Holmes—Assessor
David Howeth—General Services
James D. Jones—Airports-Ent. Fund
L. C. Kennedy—Parks & Recreation
Fred B. Lefevre—Sheriff
Vernon L. Lowe—Weights & Meas. Dept.
John W. Morris—Roads
Wayland R. Oakes—Fire
Robert A. Phelps—Fire
Paul M. Powell—Communications
Alfred Razo—Fire
Caroline Sanchez—Superior Court
Dorothy Schalwitz—Human Services
Betty J. Smith—Human Services
George J. Subia—Health Dept.
Lewis Wandick—Airports-Ent. Fund
Helga R. Young—General Services

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.

24/7 Member Service



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Federal Credit Union



REOKC

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TRAVEL



SHOW

TUESDAY March 11, 2014

10:30AM to 1:30PM

Offering specials & Incentives To book



Whole Earth Pets



CUNARD

The Most Famous Ocean Liners in the World



The Cruise Port
A Full Service Travel Agency
Julie Salazar-Garcia
Travel Professional
1800 Oak Street, Suite D, Bakersfield, CA 93301
(661) 324-6910 (888) 858-8590 Fax (661) 324-3043
Email: cruiseport@sbcglobal.net Web Site: www.thecruiseport.net

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

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**March & April 2014
Time Dated Material**

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

March Luncheon Reservation

March 11th, 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 (03/05/14). 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 \$ _____

April Luncheon Reservation

April 8th, 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 (04/02/14). 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 \$ _____