



T R E N D

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

Volume MMXV-V

SEPTEMBER & OCTOBER 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.

We hope everyone who attended the July BBQ Luncheon enjoyed the food, health fair, and farmers' market. The health fair participants were provided with health information and various health screenings from Kaiser, Liberty Dental, San Joaquin Hospital/Adventist Health, Bakersfield Heart Hospital, and VSP (vision) - coordinated by Steve Pettee (our supplemental benefit provider with Pacific Group Agencies, Inc.), and Eric Barthel (our health care consultant with Hub International). We thank all the participants and mostly the health service providers for their time and valuable services. This year we also offered a farmers' market that was well received by those who attended. Thanks to Jeanne Berkshire and her committee for another successful health fair.

For senior or not-so-senior (as you may prefer) activities of interest, check out the Levan Institute for Life Long Learning. Classes are offered in the Fall and Spring with more than 50 classes being offered this Fall. Classes cover personal finance, golf, computers, photography, Zumba, fishing, Tai Chi, and many other courses of interest. For more information you may access www.bakersfieldcollege.edu/learninstitute or call [661-395-4431](tel:661-395-4431). Another program of interest is the 60+ Club at CSUB. The 60+ Club offers meetings of various interests such as reading groups, classics revisited, coffee with the professor, dinner club, lunch club, art, sing-a-long, travel, and many more activities. For more information you may access 60plus@csub.edu or call [661-654-3211](tel:661-654-3211).

REOKC has recently contracted to upgrade our website for a more user friendly format and more timely information for our membership. The project will also include an email upgrade with a new software program. We expect this project to be ready by late October. Furthermore, REOKC has also contracted for a formal review of our annual financial statements with the required Federal and State annual nonprofit tax filings. This provides an independent review of financial statements and compliance with current regulations for Federal and State nonprofit tax filings.

During the August luncheon we also presented scholarships to two deserving college bound students. This year we offered two \$750 scholarships available to high school seniors.

Just a reminder - seniors are always prime targets of con artist and other criminal predators. One of the more common risks is identity theft by the use of phishing. Phishing is the use of fake emails that link you to fraudulent websites and ask you for personal data. Some of the websites look close to the real ones except for a few details. Another area of risk may be the transferring of financial and other personal data using Wi-Fi (wireless fidelity - use of wireless communication). Obviously, avoid the use of less secure electronic devices and networks. Lastly, always be wary of celebrity endorsements of financial products - annuities, long-term care, reverse mortgages, and other such products and services. As a matter of fact and according to The Wall Street Journal, reverse mortgage defaults continue to increase as many homeowners are unable to pay charges such as property tax and homeowner insurance. Of the almost 600,000 reverse mortgages outstanding in 2012, 9.8% are currently delinquent, up from 8% in 2011. Take extreme care with all your financial affairs and deal with people and devices you truly know and trust - whether by internet, mail, telephone, or in person.

Before our next issue of the TREND, information on health benefits will be sent to all retirees by the Kern County Administrative Office Health Benefits Division. Please read the information carefully and if you have any questions use the contacts that are indicated on the mailed publication. During our October luncheon we will try to have a representative of the Health Benefits Division

(President's Message concluded on Page 6)

KCERA Retirement Board

By

Phil Franey, KCERA Retiree Trustee

“A retirement system board’s duty to the system’s participants and their beneficiaries shall take precedence over any other duty” (Section 17(b) of Article XVI of the California Constitution).

In this year’s May-June TREND, I mentioned that the KCERA Board (Board) manages many programs including investments, disabilities, audits, actuarial studies, budgets, information technology, and other responsibilities for now more than a \$3.6 billion fund with approximately 17,560 members - retired and active. To accomplish many of these responsibilities, the Board has established specific standing committees - administrative, finance, and investment. The services of special consultants and professionals (accounting, actuarial, investment, legal, etc.) are required for the necessary committee due diligence before, during, and after preparation and submittal of recommendations to the Board for approval and action. Please understand that the Board reviews all matters thoroughly, but the committee system allows for the needed pick and shovel work - due diligence. The retirement administration (executive director and staff) plays an integral role in the support and completion of these duties and responsibilities.

Recently the committees have worked with retirement administration on the following agenda items to be presented to and acted on by the Board.

At the May 1, 2015 **Investment Committee** Meeting items reviewed and approved with recommendation to Board:

- Interview and recommend to hire Small Cap Growth fund manager,
- interview and recommend to hire Small Cap Value fund manager,
- interview Phase III core hedge fund manager, and
- 2015 Investment Action Calendar.

The items were discussed and approved at the Board meeting on June 10, 2015.

At the May 28, 2015 **Finance Committee** Meeting items reviewed and approved with recommendation to Board:

- Plan Sponsor Contribution Prepayment Program with a three-year phase out plan,
- Actuarial Audit Services for KCERA,
- Fiscal Year KCERA Operating Budget, and
- Fiscal Year 2015-16 Business Plan.

The items were discussed and approved at the Board meeting on June 10, 2015.

At the June 10, 2015 **Administrative Committee** Meeting reviewed and deferred action for further review on the

following: Board of Retirement Charter, Investment Committee Charter, Executive Director Charter, Due Diligence and Service Provider Selection Policy, and Board Operations Policy.

Other than regular Board and Committee meetings, a Special Board Meeting was held on July 16, 2015 only to hear presentations and learn about the following:

- Special District Legislation: Historical Context and Current Choices. Similar county retirement associations have considered special district status to more completely perform their fiduciary and administrative duties as prescribed by law. This meeting was strictly educational at this time.
- Voter Empowerment Act of 2016 is a proposed ballot initiative being reviewed by the Attorney General before required signatures and, if eligible, placed on ballot for the November 2016 Election. This is a deeply flawed initiative to gut public retirement benefits throughout the State. This effort is funded from various sources by those in and outside the State intent on using big money to deny public employees of needed retirement benefits.

Complete Board and Committee meeting agendas and minutes are available at the offices of KCERA or the recently redesigned KCERA website - kcera.org. All members are encouraged to attend Retirement Board Meetings (on the second Wednesday of the month) and Committee Meetings as scheduled.

2015 SCHOLARSHIP AWARD



Destinee Prado, here with her mother, Janey, received one of REOKC’s 2015 scholarship awards. Destinee will be attending CSU at Channel Islands, majoring in Biology; her goal is to become a doctor. She is the granddaughter of Yolanda Prado, REOKC member. Congratulations to Destinee and best wishes for succeeding in all her endeavors.

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 June 2015,
34 volunteers worked 102 hours assisting 1028 visitors at the County Administrative Building.

During the month of July 2015,
28 volunteers worked 112 hours assisting 705 visitors at the County Administrative Building.

Since 1992 our volunteers have worked over 28,000 hours assisting more than 340,800 visitors to the County Administrative Complex at 1115 Truxtun Ave.!

There is always a need for volunteers; please contact Barbara Goodlow at 304-0677 if interested.

SUNSHINE COMMITTEE NOTICE

If you know of any of our members who could use a get-well or sympathy card, please contact **JOSIE DE LA TORRE** at (661) 348-4222
Thank you!

TRAVEL TIPS

IT'S THE 3RD THURSDAY—WHAT ARE YOU DOING?

September 17, 2015: Huntington Library

8:00 a.m.—5:00 p.m. Cost: \$85.00 Includes roundtrip bus fare, lunch and admission
(Reservation deadline—September 10, 2015)

Seven Day Alaska Cruise July 20—27, 2016
Balcony cabin \$2,064 per person

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

UPCOMING EVENTS

September 8 REOKC Board Meeting 10:00 am
Norris Road Veterans' Hall

September 8 REOKC Lunch 11:30 am—noon
General Meeting 12:00 noon
Norris Road Veterans' Hall

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

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

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

UPCOMING REOKC PROGRAMS

September 8, 2015:

Harry Love, President of the Kern Audubon Society, will be our speaker.

October 13, 2015:

Insurance - Open Enrollment Presentation: Representatives from K.C. Administration Office - Health Benefits, Pacific Group Agencies, GEMCare and Kaiser will be present to answer questions.

LUNCHEON MENUS

September 8th, 2015

Salisbury Steak
Mashed Potatoes & Gravy—Rolls
Green Beans—Santa Maria Salad
Cheesecake with Raspberries
Iced Tea, Coffee, Water

October 13th, 2015

Individual Pot Roast
Red Herb Garlic Potatoes—Rolls
Napa Salad—Tomato & Cucumber Salad
Strawberry Shortcake with Whipped Cream
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 & MEASUREMENT: Joseph V. Sithole

CHILD SUPPORT: Grace Gonzales; Mary J. Provencio

DISTRICT ATTORNEY: Steven B. Shaw

EMPLOYERS' TRG. RESOURCE: Alberto Garza;
Alice Hengst

HUMAN SERVICES: Mary D. Nelson;

Paulette Villarreal-Chavez; Marie L. Watts

KERN MEDICAL CENTER: Suzann Gray;

Kerrie Johnson; Manibhai A. Patel; Manjeet K. Riar

LIBRARY: Joseph L. Deramus

PARKS & RECREATION: Darrell W. Berry

PROBATION: Terry Trimble

ROADS: Jimmie D. Wehunt

2015 SCHOLARSHIP AWARD



Etienne Armijo, pictured above with his mother, Amy, is one of REOKC scholarship recipients for 2015. Etienne, who is the grandson of Pam and Greg Greenleaf, will be attending the University of California at Santa Barbara, majoring in Biological Science with the goal of becoming a doctor. We certainly wish Etienne all the best in his endeavors to achieve his goals.

YOUR REOKC BOARD

Needs members interested in maintaining retiree benefits for current and future retirees. Plan to attend our Board Meetings, the second Tuesday each month at 10:00 a.m. just before the monthly luncheon at the Veterans' Hall.

HISTORY

CONTEMPORARY CONNECTIONS

By **WALTER E. STEWART**



What is a contemporary? The instant a baby is born, he or she is contemporary to every human being living at that time. Ten years separate George Washington's death from Abraham Lincoln's birth. They are not contemporary, nevertheless they share the same contemporaries living between Washington's death and Lincoln's birth.



My great-great-great grandparents were born in the late 1700s. They are contemporary to George Washington.

My great-great grandparents were adults during the Civil War and contemporary to Abraham Lincoln.

My great grandparents were also contemporary to the Civil War and Lincoln. I remember my great-grandfather (mother's grandfather) who died in 1931 when I was four years old. Lincoln was assassinated sixty-two years before I was born. Any person sixty-two years old or older when I was born was contemporary to both Lincoln and me.

My grandfather, George Walter Stewart, was born two years after Lincoln's assassination.

Susan Rush (whose nickname to my family was "Tude") was an African-American born into slavery. Tude was born in the 1840s and died in the 1930s. She was a teen-age girl when she hid the family livestock in the woods just before the Yankee soldiers came through my family farm in Alabama during the Civil War. Tude prevented the Yankee soldiers from stealing the animals. I met Tude in Alabama in 1934 when I was seven years old. Tude was like one of the family. She is buried in the Stewart family plot.

I now have great-grandchildren. When they are old and talk about me long after I'm dead, they will probably say things like, great-grandpa was born when Calvin Coolidge was President and he was a World War II veteran. I would love to read about your family history.

Change of Address Form

If your address has changed, in order to receive the TREND newsletter and other important notices from REOKC, you must complete this form and send it to REOKC, PO Box 2592, Bakersfield, CA 93303:

Name _____

(*print*)

NEW Address _____

City, State, Zip _____

OLD Address _____

City, State, Zip _____

Signature _____

REOKC USEFUL CONTACTS

KCERA Administration 661-381-7700
www.KCERA.org

- Retirement Check
- Withholding Forms
- Beneficiary Change
- Address Change (& REOKC) *
- Retirement Board Meetings

Retiree Health Benefits 661-868-3182

- County – Health Insurance Div.

REOKC Endorsed Insurance and Other Supplemental Benefits

- Pacific Group Agencies, Inc.
1-800-817-8838
1-800-511-9065

REOKC Other Related Services

- **TREND Editor**
- **Host/Hostess - Volunteer Program**
- **Membership**
- **Address/Email Change ***
- **Scholarship Program**

Mary Lou Bennett 661-871-5270

mlbennett36@sbcglobal.net

- **Luncheon Reservations**
Brenda Preston 661-204-4386
- **Sunshine (Cards of Expression)**
Josie De La Torre 661-348-4222

KCERA Board Retiree Member

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

Kern County District Attorney's Office

- **Elder Abuse:** Katie Claborn
661-868-7617 or kclaborn@co.kern.ca.us

PRESIDENT'S MESSAGE—concluded from page 1

present current health information. You may access more health information at the Health Benefits Division website: www.KernCountyHealthBenefits.com.

Retiree health insurance is administered by the County Administrative Office - Health Benefits Division, **not the Kern County Employees Retirement Association (KCERA)**. Your REOKC Board also is scheduling enrollment for the Pacific Group Agencies, Inc. (PGAI) Supplemental Benefits Program. **This is a separate program from that of the County's health insurance benefit program.** The PGAI Supplemental Benefits Program is endorsed by REOKC to offer additional benefits, such as legal services and other insurances to include: dental insurance, vision, pet, and accident/travel. **The Supplemental Benefits Program is administered by the Pacific Group Agencies, Inc., not KCERA.** Current enrollment in PGAI programs is more than 1,200 retirees and beneficiaries.

If you live in the City of Bakersfield, are over 65, own and occupy your residence, and paid your property tax, then you may be eligible for the Bakersfield Garbage Senior Rebate Program. For those interested call the Public Works Solid Waste Division at (661) 326-3114 or contact website <http://www.bakersfieldcity.us/cityservices/pubwrks/solidwaste/>.

As an ongoing reminder to save publishing and mailing costs, all of our 4,900 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 may also access past TREND issues and other important retiree information at reokc.org.

Don't forget our next luncheon will be on September 8th with serving by table number beginning at 11:30 A.M. The general meeting will begin at 12:00 Noon.

"Politics is the art of looking for trouble, finding it whether it exists or not, diagnosing it incorrectly, and applying the wrong remedy."

- [Ernest Benn](#)

AMERICAN CANCER SOCIETY

Volunteers are needed to transport cancer patients to treatments. An estimated 1.6 million California residents will learn that they have cancer this year. Volunteers can provide transportation to and from treatment facilities. For more information about the Road To Recovery program, call [1-800-227-2345](tel:1-800-227-2345) or visit cancer.org.



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

- Sam Bisnett—Kern Medical Center
- Robert Boyle—Parks & Recreation
- Ingeborg Burke—County Clerk
- Tina Burkhart—Fiscal Services
- William Curbow—Human Services
- Dorothy Ellis—Kern Medical Center
- Doris Faulkner—Library
- Bob Flowers—Roads
- Monica Hall—Mental Health
- Floyd Hanson—Fire
- Ronald Holden—County Adm. Office
- Mary Hurley—Health Dept.
- Carol A. Jagggers—Sheriff
- Leonard Kranenburg—Fire
- Patricia McCallie—Court Support
- Noraine Meng—Roads
- Nicholas Palmisano—District Attorney
- Betty Pateidl—County Clerk
- Andrew Patterson—Health Systems
- Anna Peters—District Attorney
- Annie Pickett—Human Services
- Carlos V. Ramirez—Sheriff
- Terry Robinson—Substance Abuse Program
- Geoffrey Rooffener—Fire
- Shirley Rostain—District Attorney
- Doris Smith—Human Services
- Earline Smith—Child Support
- Richard Verkaaik—Kern Medical Center

*"A life well-lived leaves behind
A beautiful bouquet of memories."*

Author unknown

Reminder: The surviving spouse of a retired Kern County Employee is eligible for REOKC membership. Just complete the Payroll Deduction Form on Page 4 and mail to:

REOKC, PO Box 2592, Bakersfield, CA 93303

NOTICE: All views and opinions expressed in the TREND are solely the representation of each writer. REOKC's only intention is to fairly inform our membership. The information presented in the TREND is believed to be from reliable sources. REOKC does not sell or disclose information about our members to third parties.

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got promoted
to the 57th floor.



kernfcu.org

How high can your interest rate go? Free Kasasa checking lets you earn way above the national average. And there's no minimum balance to earn our highest rates.*

Ask for free **Kasasa[®]** checking

*Qualification Information: Qualifications vary by account. Account transactions and activities may take one or more days to post and settle to the account and all must do so during the Monthly Qualification Cycle in order to qualify for the account's rewards. The following activities do not count toward earning account rewards: ATM-processed transactions, transfers between accounts, debit card purchases processed by merchants and received by our credit union as ATM transactions, PIN-based, signature based transactions, non-retail payment transactions and purchases made with debit [or credit] cards not issued by our credit union. "Monthly Qualification Cycle" means a period beginning one (1) business day prior to the first day of the current statement cycle through one (1) business day prior to the close of the current statement cycle. Reward Information: Rewards vary by account. Depending on what Kasasa account you open, you will receive one of the following rewards when you meet your account's qualifications during a Monthly Qualification Cycle: (1) Interest on your checking balances (Kasasa Cash), (2) Cash back on debit card purchases (Kasasa Cash Back) and (3) Reimbursements for iTunes and Amazon.com (Kasasa Tunes). In addition, you will receive reimbursements for nationwide ATM fees incurred during the Monthly Qualification Cycle in which you qualified. Depending on your Kasasa account, when your qualifications are not met, only non-qualifying interest is earned, other reward distributions are not made and ATM fees are not refunded. Account rewards and ATM fee reimbursements will be credited to your Kasasa account on the last day of statement cycle. Additional Information: Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ons and other requirements apply. Monthly access of online banking, receipt of electronic statements and 12 debit card purchases are conditions of these accounts. Enrollment in electronic services (e.g. online banking, electronic statements) and log-ons may be required to meet some of the account's qualifications. Limit 1 account per social security number. Federally insured by NCUA.

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Retired Employees of Kern County
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Bakersfield, CA 93303

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September & October 2015
Time Dated Material

Official Newsletter of
The Retired Employees of Kern County Inc.

September Luncheon Reservation

September 8th, 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 (09/02/015). Phone reservations are not accepted. You may cancel your reservations by calling Brenda Preston at (661)204-4386 or Mary Thorp at (661) 832-5578 prior to the deadline. Cancellations after the deadline cannot be refunded.

Member's name (\$5.00) _____ Spouse (\$5.00) _____
Member's Phone No. (required) _____ Email _____
Guest (\$8.00) _____ Total tickets _____ Amount enclosed \$ _____

October Luncheon Reservation

October 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 (10/07/15). Phone reservations are not accepted. You may cancel your reservations by calling Brenda Preston at (661) 204-4386 or Mary Thorp at (661) 832-5578 prior to the deadline. Cancellations after the deadline cannot be refunded.

Member's name (\$5.00) _____ Spouse (\$5.00) _____
Member's Phone No. (required) _____ Email _____
Guest (\$8.00) _____ Total tickets _____ Amount enclosed \$ _____