

TREND

(Thinking Retired Employees Need Direction)

Retired Employees of Kern County

Volume MMXI-I

January & February 2011

Phil Franey, President (661)872-4530

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



P_{resident'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.

By the time you receive this Trend, the Christmas Luncheon will have past. I hope those who attended the luncheon had a very enjoyable time with their fellow retirees in celebrating the holidays. As we wrap up the Year 2010, we can look back on the many issues we addressed and forward on the outstanding issues we continue to address in our ever changing environment. We have experienced many events in the past year as your REOKC Board continues to support our mission. The November election was probably one of our most significant events this past year.

Elections, elections, elections... We will have a new governor and many other changes in Sacramento. The propositions passed this last election will make state governance not only very challenging, but very interesting. From significant changes in redistricting for state legislative and congressional districts to penalizing state legislators for not passing a timely budget, we should expect to be frustrated and entertained by the process of state governance. We are still hopeful that somehow new leadership will improve a government that struggles so desperately to responsibly serve more than 35 million Californians.

Many of those who campaigned successfully, not only statewide but nationally, had pension reform on their platform. So don't be surprised to see more discussion and legislation for pension reform. Your REOKC Board will make every effort to stay abreast of these changes and

keep you informed.

On the local front, we will see two new Kern County Supervisors, one elected and the other appointed by the governor. Serving on your Kern County Board of Retirement will be the reelected Norm Briggs, retiree member, and yours truly as the alternate retiree member. Your REOKC Board election resulted in the following Board of Directors for the Year 2011:

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
Brenda Preston—Director
Tony Rizos - Director
Alan Annis - Director
Sally A. Ruiz - Director
Jeanne Berkshire - Past President

I extend my thanks to our last Board and the incoming Board for the time spent and diligence given in serving the membership of REOKC.

November also was the time for open enrollment for the County health insurance benefit program. Retiree health insurance is administered by the County Administrative Office - Health Benefits Division, not the Kern County Employees Retirement Association (KCERA). Not to be confused with the preceding program and during this same time, your REOKC Board initiated 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 a program sponsored by REOKC to offer additional benefits, such as legal services and insurance for other dental, other vision, pet, and accident/travel. The Supplemental Benefits Program is administered by the Pacific Group Agencies, Inc., not KCERA.

This past summer your REOKC Board scrambled with the County and North of the River Parks and Recreation District (NORPRD) to avoid closure of the Norris Road (President's Message continued on page 2)



YOUR RETIREMENT BOARD

by Norman Briggs

Hello to All Retirees – Just think another year behind us, they go so quickly at our age. A reminder to those few of you who are not active members of REOKC: this is your organization that continually looks out for your best interests, a dues paying retiree or not. We need all of you to join this Association, especially in these times.

I wish to thank all of you who voted for me this past election to represent you on the KCERA Retirement Board. Phil Franey is continuing to represent you as well. I am also continuing this coming year as the Chairman of the Board of Retirement.

These past two months have been very busy for KCERA. The new office was finally completed and staff and baggage moved into their new quarters November 1st with little disruption to the operations.

Additionally, there were numerous meetings, committees as well as Board meetings. These meetings are open to the public with the exception of executive meetings of the Board (discussion/review of classified issues such as ongoing litigation and personnel matters, i.e., the review of disability applications). You are encouraged to attend some of these open meetings; you are always welcome.

Other happenings the past two months include but were not limited to the following:

- The accounting firm of Brown Armstrong (KCERA's external auditor) conducted the annual audit report for the year ending June 30, 2010. The bottom line is that in the unqualified auditor's opinion no findings and recommendations reported. This report is available in KCERA's office.
- Annual Financial Report for fiscal years ended June 30, 2010 and 2009 was completed by staff, a very comprehensive 88 page report.
- KCERA's Board is in the midst of implementing a number of new investment strategies and manager mandates requiring the development of several contracts. To that end we have hired the firm of Foster Pepper to assist in developing the required legal

(Your Retirement Board continued on page 5)

PRESIDENT'S MESSAGE—Continued from page 1

Veteran's Hall. With professionalism and cooperation from all parties, the County and NORPRD agreed to transfer management to NORPRD enabling us to continue our monthly REOKC Luncheons at the same location.

The KCERA new administrative building at **11125 River Run Boulevard** opened on November 2, 2010 - a sound business decision for the future to responsibly serve more than 15,700 members. Not only a new location, but a new phone number at **661-381-7700.** KCERA staff should be commended for a very successful move with minimal problems.

Earlier this year the Board of Supervisors attempted to authorize proposing legislation to take away our Supplemental Retiree Benefits Reserve (SRBR) - this reserve provides funding for our \$3,000 retiree death benefit, maintaining 80% retiree purchasing power, .5% of COLA funding, and other retiree stipends. The Board of Supervisors and County Administration were informed by KCERA's fiduciary attorney that SRBR funds are solely for the benefit of retirees and beneficiaries and protected by both state and federal constitutions. The County has countered that they do not agree with this opinion and will shop for an opinion to pursue the SRBR funds. As a result of this situation and other benefit concerns, your REOKC Board hired the firm of Sweeney and Greene to provide legal counsel. This was explained on the recent ballot you received to increase your \$1 dues to \$2. The votes have been counted and more than 94% of those who voted approved the \$1 dues increase. The REOKC Board will ratify the election and initiate the \$1 dues increase early next year. Thanks for your support.

As an ongoing reminder to save publishing and mailing costs, you 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 11th, easy to remember when stated as 1/11/11.

Your REOKC Board 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:

"Celebrate the happiness that friends are always giving, make every day a holiday and celebrate just living!"

- Amanda Bradley

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 **\$3,300.00 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 <u>mlbennett36@sbcglobal.net</u> with your name, current mailing address and your email address. (**Subject: TREND mailing list**).

Host/Hostess Project

During the month of October 2010, 30 volunteers worked 92 hours assisting 1,021 visitors at the County Administrative Building.

During the month of November 2010, 32 volunteers worked 98 hours assisting 1,069 visitors at the County Administrative Building.

Since 1992 our volunteers have assisted more than 289,000 visitors to the County Administrative Complex at 1115 Truxtun Ave.!

There is always a need for additional volunteers. Please contact <u>Mary Lou at 871-5270</u> if interested.

THANKS TO REOKC MEMBERS FOR THEIR CONTINUED COMMUNITY SUPPORT

Volunteer and charitable projects adopted by REOKC members give back to the community. One such project is the Host/Hostess program above, in which some of our members have been manning the Information Desk in the Kern County Administration Center for over 18 years.

Also, donations for the Homeless Center are collected at REOKC's luncheon/business meetings each month, resulting in a check being presented to the Homeless Center each December.

In 2010, a book exchange program was established for members attending the luncheon/meetings. Books remaining after 2 months were donated to the SPCA for their annual book sale to assist in the care of the animals. In 2011, remaining books will be donated to the Kern County Library.

Thanks also to our many members who work for various organizations in the communities in which they live!



Jan. 11 REOKC Board Meeting 10:00 am Norris Road Veteran's Hall

Jan. 11 REOKC Lunch 11:15 am—noon General Meeting 12:00 noon Norris Road Veteran's Hall

Jan. 12 KCERA-Investment 8: 30 am Board Meeting-New KCERA Office Building 11125 River Run Blvd., Bakersfield

Jan. 26 KCERA-Regular Board Meeting 8:30 am New KCERA Office Building 11125 River Run Blvd., Bakersfield

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Feb. 8 REOKC Board Meeting 10:00 am Norris Road Veteran's Hall

Feb. 8 REOKC Lunch 11:15 am—noon General Meeting 12:00 noon Norris Road Veteran's Hall

Feb. 9 KCERA-Investment 8:30 am Board Meeting-New KCERA Office Building 11125 River Run Blvd., Bakersfield

Feb. 23 KCERA-Regular Board Meeting 8:30 am New KCERA Office Building 11125 River Run Blvd., Bakersfield

LUNCHEON MENUS



January 11th, 2011

Swiss Steak
Country Potatoes—Vegetable Medley
Broccoli Salad — Rolls
Chocolate Cake
Iced Tea, Coffee, Water

* * * *

February 8th, 2011

Stuffed Chicken Breast Rice Pilaf—Fruit Tossed Green Salad—Rolls Valentine 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 the KCERA office. 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 \$1.00 per month from my pension benefit as dues for my REOKC, Inc. 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: State: _____ Zip: _____ Phone: Signature: _____ Detach form and send to: KCERA / 11125 River Run Blvd. / Bakersfield / 93311 STOP DEDUCTION(S) Check box to stop your deduction for the luncheon. Check box to stop your deduction for REOKC membership dues.



NEW MEMBERS OF THE RETIRED EMPLOYEES OF KERN COUNTY

Patricia Alvarado—Health; Lawrence Anderson— Mental Health; Victoria Arias—Human Services; Bruce Bell-General Services; Ronald Burkeen-NOR-Sanitation; Jesus Carpio—Sheriff; Randy Classen—Mental Health; Rose Coffman—Superior Court; Sharron Coscarart—Human Services; Judy Denny-Clerk-Board of Supv.; Joi Dickerson-Sheriff: Roberta Frank—Health: Leslie French— Human Services: Connie Gomez—Parks & Rec.: Johnie Hall—Human Services: Loretta Hanks— Human Services: Laura Hermosillo—Human Services: Patricia Horn—Human Services: La Juana Jeter-Employers' Trg. Resource; Maria Johnson -Human Services; Ruthie Jones—Sheriff; Jacqueline Joyner—Sheriff; Dawn Krueger—Aging & Adult Services; Marjorie Laster—Human Services; Kenneth Lewis—Resource Management; Kathleen Lizalde—KMC; Denise Long—County Administrative; Aurora Manoso-KMC; Michael Manzano-KMC; Linda Martinez—KMC; Elizabeth McColgan— Agricultural & Measurement; Rudy Negrete—Fire; Ruben Padilla—Fire; Ruth Pajuelo—Human Services; Angelina Quintana—Mental Health; Nancy Scroggins—Health; Stuart Shaw—Animal Control; Sheryl Sikola—Human Services; Mary Spillane— County Administrative; Kenneth Stevens—Fire; Cathleen Travis—KMC: Norma Wenceslao—KMC: Deborah Woodson—West Side Rec. & Park

Beneficiaries:

Dorothy Cheek—Fire; Laurene Hedrick—General Services; Jerry Preston—Environ Health Services; Norma Robinson—Deferred/Reciprocal; Laveicia Rowel—Probation

The photographer had just taken a picture of a man on his ninety-ninth birthday. He thanked the old gentleman and said, "I sure hope I'll be around when you're a hundred."

The old man replied, "Why not? You look pretty healthy."

KERN COUNTY HISTORY



THE WAY IT WAS

By WALTER E. STEWART

My early memory, like many Kern County retirees, goes back to the Great Depression. Families were the talk of the neighborhood when they replaced their icebox with a Frigidaire. Motion pictures were 10 and 15 cents—5 cents for children's matinees. My father bought our first radio in 1932. It was a metal box full of large tubes rendering it too hot to put your hand on. Outside antennas, they were called aerials in those days, were required. There were no swamp coolers or refrigeration. People locked their doors with skeleton keys. Just about everybody in town had the same skeleton key. People would never enter a neighbor's home when they were not home. It was safe to leave doors and windows open on hot summer evenings when not at home. Automobiles and trolley cars skirted around the Beale Memorial Clock Tower in the middle of Chester Avenue and 17th Street. Cable cars (precursors of city busses today) traveled on R.R. tracks in the middle of Chester Avenue and 19th Street with electric trolleys gliding along overhead cables. Steam locomotives huffed and puffed in and out of the Santa Fe and Southern Pacific R.R. stations. A block of Kentucky Street was cordoned off for summer evening dancing and roller-skating. The Kern River seasonably flooded the sparsely traveled Rosedale Highway (Highway 58 today) west of Oak Street during spring runoffs.

My family made a trip to Alabama in July and August 1934. In some areas Route 66 was a dirt and gravel road across the country—mud when it rained. Gasoline was 10 to 15 cents a gallon. Auto courts (they are called motels today) were \$1.00 to \$1.50 per night. In some you furnished your own bedding; toilets were outhouses. Many auto courts had public showers shared with other travelers.

My family moved to the scantily populated Greenacres countryside in February 1935. My mother made a five mile jaunt to town every Friday where she spent \$5.00 for the family's weekly grocery supply. Eucalyptus trees bordered some areas of the Rosedale Highway. Bob Ripley's "Believe It or Not" syndicated column featured the longest row of rural mailboxes in the world at the corner of Rosedale Highway and Calloway Drive. I attended Fruitvale School in a building heated with a potbelly stove. The present Fruitvale School, including the North of the River Recreational Facility, is located on the Throp homestead east of Calloway Drive and north of the R.R. tracks. The Throp family migrated from England across America in a covered wagon in the 1850s. I fondly remember one of the Throp sisters strolling down Calloway to pick up her mail; her long dress waving behind her. One of the sisters 5 was past her 100th birthday when she expired in the late 1930s. Their clothes, furniture and house, that had no plumbing or electricity, were throwbacks to the 1800s.

We who lived in the less complicated years of the Great Depression were poor compared to today. Paradoxically, we are richer than our younger contemporaries in ways that cannot be imagined by those not privileged to have experienced the way it was. I wonder how many memories this narrative will evoke.

YOUR RETIREMENT BOARD - Cont. from Page 2

agreements. This is a result of the Board's adoption of asset class risk budgets in September, 2009.

- The Board during this time frame reviewed and adopted new rebalancing ranges for our public markets mandates. Again, details of these activities are available in KCERA's office.
- In addition to our numerous new management contracts we have reviewed several firms to provide us with a transition management service. This is felt necessary given the fact we will be moving almost \$800 million this coming year. The primary objective in a transition (selling/buying) is to control risk while minimizing costs.

There were many other activities during the past two months, however, since I'm usually the last contributor to this newsletter, the editor restricts my column's length. I hope everyone had a Merry Christmas and wish you all a Happy New Year. Here's a New Year's resolution for you non-members: "I will join REOKC and do my part to enhance and protect my benefits". We need your support!

Norman

SUPPLEMENTAL BENEFITS INSURANCE

□ In October, Pacific Group Agencies, Inc. mailed en□ rollment kits to Kern County retirees for several benefit □ plans. The response and interest in these supplemental □ plans have been very good. □

The Open Enrollment period ended December 15th, however, new REOKC members are eligible to enroll in these supplemental plans within 60 days of becoming an REOKC member. The HearPO plan is free to all REOKC members. Enrollment in the Pet Insurance, Pre-Paid Legal, I.D. Theft Shield and the Personal Accident with Secure Travel Plan is open all year round.

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HEALTHY NOTES

SLEEPING WITHOUT AMBIEN

by Audrey Cochran, APRN, BC, CCCN

This fall a Bakersfield officer was arrested after alleged erratic driving on the way to work, and an analysis of his blood showed he was under the influence of Zolpidem, a sleeping pill originally known as Ambien. The same drug was found in the blood of popular realtor Mark Ponder who drowned in the Kern River, clad only in his shorts, and in the blood of the congressman who crashed into the White House gates a number of years ago. I have also heard someone who said she was taking sleep medicine and in the morning discovered she had cooked things in the middle of the night, and a popular TV host who found a bite taken out of the raw chicken in his refrigerator, and he lived alone. There must be better remedies for sleeping problems! There are, and these will be described at a CSUB class sponsored by the Osher Lifelong Learning Institute (OLLI) 661 654-2427, Saturday morning, February 5th. I've given presentations on this topic at a couple of care managers' conferences, and have done some sleep consulting locally.

Approximately 30-40% of adults have some sort of sleep disorder resulting in chronic sleep deprivation, according to the National Center for Sleep Disorders Research at the National Institutes of Health. Even children may have sleeping problems, especially those with autism. When patients complain to their doctor about their sleep problem, almost always they will be given a prescription for a sleeping pill like Ambien. But the fine print on the drug insert, states, "Should not be used longer than 2 weeks." What do you do after two weeks. You'll find out in this class.

About 1 in 10 older persons take the advice of the TV ads to use Advil PM or Tylenol PM which show a young couple who have sleep problems. But when older persons who metabolize drugs differently than younger people take Benedryl regularly, they often end up with an erroneous diagnosis of dementia because the Benedryl destroys their cholinesterase, the same neurotransmitter lost when Alzheimer's develops.

It is only during sound sleep that we produce leptin, the satiety hormone leptin. Poor sleep produces grehlin, the hunger hormone, causing weight gain and sleep apnea which can cause heart attacks and production of large amounts of urine during the night. Thirteen percent of hip fractures occur when hurrying to the bathroom at night. In extreme cases doctors used to surgically enlarge the area in the back of the throat so it didn't block the passage of

air to the lungs. Now they may order testing for sleep apnea and receive a C-PAP machine, which might have to be adjusted several times for it to work well for an individual. But as many people hate their C-PAP machines as love them, I found out when I gave a talk on sleep problems at the 60+ Club at Cal State.

A local dentist, Dr. Thomas Armstrong, will be a guest speaker at this class. He has a way of treating sleep apnea and snoring with a comfortable dental device. You can get some information on that, if you can't wait for the class, by calling 661 631-5580.

SUNSHINE COMMITTEE NOTICE Please contact JOSIE DE LA TORRE at

(661) 303-6291

if you know of any of our members who could use a get-well or sympathy card. Thank you!



WE WILL ALWAYS REMEMBER OUR DECEASED REOKC MEMBERS:

Beverly Brumfield—General Services Alyce Contreras—Sheriff Betty Cramer—Health Helen Fote—Sheriff James Gilmore—General Services Clifford Hedrick—General Services Patricia Henry—KMC Patsy Hicks—Child Support Services Odette Horsley—Assessor Rita McCluskey—Human Services Althea Moreno—Sheriff Harold Newhouse—Fire Joyce Preston—Environ Health Services Mark Rademacher—Sheriff Dixie Romagno—KMC Marian Sample—County Clerk Elections John Schultz—General Services Barry Schulz-Fire Barbara Smith—Parks & Recreation Carole Sullivan—Superior Court Travis Swaim—Parks & Recreation Gene Vance—Fire Nina Wadley—Superior Court

NOTICE: The information presented in the TREND is believed to be from reliable sources. However, no responsibility is assumed by REOKC, the Editor, or the writers for inaccuracies in the articles published.

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Save Money and Make Only One Payment a Month

Stop paying high rates and expensive finance charges on other credit cards! Bring us your high interest rate credit card balances from other financial institutions and add them to your new Kern Federal Credit Union Platinum VISA® card (up to your approved credit limit). With your Kern FCU Platinum VISA® card, you'll make just one payment a month.

We Offer reward Points - If You Want Them

Earn valuable CUReward Points on qualified purchases with your new VISA® card. CU Rewards is an exclusive and innovative benefit of the Kern FCU Platinum VISA® card. Great merchandise, travel options, and gift certificates are the many choices you have when redeeming your CURewards Points.

Start enjoying the benefits of a Platinum VISA® card today. Contact us at **661.327.9461** or visit us online at **www.kernfcu.org**. We'll do the rest!

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January/February 2011 Time Dated Material

Official Newsletter of The Retired Employees of Kern County Inc.

January Luncheon Reservation

January 11th, 2011 - 11:15 to noon, Veterans' Hall <u>400 NORRIS ROAD</u>. If you wish, you may use this form to order tickets for this luncheon. Please send your check, made payable to <u>REOKC</u>, together with a <u>stamped</u>, <u>self-addressed envelope</u> to <u>Brenda Preston</u>, <u>5817 Lenz Court</u>, <u>Bakersfield</u>, <u>CA 93307-5579</u>. Deadline for reservations is the Wednesday prior to the luncheon (01/05/11). Phone reservations are not accepted. You may cancel your reservations by calling Brenda at (661) 835-0294 prior to the deadline. Cancellations after the deadline cannot be refunded.

Member's name (\$5.00)		Spouse (\$5.00)
Guest (\$8.00)	Total tickets	Amount enclosed \$

February Luncheon Reservation

February 8th, 2011 -11:15 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 Brenda Preston, 5817 Lenz Court, Bakersfield, CA 93307-5579. Deadline for reservations is the Wednesday prior to the luncheon (02/02/11). Phone reservations are not accepted. You may cancel your reservations by calling Brenda at (661) 835-0294 prior to the deadline. Cancellations after the deadline cannot be refunded.

Member's name (\$5.00)	Spouse(\$5.00)	
Guest (\$8.00)	Total tickets	_ Amount enclosed \$