



T R E N D

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

Volume MMVIII-IV

July—August 2008

Jeanne Berkshire, President (661)589-3744

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



GREETINGS to all new and long-time members! July is here and with it comes the heat expected in the summer in Kern County. However, we also look forward to the **FREE** luncheon that our organization (REOKC) provides for its members and their spouses. If you haven't already obtained your ticket(s), there is a registration form on the back page of this issue that can be used to request them. Just be sure to include a stamped, self-addressed envelope so that your tickets can be mailed to you. Those that have payroll deductions for luncheon tickets are not required to register again. As those of you who attended last year's festivities know, there's entertainment (this year we'll have a band known as The Senior Sound), good food (check out the menu on page 3), prize drawings and fun for all. In addition, five donated computers, as is, will be raffled off. Come join us and visit with old and new friends!

Speaking of luncheons, we want to thank Jeff Frapwell and all his crew from General Services for the wonderful luncheon they provided for the Host/Hostess volunteer group who work the Information Desk at the Kern County Administrative Center. In addition to the luncheon, every volunteer received a very nice polo shirt in recognition and thanks for their service. Anyone interested in joining this volunteer program, please contact Mary Lou Bennett at (661)871-5270.

If you missed May's meeting, we tried something new; we invited three representatives, Mike Wilbur from Wells Fargo Bank, Larry Cox from the Law

Firm of Young Wooldridge and Harvey McCown from Brown Armstrong Certified Public Accountants, to discuss the pros and cons of Reverse Mortgage. After all three participants gave their presentations, questions were accepted from the audience. From the questions and audience participation, it was clear that the subject of Reverse Mortgage was important to our members. If you weren't able to attend this meeting but would like more information, just contact me by phone or at one of the upcoming meetings. We try to provide programs of interest and importance to our members. If you have suggestions or if there is a subject you feel needs to be addressed, please contact Earlene Smith, our 1st Vice President, at (661)397-1386.

Twice a year, the Kern County Employees' Retirement Association (KCERA) presents a Retirement seminar for potential retirees. As President of REOKC, I'm given the opportunity to encourage these active employees to join us upon their retirement. In June, I attended such a seminar and spoke to about 130 Kern County employees, however, it is going to take all of us working together to convince both old and new retirees to join REOKC. New members are necessary to maintain a strong and viable organization capable of monitoring and protecting our retirement benefits, including affordable health care. Working together, which we all did for a good many years, I'm sure we can accomplish our goal of increasing our membership.

Those of you who attended our luncheon in April, 2007, were entertained by the beautiful voice of a wonderful young man, Aaron Gallington. Those of you who weren't so lucky will get another chance because Aaron is returning and will be the entertainment at our August luncheon.

We appreciate all our members and hope to see many of you at the meetings!

Jeanne



YOUR RETIREMENT BOARD

by Norman R. Briggs

Greetings fellow Retirees -- Only seven days until summer begins. You could have fooled me since we've already had our share of triple digit weather with more to come. It's kind of like the stock market hot and cold with triple digit losses and gains. No one seems to know where the market is going, only where it's been with many divergent opinions on where it is headed.

At the last Board meeting Wilshire, our financial consultant, presented KCERA's Quarterly Investment Performance Review. The overall news is not good at the moment but one must be reminded that the whole market is down. The key is to be well diversified and maintain your positions and not panic.

KCERA's investment objectives are:

- Achieve 5.5% real return¹
- Exceed the actuarial discount rate of 8.00%
- Meet or exceed the policy benchmark
- Exceed TUCS² Public Fund Universe median

Our current total fund market value as of 3/31/08 is \$2.73 billion. These funds are allocated over the following asset classes:

- Domestic Equity – 34%
- International Equity – 25%
- Fixed Income – 23%
- High Yield – 6%
- Real Estate – 6%
- Cash – 2%
- Absolute Return – 3%

(Please don't call me and ask me where the other 1% is since it's missing due to rounding to whole percentages.)

¹The annual percentage return realized on an [investment](#), which is adjusted for changes in prices due to inflation or other external effects

²(TUCS) median fund return reflects the performance of a large universe of public pension plans. ...

As you can see we are well diversified and over the last five years have met or exceeded our policy index and the TUCS median. Remember our Mission Statement:

“To prudently administer the retirement benefits and to provide quality membership services for eligible public employees, retirees and their beneficiaries“.

Prudence is the key word as well as holding a steady course and not over reacting to the current volatility of the market.

SRBR 3 Letters

KCERA has completed calculations for the Supplemental Retiree Benefit Reserve 3 (SRBR 3), a non-vested supplemental benefit that provides 80% purchasing power protection for KCERA retirees and beneficiaries.

To determine loss of purchasing power, KCERA annually reviews monthly benefits paid to each retiree and beneficiary using the Consumer Price Index for the Los Angeles area as well as all previous cost-of-living adjustments (COLAs). If KCERA finds that your benefit has lost more than 20% purchasing power, your monthly benefit will be increased to bring it back to 80%.

Only retirees and beneficiaries who are eligible to receive the SRBR 3 benefit in 2008 will receive a letter advising them of the increase. Even if you do not receive an increase this year, you will still be eligible for a COLA in April 2009.

The SRBR 3 benefit will be paid on July 31.

There is still an opportunity to give your feedback to KCERA regarding your satisfaction with their services. The survey covers the following topics and may be accessed and completed on KCERA's web site at www.kcera.org:

1. OVERALL SATISFACTION
2. KCERA WEBSITE
3. PUBLICATIONS
4. BENEFIT PAYMENTS
5. KCERA CUSTOMER SERVICE STAFF
6. ADDITIONAL COMMENTS

I am out of space and words, do enjoy your summer and I will see you at our Bar-b-que on July 8th.

DO YOU HAVE INTERNET ACCESS?

TREND EMAIL LIST IS GROWING

Thanks to all of you who have signed up for membership in the Trend Email list. We are almost up to saving **\$3,200.00 per year** and that's not chump change!

We need to keep this "trend" going. :)
So, if you have internet access, please email Norman Briggs to sign up and help our budget.

To receive the TREND newsletter electronically:

Send an email to **briggs1937@sbcglobal.net** with your name, current mailing address and your email address. (Subject: TREND mailing list). OR:

Send a letter with your name and email address to:
REOKC
P.O. Box 2592
Bakersfield, CA 93303

Host/Hostess Program

During the month of April 2008,
37 volunteers worked 111 hours assisting 1,233 visitors
at the County Administrative Building.

During the month of May 2008,
33 volunteers worked 100 hours assisting 926 visitors
at the County Administrative Building.

*Since 1992 our volunteers have assisted more than
261,000 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.

Attention Kern County Fire Dept. Retirees

The **Ladies' Auxiliary of the Kern County Fire Department** has a **Family Outreach Committee** to assist Fire Department families in times of need.

Anyone interested in helping this Committee, please contact the **Chairperson, Mary Jo Thompson**, by phone, (661) 589-1104, or email:
mjt@bak.rr.com

THANK YOU!!

UPCOMING EVENTS

- | | | |
|---------|--|------------------------|
| July 8 | REOKC Free Indoor Picnic
Members and Spouses only
Norris Road Veteran's Hall
11:30 am—1:30 pm
Entertainment by the Senior Sound Band | |
| July 9 | KCERA-Investment
Board Meeting
County Admin. Bldg. | 8:30 am |
| July 23 | KCERA-Board Meeting
County Admin. Bldg. | 8:30 am |
| **** | | |
| Aug. 12 | REOKC Board Meeting
Norris Road Veteran's Hall | 10:00 am |
| Aug. 12 | REOKC General Meeting
Lunch served
Norris Road Veteran's Hall | 11:30 am
12:00 noon |
| Aug. 13 | KCERA-Investment
Board Meeting
County Admin. Bldg. | 8:30 am |
| Aug. 27 | KCERA-Board Meeting
County Admin. Bldg. | 8:30 am |

LUNCHEON MENU



July 8th, 2008

Pit Beef
Green Beans — Potato Salad
Tossed Green Salad — Rolls
Chocolate Cake
Iced Tea, Coffee, Water

August 12th, 2008

Stuffed Chicken Breast
Rice Pilaf — Tossed Green Salad
Fruit — Rolls
Peach Cobbler
Iced Tea, Coffee, Water

**PAYROLL DEDUCTION FOR
MONTHLY LUNCHEON**

SAVE A BUCK!!

If you sign up for payroll deduction for your luncheon cost, you will only be charged \$4.00
If you buy a ticket at the luncheon, it will cost \$5.00.

**AUTHORIZATION FOR DEDUCTION
RETIRED EMPLOYEES OF KERN COUNTY,
INC. MEMBERSHIP DUES**

I hereby authorize and direct you to deduct five dollars (\$5.00) per month from my pension warrant as an additional elective payment to the Retired Employees of Kern County, Inc. This deduction shall commence with the next pension payment. I understand that this authorization and membership in the Retired Employees of Kern County, Inc. organization is voluntary and may be revoked by me, in writing, at any time in the future.

Name _____ Social Security # _____

Signature _____ Date signed _____

(Send to: KCERA, 1115 Truxtun Ave., Bakersfield, CA 93301-4639)

**Application for Membership in REOKC
and Authorization for Deduction of Dues**

I receive a retirement and/or survivor's allowance from Kern County. I hereby authorize the Kern County Employees Retirement Association to deduct from my monthly retirement benefits, dues of one-dollar (\$1.00) per month for my membership in REOKC, and to pay such deductions monthly to that organization.

Name (print) _____

Address _____

City _____

State _____ Zip _____

Telephone () _____

SSN _____

Signature _____ Date _____

(Send to: KCERA, 1115 Truxtun Ave., Bakersfield, CA 93301-4639)



"WELCOME!"

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

Patricia Bailey—Probation, Barbara Bannister—County Counsel, Agnes Bayless—Child Support, Anna Boston - KMC, Clifford Brockett—West Side Mosquito, Doris Brown—County Counsel, Marlene Castro—Child Support, Patricia Chandler—Superior Court, Darrell Churchwell—Roads, Paul Cross—Waste Mgmt., Nancy Dale—Superior Court, Lillie Davis—Superior Court, William Douglas—County Adm., Robert Dowell—S.J. Valley UAP, David Dyas—Agricultural & Measure, Evelyn Espinoza—D.A., Shirley Friel—Sheriff, Thomas Goff—S.J. Valley UAP, Maria Gonzales—Human Services, Ronald Harper—Fire, Donald Hill—Fire, Jeffrey Hunt—Sheriff, Clifford Johnson—D.A., Geraldine Johnston—Gen. Services, Lonnie Jones—Fire, Debra Kirkendall—Probation, Share Ko—Construction Serv., Joane Langston—Human Services, Janice Levingston—General Serv., Luis Lievanos—Probation, Sharon Light-Human Services, Jeanie Lopez—Probation, Raymond Lopez—D.A., Virginia Manson—Airports Enterprise, Joel Martinez—Fire, Paul Matherly—Garage, Royann Maxson—IT Services, Mark Miller—Assessor, Charles Moore—Mental Health, David Moore—Agricultural & Meas., I Victoria Moreno—Probation, William Morland-County Adm., Forrest Newburg—Probation, Mildred Nunlist—Human Serv., Margaretha Obbes—Human Services, Craig Porter—Sheriff, Lisa Porter—Mental Health, Kristine Riccomini—Probation, Jimmie Robinson—Fire, Mary Schilling—General Services, Claudette Smith—Risk Mgmt., Earl Smith—Assessor, Sissy Smith—S.J. Valley UAP, Nila Stearns—Library, Craig Stramler—D.A., Rhea Strauser—Human Services, Margaret Thornton—KMC, Leroy Tiede—Fire, Harriet Tracy—Sheriff, Shirley Treadwell—Employer's Training, Kathryn Twisselmann—KMC, Malinda White—KMC, Patricia White—Planning/Development

Previously Retired:

Jack Mize—Probation, Jeffrey Rudie—Sheriff

Beneficiaries:

Willard Atkin—Sheriff, Dixie Chambers—Fire, Grace Cook—General Services, Dione Horner—Sheriff, Gerald Prator—IT Services, Laird Sparks—Fire

(please see **DECEASED MEMBERS** on page 6)

KERN COUNTY HISTORY



MOJAVE DESERT OASES

Envision traveling across the Kern County Mojave Desert for days, even weeks, when the only means of transportation was walking, riding horseback or riding in animal drawn wagons. Travelers survived only by carrying sufficient drinking water for themselves and their livestock. Bathing and washing clothes were luxuries seldom practiced. The dogged tenacity and hardships our forefathers braved in the 1700s and 1800s are admirable. Mojave Desert oases played an important part in the survival of those who traveled the arid region before modern transportation. Three historic water sources are the subject of this writing; Indian Wells, Desert Spring and Willow Springs.

INDIAN WELLS is an oasis named for Indians who frequented the oasis before the advent of white men. Indian Wells is located five miles northwest of Inyo-kern. Joseph Reddeford Walker (for whom Walker Pass is named) was among the first white men to partake of the life saving water from Indian Wells when passing through the desert in 1834. Six years later the Manly-Jayhawker cavalcade traveled from Death Valley to the Mojave Desert in 1840. They were desperate for water by the time they arrived at Indian Wells. Indian Wells was also a water source for the Joseph B. Chiles caravan led by Walker in 1843. Many years later, Indian Wells became a water stop for freight and stagecoaches that served the Cerro Gordo and Coso mines.

DESERT SPRING was also an Indian watering hole. Desert Spring is located about a mile and a half southwest of Cantil. The Manly-Jayhawker party that used Indian Wells also relied on Desert Spring. Desert Spring became a way station for travelers on their way to Panamont City during the silver mining era in the 1870s. Water from Desert Spring was hauled by water wagons to an underground cistern near the Mojave-Bishop road. The cistern was an important stagecoach water stop.

WILLOW SPRINGS has an interesting and varied history. Willow Springs is located about twenty-three miles south of Tehachapi and seven miles west of Rosamond. Father Francisco Garces visited Willow

Springs in 1776. Trappers and Indians alike frequented Willow Springs during the 1820s and 30s. Trapper Jedediah Smith recorded a visit to Willow Springs in his diary. Los Angeles-Havilah stagecoach and freight wagons relied on Willow Springs many years later. Willow Springs was used by Samuel Bishop and General Beale who ran sheep and cattle throughout the area. Willow Springs also supplied water for the Golden Queen and Tropico Gold Mines.

One does not usually equate water and desert as being geologically affiliated. The Indian Wells, Desert Spring and Willow Springs oases were godsend to those who traveled the desert so many years ago.

By **Walter E. Stewart**

1 LINERS—4 LAUGHS

If a parsley farmer is sued, can they garnish his wages?

A boiled egg is hard to beat.

Those who get too big for their britches will be exposed in the end.

Many times a politician's most interesting point is the point of departure.

A calendar's days are numbered.

The Computer MD
Bill Peacock, owner
114 18th St, Bakersfield, 93301
661-631-9432

26+ years experience

- Large inventory of parts allows quick turn-around for repairs and upgrades
 - New Custom Built systems
 - Reliable refurbished systems

Special prices for REOKC members

- 10% off any parts needed
- Labor rate \$60 (reduced \$20)



HEALTHY NOTES

by Audrey Cochran, RNCS,CCCN

The March 2008 edition of *HealthFacts* contains a review of the new book, *Overtreated – Why Too Much Medicine Is Making Us Sicker and Poorer*, by Shannon Brownlee. In the same vein, the July 2008 *Consumer Reports* has an article “Too much treatment? Aggressive medical care can lead to more pain, with no gain.”

Central to the book is the work of John Wennberg, MD, whose research spans 4 decades. His research, now available in the Dartmouth Atlas of Health Care <http://dartmouthatlas.org/> shows the geographical variance. For example, in Middlebury VT, 7% of children under the age of 16 had their tonsils removed, compared to 70% of the children in Stowe VT. Brownlee concludes, the reason doctors and hospitals overtreat is they are paid more for doing more.

The *Consumer Reports* article gives the example of a middle age man who experienced chest pain. A cardiologist ordered a full workup including an angiogram whose complications landed him in the hospital. Eventually the pain disappeared on its own. When it recurred his internist asked what he had been doing and the patient said he had started gardening again, it turned out the overzealous use of his string trimmer had strained a chest muscle.

That reminds me of a patient I had who, in addition to her occasional bladder “accidents”, had a more worrisome problem with fecal incontinence, especially worrisome because she was a school bus driver. For 5 years she had gone from one specialist after another, each of whom ordered tests, some very uncomfortable, showing nothing abnormal. Noticing she was chewing gum I asked her what kind it was. “It’s sugarless gum which my dentist said I should chew to keep cavities away.” I asked, “What does the label say it contains?” Reading the label I showed her the word “xylitol”. “That’s the same sugar that’s in prunes, which we know have a laxative effect.” She stopped the gum, and her fecal incontinence stopped.

The clinical practice guidelines for urinary incontinence, which half of women have, state the behavioral methods should be tried first because they have no side effects which medicine does, or complications which surgery does, each at a rate of about 20%. Detrol, one of the first pills promoted for urge incontinence is an anticholinergic which can cause symptoms mimicking dementia. Surgery is not a permanent fix and sometimes has terrible consequences. I had a phone call last week from a woman whose gynecologist had talked her into having mesh inserted to support her bladder. Now she cannot completely empty it without catheterizing herself.

I use lifestyle changes and biofeedback to help women work the pelvic floor muscles properly and break the habit of running to the bathroom. Usually 6 sessions brings a big improvement, and often complete resolution of the problem. You can get more information about the program by going to www.johnowensmd.com and clicking on “staff.” You can see a photo of me working with a patient by going to www.bakersfield.com/ and doing a search for “Audrey Cochran”.



WE WILL ALWAYS REMEMBER OUR DECEASED REOKC MEMBERS:

Annie Aparicio—KMC
Paul Calvillo—Air Pollution Control
Jack Chambers—Fire
Wesley Cook—General Services
Gerald Dodd—Sheriff
Carmen Duran—Human Services
Leonard Heilers—Probation
Jessie Jing—Human Services
Irven Ray—Public Defender
Garn Smith—Human Services
Helen Smith—Auditor-Controller
Angel Sumaya—General Services
Patricia Wilcoxon—Treasurer-Tax Collector
Billie Woodall—KMC



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.

Anytime...anywhere



Count on
Kern's
convenience.



Count on
access 24/7
and it's free!



Count on Kern
to meet all your
financial needs.

All Kern County residents are welcome!

(661)327-9461 • www.kernfcu.org



You Can **Count on Kern FCU**

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

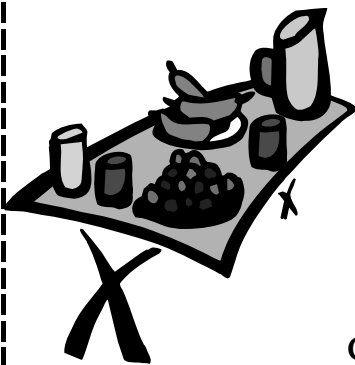
PRST-ST
U.S. POSTAGE PAID
BAKERSFIELD, CA
PERMIT NO. 349

July/August 2008
Time Dated Material

Official Newsletter of
The Retired Employees of Kern County Inc.

FREE July Luncheon Reservation for Members and Spouses Only

July 8th, 2008, from 11:30—1:30, at the Veteran's Hall, 400 NORRIS ROAD



NOTE:

Please enter number of tickets and send this reservation request to **Brenda Preston, 5817 Lenz Court, Bakersfield, CA 93307** along with a **stamped, self-addressed envelope** before July 2, 2008.

Member _____ Spouse _____

Total Tickets _____

COME AND JOIN THE FUN! (This is not a valid ticket)

August Luncheon Reservation

August 12th, 2008 at 11:30 a.m., 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 (08/06/2008). 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 (\$7.00) _____ Total tickets _____ Amount enclosed \$ _____