



T R E N D

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

Volume MMX-V

September—October 2010

www.reokc.org

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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.

Good news!! As I mentioned in the last Trend, the Norris Road Veterans' Hall, where we meet for our monthly luncheon, was subject to closure. County Parks and Recreation Director, Bob Lerude, worked with the North of the River Parks and Recreation District (NORPRD) in transferring the operation of the Veterans' Hall. Your REOKC Board had a backup plan, but was more than pleased with the effort and professionalism of those involved in transferring operations to NORPRD. Now we will continue to enjoy our luncheons at the Norris Road Veterans' Hall with accommodations for more attendance and other meeting needs.

Speaking of the now North of the River Veterans' Hall and REOKC luncheons, we heard a very informative luncheon program presented by Yolanda Prado from the Kern County Office of Aging and Adult Services. The topic of the presentation was Medicare Update 2010 Health Insurance Counseling and Advocacy. The topic of health services is very complex and even more so since the recent enactment of federal health legislation. We were reminded to use extreme care in reviewing health benefits and to seek professional advice when needed. Always rely on reputable sources for information and advice. When in doubt, seek assistance from those you

know and trust. Kern County Aging and Adult Services is a useful source of information at 661-868-1000 or 800-434-0222.

During our October luncheon we expect to have a representative of the Health Benefits Division present current health information. You also will be receiving a notice in the near future concerning the upcoming Fall Health Insurance Open Enrollment. You may access more health information at the Health Benefits Division website: www.KernCountyHealthBenefits.com

Other upcoming business this Fall will be the REOKC Board Election according to our bylaws as follows: **Section 4 – Nomination and Election Meetings.** At the **OCTOBER** meeting, the Nomination Committee will present its recommendations. Election of Officers and members of the Board of Directors will be held at the general membership meeting in **NOVEMBER**, and they will be installed at the first regular meeting in **DECEMBER**. To date, we have at least three positions open for election. If you have any interest in supporting REOKC in a more active manner, please inform the Nomination Committee (to be announced) or any of your REOKC Board Members.

As to KCERA matters, the KCERA Retirement Board heard a request by the County to transfer almost \$30 million SRBR Funds to the County Reserve. After a review by KCERA's independent actuary and fiduciary counsel, the KCERA Board acted to deny the request since it had little benefit to the County and significant detriment to SRBR funding. Again, the KCERA Board members were reminded that the SRBR Funds are protected by law and are to be used exclusively for retirees and their beneficiaries' benefits. KCERA also is receiving numerous requests for retiree benefit information. You have received a notice about this matter and the release of information on September 14, unless legal action would prevent the release of the requested data. As an ongoing reminder to save publishing and mailing costs, **you are encouraged to request placement on REOKC's email**

(President's Message continues on Page 5)



YOUR RETIREMENT BOARD

by **Norman Briggs**

Greetings – Here it is already mid August and your September – October Trend is due! Where does the time go except faster at our age. KCERA's membership through July, 2010 numbers 15,701! 8,541 active members, 6,056 retirees and beneficiaries and 1,104 deferred & reciprocal members.

KCERA's Board over the past years has established a comprehensive governance framework consisting of many charters and operational policies designed to guide the Board in the governance and management of KCERA. Cortex Applied Research Inc. was hired several years ago to assist, monitor and evaluate the Board's adherence to their established charters and operational policies. Cortex provides KCERA with a comprehensive annual report auditing KCERA's adherence to their charters and operating policies. The last report entitled "Kern County Employees' Retirement Association 2009 Governance Report" was presented to the Board in July. I am pleased to report that there were no significant findings in their calendar year review of our operations. This report which includes our charters is available for your review in KCERA's office.

Board representatives, KCERA's Executive Director, along with our consultant (Wilshire Associates) have spent the last nine months interviewing various asset class managers. Based upon our newly adopted Risk Management Study we are in the process of redistributing approximately \$867 million in the following asset areas:

- Small Cap Growth and Small Cap Value
- Passive Index Fund
- Moderate Risk Core Plus
- Domestic Equity and Fixed Indexes and Enhanced Index

The contact with the candidates involved personal interviews; a minimum of three managers for each asset group. These interviews were accomplished over the past nine months. This was a grueling task but demanded by our operational policies mentioned above. The final steps of this major undertaking are:

1. The selection of the finalist for each area requiring their individual appearance before the Board.
2. Selection by the Board of the finalist.
3. Redistribution of assets to the new managers which involves the transition process (requires choosing a transition manager).

The Board has approved the following asset allocation objectives for KCERA which were effective immediately:

<u>ASSET CLASS</u>	<u>TARGET ALLOCATION</u>
U.S. EQUITIES	22.50%
NON-U.S. EQUITIES	22.50%
PRIVATE EQUITIES	10%
REAL ASSETS	15%
ABSOLUTE RETURN	10%
HIGH YIELD BONDS	4%
INV. GRADE BONDS	13%
CASH EQUIVALENTS	3%

As of June 30th **\$2,229,890,000** is allocated to our Managers.

Well, the editor restricts me to two columns so until next time be brave and keep the faith.

Norman

*Knowledge may be power, but faith,
hard work and enthusiasm all
pull the switch.*

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 mlbennett36@sbcglobal.net with your name, current mailing address and your email address. (Subject: TREND mailing list).

Just as the blossom can't tell what becomes of its fragrance, so no man can tell what becomes of his influence.

Host/Hostess Project

During the month of June 2010,
29 volunteers worked 90 hours assisting 799 visitors
at the County Administrative Building.

During the month of July 2010,
29 volunteers worked 88 hours assisting 729 visitors
at the County Administrative Building.

Since 1992 our volunteers have assisted more than 285,000 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.

UPCOMING PROGRAMS

September 14, 2010:

Sean Kenny, CHW Mercy/Memorial Hospitals, introducing an exercise program, "Move to Improve" and furnishing information about free classes and health screenings offered at CHW Hospitals.

October 12, 2010:

Eric Barthel, County Health Benefits Consultant, will be speaking on updates to health benefits for 2011.

UPCOMING EVENTS

September 8 KCERA-Investment Board Meeting 8:30 am
County Admin. Bldg.

September 14 REOKC Board Meeting 10:00 am
Norris Road Veteran's Hall

September 14 REOKC Lunch 11:15 am—noon
General Meeting 12:00 noon
Norris Road Veteran's Hall

September 22 KCERA-Board Meeting 8:30 am
County Admin. Bldg.

October 12 REOKC Board Meeting 10:00 am
Norris Road Veteran's Hall

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

October 13 KCERA-Investment Board Meeting 8:30 am
County Admin. Bldg.

October 27 KCERA-Board Meeting 8:30 am
County Admin. Bldg.

LUNCHEON MENUS



September 14th, 2010

Meatloaf
Mashed Potatoes—Peas and Carrots
Tomato-Cucumber Salad—Rolls
Apple Cobbler
Iced Tea, Coffee, Water

October 12th, 2010

Swiss Steak
Country Potatoes—Green Beans
Broccoli Salad — Rolls
Cherry 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**



Carolina Acosta—Human Services; Melissa Adams - S.J. Valley UAP; Arvel Ayers—Community Development; Michael Beauchamp—Human Services; Allen Belluomini—Mental Health Services; Louanne Bentgen—KMC; Brian Bridges—Human Services; Sandra Campbell—KMC; L Bryce Chase - Sheriff; Betty Coon—Aging & Adult Services; Barbara Cotton—Human Services; Joan Crow—Child Support Services; Darla Davis—KMC; Jack Davis—Sheriff; Susan Eldridge—Library; James Ellis Jr.—Planning/Development; Lawrence Espinosa—Personnel; Gayle Frye—Environ Health Services; Wynda Garrison—Health; Myrle Gunderson—Human Services; Donna Harrison—Human Services; Gary Jabury—Public Defender; Marian Knight—Superior Court; Mary Martin—CA Children Services; Michael Martin—Aging & Adult Services; James McEwen—Assessor; Raymond Menendez—Fire; Debra Moore—Aging & Adult Serv.; Carmen Najera—Human Services; Donald Napier—Fire; Edward Ochoa—Fire; Margaret Pelz - Library; Yvonne Perez—Human Serv.; Howard Petri—Human Services; Kurt Poeschel—Sheriff; Joyce Porter—Mental Health Serv.; Ellen Ramirez - Probation; Mary Ramos—Health; Patricia Randolph—County Counsel; Raymond Schill—Sheriff; Julian Simmons—Animal Control; Billie Urias—Mental Health Services; Janet Wheeler—CA Children Services; Carol White—Human Services; Marilyn Wilson—KMC; Michelle Withrow—Animal Control

Beneficiaries:

Jane Beckett—District Attorney; Virginia Eidson—Sheriff; Mickie Owen—Sheriff

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!**



DELANO

By WALTER E. STEWART

Padre Francisco Garces and Muchachito, an Indian boy from the Yokuts tribe, were among the small population that inhabited the pristine San Joaquin valley over 200 years ago. Padre Garces baptized Muchachito, May 3, 1776, in the area where the future city of Delano evolved. Muchachito may be the first Christian baptism in the San Joaquin valley. A California historical landmark commemorates the event.

Let's fast forward to the early 1870s; the Southern Pacific Railroad was laying tracks through Tulare County when an economic depression beset our economy, causing construction to be temporarily delayed after advancing four miles into Kern County. The town of Delano came into being where construction was halted. Sixty Chinese railroad laborers fell victim to cholera soon after construction stopped. The Delano cemetery was established. Delano was named for Columbus Delano, the Secretary of Interior in President Ulysses S. Grant's cabinet.

Delano grew into a productive farm settlement by the turn of the century. Fire swept through Front Street in 1890. Much of the business district was destroyed. The district was rebuilt on Main Street.

The railroad played a paramount role in developing Delano's commerce. Wagons from the Cerro Gordo mine brought ore to Delano from where it was freighted north. Sheep industry products became early commodities. Windmills pumped water for irrigating grapes, citrus, potatoes, cotton and other crops. The Kern Friant canal, constructed in 1951, was a great boost for Delano's agribusiness.

Delano had a population of 515 in 1915. Delano has grown to be among the largest cities in Kern County.

You'll never have to count the days
if you make each day count.

by contacting Mary Lou Bennett at mlben-nett36@sbcglobal.net to receive timely notice concerning important retirement matters. In the near future we may be asking for a vote to increase dues to fund more aggressive efforts to protect our SRBR Funds and health benefits.

If you have any interest in senior and adult educational opportunities at a reasonable cost, you may contact the following:

- Bakersfield College offers the Levan Institute at www.bakersfieldcollege.edu/levaninstitute
- Cal State offers the Osher Lifelong Learning Institute at www.csub.edu/OLLI.

For retirees that are military veterans, you may be eligible for one or both of the following programs:

- A health care assistance program is for aid and assistance for certain veterans that qualify, contact the Veterans Administration at www.va.gov or 800-827-1000.
- A Social Security extra earnings credit may be available to veterans under certain circumstances, contact Social Security at www.socialsecurity.gov or 800-772-1213.

At our last meeting the REOKC Board approved offering retiree voluntary benefit programs with Pacific Group Agencies - dental insurance, vision insurance, identity theft shield, legal services, etc. to be available through a pension payment deduction. You will be updated as we progress with the benefit program features and enrollment this Fall. Our next luncheon will be September 14, 2010 - food service begins at 11:15 a.m.

**"You can't always get what you want,
but if you try sometime, well you
just might find, you get what you need"**

Jagger/Richards 1969 Rolling Stones

Phil

*Kids are hard to figure. They can learn to
operate a computer in nothing flat, but they
can't understand how a clothes hanger works.*



HEALTHY NOTES

by **Audrey Cochran, APRN,BC,CCCN**

After church a month ago, a retired county employee and I were discussing one of the Bible passages in the liturgy, the story of the good Samaritan. “You know, that would be a good topic for my next TREND health column,” I said, “what with all the cuts we get doing gardening and other outside activities.” The passage in Luke 10:25-34 describes how the Samaritan took pity on a man lying on the side of a dangerous road who had been stripped and beaten by robbers and left for dead. The Samaritan bandaged the victim’s wounds, after pouring oil and wine on them.

Wine was helpful because it washed away dirt and had some antiseptic properties. Olive oil has healing properties, and would have sealed the wounds from air. Many people, don’t realize that scabs prevent wounds from healing. This includes the doctor an elderly cousin of mine went to a year ago about the sore on her shin. He told her son to put hydrogen peroxide on it several times a day and keep it open to the air. When I examined her leg I realized the ulcer was caused by poor circulation and she needed a closed dressing and elastic stockings.

As for what to put on small wounds, my dermatologist told me not to use neosporin because in Bakersfield the bacteria are now resistant to it. Best bandage choices would be either the 3M bandages sold at OSH near their gardening supplies, Curad’s silver Gel which has a mild antiseptic action, some of the Johnson & Johnson products such as my favorite Active Flex (be sure to hold your hand on it briefly to make sure it warms and conforms to the body part), Band-Aid plus antibiotic (polymyxin B and Bacitracin) and their UltraHeal Multi-Day Pads, so new I can’t find it on their website. It claims to provide protection for skin tears, an increasing problem as we age and our skin gets much thinner and drier.

Here are a couple of home remedies you’ll find helpful: If you get a skin tear, quickly wash your hands and smooth the flap of skin as best you can, then place a piece of Saran wrap over it, and apply 6

pressure until bleeding stops. You might need to use a pressure dressing like a folded gauze pad, held in place with an elastic wrap. If you take a blood thinner, go to Urgent Care. For small sores which are slow to heal, a slice of aloe vera from your garden is very soothing. And please use lotion liberally while your skin is still slightly damp, after bathing or washing your hands in order to seal in the moisture. To check for the safety of lotions and other things you put on your skin (hopefully not petroleum based products), go to <http://www.safecosmetics.org/> or a similar website and check everything you are now using.

WANTED—GLASSES AND GLASS CASES

In 1992, **Helen Heath**, one of our retirees, began collecting glasses for the poor and needy, one of REOKC’s charity programs. Just recently, due to health issues, Helen has had to give up her part in the collection of used and unwanted glasses. Thanks, Helen, for all your years of service!

The good news is **Nettie Collins** has volunteered to take over Helen’s duties and will be accepting used glasses and glass cases at the luncheons each month. Items donated will be turned over to the Lion’s Club. So bring Nettie your unwanted glasses and help REOKC help those less fortunate.



WE WILL ALWAYS REMEMBER OUR DECEASED REOKC MEMBERS:

Marion Bereman—County Counsel
Ruth Browning—Airports-Enterprise
Gerald Johnson—KMC
Russell Krafthefer—KMC
Cletis McClellan—Sheriff
Jean McJannet—Health
Ernestine Morris—Human Services
Robert Osborn—Sheriff
William Rhoades—General Services
Lawrence Rodriguez—KMC
William Smith—Sheriff
Pauline Spencer—Probation

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.



Thank you for a
job well done.

Kern Federal Credit Union extends its thanks to the Firefighters of Kern County for serving and protecting Kern County.

(800) 336-KERN or (661) 327-9461 • www.kernfcu.org


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Official Newsletter of
The Retired Employees of Kern County Inc.

September Luncheon Reservation

September 14th, 2010 - 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 (09/08/10). 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 \$_____

October Luncheon Reservation

October 12th, 2010 -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 (10/06/10). 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 \$_____