



T R E N D

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

Volume MMXI-V

September & October 2011

www.reokc.org

Phil Franey, President (661)872-4530

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



President's Message Phil Franey

Our mission is to promote the education and earned benefits of all retirees of Kern County, advocate the safeguarding and continuation of Kern County retiree pension and health benefits, provide avenues of support and information for Kern County retirees and beneficiaries, ensure proper and necessary representation on the Kern County Board of Retirement, and participate as an integral contributor in our Kern County communities quality of life.

As I write this article, the global financial markets are experiencing a significant downside correction with the United States receiving a first time downgrade by Standard & Poor's from AAA to AA+ on note and bond ratings. This summer we also read about and heard our acrimonious politicians doing nothing in offering responsible leadership at the state and federal level - leaving horrendous results. At the same time, seniors seem to be a primary target of scam artists according to Money magazine. On a more pleasant note, our July luncheon was a great success in conjunction with our first health fair.

By the time you read this article, much will be written about the current global market correction. Until there is some resolution of deficit issues for state and federal governments, we will experience market uncertainty and a lack of confidence because of our ever bickering leadership. Now there is concern about a double dip recession not only because of poor governance, but also because of a weak domestic economy, lack of consumer confidence, and a weak European economy with Portugal, Ireland, Italy, Spain, and Greece struggling with government debt. Market analysts have said we will experience a recovering economy when local government, real estate, and employment show signs of stability and improved growth. So, we should expect to experience a difficult economic environment for quite some time until some of the more critical areas show improvement.

The lack of state and federal leadership is one of our most serious concerns. Government deficits are at an all time high with little resolution in sight. This is after we have experienced one of the worst, if not the worst, market collapses in our lifetime. So we add to this the results of the recent Wall Street greed and a large dose of financial institution bailouts with little or no legal action against the culprits. You don't have to guess why there is such a significant erosion of public confidence and trust in our governmental and financial leadership. On the other hand, there are still those who think we already have too much regulatory oversight of the financial sector - where have they been? The best we can do is vote for more responsible individuals to be the caretakers of our public trust. We also need to take due care of our own financial affairs in these extreme times.

Unfortunately, these extreme times also bring out the worst of the financial predators. Specifically, I am talking about the many scams and numerous scam artists. The August issue of Money Magazine has an excellent article titled, "Keep the Sharks at Bay", that discussed various scams that should put seniors and others on the alert. Seniors lost nearly \$3 billion last year to financial predators. Some of the more obvious ploys are: free lunches or dinner seminars offering financial products; offering advice on programs such as Medicare, various annuities, reverse mortgages, investments; and, other financial matters. Another approach is that of being a best friend and then using the trust to take your savings. As with many of these attempts to steal your assets, never provide your important information (bank accounts, social security numbers, etc.) to individuals you do not know or trust. Be very cautious of any investment programs or offers to take your money. Even legal financial programs may be imbedded with unnecessary costs and restrictions that may not be appropriate for you. If you do not understand what you are being told or the pitch sounds too good to be true, then walk away. Rely on trusted individuals from such reliable sources as the Better Business Bureau, Aging and Adult Services, law enforcement agencies, and the like. I cannot restate this enough, if you do not understand the investment program, then do not do it!

We hope everyone who attended the July BBQ luncheon (available to only members and spouses — at no cost)
(President's Message continued on Page 5)



YOUR RETIREMENT BOARD

by Norman Briggs

Greetings - It has been a relatively quiet time for KCERA as the last two board meetings have been canceled.

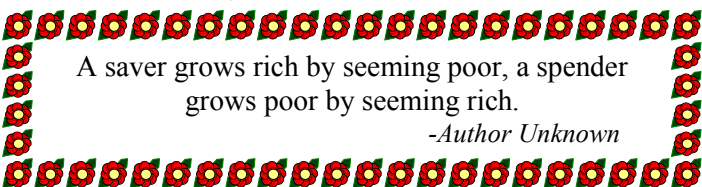
However, the past month has seen one of the most dramatic downturns in U.S. investment history. Understandably, many retirees are worried about the solvency of KCERA and their pensions and want to know if their retirements are at risk. The answer, in a word, is **no.**

Even though we are living in uncharted territory in our country's economy, the market's reaction has followed a historical pattern: Anytime future economic growth is discounted, capital markets react by selling "riskier" assets and buying "safer" assets. The KCERA trust fund from which your benefits are paid maintains a balanced and well diversified asset allocation to mitigate some of the volatility in capital markets. The Board of Retirement's goal is to realize a set rate of return **over the long term.** So, there will be "up years" and there will be "down years." Ultimately, short-term performance is secondary to the long-range focus of the plan.

The uncertainty of the current investment climate **will not** affect retirees' monthly benefits. Being a defined benefit plan, the KCERA plan *guarantees* retirement benefits to its eligible members. This is the "pension promise" that your employer has agreed to honor—whatever the circumstances. Further, it is the Board of Retirement's duty and commitment to ensure adequate funding is available to pay every retiree their retirement benefit. Be assured that your benefit is protected throughout your lifetime.

Also, please remember to maintain diversification in your portfolios, be patient, wait to see how things settle down.

(Editor's note: As KCERA Board Members, Phil Franey's and Norman Briggs' opinions are not necessarily those of the KCERA Board.)



A saver grows rich by seeming poor, a spender grows poor by seeming rich.

-Author Unknown

"HELPING HANDS" PROFILE

GINGER CARPENTER



An organization like REOKC needs skilled, dependable, reliable and responsible people to keep it running smoothly and accomplish the goals established by its Board and members. REOKC is fortunate to have the pool of many retired Kern County employees who continue to practice their work ethics and contribute to our community. Ginger Carpenter is one such person.

Ginger was born and raised in Bakersfield with one sister and one brother. She graduated from North High School and worked for Royal Globe Insurance for eight years before becoming a Kern County employee in the West Kern Municipal Court (later changed to Superior Court) where she worked for over twenty years, from 1983 to 2004, retiring as Supervisor of the Misdemeanor Criminal Division.

A widow now, her marriage to Woody Carpenter lasted over twenty-five years, during which time she helped raise three step-sons and remains active in their lives. She has one dog, Daisy, who has been a companion for over six years. In addition to volunteer work, Ginger also helps her brother, Bill, with his barbeque catering business which serves private parties and special events. One of her hobbies, in addition to gardening, sewing and renovating her house, is traveling and she's been to many places, including Germany, Mexico and the Caribbean. Following the Katrina Hurricane disaster, Ginger went to Louisiana to help with the rebuilding of destroyed homes.

Joining REOKC upon retirement, Ginger has always been ready to help. She served as a Director on the Board for three years, 1st Vice President for one year, assists with the selling of raffle tickets and distributes money cups as needed. For over four years now Ginger has been working as a volunteer with the Host/Hostess Program, working the Information Desk at the County Administrative Building, giving back to her community. Our thanks and well wishes go out to Ginger for all she does for REOKC and Kern County!

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).

Host/Hostess Project

During the month of June 2011, 33 volunteers worked 102 hours assisting 951 visitors at the County Administrative Building.

During the month of July 2011, 28 volunteers worked 85 hours assisting 698 visitors at the County Administrative Building.

Since 1992 our volunteers have assisted more than 295,000 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.

KERN COUNTY EMPLOYEES' RETIREMENT ASSOCIATION

As custodians of Kern County retirement funds, KCERA continues to seek ways to reduce costs and save OUR money. Signing up to have their quarterly newsletter notification delivered via email will save US thousands of dollars annually just as having notification of our newsletter, the TREND, sent via email saves REOKC thousands per year.

Sign up today at www.kcera.org or email your request to newsletter@kcera.org

HAVE YOU CHANGED YOUR ADDRESS?

If you've moved or changed your address, please contact KCERA to request a change of address form:

Kern County Employees' Retirement Association
11125 River Run Boulevard
Bakersfield, CA 93311-8957
Phone (661) 381-7700



September 13 REOKC Board Meeting 10:00 am
Norris Road Veteran's Hall

September 13 REOKC Lunch 11:30 am—noon
General Meeting 12:00 noon
Norris Road Veteran's Hall

September 14 KCERA—Investment 8:30 am
Board Meeting—KCERA Office Building
11125 River Run Blvd., Bakersfield

September 28 KCERA-Regular 8:30 am
Board Meeting—KCERA Office Building
11125 River Run Blvd., Bakersfield

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

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

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

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



LUNCHEON MENUS

September 13th, 2011

Stuffed Chicken Breast
Rice Pilaf — Baby Carrots
Santa Maria Salad — Rolls
Chocolate Cake
Iced Tea, Coffee, Water

October 11th, 2011

Ham — Sinful Potatoes
Green Beans with Bacon
Napa Valley Salad — Rolls
Apple Cobbler
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 \$2.00 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: _____

City: _____

State: _____ Zip: _____

Phone: _____

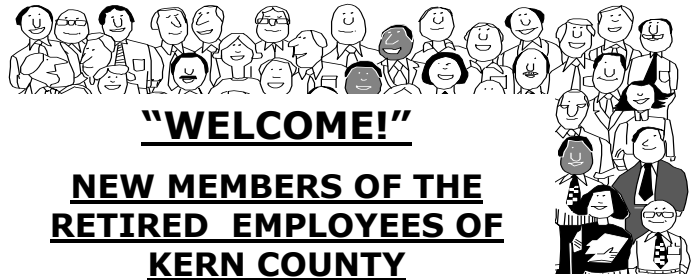
Signature: _____

Date: _____

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.



Carl Anderson—KMC; Thomas Astone—SJ Valley UAP; Hubert Bowen—Sheriff; Elisa Cartlidge—KMC; Richard Cross—Fire; Jerri Curtis—D. A.; Ricky Davis—KC Board of Trade; Victoria Del Pellegrino—D. A.; Margaret Dolan—Human Services; Gary Engel—Sheriff; Denice Fern—KMC; Jodi Frederick—Sheriff; Velen Goetz—Health; Kimberly Goforth—KMC; Henry Gonzales—Human Services; Juan Gonzalez—Roads; Anna Hackler—Human Services; James Haskins—Fire; Gregorio Ibarra—Human Services; Rodney Isaac—Sheriff; Robert Keldgord—Probation; Gerard Kersten—County Administration; Sharon Kirkpatrick—Ag & Measurement; Leslie Lebaron—Child Support; Diana Lebel—Health; David Lora—Probation; Danny Maestas—Human Services; Ronald Maniord—Sheriff; Fermin Martinez—KMC; Maria Martinez—Human Services; Cheryl Massey—Probation; Michael Mendiburu—Human Services; Robert Moorhead—KC Water Agency; Patricia Muneton—CA Children Services; Katheryn Noyes—Human Services; Ruth Ortega—Human Services; Brian Parnell—Human Services; Terry Pelton—D. A.; Margaret Persel—Superior Court; Yolanda Prado—Aging & Adult Services; Mark Scott—Sheriff; Dean Sheehy—KMC; Blaine Smith—Sheriff; Bryan Stainfield—D. A.; Freda Stone—Child Support Services; Sharon Sullivan—Health

Beneficiaries:

Lewis Chang—Sheriff; Ronald Hardin—Child Support Services; Connie Morales—Roads; Cheri Neely—Building Inspection; Gladys Peterman—Fire

SMILE

A bus station is where a bus stops. A train station is where a train stops. My desk is a work station.

Housework probably won't kill you, but why take the chance?

KERN COUNTY HISTORY



THE GREAT MOUSE INVASION

By **WALTER E. STEWART**



Alfred Hitchcock's fictitious suspense-filled motion picture featuring marauding birds was a horror film depicting unrelenting swarms of birds attacking people who ventured outside their homes. A freak anomaly occurred that is comparable to Hitchcock's movie, i.e., the great mouse invasion in 1926 and 1927. Unending hordes of repulsive mice from the Buena Vista Lake area overran Taft and the surrounding countryside. Mice were everywhere. A quirk of nature triggered the unparalleled mouse migration. Along with Taft, oil leases throughout Elk Hills, Fellows, McKittrick and adjacent regions were inundated with the vermin. The word mouse came from an old Sanskrit word meaning thief. Mice pilfer booty for making nests. They use their chisel-like teeth for gnawing and gaining entrance into nearly inaccessible places.

During the great mouse invasion, mice invaded people's homes, places of business and any building into which they could intrude. Food had to be shielded from the pillaging rodents. Imagine the horror of being awakened at night by a mouse running across your bed; or putting your foot on a mouse when getting out of bed. People were conscious of mice being conveyors of disease. Hawks, owls and all birds of prey gorged on the rodent onslaught. Cats were a valuable asset during the mouse invasion. Stores sold all their mousetraps. Trucks and cars sickeningly couldn't avoid squishing mice on the roads.

The Federal Rodent Control Commission activated a temporary branch in Taft. A rodent extermination system was located on Pelican Island in Buena Vista Lake. A furrow was dug and seeded with poison grain between Buena Vista Lake and Taft. E. Raymond Hall, zoologist from the University of California, made a two-day survey and exclaimed the mouse incursion was among the most disturbing phenomenon he had witnessed. Statisticians calculated possibly 100 million swarming mice besieged the Taft region in less than two years. Mice give birth to litters every 20 to 30 days. Just think of how many newborn mice one pair of mice can produce in a year. 5

I was married in Taft. Thank God that was long after this appalling mouse invasion.

(Picture and article by Walter E. Stewart)

PRESIDENT'S MESSAGE—Continued from Page 1

enjoyed the food and health fair (available to all retirees from 9:00 A.M. to 3:00 P.M.). About 220 retirees and spouses participated in the luncheon and many experienced our first health fair that same day. Both the luncheon and health fair were held at the North of River Veteran's Hall on Norris Road. The health fair participants were provided with health information and various health screenings from Kaiser, Liberty Dental, Pacific Group Agencies, San Joaquin Hospital/Adventist Health, VSP (vision), CSUB Nursing Program, and Sidles, Duncan & Assoc. As you know, health care costs, regulations, and related matters become more and more difficult and confusing every year. I mentioned last month that your REOKC Board contracted with Sidles, Duncan and Associates (SDA) for membership health benefit consultant services. This will begin a new era for REOKC in addressing the needs of our membership for enhanced health benefit information and guidance. This program was established to compliment current services provided by the County health care administration. County staff performs well in providing the health services and we appreciate their efforts, but staff and resources are very limited.

As an ongoing reminder to save publishing and mailing costs, all of our 4,500 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 also may access past Trend issues and other important retiree information at reokc.org.

Don't forget our next luncheon will be on September 13, 2011 with serving by table number beginning at 11:30 A.M. The general meeting will begin at 12:00 Noon.

"Optimism is the one quality more associated with success and happiness than any other."

- Brian Tracy



UPCOMING PROGRAMS

★ September 13, 2011: Sherry Kelley—Speaker
★ "Friends of Kern County Library" ★

★ October 11, 2011: Sandy Morris—Speaker
★ Bakersfield Police Department ★

★ **PLAN ON JOINING OLD AND NEW FRIENDS** ★
★ **FOR FUN AND INFORMATION** ★





HEALTHY NOTES

HEART HEALTH

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

The road to better heart health should not lead to cholesterol lowering drugs, despite the suggestion in medical journals a couple of years ago that everyone past midlife be put on them. A better road is getting off our couches, and kicking the sugar habit which can be as addictive as smoking and just as bad for the heart. Once you reduce your sugar intake as much as possible (by reading labels) and using only half the sugar that recipes call for, you'll seldom miss it. Also switch to whole grains which contain more fiber, vitamins and minerals, and make you feel full longer. Excess calories are stored as body fat which is inflammatory and secretes estrogen, the female hormone, in both men and women. (Three percent of breast cancer occurs in men, almost always overweight ones.) Statins do not help reduce inflammation as well as fish oil according to several medical journals.

Maybe you are already overweight, and your doctor has advised you to lose weight. Please don't go the lap band route, despite their liltng, "You've got to get thin." While that may be true, after surgery you're not supposed to eat more at one meal than the volume of an egg. If you did that now, you wouldn't need the pain and expense of surgery and could avoid all its complications.

Being overweight also puts painful strain on your knees and back but unfortunately pain medicine can itself cause heart problems. WebMD's *heartwire* quotes a study in the January 16, 2009 issue of the *Archives of Internal Medicine* stating there are dose related increases in risk of death and rehospitalization for heart failure or heart attacks with COX-2 (Celebrex) inhibitors or NSAIDS (Aleve, Naproxyn, etc.)

To lose weight, reducing these risks of an untimely and painful end to life, begin by drinking a full glass of water 30 minutes before you eat, which improves digestion and gives a head start for the "FULL" signal to get to the brain (which usually takes 20 minutes). Eat 3 smaller meals with healthy snacks between each making a total of 6 meals a day, remembering that breakfast should be your biggest meal. Do a variety of exercises for an hour five days a week. It can be Mallwalkers, walking around the block if you live in a safe neighborhood, a gym, or swimming at McMurtrey, the Arthritis Aquatic Center or one of the colleges. You are more likely to keep up your exercise commitment if you do this with a friend or neighbor. Exercise should be fast enough to increase your heart rate. Your doctor or various websites can help you decide by how much.

Again, lifestyle changes are usually more important for heart health than prescription medicine. Rueters Health Information on Medscape in 2008 stated the bisphosphonates can cause serious atrial fibrillation. I had a client taking alendronate who died of that. Nor are statins as helpful as big PHARMA claims. The JUPITER study showed the increase in new diagnoses of type 2 diabetes in people taking Crestor was close to the number of people who apparently benefitted by it, both about 1%.

WebMD on their "Vitamins and Supplements Heart Health Lifestyle Guide" page has a very interesting collection of what dietary and behavioral changes have been found helpful for those concerned about their heart health. If you do not have access to Internet ask a friend or family member to look it up for you. The information will benefit both of you.

* SUNSHINE COMMITTEE NOTICE *
* Please contact **JOSIE DE LA TORRE** at *
* **(661) 348-4222** *
* 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:**

- Jim Brockett—Parks and Recreation
- William Carroll—Sheriff
- Dallas Carson—Parks and Recreation
- Norman Davis—Communications
- Donald DeCamp—District Attorney
- James Glenn—Kern Medical Center
- Merle Heath—Human Services
- Donald Hoffman—Fire
- Cecil Mills—Fire
- Eddie Morales—Roads
- James Nikkel—Human Services
- David Pickle—Human Services
- Jeffrey Sampson—Fire
- Charles Saylor—Human Services
- Margie Solomon—Recorder
- Ruth Stone—Probation
- Frank Stramler—Parks and Recreation
- Pepper Tolan—General Services Division
- Jack Wilbanks—Kern Medical Center

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**September/October 2011
Time Dated Material**

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

September Luncheon Reservation

September 13th, 2011—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 Brenda Preston, 5817 Lenz Court, Bakersfield, CA 93307-5579. Deadline for reservations is the Wednesday prior to the luncheon (09/07/11). Phone reservations are not accepted. You may cancel your reservations by calling Brenda at (661) 835-0194 prior to the deadline. Cancellations after the deadline cannot be refunded.

Member's name (\$5.00) _____ Spouse's name (\$5.00) _____

Guest (\$8.00) _____ Total tickets _____ Amount enclosed \$ _____

October Luncheon Reservation

October 11th, 2011 -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 Brenda Preston, 5817 Lenz Court, Bakersfield, CA 93307-5579. Deadline for reservations is the Wednesday prior to the luncheon (10/05/11). 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's name(\$5.00) _____

Guest (\$8.00) _____ Total tickets _____ Amount enclosed \$ _____