



# T R E N D

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

Volume MMXVI-I

**JANUARY & FEBRUARY 2016**

www.reokc.org

Phil Franey, President

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



## President's Message Phil Franey

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

I hope you had a very enjoyable and happy Thanksgiving. Unlike past years this edition of the TREND newsletter will not be mailed or emailed to every Kern County Retiree and Beneficiary (more than 7,500 members), but only to the 4,900 plus REOKC members. Because of the notice of the 2016 retirement initiative - the November-December TREND was sent to all the retirees. As a correction to past information about REOKC, REOKC was established in 1964, but incorporated as a nonprofit organization in 1971 and filed with the IRS and Franchise Tax Board as a qualified nonprofit at that time.

I must acknowledge and thank the 2015 REOKC Board of Directors for their time and dedication to the mission of REOKC. In particular, Secretary Ginger Mello and Treasurer Mary Lou Bennett must be recognized for their many years of supporting REOKC. Special thanks to Tony Rizos for maintaining our website and email service; expect to see a new look at [reokc.org](http://reokc.org) in January. I must not forget to thank Secretary Ginger Mello, *again*, and Past President Jeanne Berkshire for their representation and effort as delegates to the California Retired County Employees Association (CRCEA). [CRCEA represents over 170,000 retirees of the 20 California county retirement systems that operate under the County Employees Retirement Law of 1937.] Without the tireless efforts of your REOKC Board, REOKC would not be what it is today.

REOKC benefits include being a liaison with Kern County Health Benefits for education and coordination of health benefits, volunteer at Kern County Administration Building Information Desk (since 1992 more than 28,000 hours of retiree service to the public), receiving the informative TREND Newsletter every other month, representation on the Kern County Employees Retirement Association Board, monitoring of current and proposed legislation (state and local) with the advice of our legal and legislative consultants, Pacific Group insurance program, retiree luncheon with topical speakers and fellowship with other county retirees, an informative website with useful links, and a scholarship program to promote education. We have partnered with a travel consultant to provide individual travel advice and organize member group travel excursions. Susan Leedy (Great-West Retirement Services) and Julie Salazar-Garcia (The Cruise Port) attend our luncheons to provide Deferred Compensation program counseling and travel advice, respectively. As always, we must not forget the support and services of Kern Federal Credit Union who also have representatives at our luncheons. We recently contracted for accounting and audit services in reviewing our financial statements and filing our annual tax returns.

One of the most successful benefits of REOKC membership is the availability of Pacific Group Agency, Inc. This is a Supplemental Benefits Program that offers additional benefits, such as hearing aid discounts, identity theft shield, legal services, and a menu of insurance programs for dental, vision, auto, home, pet, and accident/travel - this program is separate from that of the County's health insurance benefit program. We currently have over 1,200 members and more than 2,000 plans being used by our members. We have also hired a health care consultant to assist us with retiree health insurance education and representation in working with the County. The Pacific Group Agency, Inc. and our health care consultant also are very instrumental with their support of our successful annual Health Care Fair every July.

Being a member today is more important than ever since our retirement and health benefits are constantly under attack at the Federal, State, and Local level by special

(President's Message concluded on page 6)

## KCERA Retirement Board

By

Phil Franey, KCERA Retiree Trustee

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

The KCERA Board (Board) had a busy 2015. Dealing with the management of investments, budgets, actuarial studies, audit reports, disabilities, and other pension administration programs takes a significant amount of time and effort. With approximately \$3.6 billion in assets and over 17,600 members (retired and active), the administrative staff also has performed above what is expected of a strong support team. We must recognize KCERA Executive Director Gloria Dominguez for leading her dedicated staff during the past year while working with many agencies, professional consultants, asset managers, etc. This coming year KCERA has many projects scheduled and will notify you as improvements are made to better serve you.

In November the following business was conducted by the Board and Committees: **Finance Committee** met to review and recommend approval to the Board the auditor’s report to management and the audited financial statements for the fiscal year ending June 30, 2015 (reported as an unmodified opinion - a clean opinion of KCERA financial statements), met to review and recommend approval to the Board the fiscal year 2014-15 actuarial audit report (periodically the Board’s actuary is audited for their valuation), review and recommend approval to the full Board the actuarial valuation as of June 30, 2015 with recommended employer and employee contribution rates for fiscal year 2016-2017, and receive and file a report concerning Supplemental Retiree Benefit Reserve future impact relying on many assumptions. **Regular Board** met to approve the consent agenda (routine and noncontroversial items), receive and file the presentation of the 4<sup>th</sup> Quarter 2015 Investment Landscape presented by Verus (KCERA investment consultant), receive and file the presentation of the 3rd Quarter 2015 Portfolio Review of hedge fund investments, discuss and appoint alternative safety Board member - Thad Kennedy - Probation Department, discuss and approve Nominating Committee recommendation for 2016 Board Chair (Phil Franey) and Vice-Chair (Dustin Dodgin), discuss and appoint voting delegate for the State Association of County Retirement Systems Fall Conference - Gloria Dominguez and Phil Franey (alternate), and hear various staff and committee reports.

More detailed information and reporting may be obtained from the recently upgraded KCERA website at [www.kcera.org](http://www.kcera.org).

All members are encouraged to attend Retirement Board Meetings on the second Wednesday of every month.

### YOUR 2016 REOKC BOARD



The above members of the REOKC Board (left to right: Jeanne Berkshire, Cheryl Anderson, Alan Annis, Josie De La Torre, Tony Rizos, Teresa Vasquez, Nancy Warnick, Sally Ruiz, Ginger Mello, Mary Lou Bennett—President Phil Franey was not present for the picture) were installed at our Christmas Luncheon December 8, 2015.



The East Bakersfield High School Choir, above, entertained the 200 plus members and special guests during the 2015 REOKC Christmas Luncheon.

### ATTENTION !!! NEW WEBSITE!

REOKC will be unveiling its new website intended to be more user friendly, with more information and a more pleasing look. It will still be found at [reokc.org](http://reokc.org) ... so look for it in January 2016.

### BAKERSFIELD HOMELESS CENTER

On December 15, 2015, REOKC presented the Bakersfield Homeless Center with a check for **\$346.00**. Thanks to all our members who donated during the 2015 year!



## DO YOU HAVE INTERNET ACCESS?

### TREND EMAIL LIST CONTINUES TO GROW!

Thanks to all of you who have signed up for membership in the TREND Email list. We are almost up to saving **\$3,475.00 per year** and that's not chump change!

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

*To receive the TREND newsletter electronically:*  
Send an email to [mlbennett36@sbcglobal.net](mailto:mlbennett36@sbcglobal.net) with your name, current mailing address and your email address. (Subject: TREND mailing list).

### Host/Hostess Project

During the month of October 2015, 35 volunteers worked 105 hours assisting 1,096 visitors at the County Administrative Building.

During the month of November 2015, 29 volunteers worked 87 hours assisting 914 visitors at the County Administrative Building.

*Since 1992 our volunteers have worked over 28,300 hours assisting more than 344,600 visitors to the County Administrative Complex at 1115 Truxtun Ave.!*

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

### SUNSHINE COMMITTEE NOTICE

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

### TRAVEL TIPS

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

**January 21, 2016:** Northcutt Collection

8:00 a.m.—5:00 p.m. Cost \$55.00 per person

**10 Day Alaska Cruise Aug. 29—Sept. 8, 2016**

Inside cabin from \$1,668.00 per person

**15 Day Panama Canal Cruise Nov. 1– 16, 2016**

Inside cabin from \$2,273.00 per person

**Princess Cruise Line—cruises for 2017 now open**

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

## UPCOMING EVENTS

January 12 REOKC Board Meeting 10:00 am  
Norris Road Veterans' Hall

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

January 13 KCERA Board Meeting:  
Investment/Regular Board 8:30 am  
KCERA Office, 11125 River Run Blvd., Bakersfield

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February 9 REOKC Board Meeting 10:00 am  
Norris Road Veterans' Hall

February 9 REOKC Lunch 11:30 am—noon  
General Meeting 12:00 noon  
Norris Road Veterans' Hall

February 10 KCERA Board Meeting:  
Investment/Regular Board 8:30 am  
KCERA Office, 11125 River Run Blvd., Bakersfield

### UPCOMING REOKC PROGRAMS

#### January 12, 2016:

Dhaval Buch, Physical Therapist, will present various exercises and stretches to help seniors with chronic pain and balance.

#### February 9, 2016:

Scarlett Sabin, with Ronald McDonald House, will be our speaker.

### LUNCHEON MENUS

#### January 12th, 2016

Stuffed Chicken Breasts  
Scalloped Potatoes  
Corn—Green Salad  
German Chocolate Cake  
Iced Tea, Coffee, Water



#### February 9th, 2016

Individual Pot Roast  
Mashed Potatoes—Gravy  
Peas & Carrots—Napa Salad  
Cherry 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 REOKC.

- REOKC Luncheon Payment**  
By checking this box, I authorize KCERA to deduct \$4.00 per month from my pension benefit as an additional elective payment to REOKC. This deduction shall begin with my next pension payment.

*(Sign up for the luncheon payroll deduction and save \$1.00 per meal!)*

- REOKC Membership Dues**  
By checking this box, I authorize KCERA to deduct \$2.00 per month from my pension benefit as dues for my REOKC membership and to pay that organization. This deduction shall begin with my next pension payment. I understand my authorization and REOKC membership are voluntary and may be revoked by me, in writing, at any time.

Name (print) \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_

State \_\_\_\_\_ Zip \_\_\_\_\_

Phone \_\_\_\_\_

Email (optional) \_\_\_\_\_

Social Security # \_\_\_\_\_

Signature \_\_\_\_\_

Date \_\_\_\_\_

*Clip out completed form and send to:*

**REOKC / PO Box 2592 / Bakersfield, CA / 93303**

### **STOP DEDUCTION(S)**

- Check box to stop your deduction for the luncheon.
- Check box to stop your deduction for REOKC membership dues.



**"WELCOME!"**

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

**AGING & ADULT SERVICES:** Denice Mettle

**AGRICULTURE:** Nancy Holland

**CHILD SUPPORT:** Sharon Paulson; Jennifer Wagner

**COUNTY COUNSEL:** Sofia Reyes

**DISTRICT ATTORNEY:** Susan Paredes

**FAMILY COURT SERVICES:** Susan Amon

**FIRE:** Jymme Lyn Ahl; Darrell Ralston

**HUMAN SERVICES:** Patricia Feaster;

Virginia Martinez; Cynthia A. Poettgen

**INFO. TECH. SERVICES:** Albert Stumpf

**KERN MEDICAL CENTER:** Catherine Farr;

Annette Given; Richard D. Roberts; Donna Standridge

**MENTAL HEALTH:** Elizabeth Arias; Darlene Dotson

**PARKS & RECREATION:** Chad Cornelson;

David O. Henthorne

**PUBLIC HEALTH:** Walter V. Dickman; Annette Pyke

**SHERIFF:** Bryan Armendariz; Melvin T. Bittle;

Kimberly A. Downs; David W. Moore; James Sporer;

Tammy J. Winn

**SUPERIOR COURT:** Armando Espinosa Jr.

**WEST SIDE MOSQUITO:** Margaret R. Tims

## **REOKC SCHOLARSHIP PROGRAM**

**We are now accepting Applications for the  
2016 Scholarship Awards for  
Graduating High School Seniors**

This year, 2016, is the fifth year to participate in REOKC's Scholarship program. As per previous years, the scholarship awards will be presented at our August 2016 luncheon/meeting.

This year the REOKC Board voted to increase the two scholarship awards to \$1,000 each. Relatives (children, grandchildren, nieces, nephews) of REOKC members are eligible to apply.

Scholarship application forms, instructions and relevant information are all available on our website: www.reokc.org. Applications and required documents must be submitted no later than April 15, 2016.

## HISTORY



### THE WAY PEOPLE TALK

By **WALTER E. STEWART**

History is indisputable when recorded by those who live it; otherwise history is subjective, reiterated, hearsay and opinionated. The following paragraph is an excerpt from the World Book Encyclopedia.



Herodotus

“The Greek historian Herodotus (484? - 424? B.C.) is generally considered the first historian that did not worry about purposes of history. He simply wondered about the past, asked questions and wrote down what he found or what he was told.”

Such details on what Herodotus thought 2,500 years ago are decidedly subjective. If a person did not personally know Herodotus they could not know how he acted or what he thought. Most people injudiciously accept historical writing verbatim.

Speaking of writing, here is a reiteration of the above paragraph replete with grammatical gaffs and unnecessary verbalism. Pay attention to the way people talk. The following is an exaggeration and ridiculous spoof on the unnecessary gobble-dygook both scholarly and uneducated people inject into their conversations.

WELL, LIKE YA KNOW LET ME SAY (who's stopping you?) the Greek historian Herodotus (484? - 424? B.C.) AT THAT POINT IN TIME, WAS A GUY that was BASICALLY YA KNOW considered to be the first historian. LIKE AT THAT POINT IN TIME, YA KNOW, I WILL SAY BASICALLY THE GUY FRANKLY did not worry much about purposes of history, OK? YA KNOW WHAT I'M SAYING? WELL, LET ME FRANKLY SAY, TO BE HONEST, the GUY simply wondered, I THINK, about the past and I WILL SAY asked questions, OK, and wrote down what he found and BASICALLY what he was told AT THAT POINT IN TIME. SEE WHAT I MEAN?

LET ME SAY TO BE HONEST, LIKE I FRANKLY THINK historians throughout history BASICALLY can be categorized, IF YOU WILL, akin to fabricators, OK? Since I'm on a rampage, I'll finish this tirade by pointing out almost everybody says, "I ENJOYED MYSELF." Bad grammar. You enjoyed the book, party, or whatever—BUT NOT YOURSELF. Incidentally, do you assume the picture of Herodotus is a contemporary portrait? Not so. I just made-up that drawing. YA KNOW WHAT I'M SAYING? OK?

### Change of Address Form

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

Name \_\_\_\_\_

(*print*)

NEW Address \_\_\_\_\_

City, State, Zip \_\_\_\_\_

OLD Address \_\_\_\_\_

City, State, Zip \_\_\_\_\_

Signature \_\_\_\_\_

### REOKC USEFUL CONTACTS

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

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

**Retiree Health Benefits 661-868-3182**

- County – Health Insurance Div.

**REOKC Endorsed Insurance and Other Supplemental Benefits**

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

**REOKC Other Related Services**

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

Mary Lou Bennett 661-871-5270

[mlbennett36@sbcglobal.net](mailto:mlbennett36@sbcglobal.net)

- **Luncheon Reservations**

Brenda Preston 661-204-4386

- **Sunshine (Cards of Expression)**

Josie De La Torre 661-348-4222

**KCERA Board Retiree Member**

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

**Kern County District Attorney's Office**

- **Elder Abuse:** Katie Claborn  
661-868-7617 or [kclaborn@co.kern.ca.us](mailto:kclaborn@co.kern.ca.us)

**PRESIDENT'S MESSAGE**—concluded from page 1

interests. Maintaining our quality of life also requires all of us to stay active, involved, and informed. REOKC is one of the more important avenues to use in maintaining our quality of life. As many of your previous REOKC Boards have demonstrated, your 2016 REOKC Board will make our best effort in fulfilling our mission. During our December luncheon the 2016 Board was inducted and presented as follows:

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  
Cheryl Anderson - Director  
Tony Rizos - Director  
Alan Annis - Director  
Sally A. Ruiz - Director  
Jeanne Berkshire - Past President

As an ongoing reminder to save publishing and mailing costs, all of our 4,900 plus members are encouraged to request placement on REOKC's email list by contacting Mary Lou Bennett at [mlbennett36@sbcglobal.net](mailto:mlbennett36@sbcglobal.net) to receive timely notices concerning important retirement matters. You also may access past TREND issues and other important retiree information at [reokc.org](http://reokc.org).

Don't forget our next luncheon will be on January 12<sup>th</sup> with serving by table number beginning at 11:30 A.M. The general meeting will begin at 12:00 Noon. Your REOKC Board also wishes you a healthy, safe, 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:

*“You are never too old to set another goal or to dream a new dream.”*

*- C. S. Lewis*



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

Louis G. Ansolabehere—Transportation  
Marie Clegg—Human Services  
Nancy Coonrod—Superior Court  
Beatrice Cranston—Court Support  
Carolyn Edwards—Kern Medical Center  
George H. Gallardo—Fire  
Joan Gasparotto—Environ. Health Service  
Rex Hill—Roads  
Charles R. Hinderliter—Treasurer-Tax Collector  
Robert V. Jones—Human Services  
Barbara King—Sheriff  
Robert Lackey—Eng. Survey & Permit  
Oliver P. Mettle—Aging & Adult Services  
Robin Norton—Sheriff  
Francis C. Sievers—Human Services  
Jack E. Sparks—Mental Health Services  
Dorothy Tomlin—Sheriff  
Michele Trout—Sheriff  
Russell Winter—Farm & Home Advisor

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

*Author unknown*

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

**REOKC, PO Box 2592, Bakersfield, CA 93303**

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



GREAT  
OFFER

# VISA

★ *Platinum Card* ★

## BALANCE TRANSFER

**0%** **APR\*** **FOR 12 MONTHS**

Offer good December 1, 2015 - March 31, 2016

Rates as low as 7.25% 12 months after first qualifying transaction  
1.50% balance transfer fee ★ No annual fee

661.327.9461 | [www.kernfcu.org](http://www.kernfcu.org)

\*APR - Annual Percentage Rate. 0% promotional rate begins at the point of your first qualifying transaction (new purchase or balance transfer) and will be in effect for 12 billing cycles thereafter. Your rate will return to your normal transaction or balance transfer rate as listed in your account opening disclosure or may revert to the rate in effect as the first billing cycle after the 12 month promotional rate. Regular rates are 7.25% to 14.9% depending upon your credit qualifications. The regular rates are variable based on APY Prime rate of 3.25% as of 11/1/15. Qualifying transactions are new purchases or balance transfers posted to your account during the promotion period. Balance transfer fees, other than 1.50% of the amount of each transfer, whichever is greater, Annual fee, none. The promotion period is 12/1/15 to 3/31/16 and all qualifying transactions must be posted to the account by 4/1/16. New credit card applications are subject to credit review. Kern Federal Credit Union membership is required. Existing 401(k) balances are not eligible for the balance transfer rate. Federally insured by FDIC.

**KERN**  
Federal Credit Union

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

PRSRT-STD  
U.S. POSTAGE  
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BAKERSFIELD, CA  
PERMIT NO. 349

January & February 2016  
Time Dated Material

Official Newsletter of  
The Retired Employees of Kern County Inc.

**January Luncheon Reservation**

**January 12th, 2016**—11:30 to noon, Veterans' Hall, **400 NORRIS ROAD**. If you wish, You may use this form to order tickets for this luncheon. Please send your check, made payable to **REOKC**, together with a stamped, self-addressed envelope to **REOKC, PO Box 40801, Bakersfield, CA 93384-0801**. Deadline for reservations is the Wednesday prior to the luncheon (01/06/2016). Phone reservations are not accepted. You may cancel your reservations by calling Brenda Preston at (661)204-4386 or Mary Thorp at (661) 832-5578 prior to the deadline. Cancellations after the deadline cannot be refunded.

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

Member's Phone No. (required)\_\_\_\_\_ Email\_\_\_\_\_

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

**February Luncheon Reservation**

**February 9th, 2016**—11:30 to noon, Veterans' Hall, **400 NORRIS ROAD**. If you wish, you may use this form to order tickets for this luncheon. Please send your check, made payable to **REOKC**, together with a stamped, self-addressed envelope to **REOKC, PO Box 40801, Bakersfield, CA 93384-0801**. Deadline for reservations is the Wednesday prior to the luncheon (02/03/2016). Phone reservations are not accepted. You may cancel your reservations by calling Brenda Preston at (661) 204-4386 or Mary Thorp at (661) 832-5578 prior to the deadline. Cancellations after the deadline cannot be refunded.

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

Member's Phone No. (required)\_\_\_\_\_ Email\_\_\_\_\_

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