



# T R E N D

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

Volume MMXIX-III

May & June 2019

John De Mario, President

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



## President's Message

### JOHN DE MARIO

*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 you are reading this article, I hope you had a very good Easter or Passover. This was the first year that we decided to start a new tradition in my family. The great grandchildren are now 15 and 10 and are not that interested in the old tradition of coloring and finding Easter eggs, so this year we decided to use just six plastic eggs in which we put either a silver dollar, a Susan B. Anthony dollar, a one dollar bill, a two dollar bill, a five dollar bill, or a ten dollar bill. Because we hid the eggs in extra difficult places, it took them more than two and one-half hours to find all the eggs. As usual, the older girl found the most eggs, 4 for a total of nine dollars while the boy found only 2 for a total of eleven dollars. After a lot of discussion, they decided to save the money for their trip to Magic Mountain in two weeks.

Well, that is enough of my life; let's talk about what has been going on with REOKC since the last issue of the TREND. At the meeting on March 12, which was attended by just over 200 members, the guest speaker was Professor Susan Pinza from the Levan Institute for Lifelong Learning at Bakersfield College. Professor Pinza talked about classes for seniors. It was stated that almost half of their classes are during the day so they would be available

to seniors that do not want to be out at night. Examples of the classes offered are art, computer science, economics, fly fishing, quilting, wine tasting, and many others. She advised the classes are not given for college credits and there are no tests, which sounded good to me. If you are interested in learning about new subjects or activities, or if you want to work on improving your current knowledge and skills, you should contact Levan Institute. During the business meeting Nancy Warnick, Chairman of the Scholarship Committee, announced that the REOKC Board had authorized six scholarships for the 2019 year to be awarded this August.

At the meeting on April 9, which was attended by a little less than 200 members, the guest speaker was Lori Macias from Hoffman Hospice. Lori talked about their services and how they provide comfort and support for families and their loved ones who have been diagnosed as terminal. During the business meeting a discussion ensued about the new procedure regarding two doors at the entry to the luncheon area and the changes (handrails in the restrooms) made by Hodels as requested by REOKC.

As we all know, summer will soon be here along with the hot weather and the REOKC Health Fair which will be held July 9, 2019 in the Carriage Room at Hodel's. The Health Fair Committee is working to obtain local medical providers again this year. Be sure to mark your calendar for the date and look for complete Health Fair information in the July and August issue of the TREND.

Just a reminder, the 2.5% COLA will be on your April retirement payment; remember that taxes will be withheld so you will not see the whole 2.5% increase.

I'm looking forward to seeing some of you at our next luncheon/meeting on May 14, 2019 at Hodel's. Doors are opened at 10:45 a.m. and lunch is served at 11:30 a.m.



## 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).*

I hope everyone enjoyed St. Patrick’s Day and had a Happy Easter. I also wish everyone a safe Memorial Day with family and friends. As a reminder, your April pension payment will include a Cost-of-Living Adjustment (COLA) rate of 2.5% to be applied to all retirees and beneficiaries. As always, direct all questions concerning your COLA to KCERA Administration.

During the March and April 2019 KCERA Board Meetings, other than approving consent items (routine and non-controversial), the Board received presentations and took appropriate action on the following agenda items such as: KCERA Board 2018 Performance Assessment, KCERA Governance Report, KCERA Board 2018 Education Needs Report, Annual Strategic/Budgetary, KCERA voting delegation for the State Association of County Retirement Systems (SACRS) May Conference, and proposed 2019-20 slate of candidates for SACRS. The preceding list is not all inclusive, but Board and Committee Agendas and Minutes with supporting documentation are available for review at [www.kcera.org](http://www.kcera.org).

As explained in earlier articles, and to accomplish many of these responsibilities, the Board has established specific standing committees - administrative, finance, and investment. The services of special consultants and professionals (accounting, actuarial, investment, legal, etc.) are required for the necessary committee due diligence before, during, and after preparation and submittal of recommendations to the Board for approval and action. Please understand that the Board reviews all matters thoroughly, but the committee system allows for the needed pick and shovel work - due diligence. The retirement administration (executive director and staff) plays an integral role in the support and completion of these duties and responsibilities.

The foundation for the many responsibilities of the Board and administration, other than the California Law (The 1937 Retirement Act), is a comprehensive governance structure. **Governance** enforces how a group agrees to **work together** by establishing chains of responsibility, authority, and communication. The objective of governance is to provide a decision framework so that decisions are made proactively to prevent delays in the operational and implementation processes. KCERA administration and management is a very complex, multifaceted operation. Many consider such pension programs the most demanding and complex public agencies.

During the February Board meeting Verus (Investment Consultant) presentation included the fund balance and investment performance (net of fees) for the period ending December 31, 2018 as follows:

- Total Assets - \$3,960,230,538
- 1 Year - (4.1%)
- 3 Years - 5.4%
- 5 Years - 4.2%
- 10 Years - 7.8%

As of June 30, 2018, the assumption rate was stated at 7.25% (expected long-term return using a three-year phase-in from 2017 at 7.5%) and current funding ratio of 65.1% (% of fund assets available to pay liabilities).

As of March 31, 2019, membership was 17,789: active - 9,197; retirees and beneficiaries - 7,153 (REOKC is more than 5,000 of those members); and deferred and reciprocal - 1,439. More detailed information and reporting may be obtained from the KCERA website at [www.kcera.org](http://www.kcera.org). All members are encouraged to attend Retirement Board Meetings on the second Wednesday of each month.

### QUOTES

- ~ “The only way to keep your health is to eat what you don’t want, drink what you don’t like, and do what you’d rather not.”
- ~ “Do the right thing. It will gratify some people and astonish the rest.”

~Mark Twain~

## 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).



### CALIFORNIA RETIRED COUNTY EMPLOYEES ASSOCIATION (CRCEA) 2019 Spring Conference By Ginger Mello, Delegate

The **Welcome Address** was given by Dianne Jacob, a member of the San Diego County Board of Supervisors on Monday, April 15th.

The **Keynote Speaker** was Dr. Paul Aisen, Professor of Neurology, Director USC Alzheimer's Therapeutic Research Institute. He stated there has been the same professionals on a research team for 30 years studying Alzheimer's. There are 50 individual types of Alzheimer's/Dementia. It has been found that as the result of the disease there is atrophy of the brain and it affects the memory portion of the brain.

Hank Kim, Executive Director and Counsel, National Conference on Public Employee Retirement Systems spoke on **The Future of Retirement**. Mr. Kim stated in the Private Sector there is \$2.9 trillion in Defined Benefit plans and \$5.9 in Defined Contribution plans; in the Public Sector there is \$3.9 trillion in Defined Benefit plans and \$480 billion in Defined Contribution plans and they also have \$4.4 trillion in savings; in the Federal Sector there is \$1.8 trillion in the Defined Benefit plans and \$570 billion in Defined Contribution and also \$2.4 trillion in savings.

Paul Greenwood, former Deputy District Attorney and Lead Elder Abuse Prosecutor from San Diego County District Attorney's Office spoke emphatically on **Avoiding Scams and Preventing Elder Abuse**. He

(Article Continued on Page 6)

## UPCOMING EVENTS

**May 1 KCERA Board Meeting**  
Investment/Regular Board 8:30 am  
KCERA Office, 11125 River Run Blvd., Bakersfield

**May 14 REOKC Board Meeting** 9:30 am  
**Hodel's, Carriage Room, 5917 Knudsen Dr.**

**May 14 REOKC Lunch** 11:30 am - noon  
General Meeting 12:00 noon  
**Hodel's, Kern Room, 5917 Knudsen Dr.**

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**June 11 REOKC Board Meeting** 9:30 am  
**Hodel's, Carriage Room, 5917 Knudsen Dr.**

**June 11 REOKC Lunch** 11:30 am - noon  
General Meeting 12:00 noon  
**Hodel's, Kern Room, 5917 Knudsen Dr.**

**June 12 KCERA Board Meeting**  
Investment/Regular Board 8:30 am  
KCERA Office, 11125 River Run Blvd., Bakersfield

### UPCOMING REOKC PROGRAMS

#### May 14, 2019:

- A representative from Aging and Adult Services will be speaking on home safety.

#### June 11, 2019:

- Scarlett Sabin from the Ronald McDonald House will be our speaker.

## LUNCHEON MENU AT HODEL'S



#### May

Sliced Tri-Tip  
Fried Chicken  
Potatoes/Gravy  
Steamed Vegetables

#### June

Hand Carved Tri-Tip  
Grilled Chicken Breast  
Rice Pilaf  
Sautéed Squash

5 Different Salads  
3 Different Desserts

Coffee, Tea & Water  
will be on each table



## 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 \$6.00 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) \_\_\_\_\_

Dept. from which retired \_\_\_\_\_

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

Signature \_\_\_\_\_

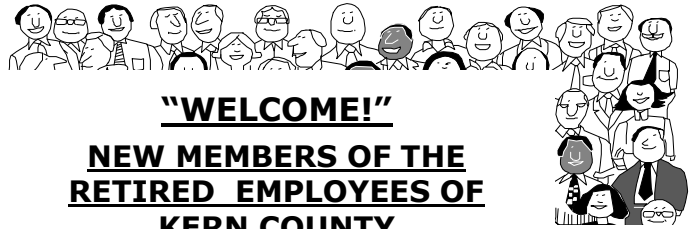
Date \_\_\_\_\_

*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**

**BUILDING DEPT.:** James H. Kane

**FIRE:** Philip K. Neufeld; Robert R. Swanson

**HUMAN SERVICES:** James L. Rascoe;

Amparo Vasquez

**KERN COUNTY HOSP. AUTH.:** Elaine Kinson

**KERN MEDICAL CENTER:** Tina Anderson;

Regina Fadipe

**PUBLIC HEALTH:** Loalea Underwood

**ROADS:** Ron Stanier

**SHERIFF:** Scott Robinson; Patricia Waltman



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

Gwendolyn Carroll—Human Services  
Robert Fisher—Sheriff  
Ray Garner—Fire  
Elyse Hill—Beneficiary  
Ruth Holeman—Kern Medical Center  
Lynnda Kidd—Human Services  
Vernon Kline—Sheriff  
Ora Lakes—Kern Medical Center  
Linda Lamirand—CA Children Services  
Trenton Maddox—Behavioral Health & Rec.  
Robert McDaniel—District Attorney  
Wanda Newton—Superior Court  
Kathryn O'Halloran—Superior Court  
William Purkiser—Fire  
Dolores Sawyer—Beneficiary  
Sunshine Scofield—Beneficiary  
Mary Siemon—Kern Health Systems  
Walter Stewart—Eng. Surv. & Permit Svs.

***"A Life well-lived leaves behind  
a beautiful bouquet of memories."***

*Author unknown*

## MEDICARE WORKSHOP INFORMATION

The Kern County Health Benefits Department is presenting a Medicare 101 Workshop on June 12, 2019 at 10:00 a.m. in the BOS Chambers, 1115 Truxtun Ave. Anyone interested in attending should call the Health Benefits Office (661 868-3182) to reserve a seat.

## THOUGHTS TO PONDER

- ~ I wish there was a way to donate FAT like you can donate BLOOD!
- ~ Some days I just wish I had the wisdom of a ninety year old, the body of a twenty year old and the energy of a three year old.
- ~ The secret to happiness is a good sense of humor and a bad memory.
- ~ Good friends make bad days a little more bearable.

## 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

### Tuesday, May 21st & June 18th:

**Chukchansi Casino** Bus pick-up behind McDonald's on Real Road at 8:00 a.m. - back at 7:00 p.m. \$15.00 per person. Includes roundtrip bus, \$10.00 cash & \$5.00 food voucher.

**The Best of Italy Regional Bus Tour:** Oct. 21 - 31, 2019 \$2972.00 pp based on Double Occupancy - Single Occupancy \$3432.00. Visit Rome, Orvieto, Tuscany, Florence, Pisa, Venice Island, Assisi, Pompeii, Naples, Capri Island and Sorrento.

### Ask about Alaska 2019 Promotions!

**Alaska:** June 13 - 27, 2020 (14 Days)  
Roundtrip Los Angeles—See Ketchikan, Icy Straight Point, Juneau, Hubbard Glacier, Skagway, Sitka and Victoria, British Columbia. Balcony Cabin \$3799 per person.

Single travelers who don't want to pay the single traveler supplement and are looking for a travel partner, contact Julie at The Cruise Port.

Call **Julie** at **The Cruise Port**, (661 324-6910) with any questions or to make reservations for your travel plans.

## 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](http://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**
- **Membership**
- **Address/Email Change \***
- **Scholarship Program**

Mary Lou Bennett 661-871-5270  
[mlbennett36@sbcglobal.net](mailto:mlbennett36@sbcglobal.net)

- **Sunshine (Cards of Expression)**  
Josie De La Torre 661-348-4222

### KCERA Board Retiree Member

- Phil Franey –  
[franeyp@bak.rr.com](mailto:franeyp@bak.rr.com)
- Alternate—John De Mario  
[jjdmario@aol.com](mailto:jjdmario@aol.com)

### Kern County District Attorney's Office

- **Elder Abuse: 661 868-2400**

### Kern County Aging & Adult Services

- **661 868-1000**



## WHAT'S NEW AT KCERA?

### **Request for Proposal – Private Markets**

In March 2019 the KCERA Board approved the issuance of a request for proposal (RFP) for a private markets consultant. The Board's decision follows an analysis of the legacy private equity effort, which was a fund of funds program, and which has not made new capital commitments since 2008. Going forward, KCERA will be pursuing a primary private equity program. Given the new private equity strategy, the Board believed ensuring that the best partner is in place was an important first step. The RFP seeks a consultant across all private markets investments, including private equity, private credit and private real estate. The RFP was released in April with proposals due in May. The RFP can be viewed on the KCERA website.

### **Human Resources**

Due to retirements in the Accounting & Reporting and Member Services sections, KCERA promoted two staff: Angela Kruger as Retirement Financial Officer and Sherry Willard as Member Services Manager. In addition, KCERA hired Steven Swartley as Retirement Investment Officer, bringing much-needed assistance to Chief Investment Officer Daryn Miller. Matt Henry also joined the team as the Assistant Executive Director.

### **Lean Six Sigma**

KCERA's ongoing participation in Kern County's Lean Six Sigma program has resulted in a project to eliminate mass mailing of monthly pension remittance advice notices. All member correspondence is available through KCERA's member portal. KCERA retirees were given the option to continue receiving a monthly hard copy; less than 300 of KCERA's 8,300 members receiving a pension elected to continue receiving the physical remittance notices. The project was a great success with an anticipated annual savings of \$32,000.

*(REOKC thanks KCERA for contributing information in our newsletter to help keep our members informed of changes and updates at our Retirement Office.)*

## CRCEA 2019 Spring Conference - Continued

started by saying in January 2018, \$37 billion was taken from elders. He also stated service animals are allowed in courts in San Diego County to help calm children and dementia patients when they need to testify. The elderly patients sometimes make excuses for their children when they abuse them and don't want to testify against them.

There were several panel presentations and discussions; one on **Retirement Security Coalition** and one on **Enrichment Activities for Seniors**. The first panel encouraged retiree associations to work together to protect pensions and retirees' welfare. The second panel discussed the need for retirees to continue learning and using their brains.

**Disaster Recovery** – Julie Jeakle, Senior Emergency Services Coordinator, from San Diego County Office of Emergency Services (OES) was the speaker. She stated, "We are all very aware of the fires and floods throughout California the last few years. I don't believe any area of California was left unharmed in one way or another." There were 14 different events which burnt 8.7 million acres where 2 million acres is more than average. Ten of the top twenty most destructive events took place in California last year. The Camp Fire in Northern California with costs of \$16.5 billion and took 86 lives. The Mendocino fires burnt over 459,000 acres.

**Legislative Report – Sacramento Scene** – President Skip Murphy presented the report. He reported on 11 retirement bills as of April 12, 2019 that were Committee Bills. Information on these bills can be found at [www.CRCEA.org](http://www.CRCEA.org).

**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.

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**May & June 2019  
Time Dated Material**

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

## **REOKC LUNCHEONS**

**HODEL'S KERN ROOM  
5917 KNUDSEN DRIVE, BAKERSFIELD**

**(Reservations are no longer required and tickets will no longer be  
sold for future luncheons)**

**MEMBERS WITHOUT PAYROLL LUNCHEON DEDUCTIONS  
WILL PAY AT THE DOOR FOR EACH MONTH:**

**TUESDAY, May 14, 2019  
REOKC members and their spouses \$7.00 each  
Guests \$10.00**

**TUESDAY, June 11, 2019  
REOKC members and their spouses \$7.00 each  
Guests \$10.00**

**Lunches served at 11:30 a.m.**

**(Payments requiring no change will be greatly appreciated.)**