



# T R E N D

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

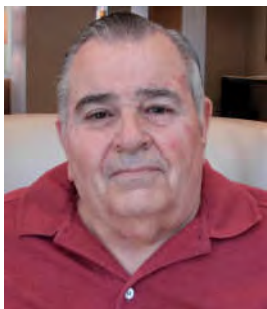
Volume MMXIX-V

**September & October 2019**

[www.reokc.org](http://www.reokc.org)

John De Mario, President

M. L. Bennett, Editor ([mlbennett36@sbcglobal.net](mailto: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 I sit down at my desk the temperature outside is 108 degrees, my great grand kids are in their second day of school, and my summer "honey do" list is getting longer not shorter. Yes, we are in the DOG DAYS of summer.

If you didn't take advantage of the July REOKC Health Fair this year, you missed a great opportunity to have your sugar checked, have your prescriptions checked by a pharmacist for the compatibility of all your medications, or just talk and ask questions of the many medical professionals that were present to serve you. You also missed a great luncheon after the Health Fair as provided by Hodel's Country Dining. We all owe a great big thank-you to Jeanne Berkshire and her committee members for all their long hard work in providing us with the best Health Fair REOKC has presented. There were more than 200 members at the July event and if you missed it you missed a great opportunity.

Our August luncheon and business meeting was attended by more than 190 members. Our guest speaker was Mr. Mark Weighall, a very bright financial planner. He stressed that retirees need to have a basic plan on what they want to do and how they will achieve their goals. He advised that you should not make quick decisions, but you should slowdown and look at the situation as to how it will affect your long-term plan. He stressed that we should not let others put us in situations where we are forced to make long

-term decisions immediately, and if we find ourselves in those situations we should stop, slowdown and think how our decision will affect not only us now but in the future. He also discussed the advantages and disadvantages of both wills and trusts, comparing the two.

Also, at the August meeting the six winners of the \$1,000 scholarships were introduced and presented with their checks (see page 6 for scholarship award details). The nominating committee also announced the names of members who will be running for next year's REOKC Board. I will be announcing their names and the office they will be seeking next month.

Well, here we go again: the California State Legislature is back in session (August 12th). It is estimated that between the Senate and Assembly Appropriations Committees over 800 bills will be processed by August 30. (Deadline for fiscal committee consideration). If only 5% of those bills involve retirement issues, that is 40 bills that have to be dissected to see if they affect the 1937 Retirement Systems and if they do, will they affect retirees' pensions and benefits or will they just be cleanup bills to fix specific issues. Over the next months our lobbyist will go through all bills but they will give special attention to the bills that affect retirement and they will send those bills to the REOKC Board for their consideration and comments. Your REOKC Board continues in its efforts to protect your retirement pensions and benefits.

There seems to be continued confusion about membership in KCERA (Kern County Employees' Retirement Association) and REOKC (Retired Employees of Kern County). KCERA is the department that issues Kern County retirement checks when active employees retire. REOKC is the non-profit organization established to monitor, maintain and promote earned benefits for retirees. Retirees are automatically members of KCERA, however, to become members of REOKC, retirees must request membership. As members of REOKC, there will be a \$2.00 dues deduction listed on their pension remittance

(President's Message concluded on page 5)



## 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 had an enjoyable July 4<sup>th</sup> with family and friends. After the holiday the monthly KCERA Board Meeting was held the following week. During each meeting the Board is presented with staff and committee reports along with new items of business. The staff reports are presented by the Executive Director, General Counsel, and Chief Investment Officer. Committee reports are presented by Administrative, Finance, Investment, and KCERA Property Inc. Board.

Dominic Brown, KCERA Executive Director, reported during the August Board Meeting the **recruitment and hiring** continues for the positions of Paralegal/Senior Paralegal, Retirement Services Specialist, and a Retirement Services Representative; **Information Technology Services** is working with County, Kern Medical, and Benefit Mall on part-time service credit calculations, staff is preparing to install new rates in the pension system and coordinating with plan sponsors for testing and validation; **Upcoming Committee Meetings:** *Administrative Committee* - special Pay Codes (Late August), *Finance Committee* - declining employer payroll for some sponsors, financial capability of the Hospital Authority, Actuarial Open Projection, *Investment Committee* - International Small Cap Equity, Prepay Discount, *Ad Hoc Security* - Physical and Data Security; **Stakeholder Outreach:** monthly attendance at the REOKC luncheon including announcement of relevant KCERA information of interest to retirees, Part-Time Service Credit notification letters are being sent to all potentially affected members including plans’ sponsors and relevant labor representation, affected stakeholders were notified of proposed Finance Committee date to discuss possible application of the Declining Employer Policy, KCERA staff presented to over 300 new members at the County New Employee Orientation, KCERA hosted the semi-annual Retiree Seminar including presentations from REOKC, Deferred Compensation, Health Benefits, and Social Security with approximately 75 members and some spouses attending.

The July and August KCERA Board meetings approved the consent agenda items (routine and noncontroversial items); heard presentations on Private Public Service, Government Finance Officers Association (GFOA) Certificate of Achievement for Excellence in Financial Reporting awarded to KCERA, Declining Employer Payroll Policy Overview presented by Segal Consulting, 2<sup>nd</sup> Quarter Portfolio Hedge Fund Performance by Alborne America LLC for the period ending June 30, 2019; heard presentations on the 2<sup>nd</sup> Quarter Investment Performance Review for the period ending June 30, 2019 by Verus; and approved other agenda items.

During the KCERA August meeting the Verus presentation included the fund balance and investment performance (net of fees) for the period ending June 30, 2019 as follows:

Total Assets - \$4,330,700,045 and the following returns net of fees:

1 Year – 5.3%  
3 Years – 7.8%  
5 Years – 5.0%  
10 Years - 8.3%

As of June 30, 2019, 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 July 31, 2019, membership was 17,975: active - 9,269; retirees - 7,245 (REOKC includes more than 5,000 of those members); and deferred vested and reciprocal - 1,461. Non-membership: Survivor - 998; alternative payee - 218; and terminated - funds on deposit – 1,419.

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

~ “A clear conscience is the sure sign of a bad memory.”

~Mark Twain~

~ “You should always go to other people’s funerals. Otherwise, they won’t come to yours.”

~Yogi Berra~

## 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).

### REOKC'S NINTH ANNUAL HEALTH FAIR

The Health Fair this year was, once again, a great success! The drawing for the gift awarded by the Child Support Department was won by Tony Rizos.

The drawing for the basket awarded by Rosewood was won by Peggy Richardson, shown below.



In addition to these winners, four retirees won \$50 gift cards donated for prizes by the Pacific Group Agencies, the company that offers supplemental insurance plans to REOKC members.

This year's Fair was full of fun, information, gifts and prizes so you won't want to miss the Fair next year. Future TRENDS will keep you updated as to date, time and place as July of 2020 draws nearer!

## UPCOMING EVENTS

**Sept. 10 REOKC Board Meeting** 9:30 am  
**Hodel's, Carriage Room, 5917 Knudsen Dr.**

**Sept. 10 REOKC Lunch** 11:30 am - noon  
General Meeting 12:00 noon  
**Hodel's, Kern Room, 5917 Knudsen Dr.**

**Sept. 11 KCERA Board Meeting**  
Investment/Regular Board 8:30 am  
KCERA Office, 11125 River Run Blvd., Bakersfield

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**October 8 REOKC Board Meeting** 9:30 am  
**Hodel's, Carriage Room, 5917 Knudsen Dr.**

**October 8 REOKC Lunch** 11:30 am - noon  
General Meeting 12:00 noon  
**Hodel's, Kern Room, 5917 Knudsen Dr.**

**October 9 KCERA Board Meeting**  
Investment/Regular Board 8:30 am  
KCERA Office, 11125 River Run Blvd., Bakersfield

### UPCOMING REOKC PROGRAMS

#### September 10, 2019:

Ashley South from the Sheriff's Department will be speaking on crime prevention.

#### October 8, 2019:

Retiree Medical Plans for next year will be presented by a representative from the Kern County Health Benefits Office.

### LUNCHEON MENU AT HODEL'S



#### September

Chile Verde  
Fried Chicken  
Spanish Rice  
Ranch Beans



#### October

Smoked Pork Ribs  
BBQ Chicken  
Chili Beans  
Buttered Corn

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



**BENEFICIARY:** Susan Erdman; Elizabeth Price

**HUMAN SERVICES:** Rebecca Gonzalez-Lopez

**KCERA:** Sheryl Lawrence

**K.C. HOSPITAL AUTHORITY:** Mary Aguilar;  
Fe Esperanza Maldonado

**PUBLIC HEALTH:** Donna J. Goins

**PUBLIC WORKS:** Billy Howard

**SHERIFF:** Donna Millington



JC Atkinson—Building Inspection  
Janet Beaver—Human Services  
Jeanette Christman—Treasurer-Tax Collector  
Charles Cooper—Airports - Ent. Fund  
Travis Couch—Roads  
David Derr—Fire  
Carol Diffey—Farm & Home Advisor  
Velma Dovichi—Assessor  
Kenneth Feer—Kern Health Systems  
Barbara Harrison—Kern Medical Center  
Walterine Head—Board of Supervisors  
Frederick Howell—Roads  
Rachel Kennedy—Court Support  
Le Trung Le—Kern Medical Center  
Boothe Lee—Recorder  
Cheryl Massey—Probation  
Ida Moore—Sheriff  
LE Remington—Probation  
Zarana Williams—Behavioral Health & Reco.  
Roberta Young—Library

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

*Author unknown*



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

form each month. Only about 71% of retired Kern County employees are members of REOKC; we need to increase that percentage in order to remain effective in protecting the benefits of all Kern County retirees. So, if you know retirees who have not yet joined REOKC, please encourage them to do so.

Our next luncheon/meeting will be September 10, 2019 with doors open at 10:45 a.m. and lunches being served at 11:30 a.m. Come, join the fun and comradery and enjoy the meal!

**JOHN DE MARIO**

### **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, September 17th & October 15th:**

**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.

**Alaska - 14 Day Cruise:** July 11 - 25, 2020 Roundtrip from Los Angeles—See Ketchikan, Icy Strait Point, Juneau, Hubbard Glacier, Skagway, Sitka, Victoria British Columbia. Balcony Cabin \$3531 per person includes \$500 Shipboard Credit per person. **Expires 09/03/2019.**

**Escorted Bus Tour with Globus Tours:** Best of Spain May 16 - 24, 2020. 2 Nights Madrid, 2 Nights Seville, 1 Night Granada, 1 Night Valencia & 2 Nights Barcelona. \$2096 per person plus airfare & Travel insurance. **Expires 11/01/2019.**

**Escorted Bus Tour with Globus Tours:** Gems of Iceland with Northern Lights Tour: Jan. 19 - 24, 2020. \$2699 per person plus airfare & insurance. 3 Nights Reykjavik, 2 Nights in Kirkjubaejarklaustur. **Expires 11/01/2019**

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**

- 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
- Alternate—John De Mario  
jjdmario@aol.com

**Kern County District Attorney's Office**

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

**Kern County Aging & Adult Services**

- **661 868-1000**

**REOKC AWARDS SIX**  
**\$1,000**  
**SCHOLARSHIPS FOR 2019**



The above five scholarship recipients, listed from left to right, attended the REOKC luncheon on August 13, 2019 to receive their awards:

Catherine Rush, a graduate of Frontier High School, will be attending CSU San Marcos, majoring in Speech Pathology.

Trevor Hughes, a graduate of Bakersfield Christian High School, will be attending CSU Bakersfield, majoring in Computer Science.

Joseph Caputo, a graduate of Bakersfield High School, will be attending Bakersfield College, majoring in Engineering.

Abigail Higgins, a graduate of Stockdale High School, will be attending UCLA, majoring in Music Performance.

Breana Hammond, a graduate of Stockdale High School, will be attending CSU Bakersfield, majoring in Physician Assistant.



Jency Gates (above), a graduate of Frontier High School, is currently attending the University of Missouri at Columbia, majoring in Animal Sciences, and

was unable to attend the luncheon, however, her Mother and Grandmother were both present to accept her award.

We at REOKC are so pleased that we were able to award six scholarships this year to these deserving graduating seniors. We are very proud of all these young recipients and certainly wish them well in all their endeavors to achieve their goals!

**ATTENTION REOKC**  
**MEMBERS!**



Do you have relatives who will be graduating from High School next year?

REOKC is planning to award scholarships again in 2020 so remind your graduating seniors to apply next year before April 15, 2020.

Scholarship application forms, instructions and relevant information are all available on our website:

**[www.reokc.org](http://www.reokc.org)**

**THOUGHTS TO PONDER**

- ~ We often consume our tomorrows fretting about our yesterdays.
- ~ Be nice to your kids. They'll be choosing your nursing home.
- ~ The only people you should try to get even with are those who have helped you.
- ~ Of all the things you wear, your expression is the most important.

**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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Bakersfield, CA 93303**

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**September & October 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 EACH MONTH:**

**TUESDAY, September 10, 2019  
REOKC members and their spouses \$7.00 each  
Guests \$10.00**

**TUESDAY, October 8, 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.)**