



T R E N D

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

Volume MMXX-III

May & June 2020

www.reokc.org

Robert Seibly, President

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



President's Message

ROBB SEIBLY

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.

These are strange times.

I understand that at no time in the good old USA have we been required to stop almost everything and go hide in our homes from an enemy like this one called COVID-19

In order to keep from being exposed to this terrible virus, schools are being closed, many businesses are closing, people are losing their jobs, parts of the city and state are closing down and we.....

Where is the Good News?

Maybe it is that most of us are doing well, so far, and there is still a light at the end of the tunnel, we just don't know how long it will be before we get to that light. With that in mind, I would like to share with all of you, our 5000+ members, some information I received about staying healthy and surviving this virus. I could write about other things I guess, but I would rather write about something that would keep us all around longer and maybe bring more of you to our General Luncheon Meetings when we can start them up again. We will notify you when they can be scheduled again.

I would like to share some information I received from my friend Dr. Gerhauser, M.D. (Dr. G) that

might just keep us all from getting this virus. There are some things that might seem so simple that "how could that simple thing help me against a devastating virus?" It seems that the simple things we do daily just aren't special enough to fight off an invisible threat like COVID-19.

Dr. G stated that even those trips to the grocery store can leave you paranoid about what you're coming in contact with and what you're bringing home with you. There's one simple step we can take that will dramatically lower our chances of getting sick, and it is one of the best protections against this deadly virus, many of us are doing it but we are doing it wrong.

The CDC's number one recommendations for preventing the coronavirus is "Wash Your Hands."

PLEASE DON'T STOP READING THIS – THERE IS MUCH MORE TO COME THAT YOU DON'T KNOW.

Dr. G tells us that hand washing is one of our most powerful weapons against the coronavirus. Did you know that soap works in two important ways? 1) physically removes the virus from hands, 2) destroys the virus particle.

All coronaviruses, including COVID-19, are encased in a layer of fat. Regular soap breaks apart that fat layer, which destroys the virus particle and makes it impossible for the virus to infect you. Hand washing destroys the virus particle, removes it from your hands, and is **far superior to hand sanitizers**. Hand washing sounds easy but most of us are doing it wrong. The biggest mistake people make is not washing long enough (at least 20 seconds is needed). Dr. G stated that a study showed that only 5% of people wash their hands longer than 15 seconds, 20 seconds or longer is needed to do the job. Also, make sure you wash ALL parts of your hands.

(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).

I hope everyone had a safe St. Patrick’s Day and Easter. As a matter of fact, please adhere only to official medical advice in this global emergency. We cannot afford to jeopardize the health and welfare of ourselves and others. I also wish everyone a safe Memorial Day. On the brighter side and 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, Board Education Needs Assessment Report, KCERA Governance Report and various investment reports including asset allocation. 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.

As explained in earlier articles and to accomplish many of their 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 ended December 31, 2019 as follows:

- Total Assets - \$4,501,428,840.
- 1 Year – 15.4%
- 3 Years – 7.9%
- 5 Years – 6.1%
- 10 Years - 7.1%

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 December 31, 2019, membership was 18,220: active - 9,442; retirees - 7,285 (REOKC has more than 5,100 of those members); and deferred vested and reciprocal - 1,493; non-membership: survivor - 999; alternative payee - 219; and deferred non-vested - 1,491.

More detailed information and reporting may be obtained from the KCERA website at www.kcera.org. All members are encouraged to attend Retirement Board Meetings which are usually on the second Wednesday of each month. However, the next meeting (via teleconference) will be held on May 6, 2020.

QUOTES

~ Half our life is spent trying to find something to do with the time we have rushed through life trying to save.

~ Will Rogers ~

~ Whoever is happy will make others happy too.

~Anne Frank~

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

QUARANTINE QUIPS

- ◆ I used to spin that toilet paper like I was on Wheel of Fortune. Now I turn it like I'm cracking a safe.
- ◆ Does anyone know how long toilet paper will last if you freeze it?
- ◆ My house got TP'd last night; it's now appraised at \$875,000.
- ◆ Went to a new restaurant called "The Kitchen." You have to gather all the ingredients and make your own meal. I have no clue how this place is still in business.
- ◆ Anybody else feel like they've cooked dinner about 395 times this month?
- ◆ Every few days try your jeans on just to make sure they fit. Pajamas will have you believe all is well in the kingdom.
- ◆ Struck up a conversation with a spider today. He seems nice. He's a Web Designer.
- ◆ I don't think anyone expected that when we changed the clocks we'd go from Standard Time to the Twilight Zone.

Hang in there and keep smiling!



REOKC Members,

Since it is not possible to schedule any luncheons or meetings at this time, I have decided to use this space to let you know that, even though your REOKC Board cannot meet, it continues to work for you.

The Board members, all of whom are on various committees, are working together by phone and emails, watching out for your benefits and keeping all work and projects as current as possible.

Our consultants in Sacramento continue to monitor legislation for bills which could adversely affect our benefits, and our KCERA Retiree Trustees are still working for us through teleconference meetings.

Mary Lou Bennett, TREND Editor



UPCOMING REOKC PROGRAMS

FUTURE PROGRAMS

WILL BE POSTED HERE

AS SOON AS POSSIBLE

LUNCHEON MENU AT HODEL'S



REOKC LUNCHEON DEDUCTIONS HAVE

BEEN STOPPED EFFECTIVE WITH THE

APRIL PENSION PAYMENTS.

DEDUCTIONS WILL RESUME ON THE

SECOND MONTH AFTER LUNCHEONS

HAVE BEEN REINSTATED.

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**

AUDITOR/CONTROLLER: Sharynne Giggy
BEHAVIORAL HEALTH & RECO.: Dorothy Anderson;
Gregory D. Gonzales
BENEFICIARY: Angelita Calvillo
DISTRICT ATTORNEY: Cynthia Norris
EMPLOYERS' TRG. RESOURCE: David Chalupa
FIRE: Vickie Chaney
HUMAN SERVICES: Virginia M. Krebs
KERN MEDICAL CENTER: Hazrat Rafah
PROBATION: Charles N. Brady, Jr.; Anthony Ruiz
PUBLIC DEFENDER: Evangelina Heredia
PUBLIC WORKS: Franklin Bedard
S. J. VALLEY APCD: Jan Sudomier
SUPERIOR COURT: Theresa Gary; Anita K. Haight;
Barbara Smith

REOKC wishes all Kern County retirees a long and happy retirement!

REOKC SCHOLARSHIP PROGRAM



The Scholarship Committee continues to review all scholarship applications and related documents.

Applicants will be notified of the Committee's findings in June, 2020.

Scholarships will be awarded in August, 2020.

THOUGHTS TO PONDER

- ~ Most of us will never do great things, but we can do small things in a great way.
- ~ Destiny shapes our ends. Fatty foods end our shapes.
- ~ Good intentions, like choice fruit, are perishable and hard to keep.

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

Hello everyone!

I would like to thank those of you who have sent a note, an email or made a phone call offering words of support during this difficult time. I'm sure you, like myself, can hardly wait till this is over.

All of my cruise lines, tour companies and airlines are being very positive that they will come out okay in the end. It will be slow in the process but I will be here for anyone who needs help navigating the process.

As of today, Carnival Cruise Line has cancelled all cruises departing from the United States through June 26, 2020, all cruises out of New York through 2020 and those out of San Francisco through September 2020. Princess Cruise Line, Royal Caribbean, Celebrity, Holland America and Viking River Cruises have cancelled all cruises through May 2020. This could change at any time as this situation is very fluid. My land tour companies have cancelled all bus tours through June 30, 2020. If you have not heard, the Passion Play Oberammergau has cancelled their entire 2020 Season and rescheduled for 2022.

The REAL ID deadline has now been extended to **October 1, 2021**. The passport office is closed and will not accept in-person applications. Renewals can be done by mail. Expect delays in receiving your passport back as they are on minimal staff. It is advisable now to wait to renew your passport.

If any of you have questions regarding your travels, please call me (661 321-6910) and let's have a conversation.

Thank you for your support, stay safe, stay healthy and stay home!!!!

Julie Salazar– Garcia

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.

Pacific Group Agencies, Inc.

- Supplemental Insurance Plans
Available at Discounted Rates
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

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

KCERA Board Retiree Member

- Phil Franey –
franeyp@bak.rr.com
- Alternate—Robb Seibly -
seiblyrl@gmail.com

Kern County District Attorney's Office

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

Kern County Aging & Adult Services
• **661 868-1000**



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

Aubrey Abshier—Fire
Alfred W. Andrews—Beneficiary
Linda Byrd—Human Services
June Caldwell—Human Services
Robert Calvillo—Roads
Arthur Caraveo—Comm. & Econ. Devel.
Bobbi Cobb—Human Services
Juan Cobian—Court Interpreters
Joseph Comstock—Roads
Frederick Coulter—Fire
Maurice Despois—Fire
Catie Dixon—Behavioral Health & Reco.
Delores Dow—Kern Medical Center
June Ennis—Kern Medical Center
Margaret Green—Kern Medical Center
William Green—Fire
Bobby Henry—Fire
Judith Jennings—Health-Communic. Disease
David King—Human Services
Margaret Knoy—Sheriff
Sylvia Little—Substance Abuse Program
John Murdoch—Building Inspection
Dong Nguyen—Kern Medical Center
William Nicks—Fire
Robert Phillips—Parks & Recreation
Shirley Pike—Beneficiary
Darlene Poston—Beneficiary
Joy Quiroz—Beneficiary
Kelsey Spann—Human Services
Dolores Still—Assessor
Donna Tarrence—Beneficiary
John Van Rensselaer—Sheriff
Gary Wheeler—Sheriff
Ray York—West Side Mosquito
Frank Zarzana—Probation

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

Author unknown

“We’ve done research on water temperature and what we’ve discovered is that water temperature doesn’t really matter in terms of effectiveness,” says Donald Schaffner, PhD, who studies predictive food microbiology, hand-washing, and cross-contamination at Rutgers University in New Brunswick, NJ.

Dr. G stated that another study showed, by using a black light that the areas of the hands most overlooked were the back of the hands, lower palm area, and around the fingernails. If you are out in public and don’t have access to soap and water, hand sanitizers (just make sure it’s at least 62% alcohol) are the next best option. Like soap, hand sanitizers can destabilize the lipid membrane surrounding viruses like COVID-19, but they don’t remove the microorganisms from the skin. They’re better than nothing, but they’re not better than soap.

“In the final analysis, it’s the hands. The hands are the connecting piece,” says Elizabeth Scott, PhD. Scott co-directs the Center for Hygiene and Health in Home and Community at Simmons University in Boston.

“You can’t necessarily control what you touch. You can’t control who else touched it. But you can look after your own hands,” she says. Hand-washing, with soap and water, is a far more powerful weapon against germs than many of us realize.

So, do all that you can to be safe, healthy and don’t forget to wash-up the right way. We want to see you all safe, healthy, and at our next REOKC Luncheon.

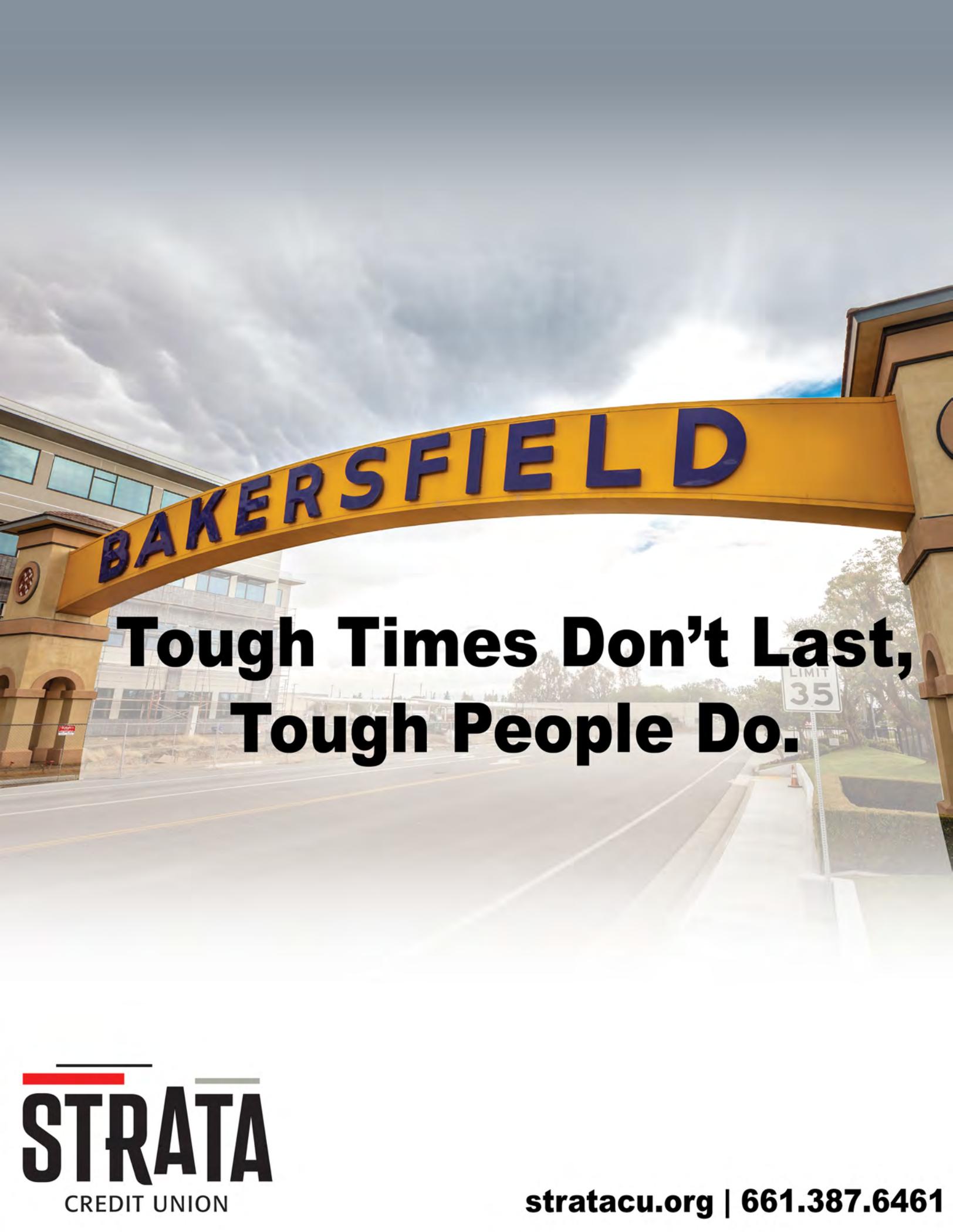
Have a Wonderful, Healthy and Safe, May & June. Hope to see you all soon.

Robb Seibly

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.



BAKERSFIELD

**Tough Times Don't Last,
Tough People Do.**

STRATA
CREDIT UNION

stratacu.org | 661.387.6461

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

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

**May & June 2020
Time Dated Material**

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

ATTENTION—REOKC MEMBERS AND FAMILIES!
REOKC LUNCHEON DEDUCTIONS HAVE BEEN STOPPED
EFFECTIVE WITH THE APRIL PENSION PAYMENTS.
DEDUCTIONS WILL RESUME ON THE SECOND
MONTH AFTER LUNCHEONS HAVE BEEN REINSTATED.

**YOUR REOKC BOARD WANTS YOU ALL TO KNOW THAT ITS MAIN PRIORITY IS
THE HEALTH, SAFETY AND WELL-BEING OF ITS MEMBERS.**

**AS WE ALL KNOW, THE CORONAVIRUS HAS MADE A VERY DRAMATIC IMPACT
ON EVERY ASPECT OF OUR LIVES.**

**AS A RESULT, WE ARE TRULY SORRY THAT WE ARE UNABLE TO SCHEDULE
ANY LUNCHEONS OR MEETINGS FOR OUR MEMBERS AT THIS TIME.**

**WE KNOW THE CURRENT CONDITIONS WILL CHANGE AND AS SOON AS IT IS
POSSIBLE TO SCHEDULE A LUNCHEON, YOU WILL BE NOTIFIED BOTH BY
MAIL AND EMAIL.**

TAKE CARE AND BE WELL!