



T R E N D

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

Volume MMXXI - I

January & February 2021

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.

To all of the Kern County Retirees (8,000+), the REOKC Board wishes you a very Happy New Year 2021! We hope you are doing well and staying healthy and finding ways to be happy and involved with your community, despite the long shutdowns (open and shut – over and over) and the stay-at-home order from the States (wherever you may be).

We welcome any and all comments on how we (the REOKC Board of Directors) can better serve your needs. As you are well aware, we are all limited to what we can do as a group, so we are trying to keep you informed with the TREND newsletter and our website (www.reokc.org).

In 2019 we were able to keep you informed and up to date with the many General Lunch Meetings we conducted along with speakers' information. But a few months into 2020, we had to stop meeting and the education portion of the meetings were gone for the rest of the year. Since we do not know when we will be able to meet again (maybe around the first part of summer, but we really don't have any information on that) we will be looking for information on issues, trends, discoveries and ideas that might make all our lives a little better. We have tried to find information that would be of value to you and help better your living environment. Health and some of the latest procedures in health care being one of the most important, living trusts and wills and travel for fun and education

just to mention a few. Our Health Fairs in the past have always been a great success and we will continue to bring you the best we can find in the health area. Your ideas are always welcome.

Back in March (2020) I shared with many of you the advantage of looking over our REOKC website at www.reokc.org. Since then, we have had many new members and many of the retirees that are not members of REOKC will find some interesting information on this site.

Areas to view: Home, Who We Are, Membership Benefits, Governance, News & Alerts, Resources and Affiliates.

These areas cover the REOKC Board of Directors, Helping Hands, How to Join REOKC and Benefits of Membership such as: Dental Insurance (PPO & HBO options), Vision Insurance (with VSP), Legal Services, Accident & Travel, Pet Insurance and various other Insurances all at discounted rates and our Scholarship Program. Also available are REOKC's Directory and Bylaws along with past and present Newsletters.

We will keep you informed of what is coming up in the near future, and how we will deal with upcoming meetings and activities. You also need to know that since we were unable to hold Board Elections, due to the cancellation of all meetings, we have decided to hold over all officers and directors until next June, based on Bylaws Article IV, when the President will appoint a Nominating Committee to start the process for 2022.

Please keep in mind that we are the elderly who are particularly vulnerable and are often alone. We must be very careful in where we go and what we do when we get there. As of this writing, they are shutting things down again, but will start to open some things up again with certain requirements and limitations as the vaccine becomes available. As large a group as we are, we also have special requirements we must consider. So please keep in mind, at this time, we are at the mercy of the State and County governments and their restrictions. We are also looking into the restrictions of Hodel's restaurant. We

(President's Message concluded on Page 3)



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 Merry Christmas and will enjoy a Happy New Year. The KCERA Board (Board) has completed a challenging and unusual 2020 year with the difficulties created by the Corona Virus and the recent California Supreme Court decision. This TREND publication is being sent to all KCERA retirees and beneficiaries throughout the world. The following information is a brief recap of Board action and staff efforts during 2020.

In March, necessary precautions of social distancing were established for Board and committee meetings. This required the technology to conduct virtual meetings by establishing the use of offsite computers for meeting members and attendees. Staff was also required to work offsite and performed above the usual duties to provide the expected services for our members. Seniors and those with underlying medical conditions are even a greater risk group and must continue to take extreme measures of social distancing, masks, washing hands, etc. Most importantly, you need to rely on reliable medical information and safe practices while ignoring dangerous medical advice from unreliable sources. With the impending flu season, due care is critical more than ever for all of us.

In April, a 2.5% Cost-of-Living Adjustment (COLA) was included in your monthly retirement payment. According to Segal Consulting (KCERA Actuary) the COLA is based upon a comparison with the annual average CPI (Consumer Price Index) for the Los Angeles-Long Beach-Anaheim Area.

In May, the Board approved the 2020-21 Budget. The \$6.8 million budget provides services for more than 19,000 members and over \$4.5 billion in assets. The largest budget category of staffing is 66% percent of the total proposed budget. Staffing requires \$3.8 million that is \$255,985 (4.10%) more than last year’s approved budget of \$6.2 million. The increase is primarily the salary and benefits needed for a staff of 32 employees from the 26 of last year.

In August, the Board approved the 2020 Actuarial Experience Study (Study) for the periods July 1, 2016 through June 30, 2019. The Study (performed every three years) reviews and recommends economic (inflation, investment returns and salary increases) and demographic (retire-

ment, mortality, termination and disability rates) actuarial assumptions while comparing the actual experience with that expected under the current assumptions of the prior Study of 2017. As a result of the 2020 Study, the assumption rate will remain at 7.25% and a funding ratio of 63.49%. The assumption rate is an estimate of the future investment income needed to meet pension benefit liabilities over the long-term. The funding ratio indicates current assets available to pay current liabilities.

In September and October, the Board approved numerous changes to special pay codes because of the California Supreme Court Alameda Decision. The Alameda Decision included many KCERA active employee and retiree members. Essentially this decision affects the retirement benefits for hundreds of special pay codes of many active employees and retirees. Members have been sent communication and provided information on the www.kcera.org website concerning the Alameda Decision. Any additional information or assistance may be obtained by calling KCERA Administration.

In December, the Board approved the 2020 Actuarial Valuation and Review (performed annually by Segal Consulting) recommending contribution rates that the County, member agencies and employees must pay for pension benefits. It summarizes the actuarial data used in the valuation, analyzes the preceding year experience and establishes the funding requirements for July 1, 2021 to June 30, 2022. Other than employee contributions, the County and member agencies have the burden of funding their legal promise to pay the remaining pension benefits after investment income has been exhausted. Understand that over time the investments provide much of funding benefits.

In December, the Board also approved the financial statements that were presented fairly in all material respects for the respective financial position of the Kern County Employees' Retirement Association as of June 30, 2019 and 2020. The respective changes in financial position for the years ended were in accordance with accounting principles generally accepted in the United States of America.

During the November Board meeting, the Verus (KCERA investment consultant) presentation included the fund balance and investment performance (net of fees) for the period ending September 30, 2020 as follows:

Total Assets at market value -	\$4,590,118,780
1 Year -	7.2%
3 Years -	5.3%
5 Years -	7.2%
10 Years -	6.9%

(Retirement Board Report concluded on page 3)

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.



AUDITOR-CONTROLLER: Diana Gerig
BEHAVIORAL HEALTH & RECO.: Debbie C. Acker
BENEFICIARY: Jan M. Roberts
COUNTY COUNSEL: Gloria G. Rangel
DISTRICT ATTORNEY: Michael J. Yraceburn
HUMAN SERVICES: La Tonia R. Powell
KERN MEDICAL: Monica A. Rangel
PROBATION: Jennifer C. Nunez; Christopher Smith; Jill R. Smith
PUBLIC HEALTH: Andrew Alaniz
S. J. VALLEY APCD: Louis K. Chiu
SUPERIOR COURT: Cheryl Hagar; Terry Halle



WE WILL ALWAYS REMEMBER OUR DECEASED REOKC MEMBERS:

Steven Beyn—Air Pollution Control Dis.
Vivian Blanco—Beneficiary
Michael Bradley—Sheriff
Roberta Clark—Probation
Dutler Dauwalder—Probation
Roy L. Dillard—General Services
Birner Eckroth—Probation
Michael Ewald—Superior Court
Philip Foley—Behavioral Health & Reco
Virginia Hill—Beneficiary
Dorothy Hudson—Human Services
Mary Hundsdorfer—Superior Court
Robert Johnston—Human Services
Patricia Lawson—Solid Waste Ent Fund
Judy Neufeld—General Services
Sandra Rebeske—Kern Medical Center
Helen Schmidt—Beneficiary
William Stephens—Probation
Richard Watson—Parks & Recreation
Evelyn Wilson—Beneficiary

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

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

Happy Holidays everyone! Hope you are all safe and healthy!

The travel industry has finally received some guidelines to start traveling again. The cruise lines are currently operating test cruises to see if what they are doing would help keep COVID-19 from spreading on board the ships and make it safe for everyone to travel. Some of the ships have installed labs to process tests. The lines have indicated they will test staff everyday during a cruise.

Passengers may be tested upon boarding the ship, during the cruise and just before disembarkation of the cruise. Most of the lines will only operate 7 day cruises. Any cruise 8 days or longer will not be able to operate as the CDC has indicated this could cause an outbreak. The cruise lines have indicated that ALL staff will wear masks at all times when around passengers in any capacity. Passengers should wear a mask when walking around the ship, at a show or out by the pool. They may remove the mask when eating or drinking. The buffets will be served by staff. No passenger will be allowed to serve themselves. Also hand washing stations are at the entrance of public areas as well as sanitizer stations. Staff/Crew will clean up public areas every hour. These are some of the guidelines that have been suggested by CDC, but more may come when test cruises have been completed.

As of today (12-15-20) most of the lines had cancelled all cruises until February 28, 2021 or March 31, 2021. As of today Hawaii will allow visitors, however, you must test within 72 hours of arrival at an approved testing site. If you do not test you will need to quarantine for 14 days.

This is such a fluid situation - everyday it changes. Having said that, the best place to check to see if a state or country is under restrictions you can go the state departments site: www.travel.state.gov.

Julie Salazar- Garcia (661) 324-6910
The Cruise Port, 1800 Oak St., Suite D, Bakersfield, CA

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**

WANTED - NEW REOKC MEMBERS

Each new member who joins REOKC strengthens and enables our organization to better monitor and protect retiree benefits through legislation and court if necessary.

No matter where you live, as a Kern County retiree, you must be concerned about maintaining and protecting your pension and benefits.

Some retirees have the misconception that their dues are merely paying for this newsletter. The following is a list of what has been done and is being accomplished with retiree dues of only \$2.00 a month:

- REOKC maintains legal and consulting services to protect your benefits and monitor local and state legislation which could adversely affect your pensions.
- REOKC has been successful in obtaining several increases in retiree benefits through the Supplemental Retirement Benefit Reserve (SRBR):

\$35.50 per month - payable to retirees who were hired on or before July 1, 1994.

\$21.00 per month - payable to retirees who were hired prior to July 1, 2018.

Purchasing power increased from 80 to 82%.

Death benefit increased from \$3,000 to \$5,000, payable to member's beneficiary.

- REOKC members are eligible to take advantage of the Supplemental Insurance Plans offered by Pacific Group Agencies at discounted rates which can be deducted from pension payments.
- REOKC has a Scholarship Program for graduating seniors who are relatives of REOKC members. Applicants are not required to live in Kern County or California. In 2020 REOKC awarded \$14,000 in scholarships.
- REOKC donated \$1,000 to Christmas for Seniors of Kern County in December 2020.

If you are not a member, join REOKC and help future efforts by contributing only \$2 a month. You'll be glad you did!

REOKC SCHOLARSHIP PROGRAM

We are now accepting Applications for the 2021 Scholarship Awards For Graduating High School Seniors!



Last year, **Seven \$2,000** scholarships were awarded to relatives of **REOKC members**.

Applicants must be graduating seniors in 2021 and must be relatives of REOKC members 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, 2021**

THOUGHTS TO PONDER

~ Growing old is no more than a habit which a busy person has no time to form.

~ A winner tries to learn from those who are superior to him; a loser tries to tear down those who are superior to him.

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.



Happy
New Year

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YOU AND
YOUR FAMILY A
NEW YEAR
FULL OF
HAPPINESS
& PEACE!

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Bakersfield, CA 93303**

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**January & February 2021
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!