



# T R E N D

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

Volume MMXXIII-IV

**July & August 2023**

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.*

**Welcome to the TREND.** I decided this month I would look up the definition of “TREND” and see if we could use that information to make changes in our daily life. So here is what I found:

**TREND:** a direction of movement; a course; a general inclination or tendency. To extend, bend, turn, or move in a specified direction.

With the above in mind, I decided to comment on what we all might consider doing to enhance our lives toward health and longevity. What direction of movement, course, or tendency would be best for us at this time since we are all different and will need to find our best way.

Maybe a six-mile hike or a two mile run to start off our day. OK, OK, I know that will not work for most of us, so what can we do that would benefit us (we are not so young anymore). Sometimes a short walk can be helpful and even working in the garden can be good for us. With all our medical conditions and aches and pains, we need to slow down on strenuous activities and do something less difficult. Maybe this is something we should talk about at our lunch meetings around our tables while we wait our turn to get our food.

Digging through some materials I found information that some of us might want to consider. But before that, maybe some days the best we can do is putter around the house or just go to the store for some things we need. So,

back to some ideas that we might want to consider, if your health and doctor will allow - like hopping on a bike. Cycling isn't for everyone but it is one of the best ways to exercise as we get older (and many of us are “OLDER”). In reading some articles it tells me that it's low impact, so it's often easier than walking or running, especially for those with osteoarthritis or other orthopedic issues. They also say that riding outside also improves stability, balance, and spatial awareness. It is also a nice way to be with others as you ride together.

This might sound like fun for some, but others might want to be a little less active and find ways to be with others doing something less strenuous. So, how about getting together for an activity, or lunch, or maybe something you can do with others that would not tax your abilities and still get you out and about.

With all that said, I have an idea: I know of one thing you can do to be together with old and new friends if you live in or around Bakersfield that is not too strenuous and it's fun and you can even have lunch with the deal. And that is on the second Tuesday of every month we (REOKC) get together for lunch (it's our General Meeting), doors open at 10:45 a.m., lunch starts around 11:30 a.m., and you will be able to have lunch with approximately 180 friends. Now that can't be too taxing and will be very satisfying. We have fun together, we find old and new friends, and we exercise by getting up and getting our food (we walk to the food line). So, how about it, can we count on you to join us on July 11th? This meeting will be special and well worthwhile.

Steve Pettee, Administrator of Pacific Group Agencies will be present at our July meeting with lots of gifts and information about various group insurance benefit plans at discounted rates.

We have close to 5000 members, and if you live near Bakersfield we need you to be part of us and help us to help each other. To live long and healthy lives, we need friends and activities. Let's do this together.!

Hope to see you soon. Have a Wonderful, Healthy and Safe, July & August. **Happy 4<sup>th</sup> of July!!**



## 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 Memorial Day. I also wish everyone a safe Independence Day with family and friends. In your July pension payment, you may notice a Supplemental Retiree Benefit Reserve (SRBR) adjustment. As always, direct all questions concerning your SRBR adjustment to KCERA Administration. More changes have taken place with quite a bit of Board business as follows:

As a reminder, the boardroom is now open to the public for meeting attendance in person. The public still has the option of telecommunication or access to live audio and video Board meetings. Instructions to participate in either manner will be contained on the cover page of any agenda meeting available at KCERA.org.

As an update and during the June Meeting, Segal Consulting (KCERA’s Actuary) again presented and explained the completed Tri-Annual Experience Study report with economic and demographic assumptions for the next three-year period. According to Segal the use of realistic actuarial assumptions is important in maintaining adequate funding while paying the promised benefit amounts to participants already retired and to those future retirees. The actual cost is determined solely by the benefits and administrative expenses paid out, offset by investment income received, employee and employer contributions. However, it is desirable to estimate as closely as possible what the actual cost will be to permit an orderly method for setting aside contributions today to provide benefits in the future, and to maintain equity among generations of participants and taxpayers. The current Study actually reviews and recommends economic (inflation, investment return, and salary increases) and demographic (retirement, mortality, termination, and disability rates) actuarial assumptions while comparing the actual experience with that expected under the current assumptions during the three-year experience period.

During the May and June 2023 KCERA Board Meet-

ings other than approving consent items (routine and non-controversial), the Board received presentations and took appropriate action on the following agenda items: Private Market Fund recommendations, 1<sup>st</sup> Quarter Investment Performance Review for the period ending March 31, 2023, 1<sup>st</sup> Quarter Hedge Fund Portfolio Review for the period ending March 31, 2023 by Albourne Consulting, approved Risk Analytics System Provider, KCERA Organizational Landscape and Budget Governance, KCERA 2023-2024 Budget and Management Medical Review Organization Update. The preceding list is not all inclusive. During meetings the Board may receive educational items to update and inform them on pertinent retirement matters. Board and Committee Agendas and Minutes with supporting documentation are also available for review at [www.kcera.org](http://www.kcera.org).

During the June Board meeting Verus (Investment Consultant) presentation included the fund balance and investment performance (net of fees) for the period ended March 31, 2023 as follows:

|                |                 |
|----------------|-----------------|
| Total Assets - | \$5,229,051,413 |
| 1 Year -       | -3.8%           |
| 3 Years -      | 10.9%           |
| 5 Years -      | 6.0%            |
| 10 Years -     | 6.3%            |

As of June 30, 2024, the actuarial assumption rate will be stated at 7.00% (expected long-term investment return) and as of June 30, 2023 current funding ratio of 67.5% (% of fund assets available to pay liabilities).

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 the Retirement Board Meeting with the choice of in person, by audio or audio and video. The next meeting will be held on August 9, 2023.

***“A Child’s laughter is one of the most beautiful things on this earth.  
It can fill the whole world with passionate joy.”***

**- Debasish Mridha**

***“Yesterday is history, tomorrow is a mystery, and today is a gift; that’s why they call it the present.”***

**~ Eleanor Roosevelt**



## 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**

**BEHAVIORAL HEALTH & RECO:** Paul I. Adams; Ignacio Fajardo

**BENEFICIARY:** Wava M. Matthews; Larry McElhose; David H. Nelson

**CHILD SUPPORT:** Andrea Sobrien

**HUMAN SERVICES:** Oralia Mata; Cynthia Mister; Kristina L. Powers-Stacy; Ashley Reyes

**KERN MEDICAL CENTER:** Laura M. Trowbridge

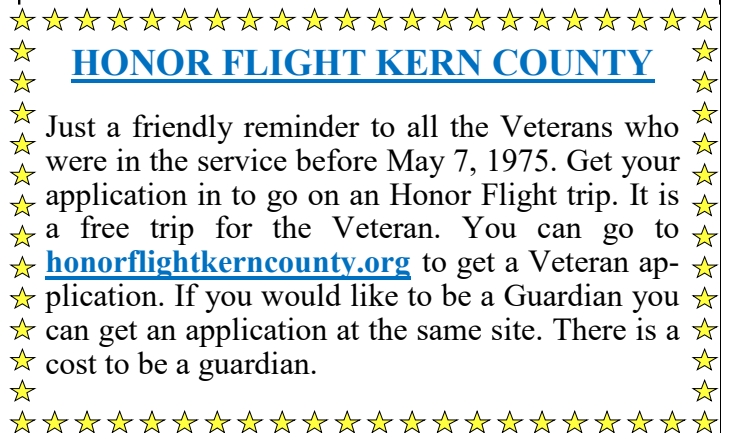
**PROBATION:** Rosalinda Carrillo

**PUBLIC HEALTH:** Debbie L. Johnson

**SHERIFF:** Lesley Jo Embrey; Mario Lee Garza; Jeff G. Harbour; Robert Kruse

**WASTE MANAGEMENT:** Gail L. Hunting

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



## **HONOR FLIGHT KERN COUNTY**

Just a friendly reminder to all the Veterans who were in the service before May 7, 1975. Get your application in to go on an Honor Flight trip. It is a free trip for the Veteran. You can go to [honorflightkerncounty.org](http://honorflightkerncounty.org) to get a Veteran application. If you would like to be a Guardian you can get an application at the same site. There is a cost to be a guardian.

## **SMILE**

A certain doctor plays a game with some of his young patients to test their knowledge of body parts. One day, while pointing to a boy's ear, the doctor asked, "Is this your nose?" Immediately the child turned to his mother and said, "I think we'd better find a new doctor."



**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**

**Celebrity Cruise Line - Celebrity Infinity Sailing  
April 5 - 15, 2024 Journey to Egypt & Israel**

Balcony Cabin \$2324.00 per person Airfare, travel protection and pre-paid gratuities are additional.

Athens, Greece - Jerusalem (Ashdod), Israel - Haifa, Israel - Alexandria, Egypt - Ephesus (Kusadasi) Turkey - Athens, Greece

**Princess Cruise Line - Crown Princess - Sailing Date  
October 15 - 31, 2024 - 16 days roundtrip Hawaii**

Los Angeles - 5 days at sea - Hilo - Honolulu - Maui - Kauai - 5 days at sea - Ensenada, MX - Los Angeles

Balcony cabin \$4617.00 per person. Additional would be the travel protection insurance. Included \*PLUS BEVERAGE PACKAGE with SERVICE CHARGE for guests 21 years old or older. \*WI-FI is unlimited, one device per guest. \*CREW APPRECIATION; \*FREE MEDALLION SHIPPING prior to sailing; \*PREMIUM DESSERTS (2 per day); \*FITNESS CLASSES (2 classes) \*JUICE BAR.

**Globus Escorted Bus Trip - Italian Mosaic  
June 7 - 19, 2024**

Rate per person \$4659.00. Single rate is \$5199.00. Additional would be airfare, insurance and pre or post nights to tour.

Cities to visit: ROME-PISA-FLORENCE - CINQUE TERRE-LAKE MAGGIORE - EXCURSION TO ISOLA BELLA AND ISOLA MADRE - LUGANO, SWITZERLAND -VENICE ISLAND, ITALY - ASSISI-SORRENTO - EXCURSION TO CAPRI - POMPEII-ROME

**Julie Salazar-Garcia  
(661) 324-6910  
cruiseport@sbcglobal.net**

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](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—Robb Seibly -  
seiblyrl@gmail.com

**Kern County District Attorney’s Office**

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

**Kern County Aging & Adult Services**

- **661 868-1000**



## BLUE ZONES PROJECT

### What is the Blue Zones Project?

Blue Zones Project is a national community based, well-being initiative with a goal to create an even better place to live, learn, work, play, and worship by bringing the entire community together to make healthier choices easier for everyone.

Blue Zones Project is based on the research of Dan Buettner, a National Geographic Fellow and researcher. Buettner and his team discovered the five original blue zones where people lived measurably longer, happier lives with lower rates of chronic diseases and a higher quality of life. Central to Blue Zones Project are the Power 9® principles, identified as shared lifestyle traits across all the five blue zones areas. These principles fall into 4 core themes:

**Move Naturally** – Get your body moving! The men in Sardinia were shepherds and walked many miles every day. All you need to do is walk, dance, or move however you are able.

**Right Outlook** – Making time to decompress can help to limit stress and chronic inflammation, which is associated with most age-related diseases. In Nicoya, they use the term “Plan de Vida” to describe their purpose in life. Having a purpose can add up to 7 years to your life.

**Eat Wisely** – The food you eat has a direct impact on your health. Centenarians in the original blue zones mainly eat a plant-based diet and save meat for celebrations. In Loma Linda, a study found that men who drank 5 glasses of water a day were 70 percent less likely to die from a fatal heart attack.

**Connect** – Our connections to friends, family, and those around us can shape our lives and impact our health, happiness, and behaviors. Blue Zones Project helps people cultivate positive social networks based on interests. In Okinawa, young children are placed into groups called “Moais,” which means “meeting together for a common purpose.” These groups stay together for a lifetime, providing financial and emotional support in times of need.

Blue Zones Project Bakersfield is committed to improving the well-being of individuals in Bakersfield by creating opportunities to make healthier choices

more accessible to everyone across our community. Blue Zones Project has been brought to Bakersfield through an innovative partnership with Adventist Health with support from California Resources Corporation, the City of Bakersfield, and Blue Zones LLC.

To learn more about the Blue Zones Project where you live visit [info.bluezonesproject.com/home](http://info.bluezonesproject.com/home) or call 1 844 786-6486.

To learn more about Blue Zones Project Bakersfield and see our schedule of FREE workshops, cooking demonstrations, lunch and learns, volunteer opportunities and Moais walks, visit us at [bakersfield.bluezonesproject.com](http://bakersfield.bluezonesproject.com) and follow us on Facebook and Instagram @bzpbakersfield.

**THOUGHTS TO PONDER**

- ~ Elbow grease is still the best lubricant for success.
- ~ The people sensible enough to give good advice are usually sensible enough to give none.
- ~ To err is human, but when the eraser wears out ahead of the pencil, you might be overdoing it just a bit.
- ~ Remember, at one point in time, every great achievement was impossible.
- ~ The greatest gift we can bestow on others is a good example.

**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.



**BUILDING A  
BETTER STRATA**

**Our Coffee Road location is being remodeled with a whole new look and upgrades you'll love.**

The Branch will be open during the remodel but will be running with limited operations.

Our mortgage department will be relocated to our downtown during the remodel.

**STRATA**  
CREDIT UNION

**STRATA**  
CREDIT UNION

For More Information  
[www.stratacu.org](http://www.stratacu.org)  
661.327.9461

**NCUA**

Your savings federally insured to at least \$250,000  
and backed by the full faith and credit of the United States Government

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

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**July & August 2023  
Time Dated Material**

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

**REOKC LUNCHEONS AT HODEL'S**

**5917 KNUDSEN DRIVE, BAKERSFIELD**

**TUESDAY, JULY 11, 2023**

**LIBERTY HALL (building north end of parking lot)**

**TUESDAY, AUGUST 8, 2023**

**LIBERTY HALL (building north end of parking lot)**

**Members without payroll luncheon deductions will pay at the door each month.**

**REOKC members and their spouses \$7.00 each  
Guests \$10.00**

**Doors will be open at 10:45 a.m.            Lunches served at 11:30 a.m.**

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