



T R E N D

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

Volume MMXXIV-V

September & October 2024

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.

For the last few years, the COVID-19 pandemic damaged the social fabric of our nation and the same for other countries throughout the world. One casualty was the annual REOKC Health Fair. However, this year we were once again able to provide our members with the REOKC Health Fair. In my message this month I would like to share pictures taken this year of some of the providers of services and REOKC members enjoying the Fair.

After the Fair, over 200 REOKC members, guests and providers enjoyed a great lunch at Hodel's, listening to music and visiting with old and new friends!



< Thank you,
Dignity Health
Medical Network

Thank you,
Kern County
Health Benefits



< Thank you,
Bakersfield
Community
Healthcare

Thank you,
Rosewood
Senior Living
(Human Good)



< Thank you,
Pacific Group
Agency, Inc.



< Thank you,
KCERA

And last but not
least,
Thank you,
REOKC Member
Evelyn Elliot
Pharmacist



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).

During the KCERA Board August meeting, the Board heard a presentation by staff members on the many facets of services and the support of our pension administration. The presenters discussed various stages of employment and retirement provided to over 23,000 members of KCERA. Primarily issues of enrollment, divorce, marriage, purchase of service, disability retirement, service retirement and death were discussed. Staff processes huge volumes of data from the payrolls of 14 agencies every month to migrate each active employee’s pension account. Staff must perform verification of employee data including necessary auditing of data to ensure information integrity. On the other side of this process, staff must perform similar tasks with the retirees on the pension payroll for the integrity of monthly pension payments. I have explained very complicated processes as a brief overview and must stress the care and dedication that staff members take to ensure the processing of your pension while maintaining active member accounts. Information is provided for numerous inquiries daily by staff. For more information on your benefits, you may contact the KCERA website at www.kcera.org or 661-381-7700.

During the August KCERA Board meeting, the Board approved the consent agenda items (routine and noncontroversial items); heard and approved the following presentations: Emerging Markets Investment presented by investment staff and Verus, Private Market Investments by Cambridge Associates and investment staff, Core Real Estate Educational Training and Investment by Verus and investment staff, and Member Life Cycle Education by staff.

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, 2024 as follows:

Total Assets - \$5,745,689, 065

1 Year -	10.3%
3 Years -	5.1%
5 Years -	7.7%
10 Years -	6.4%

As of June 30, 2024, the actuarial assumption is stated at 7.00% (expected long-term investment return) and as of June 30, 2023 current funding ratio of 68.2% (% of fund assets available to pay liabilities).

More detailed information and reporting may be obtained from the KCERA website at www.kcera.org. All members are encouraged to attend the Retirement Board with the choice of in person, by audio or audio and video. The next meeting will be held on September 11, 2024.

“ The only freedom which deserves the name is that of pursuing our own good, in our own way, so long as we do not attempt to deprive others of theirs, or impede their efforts to obtain it.”

~ John Stuart Mill

SMILE

~ I’m not a fan of elevator music. It’s bad on so many levels.

~ Time flies like an arrow; fruit flies like a banana.

~ Never trust an atom; they make up everything.

~ Did you hear about the cheese factory that exploded in France? There was nothing left but de Brie.

~ A friend of mine tried to annoy me with bird puns, but I soon realized that toucan play at that game.

~ To the person who invented zero: Thanks for nothing.

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**

AG & MEASUREMENT STAND: Raymond M. Valles

BENEFICIARY: John E. Leishman; Linda Neri

COUNTY ADM. OFFICE: Jeff Frapwell

EMPLOYERS' TRG. RESOURCE: Lawrence Watson

GENERAL SERVICES: Eileen Caneta

HUMAN SERVICES: Victoria Gonzalez

KERN MEDICAL CENTER: Annette Cherry

PUBLIC DEFENDER: Linda J. Marquez

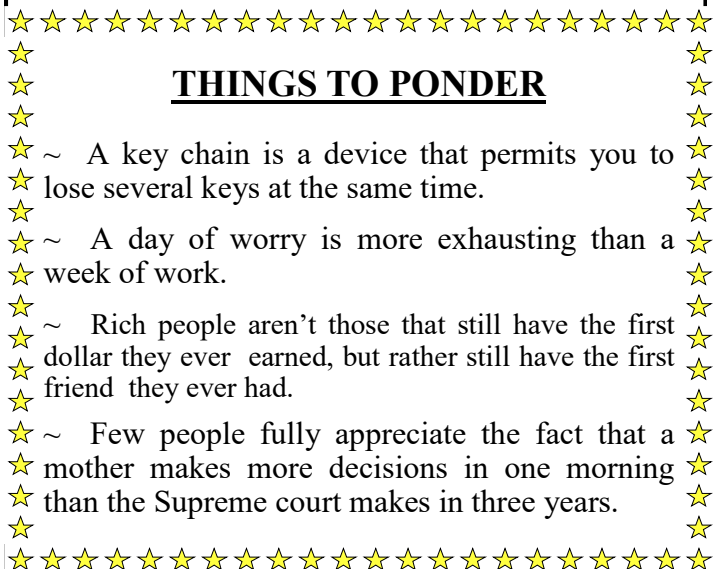
SHERIFF: Stefanie R. Jones; Virginia E. Rabanal

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



UPCOMING DATES

- Sept. 2 - Labor Day
- Sept. 8 - Grandparents Day
- Sept. 11 - Patriot Day
- Sept. 22 - Autumn Begins
- Oct. 14 - Columbus Day (observed)
- Oct. 31 - Halloween



THINGS TO PONDER

- ~ A key chain is a device that permits you to lose several keys at the same time.
- ~ A day of worry is more exhausting than a week of work.
- ~ Rich people aren't those that still have the first dollar they ever earned, but rather still have the first friend they ever had.
- ~ Few people fully appreciate the fact that a mother makes more decisions in one morning than the Supreme court makes in three years.

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

Enchanted Princess

July 12 - 19, 2025

E Caribbean Cruise

RT Balcony Cabin \$2214.00 per person. Includes Princess Plus Package. Roundtrip Ft. Lauderdale Princess Cays, Bahamas, San Juan, Amber Cove, Dominican Republic and Grand Turks & Caicos

Cosmos Tour Company

May 9 - 17, 2025

America's Greatest Treasures w/ Rapid City Start

Rapid City, Mount Rushmore, Crazy Horse Monument, Deadwood, Cody, Yellowstone National Park, Jackson & Salt Lake. \$2199.00 Per Person

Avalon Waterways River Cruise

April 1 - 8, 2025

Panorama Suite \$4558.00 per person
Deluxe Stateroom \$3009.00 per person
Single supplement is waived

Vilshofen, Germany - Passau - Linz - Ybbs - Melk - Durnstein - Vienna - Bratislava - Budapest, Hungary

Above rates are based on double occupancy and are based on availability. Airfare, travel insurance and gratuities are additional.

**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

- **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

☆☆☆☆☆☆☆☆☆☆☆☆☆☆☆☆☆☆☆☆☆☆☆☆☆☆☆☆

☆☆ **REOKC AWARDS TWELVE (12)** ☆☆☆

☆☆ **\$2,000 SCHOLARSHIPS FOR 2024!** ☆☆☆

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Every year since 2012, REOKC has awarded scholarships to graduating seniors who are relatives of REOKC members. This year we are very proud to once again be awarding scholarships to the following graduating seniors:

Cairah Adams will be attending Lawrence Technical University
 REOKC Member: Lyndell Adams-Conner (Grandma)



Daniel Aguirre will be attending Cal Poly-SLO
 REOKC Member: Cecilia Perez (Aunt)



Kaylynn Bolden will be attending Louisiana State
 REOKC Member: Myra Sheppard (Grandma)



Reese Decker will be attending Texas Christian University
 REOKC Member: Rita Decker (Grandma)



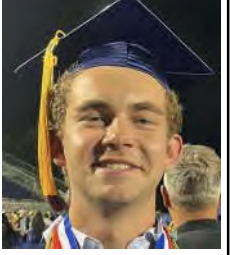
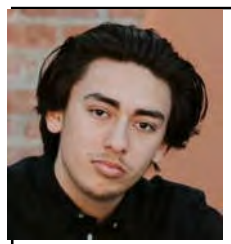
Lacey Fachin will be attending Thomas Aquinas College
 REOKC Member: William Wonderly (Grandpa)



Katelynn Gillis will be attending CSUB
 REOKC Member: Sarah Heinrichs (Grandma)



Gehrig Hernandez will be attending CSUB
 REOKC Member: Ruby Rodriguez (Great Aunt)



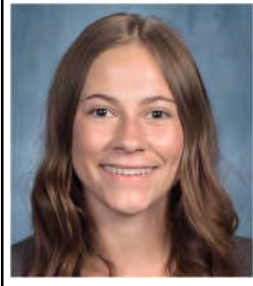
Ryan James will be attending UCLA
 REOKC Member: Ronald James (Grandpa)

Emma Raymond will be attending University of Idaho
 REOKC Member: Theodore Grove (Grandpa)



Emmeline Elise Roberts will be attending Arizona State University
 REOKC Member: Jan Roberts (Grandma)

Abigail Faith Varner will be attending Colorado Mesa
 REOKC Member: William Varner (Grandpa)



Benjamin Webdell will be attending Georgia Tech
 REOKC Member: James Webdell (Grandpa)

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.

Greenlight

Raising financially-smart kids and teens just got easier.

Greenlight is the loved, trusted debit card and money app for kids and teens that helps families raise financially-smart kids and manage every day financial tasks-- **and it is now available to you for free!***



Smart money habits for life

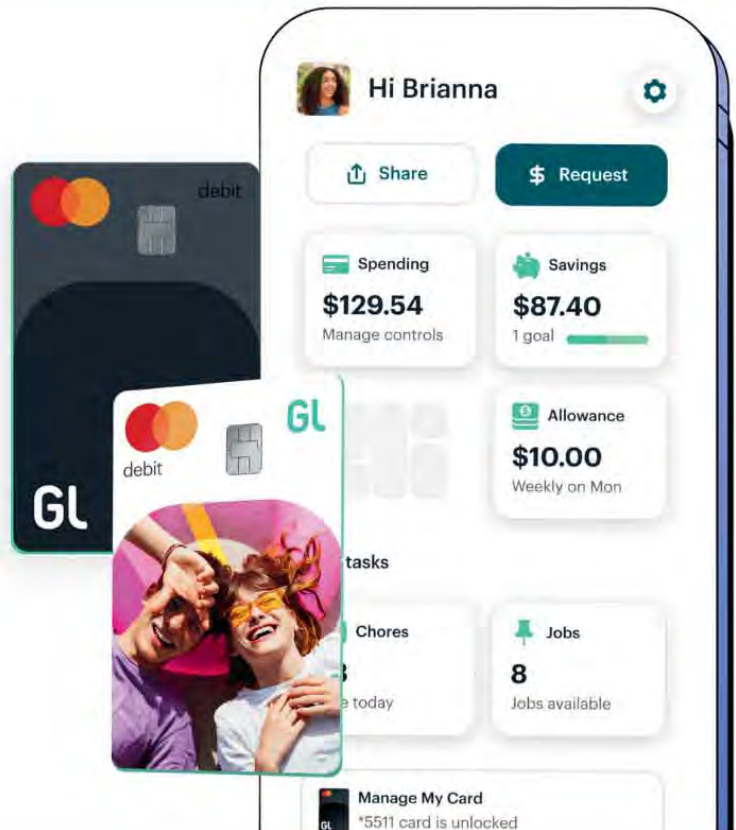
- ✓ Interactive Financial Literacy games
- ✓ Budgeting and balance tracking
- ✓ Savings goals that can earn 2%**

Cashless convenience

- ✓ Debit cards for up to 5 kids
- ✓ Secure, instant transfers
- ✓ Automated chores and allowance

Peace of mind

- ✓ Real-time spending notifications
- ✓ Flexible parental controls On/off toggle for kids' cards



Scan here to get started with Greenlight today! →

*Strata Credit Union members are eligible for the Greenlight SELECT plan at no cost when they connect their Strata Credit Union account as the Greenlight funding source for the entirety of the promotion. Subject to minimum balance requirements and identity verification. Upgrades will result in additional fees. Upon termination of promotion, customers will be responsible for associated monthly fees. See terms for details. Offer ends 9/30/2026. Offer subject to change and partner participation.
**Greenlight Select families can earn monthly rewards of 2% per annum on an average daily savings balance of up to \$5,000 per family. To qualify, the Primary Account must be in Good Standing and have a verified ACH funding account. See greenlight.com/terms for details. Subject to change at any time. (GSR increases are effective 8/1). The funds underlying your Greenlight Card Account are FDIC-insured up to \$250,000. Card images shown are illustrative and may vary from the card you receive.

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

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September & October 2024
Time Dated Material

Official Newsletter of
The Retired Employees of Kern County Inc.

REOKC LUNCHEONS AT HODEL'S

5917 KNUDSEN DRIVE, BAKERSFIELD

TUESDAY, SEPTEMBER 10, 2024

LIBERTY HALL (building north end of parking lot)

TUESDAY, OCTOBER 8, 2024

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)