



# T R E N D

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

Volume MMXXIV-VI

**November & December 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.*

I say again, “Greetings to all our wonderful REOKC members, their families and friends, who get to read this Newsletter. I hope you are doing well and involved in things that bring you happiness. Knowing that we are all getting older and maybe we can’t do all the things we used to do, but at least we can do some things that bring fun, excitement and joy into our lives, and it seems that family and friends are our saving grace.”

You know that when we do something routine or casual, we end up doing it without even thinking. So, the question is how can we keep this from happening with our monthly REOKC luncheons? Consider how you can be spiritually “filled” each time we meet. What are some things we might do to enjoy ourselves even more and ensure others are included in our circle of friends? We might even ...(your ideas).

I would also like to share some information I found in the CRCEA newsletter, “The Intercom.” This is important information pertaining to Medicare scams. Government programs like Medicare are often the target of criminal scammers. Consider these three areas:

False billing for medical treatments you haven’t had and

related devices for that treatment. This is a way scammers charge Medicare for services not provided to you under your name. To guard against this, check monthly Medicare statements carefully and report any false charges.

Free products are another common Medicare scam. If you receive any at all, they are usually cheap and inferior. Never share your Medicare number with anyone other than your healthcare providers.

Free genetic testing seems to be a popular Medicare scam. This often happens at public health fairs where scammers will offer a free genetic test that only requires a cheek swab and your Medicare number (again looking for your Medicare number). Genetic testing is usually not covered by Medicare.

Also, the National Security Agency recommends that you reboot your devices at least once a week. Cyberattack programs often come in successive stages, and shutting your device off will cause the program to end, and the scammer would have to start over again to get your information.

Medicare will not call or email you. You can report any suspected Fraud (661-868-1000).

You have the power to stop scammers. It starts with knowing what to look for:

1. A call or text from a phone number you don’t recognize. (spoofing)
2. An email from someone you don’t know that contains a link or attachments. (phishing)
3. A communication with someone that you have not initiated yourself.

Keep yourself and your family safe and have a wonderful Holiday Season. Happy Thanksgiving, Merry Christmas, and don’t forget Veterans Day and the parade on Monday, November the 11<sup>th</sup>. Hope to see you all safe, healthy, and at our next REOKC Luncheon (more information in this newsletter).



## 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 will have an enjoyable and safe holiday season with family and friends. So, have a Happy Thanksgiving, Merry Christmas and a Happy New Year. During the September and October Board Meetings, trustees received education and training on Artificial Intelligence (AI) Utilization and Life Cycle of a Member segments.

AI is a branch of computer science that gives machines the ability to perform tasks that usually require human intelligence. Technically speaking AI is using algorithms, data, and computational power to simulate human intelligence. An algorithm is a set of procedures for solving a problem or accomplishing some end. More sophisticated computer chips and components have made it possible to accelerate AI technology development. An overview of this information, as it may apply to KCERA operations, is shown in the supporting agenda material of the October meeting.

Trustees also received education and training in the Life Cycle of Members. These sessions were the second and third of six in this educational program. Section One was Enrollment (August Agenda), Section Two was Divorce/Marriage (September Agenda) and Section Three was Purchase of Public Service (October Agenda). An overview of this information and AI is available at the [www.kcera.org](http://www.kcera.org) website for your review, if interested.

As a brief reminder and important to retirement members, please read the insurance and benefit information sent from Kern County Health Benefits and Pacific Group Agencies. This edition of the TREND also includes information on both sources of benefits. As with health benefits, please remember to review your tax information this time of year.

During September and October meetings, the KCERA Board approved consent agenda items

(routine and noncontroversial items) and other agenda items discussed and approved as follows: 2<sup>nd</sup> Quarter Investment Performance Review, other investment matters, Nominating Committee and other administrative matters.

During the September KCERA Board meeting, the Verus presentation included the fund balance and investment performance (net of fees) for the period ending June 30, 2024 as follows:

Total Assets -	\$5,834,270,434 (Net of Fees)
1 Year	- 9.6%
3 Years	- 3.7%
5 Years	- 7.3%
10 Years	- 6.1%

As of June 30, 2024, the actuarial assumption rate will be 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 with the choice of in person, by audio or audio and video. The next meeting will be held on November 6, 2024.

***“To give real service you must add something which cannot be bought or measured with money, and that is sincerity and integrity.”***

***- Douglas Adams***

## QUOTES

~ “There are three stages of man: he believes in Santa Claus; he does not believe in Santa Claus; he is Santa Claus.”

*~ Bob Phillip*

~ “Kindness is the language which the deaf can hear and the blind can see.”

*~ Author unknown*

~ “The holiday season is a perfect time to reflect on our blessings and seek out ways to make life better for those around us.”

*~ Anonymous*

~ “The difference between stupidity and genius is that genius has its limits.

*~ Albert Einstein*



## 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:** Linda Foster

**EMPLOYERS' TRG. RESOURCE:** Amelia Aranda

**FIRE:** Tracey Halvorson; Kendra Richardson

**HUMAN SERVICES:** Mary E. Corley; Celestina Horn; Sheila Scales; Theresa Trujillo

**KERN MEDICAL CENTER:** Yvonne Adair

**PUBLIC WORKS:** Abundio Favela Hernandez

**SHERIFF:** Paul B. Leonard

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



### UPCOMING DATES

- Nov. 3 - Daylight Saving Time Ends - set  
Clocks back one hour.
- Nov. 5 - Election Day - be sure to vote!
- Nov. 11 - Veterans Day
- Nov. 28 - Thanksgiving Day
- Dec. 21 - Winter Begins
- Dec. 25 - Christmas Day
- Dec. 31 - New Year's Eve



### THINGS TO PONDER

- ~ Forbidden fruit is often responsible for a bad jam.
- ~ Most of us will never do great things, but we can do small things in a great way.
- ~ How empty is the life that's filled with nothing but things.
- ~ Our favorite attitude should be gratitude.
- ~ The person who slings mud always loses ground.



**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](mailto: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](http://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](mailto:franeyp@bak.rr.com)
- Alternate—Robb Seibly -  
[seiblyrl@gmail.com](mailto:seiblyrl@gmail.com)

**Kern County District Attorney's Office**

- Elder Abuse: 661 868-2400

**Kern County Aging & Adult Services**

- 661 868-1000



For many years, REOKC members have contributed used eyeglasses, cases, lens and frames to the Lions Club for recycling. The Lions Club has provided the following information to enable our members to recognize how their donations have helped others:

For more than 90 years, Lions Clubs have been collecting, sorting and cleaning eyeglasses, and distributing them through humanitarian missions to those in need. It is estimated that 150 million people suffer from the inability to see clearly, preventing children from learning in school, adults from finding work or staying employed, and older adults from living independently and seeing their grandchildren. *Often, a simple pair of glasses can bring the world into focus!*

However, with the help of Lions around the world and the **Recycle for Sight program**, Lions Clubs International is bringing clear vision to millions, one pair of glasses at a time! *Each year Lions collect about 30 million pairs of glasses.*

Through **Recycle for Sight**, Lions collect new and gently used eyeglasses and sunglasses at a variety of locations in their communities. The glasses are then shipped to the nearest Lions Eyeglass Recycling Center, where they are sorted and cleaned and determine the prescription strength by volunteers or local correctional facilities (in California we use the facilities to rehabilitate inmates, teaching them skills they can use when they leave prison). Once refurbished they are stored by Lions until they can be distributed, usually through missions in third world countries or nonprofit organizations focused on eyecare domestically. Lions volunteers and eye care professionals screen children and adults before they receive their glasses - all free of charge.

In Bakersfield, **Rosedale Hwy Lions Club** has been collecting glasses since they were chartered in 1956.

Thank you REOKC members! So far this year, we have donated 354 items. Please continue to bring your eyeglasses, cases and related items which will be collected by Peggy Richardson and donated to the Lions Club here in Bakersfield.

## 2025 OPEN ENROLLMENT DATES

### MEDICARE PLANS:

From October 15 to December 7, 2024

### KERN COUNTY HEALTH BENEFITS:

From October 8 to November 9, 2024

### PACIFIC GROUP AGENCIES, INC.

**(REOKC endorsed Supplemental Insurance Benefits):**

From October 1 to November 15, 2024

Now is the time to review your Medicare plans and your insurance coverage and health plans. Changes can be made for next year only within the time frames above. Another Open Enrollment will not be available until October of 2025.



## Levan Institute for Lifelong Learning Classes for Life

Our fun, useful classes are aimed at the interest of those 55+ in our community.

Some classes are in-person and some are on Zoom.

Learn something new!

For a list of all our classes and to register, go to <https://www.bakersfieldcollege.edu/academics/levan-institute/index.html> or get there by Googling

“Levan Institute for Lifelong Learning”

or call (661) 395-4431.

Check out our Facebook Page, too.

Sign up now!

**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**

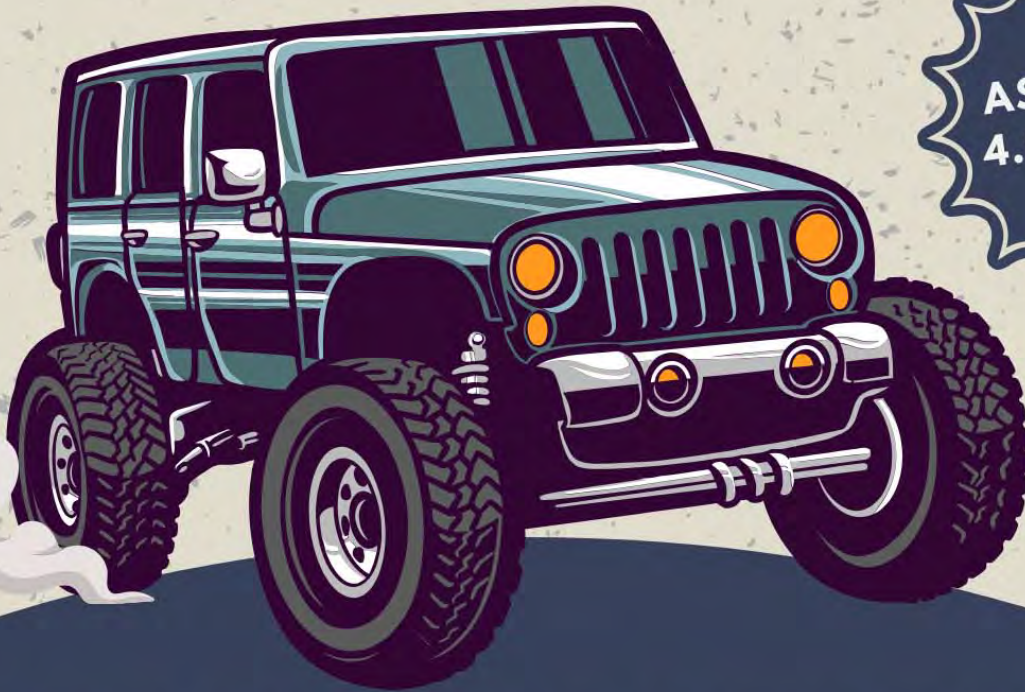
**NOTICE:** All views and opinions expressed in the **TREND** are solely the representation of each writer. **REOKC's** only intention is to fairly inform our membership. The information presented in the **TREND** is believed to be from reliable sources. **REOKC** does not sell or disclose information about our members to third parties.



# STRATA

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Originating loan must be from a different Lender



AS LOW AS  
4.99% APR\*

## DROP YOUR RATE BY 2%

Give Us A Call

661.327.9461



Visit Us Online

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

## VALID 9.30.24 TO 11.27.24

APPLICANTS WHO: 1) HAVE FINANCED AN AUTO AT ANOTHER LENDER WITHIN THE LAST 12 MONTHS, 2) HAVE NO LATE PAYMENTS ON THAT LOAN, AND 3) ARE CURRENTLY EMPLOYED (VERIFICATION REQUIRED), ARE PREQUALIFIED TO REFINANCE THEIR AUTO LOAN WITH STRATA CREDIT UNION AT A RATE EQUAL TO 2.0% BELOW THEIR CURRENT APR, SUBJECT TO A MINIMUM APR OF 4.99%\*. THE ORIGINAL LOAN TERM WILL NOT BE EXTENDED. APPLICANTS WITH AUTO LOANS AT ANOTHER LENDER ORIGINATED MORE THAN 12 MONTHS AGO MAY ALSO BE ELIGIBLE FOR REFINANCE SUBJECT TO CREDIT APPROVAL. OFFER DOES NOT APPLY TO EXISTING STRATA CREDIT UNION AUTO LOANS. OFFER IS AVAILABLE 09/30/2024 THROUGH 11/27/2024, SUBJECT TO AVAILABILITY. STRATA CREDIT UNION MEMBERSHIP AND A SHARE SAVINGS ACCOUNT WITH A MINIMUM DEPOSIT OF \$5 IS REQUIRED. FEDERALLY INSURED BY NCUA.

\*ANNUAL PERCENTAGE RATE (APR) OF 4.99% INCLUDES A .25% DISCOUNT FOR AUTOMATIC PAYMENTS FROM A STRATA CREDIT UNION CHECKING ACCOUNT. IF AUTOMATIC PAYMENTS ARE CANCELED, THE INTEREST WILL INCREASE BY .25% WITH A CORRESPONDING INCREASE IN THE PAYMENT. FOR A \$10,000.00 AUTO LOAN FOR A TERM OF 60 MONTHS WITH A 4.99% APR, THE MONTHLY PAYMENT WILL BE \$188.67. WITHOUT THE AUTOMATIC PAYMENT DISCOUNT THE INTEREST RATE IS 5.24% APR AND THE MONTHLY PAYMENT WILL BE \$189.81.

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

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November & December 2024  
Time Dated Material

Official Newsletter of  
The Retired Employees of Kern County Inc.

**REOKC LUNCHEONS AT HODEL'S**

**5917 KNUDSEN DRIVE, BAKERSFIELD**

**TUESDAY, NOVEMBER 12, 2024**

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

**TUESDAY, DECEMBER 10, 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)**