



T R E N D

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

Volume MMXXV-I

January & February 2025

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.

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 by the "TREND" newsletter and our website (www.REOKC.org)

To all our Kern County retirees and beneficiaries, (8,000+) the "REOKC" Board wishes you a very Happy New Year in 2025! We hope you are doing well, staying healthy and finding ways to be happy and involved. We have attempted to setup exciting lunch meetings that will be informative and fun for all attendees this year. Our end of year luncheon, in December 2024, was a great success with 240 attendees, installing our 2025 Board of Directors, and bringing in the Christmas time spirit with the Bakersfield College singing group. With the new year calendars here, it's time for all County retirees in the Bakersfield area to make a note on the 2nd Tuesday of each month to attend our monthly luncheon and see old friends and make new ones. Doors open at 10:45 a.m. and lunch is served about 11:30 a.m. We all have a great time together and the food is outstanding. You will find all the information in this "TREND."

Be sure to take time to look over this newsletter. In it you will find information covering what your Board is doing to serve you (the retirees); a listing of those that have made their final journey in this life; new members that have chosen to join us; and useful contacts that may be helpful throughout your retirement. We hope you will enjoy the information herein and are able to use some of it for your enjoyment (Travel Tips, Scholarship Program, Upcoming Programs, and Luncheon Information).

The following is your 2025 Board of Directors:

- Robb Seibly—President
- Barbara Goodlow—1st Vice President
- Sharon Langham—2nd Vice President
- Cynthia Alipio—Secretary
- Mary Lou Bennett—Treasurer
- Phil Franey—Director
- Brenda Preston—Director
- Tony Rizos—Director
- Edward Ochoa—Director
- Nancy Warnick—Director
- Jeanne Berkshire—Past President & Director

We are here for you. We are the eyes and ears for the retirees. Please help other retirees to find their way to us. Together we can help each other. Have a Great Day! Stay Safe! Be Happy!

Hope to see you at our next monthly Luncheon Meeting.

**HAPPY
NEW YEAR**





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 successful year. This article will wrap up 2024 with a summary of the November and December KCERA regular monthly meetings. This TREND publication is being sent to all KCERA retirees and beneficiaries throughout the world.

In November, the Board heard and approved a presentation by Management Medical Review Organization (MMRO), trustee education on Life Cycle of a Member: Disability (Part 4 of 6), State Association of County Retirement Systems (SACRS) Legislative Proposals for 2025. As to financial business, the Board heard and approved a training session on funding, revisions to KCERA Interest and Excess Interest Crediting Policy and development of a KCERA Option 4 Policy.

In December, the Board heard and approved investment matters including Private Market Performance as of June 30, 2024, 3rd Quarter Investment Performance Review by Verus and 3rd Quarter Hedge Fund Portfolio Review by Albourne ending September 30, 2024. The Board approved an investment in a Short Duration Bond Strategy. As to financial business, the Board approved the Annual Comprehensive Auditors Report (ACFR) for fiscal year ending June 30, 2024 and Actuarial Valuation as June 30, 2024 (including employer and employee contribution rates). The Board also approved the Option Settlement 4 Policy. In other business, the Board approved David Couch as KCERA Chair and Dustin Contreras as Vice Chair for 2025. Trustee Juan Gonzalaz was presented a plaque for his many years of service to KCERA ending 2024 and Trustee Phil Franey was presented a plaque for his 2024 year of service as KCERA Board Chair.

During meetings in November and December, the Board also approved consent agenda items (routine and noncontroversial items) and other agenda items not mentioned previously.

During the December 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 - \$6,108,756,148 (Net of Fees)	
1 Year	15.8%
3 Years	5.1%
5 Years	8.3%
10 Years	6.8%

As of June 30, 2024, the actuarial assumption rate was 7.00% (expected long-term investment return) and as of June 30, 2024, current funding ratio of 69.9% (% 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 Retirement Board meetings with the choice of in person, by audio or both audio and video. The next meeting will be held on February 12, 2025.

***“The way to stay young is to live honestly,
eat slowly and lie about your age.”***

- Lucille Ball

QUOTES

“Don’t judge each day by the harvest you reap but by the seeds that you plant.”

~Robert Louis Stevenson

“Some cause happiness wherever they go; others, whenever they go.”

~Oscar Wilde

“Wisdom is the reward you get for a lifetime of listening when you would rather have talked.”

~Mark Twain

“You’ve got to be very careful if you don’t know where you are going, because you might not get there”.

~Yogi Berra



WE WILL ALWAYS REMEMBER OUR DECEASED REOKC MEMBERS:

- Irene Acosta—Ag & Measmnt. St
- Steven Alvarez—Probation
- Gordon Black—Fire
- Harvey Boyles—Sheriff
- Josephine Dewing—Human Services
- Marilyn Gassaway—Court Admin
- Frans Henket—K.C. Water Agency
- Evelyn Heriford—Beneficiary
- Robert A Montgomery—Fire
- Mardell Norton—Beneficiary
- Wayne Pontin—Roads
- Kenneth Pratt—Behavioral Health & Reco
- Geneva Puckett—Beneficiary
- Abraham Ramirez—Sheriff
- Gary Sheetz—Child Support
- Edward Stecki—Human Services
- Sheryl Thoma—Public Defender
- James Tyson—Sheriff
- Marie Watts—Human Services

“Gone from our sight, but never from our hearts.”

- Author unknown

RECYCLING GLASSES PROJECT

At the luncheons in 2024, REOKC members brought unwanted glasses, frames, lenses and glass cases to be donated to the Lions Club for redistribution. This year a total of **445** items were delivered to the Lions Club by Peggy Richardson. Thanks to Peggy for the work she’s done on this project for another year!

DO YOU HAVE INTERNET ACCESS?

TREND EMAIL LIST CONTINUES TO GROW!

Thanks to all of you who signed up for membership on the TREND Email list. We are now saving over **\$6,000.00 per year!!**

As you can see, we have finally recalculated the savings amount due to our TREND email recipients and we are pleased to announce the amount above! Keep those savings coming folks!!

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).**

Free Document Shredding
Scheduled for Friday,
January 31 , 2025 from 2:00 to 4:00 p.m.
Strata Credit Union
4180 Coffee Road
(WinCo Foods Shopping Center)

UPCOMING REOKC PROGRAMS

January 14, 2025: Dan Williams - Fort Tejon CHP will be our speaker.

February 11, 2025: Our speaker will be Gabriela Gomez from the Greater Bakersfield Legal Assistance Office.

LUNCHEON MENU AT HODEL’S



January

- Burgundy Sirloin Beef Tips
- Fried Chicken
- Buttered Noodles
- Mixed Veggies

February

- Deep Pit Beef
- Caribbean Jerk Chicken
- Rice Pilaf
- Green Beans w/sauteed onions

- 5 Different Salads
- 3 Different Desserts

Coffee, Tea & Water will be on each table

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**

FIRE: Maria Favereaux

GENERAL SERVICES: Kimberly A Cottrill

HUMAN SERVICES: Greg A. Kelly

PROBATION: Manuelita Perez

PUBLIC HEALTH: Cheryl Bauer

SHERIFF: Carolyn Davison; William Paul Hinkle

TREASURER-TAX COLL: Adelina Franco

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



BAKERSFIELD HOMELESS SHELTER

Every year REOKC members donate to the Homeless Shelter at the regular monthly luncheons. In 2024 those donations totaled **\$371.00**. A check for that amount was delivered to the Shelter on December 16, 2024.



THINGS TO PONDER

- ★ ~ A good marriage is like a finely carved set of chopsticks. Attractive apart, effective together.
- ★ ~ All of us leave footprints in the sands of time - either a great soul or a heel.
- ★ ~ Why are they called the 'Golden Years' when nobody can afford them?
- ★ ~ If you look like your driver's license photo, then you're too sick to drive.



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

Princess Cruise Line

September 29 - October 9, 2025

**Majestic Princess 10 Day Classic Canada/New
England Cruise**

Balcony Cabin \$3247.00 per person. Quebec City -
Saguenay - Charlottetown - Sydney - Halifax - Saint John
(Bay of Fundy), Canada - Portland, Maine - Boston, Mas-
sachusetts

The above includes the Princess Plus package - Beverage
Package - alcohol and non alcohol drinks - pre paid
Gratuities - WI-FI - Fitness classes and premium deserts.

Royal Caribbean Cruise Line - Icon of the Seas

June 21 - 28, 2025

7 Day Eastern Caribbean Cruise

Ocean View Balcony \$3060.00 per person. Miami,
Puerto Rico, St. Thomas, Perfect day at Cococay,
Bahamas - Miami

**Globus Escorted tour Gems of Iceland with
Northern Lights**

October 5 - 10, 2025

Reykjavik, Iceland THINGVELLIR - GEYSIR -
Skaftafell National Park - LAKE JÖKULSÁRLÓN -
Rainbows & Waterfalls - VIKURFJARA - Skogafoss -
Seljandsfoss - HELLISHEIÐARVIRKJUN
\$3529.00 Per person based on double occupancy
\$4219.00 Single rate

Airfare & Travel Insurance are additional on all of the
above packages.

**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 SCHOLARSHIP PROGRAM



REOKC's scholarship program was established in 2012 to assist relatives of our members in continuing their education after graduating high school.

If you are a member of REOKC and have a child, grandchild, niece or nephew, who is graduating from high school this year, they will be eligible to apply for one of the \$2,000 scholarships offered in 2025.

Detailed scholarship application information/forms are available on our website: www.reokc.org. All forms and required documents must be completed, printed, signed and mailed no later than April 15, 2025.

Because some of the required information will take some time to obtain, it is recommended that the students become familiar with all requirements, early in 2025, in order to have the requested documents available within the time frame established.

In the 13 years that the scholarship program has existed, the REOKC Board has awarded 76 scholarships to relatives of REOKC members for a grand total of \$130,000.

If you are not yet a member of REOKC and would like to become one, there is an application form on page 4 of this issue. Membership dues are only \$2.00 a month which is automatically deducted from retirees' and beneficiaries' retirement pay.

The scholarship program is just one of the benefits of being a member of REOKC. You will also receive all six issues of the TREND newsletter each year by mail or email. Its purpose is to keep retirees, no matter where you live, updated on issues involving your retirement benefits as well as current events.

Membership in REOKC is one of the greatest bargains Kern County retirees and their beneficiaries can have! Benefits like the scholarship program can only happen when we retirees all work together as members of REOKC.

NOTICE

This issue of the TREND is being sent to all Kern County retirees and beneficiaries. To receive the other 5 issues for this year you must be a member of REOKC.

For only \$2.00 a month which is automatically deducted from your retirement pay, you can become a member. Just complete the form on page 4 of this issue and mail it to REOKC, PO Box 2592, Bakersfield, CA 93303.



Levan Institute for Lifelong Learning Classes for Life

The schedule of spring classes is now available on our website levaninstitute.org and registration for classes starts Monday, January 13th at 10:00 a.m. on our website. You can also link to it from www.reokc.org.

Our fun, useful classes are aimed at the interests of those 55+ in our community. Some classes are in-person and some are on Zoom.

For additional information call (661) 395-4431.

Learn something new!

Check out our Facebook Page, too.

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.

Branches & Hours

Downtown Branch

1717 Truxtun Avenue

Monday - Friday: 9:00AM - 5:30PM

Walk-Up Service

Monday - Friday: 8:30AM - 9:00AM | 5:30PM - 6:00PM

Northwest Branch

4180 Coffee Road (WinCo Foods Shopping Center)

Monday - Friday: 9:00AM - 6:00PM

Saturday: 9:00AM - 2:00PM

Southeast Branch

1535 Panama Lane (Vallarta Shopping Center)

Monday - Friday: 9:00AM - 6:00PM

Saturday: 9:00AM - 2:00PM

Wasco Branch

2830 Highway 46 (Walmart Shopping Center)

Monday - Friday: 9:00AM - 6:00PM

Saturday: 9:00AM - 2:00PM

Member Appreciation Days

Join us for giveaways, treats, music and raffles!

Thursday, February 13th, 4:00-6:00PM

Northwest Branch

Friday, May 2nd, 4:00-6:00PM

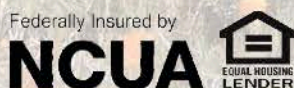
Wasco Branch

Wednesday, July 2nd, 12:00-2:00PM

Downtown Branch

Tuesday, October 28th, 4:00-6:00PM

Southeast Branch



Banking Anytime

Online & Mobile Banking

Download our FREE Mobile App for iPhone or Android.

- Check your balances
- Transfer funds
- Deposit Checks
- P2P Payments

Virtual Branch

Video chat with Strata's expert staff face to face at StrataCU.org.

- Account maintenance
- Apply for a new account or loan
- Fraud inquiries
- Check loan application status

ATMs

Access surcharge-free ATMs at any Strata branch location or at 30,000 ATMs in the Co-Op Network.



Scan QR Code for Locations

Contact Us



Online

StrataCU.org



Email

info@stratacu.org



Phone

(800) 336-5376
(661) 327-9461



Mail

P.O. Box 1667
Bakersfield, CA
93302-1667

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

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January & February 2025
Time Dated Material

Official Newsletter of
The Retired Employees of Kern County Inc.

REOKC LUNCHEONS AT HODEL'S

5917 KNUDSEN DRIVE, BAKERSFIELD

TUESDAY, JANUARY 14, 2025

LIBERTY HALL (building north end of parking lot)

TUESDAY, FEBRUARY 11, 2025

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)