



# T R E N D

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

Volume MMXXV-II

March & April 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.*

### WELCOME TO THE REOKC WEBSITE

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

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

The Retired Employees of Kern County (REOKC) was organized in response to the desires of former employees of Kern County and those on the threshold of retirement, to preserve the benefits earned by and promote the general welfare of all retired employees of Kern County and their beneficiaries.

- **NEW** – Scholarship Applications Are Now Open – Click on the REOKC Website For More Info
- **NEW** – Kern County Elder News – Click on the REOKC Website For More Info
- **NEW** – BC Levan Institute for Lifelong Learning – SPRING '25 Class Schedule IS HERE!!!

### MEETINGS:

The second Tuesday of each month. 11:30am – 2:00pm  
Where: **Hodel's Country Dining – 5917 Knudsen Dr., Bakersfield, Liberty Room FOR** Luncheon, Entertainment, Speakers, Meeting. \$6.00 for members with monthly payroll deduction, \$7 at door, and \$10 for guests.

### MEMBERSHIP BENEFITS:

Bimonthly newsletter to keep each member informed of REOKC activities and local, county and state actions that may affect earned member benefits. Opportunities to participate in making sure the desires and benefits of all Kern County retirees are protected and advanced.

### ADDITIONAL BENEFITS:

DENTAL INSURANCE (PPO & HMO OPTIONS), VISION INSURANCE (WITH VSP), LEGAL SERVICES, ACCIDENT & TRAVEL, ID THEFT, PET INSURANCE, PERSONAL ACCIDENT & SECURE TRAVEL, COMPREHENSIVE TRAVEL, HOME INSURANCE, CAR INSURANCE, HEALTH AND WELLNESS. FOR MORE INFORMATION PLEASE CONTACT:

PACIFIC GROUP AGENCIES, INC.

TEL: 1-800-511-9065, [www.pgagencies.com/reokc/](http://www.pgagencies.com/reokc/)

### RESOURCES:

Kern County Employees Retirement Association

(KCERA) [www.kcera.org](http://www.kcera.org)

County Deferred Comp Department (VOYA),

[fahel@voyafa.com](mailto:fahel@voyafa.com)

Supplemental Insurance Benefits,

[www.pgagencies.com/reokc/](http://www.pgagencies.com/reokc/)

California Retired County Employees Association.

State Association of County Retirement Systems.

California Association of Public Retirement Systems.

Retired Public Employees Association Inc. (all these are covered on our website)

We are here for you. We are the eyes and ears of 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 General Luncheon Meeting.



## 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).*

Good news!! A Cost-of-Living Adjustment (COLA) as of April 1, 2025 will be seen on your retirement check at the end of April. According to Segal Consulting the COLA amount is based upon a comparison with the annual average CPI (Consumer Price Index) for the Los Angeles-Long Beach-Anaheim Area (with 1982-84 as the base period) in each of the past two years. Our COLA is limited to a maximum of 2.0% pursuant to Section 31870 of the 1937 Act. However, the maximum COLA is increased by an additional 0.5% (to 2.5%) based upon the "Ventura Settlement" and funded through the Supplement Retiree Benefit Reserve (SRBR). Due to fluctuations of CPI over the years and depending upon when you retired, your COLA may be affected. If you have not been able to build up a reserve in your COLA account, there may not be enough to bring your COLA adjustment up to the maximum of 2.5% when the CPI adjustment falls below the maximum COLA allowance. Although this year the following **COLA rate of 2.5%** will be applied to all retirees and beneficiaries for those in retirement prior to April 1, 2025. As always, direct all questions concerning COLA to KCERA Administration.

During the January and February KCERA Meetings the Board approved consent agenda items (routine and noncontroversial items); heard and approved presentations: Fiduciary Duties and Responsibilities, and Annual Private Markets Plan. The Board also heard

various staff administrative reports.

During the December meeting, the Verus presentation included the fund balance and investment performance (net of fees) for the period ending September 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](http://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 March 12, 2025.

*“Those who deny freedom to others deserve it not for themselves.”*

*- Abraham Lincoln*

### THINGS TO PONDER

- ~ Growing old is no more than a habit which a busy person has no time to form.
- ~ Once you hit a certain age, life just becomes a delicate balance between trying to stay awake and trying to fall asleep while slowly getting worse at both.
- ~ Hardening of the heart ages people more quickly than hardening of the arteries.
- ~ A chip on the shoulder is the heaviest load anyone can carry.



## 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**

**ANIMAL SERVICES:** Daniel Burgess;

Mabelle E. Carrillo

**ASSESSOR:** Phillip M. Herriott

**BENEFICIARY:** Darla Bramlette; James Coonrod;  
Anthony Eterno; Romona D. Johnson; Diane Pratt;  
Karla Shayer; Octavio Tamayo

**CHILD SUPPORT:** Debbra Harlan

**DISTRICT ATTORNEY:** Elizabeth Luckhardt;  
Steven Selby

**EMPLOYERS' TRG. RES.:** Aaron Ellis

**FIRE:** Bradley Brazeau

**HEALTH - COMM. DISEASE:** John McFadden

**HUMAN SERVICES:** Kathy Luna Davis;

Amanda Torrez; Cathy Vasquez

**KCHA POST 201807:** Ralph Macias

**K.C. HOSPITAL AUTHORITY:** Donna Hunter;

Linda Ohotto; Cyndy Rold

**K.C. WATER AGENCY:** Paula Kinzel; Martin Varga

**KERN MEDICAL CENTER:** Earlena Bopp

**KERN MOSQUITO & VECT.:** Richard Meyer

**PARKS & RECREATION:** Morris Fruitman

**PROBATION:** Brian Ronan

**PUBLIC WORKS:** Wayne Caldwell; Charles Magee;

Leslie Szczurek

**S.J. VALLEY AIR PC DIST:** Michelle Franco

**SHERIFF:** Vicki S. Brown; Brian Hull;

Susan Nordstrom; Leslie Pickett; Mario Rojas;

Justin Weidenkopf

**SUPERIOR COURT:** Tamala D. McDonald;

Lori L. Mosley; Pamela Santos; Robin Schwartz

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

**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**

**July 8 - 15, 2025**

**Grand Princess - 7 Night Alaska Cruise  
RT Vancouver, Canada**

Balcony Cabin \$3208.71 including port charges, taxes, vacation protection plan and Princess Plus package including beverage package, wi-fi, pre paid gratuities, fitness classes and premium deserts.

Vancouver - Juneau - Skagway - Endicott Arm & Dawes Glacier - Ketchikan - Vancouver

**Celebrity Cruise Line - Millennium**

**November 12 - 26, 2026**

**The Best of Thailand & Vietnam, Hong Kong  
to Singapore**

Balcony Cabin \$3060.90 including all port charges and taxes. Plus \$120.00 per cabin in shipboard credit.

Hong Kong, China - Hanoi - Hue/Danang - Ho Chi Minh - Bangkok - Ko Samui - Singapore

**Royal Caribbean Cruise Line -  
Navigator of the Seas**

**November 24 to December 1, 2025**

**7 Night Mexican Riviera Cruise**

Balcony Cabin \$1934.90 including all port charges and taxes. Specialty dinner included.

LA - Puerto Vallarta - Cabo San Lucas - Mazatlan - LA

RT Airfare, travel insurance, pre paid gratuities and transfers 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 \***

Mary Lou Bennett 661-871-5270

[mlbennett36@sbcglobal.net](mailto:mlbennett36@sbcglobal.net)

- **Sunshine (Cards of Expression)**  
Josie De La Torre 661-348-4222
- **Scholarship Program**  
Nancy Warnick 661-205-6333

**KCERA Board Retiree Member**

- Phil Franey –  
[franep@bak.rr.com](mailto:franep@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**

## REOKC SCHOLARSHIP PROGRAM

By Nancy Warnick

Do you have a grandchild, great niece or nephew who is a high school senior? Well, now is the time to prompt them to submit their application for a \$2000 REOKC scholarship to help with college expenses next fall. Like your income taxes, the deadline is April 15. Information about the scholarship requirements and the actual application are on our website, [www.reokc.org](http://www.reokc.org).

Last year we received over 20 completed applications and were able to award 12 \$2000 scholarships. The scholarship is a check made out to the student, not the college. The scholarship recipient gets to decide where they need the most help. We know it won't pay for four years of college, but it may give your student a little boost this next fall as they start their college by helping with books, a new computer, or even a needed trip home at Christmas time.

I've been the chair of the scholarship committee for several years now, and I help your students complete their applications so they can be considered by our scholarship committee. The committee members read all the completed applications (that have identifying information redacted), and they make the determination for the year's awards. (I don't get to vote). Every application is different (because every student is different), and every committee member has their own background and priorities.

The first step in a successful scholarship application process is to ensure we receive the application and other supporting documentation by April 15. Occasionally I've received glowing letters of recommendation for an outstanding high school senior, but haven't received an application for that student. With no information about how to contact the student, I can't even let them know I haven't received their application. The application also contains the name of the qualifying REOKC member the student is related to. Although you may be a county retiree, unless you pay your \$2 monthly dues to REOKC, your high school senior is not eligible to receive one of our scholarships. Also, once a retiree passes away they can no longer be a qualifying relative.

The next requirement is for the student to submit an essay, usually around 500 words, or about a typewritten page. This essay should explain the student's past accomplishments and tell us something about their life and goals for the future. It should be more than a list of honors. If the student's grades slipped their sophomore year in high school because their best friend was killed in a car accident, or their mom got cancer, they should write about it. The committee members will consider challenges the student has faced when making their determinations.

The scholarship committee requires an official high school transcript of the student's grades from their high school, including grades for the fall term. It must be submitted by the high school registrar in a sealed envelope. Sometimes high schools are slow in sending these. I will let the applicants know if I haven't received their transcripts. A 2.5 GPA on a 4-point scale is required. Most of our scholarship recipients have over a 3.5 GPA – but not all of them.

A successful scholarship application requires three letters of recommendation. These letters can be sent by teachers, coaches, employers, or other people the applicant is in contact with that can tell us about their past performance, obstacles overcome, leadership ability and prognosis for future success. Applications are not complete without three letters of recommendation. I will let the students know if we haven't received all three letters. Their application will not be considered without them.

The scholarship committee meets in May to consider all the completed applications. Once the decisions for the scholarship rewards have been made, I will notify all the applicants of the committee's decisions. Because the identifying information is redacted, not even the committee members will know who will be receiving scholarships before your student. Once the scholarship recipients are selected, we need to get proof they're enrolled full time for the fall term before we can release their checks. We will host our local students and their families at our August REOKC meeting to introduce them to our members. If the students are not local, we will mail their checks.



**Levan Institute  
for Lifelong Learning  
Classes for Life**

Want to learn something new? Take a fun, enriching class through the Levan Institute for Lifelong Learning at Bakersfield College.

Check out all our classes and enroll at [levaninstitute.org](http://levaninstitute.org) or call (661) 395-4431.

**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.**

# JOIN OUR TEAM AS A **CDFI ADVISORY COUNCIL MEMBER**



Anyone who lives, works, worships or attends school in Kern County and represents Strata's target market, which includes the traditionally underbanked and underserved of our community, is invited to apply to join the CDFI Advisory Council.



**SCAN TO APPLY**

A CDFI, or Community Development Financial Institution, is a financial institution that provides financial services to low to moderate income communities and people who historically have lacked access to traditional financial products and services. CDFIs help local residents and businesses by providing access to these financial products and services.

## **WHAT DOES THE COUNCIL DO?**

- ✓ Participates in surveys and provide feedback to credit union leaders on how Strata Credit Union is meeting member needs.
- ✓ Offers recommendations and concerns about products, services, policies and operational activities.
- ✓ Gives feedback and helps guide the credit union to best serve our members.
- ✓ Meets virtually or in-person. Spanish translation available.

**MAKE A DIFFERENCE IN YOUR COMMUNITY**

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

PRSRT-STD  
U.S. POSTAGE  
PAID  
BAKERSFIELD, CA  
PERMIT NO. 349



March & April 2025  
Time Dated Material

Official Newsletter of  
The Retired Employees of Kern County Inc.

**REOKC LUNCHEONS AT HODEL'S**  
**5917 KNUDSEN DRIVE, BAKERSFIELD**

**TUESDAY, MARCH 11, 2025**

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

**TUESDAY, APRIL 8, 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)**