



T R E N D

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

Volume MMXXVI-IV

July & August 2026

www.reokc.org

Robert Seibly, President

M. L. Bennett, Editor (mlbennett36@sbcglobal.net)



President's Message

**ROBB
SEIBLY**

(1947)

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.

So far this year, published in the TREND, we have covered the list of our Board Members; the worth of looking into the TREND website (www.reokc.org) for travel information and other activities; this year's lists of our REOKC meeting dates each month; lists of new members and those that have passed on; a variety of benefit plans all year round; information on DMV testing and Driver's license renewals for older individuals; information on the Pacific Group Agencies and the name change to AMBA, and their preparing to roll out exciting new benefit options and discount plans for members; special information on the REOKC scholarship program (very special); and other benefits available throughout the community for Seniors. We may be retired, but we are still involved in our community. Many of us have the time and health to assist our community in many areas in which we have the knowledge and desire to serve.

Being involved helps us to keep our health and sanity. Our monthly REOKC meetings help us to keep in touch with old and new friends and provides us with many options. Information at our meetings (speakers and literature) provides us with additional options for getting involved.

I came across some interesting information a while back and thought I would share:

In our history, we have faced division, economic hardship, cultural upheaval, and attacks on the very principles that define us. Yet we have risen to meet those challenges because we remain anchored in faith, virtue, courage, personal responsibility, and an enduring belief in our freedom. We look forward to the future with optimism, not because the road ahead will be easy, but because we never back down (or not very often) from difficult tasks. We are Kern County, not a state, not a country, but we are still part of this Nation. The future of this country will not be determined by politicians alone, but depends partly upon the character, values, and conviction of "we the people" (that's us). Since religion takes no direct role in governing society, faith remains essential to building the necessary morality and virtue. Liberty cannot survive without moral courage and people willing to defend what is right. We are retired and have done our duty (maybe we are still doing something), but the next generation(s) are searching for purpose, truth, and can become a most influential movement in modernizing our county.

Have a Wonderful, Healthy and Safe, July & August. Don't forget we want to see you at our next luncheon – see this newsletter for more information.





KCERA Retirement Board

By
Jeff Frapwell,
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).

KCERA's Long-Term Strength Shines Through Uncertain Times

In today's world, it can sometimes feel as though uncertainty is the only constant. Headlines regularly focus on geopolitical conflicts, shifting trade policies, market volatility, inflation concerns, and economic uncertainty. While these events can create understandable concern for investors and retirees alike, the Kern County Employees' Retirement Association (KCERA) remains focused on what has always mattered most: protecting and growing the retirement security of its members over the long term.

Despite turbulent conditions across global markets, KCERA's investment program continues to demonstrate the value of a disciplined, diversified, and long-term approach to investing. Rather than reacting to short-term market swings or daily headlines, the system is built to navigate changing economic environments while maintaining a steady focus on achieving its long-range objectives.

One of the key strengths of KCERA's investment strategy is diversification. The portfolio includes a broad mix of asset classes designed to perform differently under varying market conditions. By spreading investments across domestic and international equities, fixed income, real assets, private markets, and other investment categories, KCERA seeks to reduce risk while positioning the fund to capture opportunities around the world.

History has repeatedly shown that periods of uncertainty are not unusual. Markets have weathered wars, recessions, political transitions, public health crises, and countless other challenges over the decades. While these events often create short-term volatility, long-term investors who remain disciplined have generally been rewarded for staying focused on their objectives rather than reacting to temporary disruptions.

KCERA's investment team and professional advisors continuously monitor global developments and evaluate potential risks to the portfolio. However, the goal is not to predict every market movement. Instead, the focus remains on maintaining a resilient portfolio that can withstand a variety of economic scenarios while continuing to support the system's long-term funding goals

Strong investment performance over time plays a critical role in maintaining the health of the retirement system. Investment earnings help fund benefits and reduce the burden on our active members, employers and taxpayers. Every dollar earned through successful investing strengthens the foundation upon which promised retirement benefits are built.

For us retirees, the most important takeaway is that KCERA's investment strategy is designed with a long-term perspective. Market volatility may come and go, and global events will continue to shape the investment landscape. Yet the principles that guide the system—prudence, diversification, disciplined risk management, and commitment to long-term growth—remain unchanged.

As KCERA continues to navigate an increasingly complex world, the system remains committed to safeguarding the retirement security earned by generations of Kern County public servants.

Through careful stewardship and a steadfast focus on the future, KCERA is well positioned to meet today's challenges while continuing to serve members for decades to come.

Thoughts to Ponder

- ~ The factory that produces the most important product is the home.
- ~ You can never do a kindness too soon, because you never know how soon it will be too late.
- ~ Kindness is not only its own reward, it usually pays dividends.
- ~ The secret to contentment: when you haven't got what you like, like what you've got.
- ~ If you can't apologize, you'd better be good at making new friends.
- ~ A chip on the shoulder is the heaviest load anyone can carry.
- ~ Excellence is never an accident.



**WE WILL ALWAYS REMEMBER
OUR DECEASED REOKC MEMBERS:**

- Patricia Anderson—Aging & Adult Services
- Nina Biggs—Kern Medical Center
- Leo Blair—Sheriff
- Vance Bowles—Human Services
- Alice Castle—Kern Medical Center
- Linda Chambers—K.C. Water Agency
- Henrietta Cook—Employers’ Trg. Resource
- Leanna Dracup—Probation
- Jina Drouin—Kern Medical Center
- Carola Enriquez—Museum
- Candi Gagnon—Child Support
- George Haller Jr—Assessor
- Patricia Harvey—Kern Medical Center
- Raymond Haworth—Beneficiary
- Bruce Ketcherside—Sheriff
- Carolyn McCombs—Child Support
- Kit McGregor—Beneficiary
- Mike Mendivel—Kern Medical Center
- Iris Ochoa—Kern Medical Center
- Felicidad Pacis—Health Office
- Donna Petersen—Beneficiary
- Vernon Strong—Board of Supv, Dist. 5
- Mary Thorp—Superior Court
- Robert Wakins—Roads
- Janice White—Beneficiary

*“Although it’s difficult to see beyond
the sorrow, may looking back in
memory help comfort you tomorrow.”*
~ Author unknown

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

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).**

★ **Next Free Document Shredding** ★
★ **Scheduled for Friday,** ★
★ **September 25, 2026 from 2:00 to 4:00 p.m.** ★
★ **Strata Credit Union** ★
★ **4180 Coffee Road** ★
★ **(WinCo Foods Shopping Center)** ★

★ **UPCOMING REOKC PROGRAMS** ★
★ **July 14, 2026:** REOKC Health Fair! Entertainment ★
★ will be music provided by Steve Wells. ★
★ **August 11, 2026:** Larry Burdette with the Honor ★
★ Flight will be our speaker. ★

**LUNCHEON MENU
AT HODEL’S**



July
Sliced Tri-Tip
Baked Chicken in Lemon Caper Sauce
Wild Rice Pilaf
Steamed Vegetables

August
Chile Verde
Fried Chicken
Spanish Rice
Buttered Corn

5 Different Salads
2 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

BEHAVIORAL HEALTH & RECO: Hui-Hua Teng

BENEFICIARY: Marylou Salas; Trudy Slater

DISTRICT ATTORNEY: Amy D. French

EMPLOYERS' TRG. RESOURCE: Grace V. Tran

FIRE: Leticia Pareja De Alcaide

GENERAL SERVICES: Eva A. Brannstrom

HUMAN SERVICES: Terrie A. Martinez

PROBATION: Susan M. Bonas; Jeffrey T Harrington;
 Michele L. Nguyen

SUPERIOR COURT: Linda M. Krolnik Wallace;
 Dyana McPhetridge

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



REOKC HEALTH FAIR

July 14, 2026 9:30 a.m. to 11:30 a.m.

Hodel's Country Dining
 In the Carriage Room

5917 Knudsen Dr, Bakersfield, CA

The following is a list of vendors and organizations available at our Health and Wellness Fair this year:

Pacific Group Agencies - PGA /AMBA

Dignity Health

Bakersfield Community

Pharmacist

Cruise Port

Levan Institute

Alzheimer's Association (ADAKC)

Hoffman Hospice

KCERA (Kern County Employees' Retirement Association)

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

Tauck River Cruise Oct. 6-13, 2027

Aboard the MS GRACE

The Heart of Holland & Belgium

<https://inspires.to/invite/heart-of-belgium-holland-py53r>

Princess Cruise Line—Royal Princess

Alaska Roundtrip Seattle July 17 –24, 2027

Balcony cabin \$3313.00 per person

Seattle, Juneau, Skagway, Glacier Bay National Park,
Ketchikan, Victoria, Canada & Seattle

Above rates include Princess Plus Package.

Celebrity Cruise Line

Mar. 6 - 13, 2027 Celebrity Constellation

Balcony Cabin \$1241.00 per person

San Juan, St. Thomas, St. Maarten, Antigua,
St. Lucia, Barbados & San Juan

Includes \$120.00 per cabin in shipboard credit.

Escorted Bus tour with Globus

Visions of Japan Tokyo to Kyoto

10 Nights October 11 - 27, 2027 \$7019.00 per
person single supplement \$1650.00

Many sightseeing tours included

Tokyo, Mt, Fuji Area, Matsumoto, Takayama,
Shirakawa, Kanazawa & Kyoto

The above rates are based on availability and can
change at any time. Additional would be pre/post
hotel, transfers, insurance and airfare.

Julie Salazar-Garcia

(661) 324-6910 cruiseport@sbcglobal.net

**The Cruise Port, 1800 Oak St., Suite D
Bakersfield, CA 93301**

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 ***

Mary Lou Bennett 661-871-5270

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

- Jeff Frapwell –
jrf7500@gmail.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**

Affiliate:

 PACIFIC GROUP AGENCIES



Beyond the Basics: Coverage That Can Make a Real Difference

Most of us understand the value of core insurance—medical, dental, and vision coverage form the foundation of a sound benefits plan. But life has a way of presenting challenges that go beyond the basics. Fortunately, there are additional options designed to provide extra layers of protection, financial stability, and peace of mind when it matters most.

Here are a few:

Long-Term Care Insurance

A Long-Term Care policy can help ease the financial and emotional burden on your loved ones. By helping cover the cost of extended care services, it protects your life savings while reducing stress on your spouse and family during difficult times.

Cancer, Heart, and Stroke Insurance

These plans provide benefits paid directly to you, giving you flexibility when facing serious health events. You can select a benefit level that aligns with your needs, helping offset out-of-pocket costs and unexpected expenses.

Whole Life Insurance

With no premium increases and no reduction in coverage due to age or health (once issued). Whole Life policies offer dependable protection. They can be especially helpful in covering final expenses and providing financial support for your family.

Emergency Air and Ground Transportation

Programs like Medical Access & Service Advantage (MASA®) offer coverage for emergency transportation services when timing is critical. These plans typically cover services in full, with no deductibles, co-pays, or dollar limits—helping ensure you receive care without added financial concern.

Tax-Deferred Asset Protection

Options that allow for tax-deferred accumulation of interest—whether for qualified or non-qualified funds—can help grow and protect your assets over time. Some plans also offer participation in market gains, without requiring medical underwriting.

Each of these options serves a different purpose, but together they can help create a more comprehensive safety net for you and your family.

As always, REOKC & AMBA are here to help. If you have questions on any of these options, please schedule a benefits review today with AMBA's Sudi Naraine -- 279-234-3435 or Sudi.Naraine@getamba.com.

Bakersfield College

Fall 2026

LEVAN INSTITUTE for Lifelong Learning

CLASSES AIMED AT THOSE 55+ IN OUR COMMUNITY

Connect and Engage at the Levan Institute for Lifelong Learning



Registration for Fall 2026 classes opens Monday, July 13, 2026 at 10:00 AM



At the Levan Institute for Lifelong Learning we celebrate healthy aging—moving our bodies and engaging our minds as we get older. Anyone over the age of 18 is welcome. Join us to learn, explore, meet new people and have some fun! **By mid-June you may check out the updated fall semester class list on our website or on our Facebook page.**

www.levaninstitute.org www.facebook.com/LevanInstituteForLifelong-Learning

Some of our fall 2026 classes will include:






- Aqua Aerobics, Beginning Golf, and Pickleball 1-2-3
- Bread Baking, Cooking, Wine Tasting, and Whiskey Tasting
- Ceramics, Drawing, Mosaic Pottery, and Acrylic Painting
- Crochet, Quilting, Sewing, and Soap Making
- Estate Planning and Retirement Strategies
- Field Trips & Tours - Bakersfield & Beyond
- Guitar, Music Appreciation, Piano, and Voice Lessons
- Line Dancing, Pilates, Strength Training, Tai Chi, and Yoga







For More Information: (661) 395-4431 or mvalenzu@bakersfieldcollege.edu



START YOUR GRANDCHILD'S SAVINGS TODAY!

- 
- 
- 
- 
- 
- \$5 Minimum Deposit to Open
 - No Monthly Fee
 - \$5 Birthday Credit awarded each year until age 15
 - Free Piggy Bank
 - Free use of Coin Machines
 - Optional online access
 - Helps children learn healthy financial habits

WHAT YOU NEED TO GET STARTED:

- 
- 
- 
- 
- Parent or guardian to co-sign for child and provide valid ID and proof of address
 - Provide your child's full name, SSN, date of birth, and address



STRATA

CREDIT UNION

STRATACU.ORG | 661.327.9461

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

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



July & August 2026
Time Dated Material

Official Newsletter of
The Retired Employees of Kern County Inc.

REOKC LUNCHEONS AT HODEL'S

5917 KNUDSEN DRIVE, BAKERSFIELD

TUESDAY, JULY 14, 2026

LIBERTY HALL (building north end of parking lot)

TUESDAY, AUGUST 11, 2026

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: First 2 \$10.00 each - 3 or more will be \$20.00 each

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

(Payments requiring no change will be greatly appreciated)

{