



T R E N D

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

Volume MMXXVI-IV

September & October 2026

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.

Because the following article contains valuable and timely information, I am happy to have it on the front page of our newsletter and readily available for all our REOKC members:

Your Insurance Coverage, Pacific Group Agencies (PGA) & AMBA

Summer is here and all of us at REOKC are excited to remind you of the recent partnership between the Retired Employees of Kern County and AMBA who recently merged with our longtime insurance partner PGA.

Of Special Note

If you currently use insurance benefits through PGA, your coverage and service will continue as usual. While PGA has merged with AMBA, you will still receive the trusted products and excellent customer service you have come to expect from the PGA team.

- **Advantages:** Continued access to your current benefits, plus additional AMBA products and services.
- **Action required:** None.

If you do not currently use PGA/AMBA insurance benefits, you remain eligible for a variety of valuable, money-saving offerings. You can explore familiar PGA benefits, expanded AMBA options, and year-round access to available products.

- **Advantages:** More benefit options, potential savings, and year-round enrollment opportunities.

- **Action requested:** Visit pgagencies.com/REOKC, call (800) 511-9065, or email REOKC@pgagencies.com to learn more.

Your REOKC Board of Directors believes there is a great deal of promise in this partnership and PGA/AMBA will continue to support growing and strengthening membership for REOKC. As always, we appreciate you and thank you for your ongoing support. We hope to see you soon at one of our upcoming events.

This partnership will bring additional value, expanded benefits, and new opportunities to our members.

What Members Can Expect

Through this partnership, REOKC members will now have access to:

- **Complimentary Benefits Reviews** Knowledgeable AMBA representatives who specialize in working with public employee retirees will offer no-cost, no-obligation reviews to help you better understand your current coverage and explore available options.
- **Webinars & Educational Resources** Informative sessions focused on retirement-related benefits, healthcare considerations, and financial protection topics relevant to Kern County retirees.
- **Year-Round Enrollment in Familiar Insurance Programs from PGA** Members can enroll throughout the year in trusted programs you already know, providing added flexibility and convenience.
- **Expanded Product Selections, including:**
 - ◇ Long-Term Care (LTC) solutions
 - ◇ MASA emergency transportation coverage
 - ◇ Passport discount savings platform
 - ◇ Additional supplemental health options

Watch Your Mailbox

This Fall, REOKC members will receive a mailed announcement, sponsored by AMBA, outlining these new opportunities and how to take advantage of them.

REOKC is enthusiastic about this partnership and the opportunity it creates to deliver even more value to our members. By expanding benefit options and enhancing outreach efforts, we are investing in the future of our association and ensuring that membership continues to provide meaningful advantages for Kern County retirees.



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 FY 2025–26: By the Numbers

As we look back on Fiscal Year 2025–26, the Kern County Employees’ Retirement Association (KCERA) continues to demonstrate its commitment to providing secure retirement benefits and responsive service to its members and retirees.

A Strong Year for KCERA: As of June 30, 2026, KCERA had approximately **\$7.35 billion in assets under management** supporting the retirement security of its members. During the fiscal year, the investment portfolio generated a **preliminary net rate of return of 13.5%**, reflecting the diligent work of KCERA’s investment team, consultants and fiduciaries in managing the System’s long-term assets.

KCERA served **8,050 retired members**, in addition to survivor and alternate payees. On average each month, approximately **9,486 individual retirees and beneficiaries received benefit payments**, totaling nearly **\$38.7 million per month**. The average monthly retiree benefit was approximately **\$4,077**.

Serving Members and Retirees: Member service remained a central priority throughout the year. On average each month, KCERA staff processed approximately **37 new retirements and 49 death benefits**, while providing more than **76 retirement estimates** and completing approximately **16 service-purchase calculations**.

Staff also responded to an average of **639 telephone calls and 234 emails each month**, while assisting approximately **147 walk-in visitors and 39 members through in-person appointments**. These numbers provide just a glimpse of the volume of questions, requests and personal circumstances addressed by KCERA staff throughout the year.

Good Governance and Stewardship: KCERA’s work extends well beyond processing retirement checks. During FY 2025–26, the organization completed approximately **500 investment trades with a cumulative value of nearly \$3.49 billion**. The Board held **13 meetings**, while committees met an additional **14 times** to provide oversight and direction.

KCERA also tracked, evaluated and analyzed **17 pieces of legislation** affecting public employee retirement systems and their members. This work helps ensure that KCERA remains prepared to respond to changes in state law and the broader retirement environment.

Thank You to the KCERA Team: These accomplishments would not be possible without the professionalism, dedication and hard work of KCERA’s staff and leadership. With **40 employees** serving a membership of more than 20,000 active, retired and inactive members, the KCERA team manages a remarkably broad range of responsibilities every day. Thank you for entrusting your representation on the KCERA Board to Robb and I, it’s a pleasure for us to serve you in this capacity. Please join us as we extend our sincere appreciation to the entire KCERA organization for its continued commitment to **service, stewardship and retirement security**. Their work helps ensure that the benefits we all earned through years of public service are delivered accurately, responsibly and with the care our members deserve.



**LEVAN INSTITUTE FOR
LIFELONG LEARNING**

**REGISTRATION IS OPEN FOR
ALL FALL CLASSES!**

www.levaninstitute.org

At the Levan Institute for Lifelong Learning we celebrate Healthy Aging with over 50 unique classes focused on the interests of those 55+. Join us to learn, explore, make new friends, and have some fun! Check out the website or call us:

www.levaninstitute.org

(661) 395-4431



Pamela Arrango—Probation
Carolyn Bass—Behavioral Health & Reco
George Blumfield—Community & Econ Dev.
June Booth—District Attorney
Yasuko Brashear—Kern Medical Center
Linda Burrow—Recorder
Ginger Carpenter—Court Support
Doris Cary—Kern Medical Center
Lois Halliwill—Farm & Home Advisor
Shirley Harrington—Health Dept.
John Irby—County Counsel
Roma Jandayan—Human Services
Cheryl Longwith—Sheriff
Edith Lyons—Auditor-Controller
Robert Nolde—General Services
Shirley Paleo—Probation
John Robinson—Roads
Patricia Sater—Solid Waste Ent. Fund
Paula Smith—Human Services
Mark Stacy—Parks & Recreation
Albert Stumpf—Info. Tech. Services
Bonnie Tippet—Beneficiary
Sydney Vallembois—Beneficiary
George Vernon—Roads
Mabel Wilemon—Beneficiary

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

~ *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

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**).

(WinCo Foods Shopping Center)

UPCOMING REOKC PROGRAMS

★ **September 8, 2026:** Steven Fisher with AMBA-
★ PGA will be our speaker.

★ **October 13, 2026:** We are planning to have a
★ speaker from HICAP–Aging and Adult Services.

LUNCHEON MENU AT HODEL'S



September

Deep Pit Beef
Fried Chicken
Mac & Cheese
Green Beans

October

Hand Carved Marinated Tri-Tip
Fried Chicken
Potatoes O'Brien
Sauteed Squash

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**

BENEFICIARY: Melvin Paleo; Roland Scholz

NORTH OF RIVER SD: Craig R. Roberts

SHERIFF: Julie Hungerford

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

HOW BAD IS INFLATION?

A truckload of Americans was caught sneaking into Mexico.

CEOs are now playing miniature golf.

McDonalds are selling the 1/4 ounce.

Parents in Beverly Hills fired their nannies and learned their children's names.

Called to get Blue Book Value on my car. They asked if the gas tank was full or empty.

And finally,

I was so depressed last night thinking about the economy, wars, jobs, my savings, Social Security, retirement funds, etc., I called the Suicide Hotline. I got a call center in Afghanistan and when I told them I was suicidal, they got all excited and asked if I could drive a truck.

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>

Celebrity Cruise Line

7 Night Alaska Northbound Cruise *Solstice*

July 30 - August 6, 2027

Balcony cabin \$2291.00 per person includes
Beverage package & Wi-fi. Additional would be
airfare, pre night hotel & gratuities
Vancouver, BC - Sitka - Endicott Arm & Dawes
Glacier - ICY Strait Point - Juneau - Hubbard
Glacier - Anchorage

Ama Waterways - River cruising at its finest
booking now for 2027 & 2028

<https://inspires.to/experiences/enjoy-the-holidays-with-amawaterways-8dzgmp>

Oceania Cruises booking now for 2027 & 2028

<https://inspires.to/experiences/2028-2029-collection-of-voyages-o2310r>

All rates are based on availability and can change at
any time.

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

REOKC AWARDS THIRTEEN (13) \$2,000 SCHOLARSHIPS FOR 2026!

One of the benefits of REOKC membership is the Scholarship Program. Since 2012 REOKC has awarded scholarships to graduating seniors who are relatives of REOKC members. This year we are proud to once again be awarding scholarships to the following thirteen graduated seniors:

Megan Chen will be
attending Cal Poly SLO

REOKC Member:
Cassie Walker



Samantha Cousino will be
attending Indiana University

REOKC Member:
Glenn Johnson



Bailey Figueroa will be
attending Bakersfield College

REOKC Member:
Roberto Figueroa



Brooklyn Grahek will be
attending CSUB

REOKC Member:
Karen Waide



Elijah Grisham will be
attending Northeastern State
University

REOKC Member:
Harold Lashley



Tori Liv Harrison will be
attending Concordia University, Irvine

REOKC Member:
Kari Ann Harrison



Sarah Harthorn will be
attending CSU Channel Islands

REOKC Member:
Ruby Rodriguez

Jayce Riana Hering will be
attending UCLA

REOKC Member:
Rosalinda Carrillo



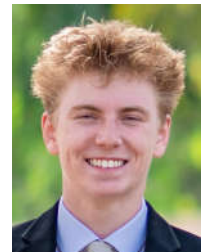
Hannah Hochstetler will be
attending Grand Canyon
University

REOKC Member:
Richard Bradley Shelton



Zachary Lininger will be
attending UC Santa Cruz

REOKC Member:
Bert Michel Sides



Johnny Parker will be
attending Minnesota
North Community College

REOKC Member:
Gilbert Valdez, Jr



Francisco Salazar will be
attending Fresno State

REOKC Member:
Angelina Salazar



Katelyn Smith will be
attending UC Santa Barbara

REOKC Member:
Jay Smith



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 .



SCAMS SENIORS SHOULD KNOW ABOUT

The Grandparent Scam: “Grandma, I need your help!”

A scammer pretends to be your grandchild or another family member who is in trouble and urgently needs money. They may claim they were arrested, injured or stranded.

Remember: Call your family member directly using a phone number you already know.

Government Impersonation Scams: “You owe money.”

Scammers pretend to represent a government agency and threaten arrest, loss of benefits or other consequences if you don't pay immediately.

Remember: Government agencies don't demand immediate payment through gift cards, cryptocurrency or unusual payment methods.

Investment & “Get Rich Quick” Scams:

Scammers promise easy, guaranteed returns through investments, cryptocurrency, business opportunities or other schemes. They may pressure you to act immediately.

Remember: There is no such thing as a guaranteed high-return investment with no risk. Take time to research before investing.

When in Doubt, STOP.

STOP before sending money.

CHECK the story with someone you trust.

VERIFY who you're really dealing with.

A few extra minutes could save you thousands of dollars.

If you're unsure whether something is a scam, talk to someone you trust before sending money.

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

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**September & October 2026
Time Dated Material**

**Official Newsletter of
The Retired Employees of Kern County Inc.**

REOKC LUNCHEONS AT HODEL'S

5917 KNUDSEN DRIVE, BAKERSFIELD

TUESDAY, SEPTEMBER 8, 2026

LIBERTY HALL (building north end of parking lot)

TUESDAY, OCTOBER 13, 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)

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