



# T R E N D

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

Volume MMXXVI-VI

**November & December 2026**

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

Robert Seibly, President

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## 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.*

In this edition of the "TREND" I would like to bring to your attention two major issues that seem to come up often this time of year: Medicare and Fraud.

**First issue:** I hope you all know that Open Enrollment for Medicare this year is from October 15 to December 7. The Kern County Aging and Adult Services Department has information that will help you in finding what you want/need. They have highly trained HICAP Counselors that are advocates and problem solvers that can provide much needed assistance to Kern County Medicare beneficiaries and their families. One of these counselors stated (as all might) "I enjoy being able to explain how Medicare works and help our clients feel less lost in all this information. It's also exciting to find savings programs that clients didn't know were available to them and help them apply for those programs." They say that application assistance is only a phone call away. For information on Medicare Savings Programs (MSP), Low Income Subsidy/Extra Help, and/or Medi-Cal Application Assistance for Medicare Beneficiaries, call: 661-868-1000 or 1-800-434-0222 or visit the REOKC website at [reokc.org](http://reokc.org) to access the Kern County Elder News October 2026 newsletter for more 2027 Medicare Open Enrollment information in the News & Information section on the home page.

**Second Issue:** We hear about Fraud and Online Scams frequently. From the Kern County HICAP "Medicare Scoop," summer edition newsletter; The Communication Director at CHA/SMP tells us that Medicare Scams in California continue. Beneficiaries and their family mem-

bers are reporting boxes of unwanted tests arriving on their doorsteps, and Medicare is being billed 4-5 times the cost of the tests or more. In some cases, the beneficiaries have been billed. To help avoid these issues, beware of offers for free stuff in exchange for your personal financial information or Medicare number (this is a Scam). Important: be cautious about any unsolicited request for your personal, financial, or medical identity and information. Medicare will not call or email you. You can report any suspected Fraud (661-868-1000).

Also watch out for scammers calling and pretending to be with Medicare and offering you a plastic Medicare card. Medicare will NOT call and offer plastic cards; Medicare provides only paper cards (that we know of). Scammers are just trying to steal your Medicare number and your identity.

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.

If you receive a text or email you are unsure of from an unknown sender, do not click on any links or open any attachments. When in doubt, do not give out any personal or account information, hang up, and call the company directly using the phone number provided on their billing statement, documentation, or website. Remember, not all communications are potentially fraudulent, but some can be, so try to be wise in your decisions.

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 November the 11th. Hope to see you all safe, healthy, and at our next REOKC Luncheon (more information in this newsletter).





## 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).*

### **Keeping an Eye on KCERA’s Financial Future**

#### **What does an actuarial experience study have to do with you as a KCERA retiree?**

Quite a bit—although it does not change the amount of your monthly retirement benefit.

Every three years, KCERA takes a detailed look at how closely its expectations have matched what has actually happened. This review, called an **Actuarial Experience Study**, helps ensure that the assumptions used to manage and fund the retirement system remain reasonable and up to date. These assumptions allow actuaries to estimate when benefits will be paid, how much will be paid, and the present value of those future payments. The current study examines KCERA’s experience from **July 1, 2022, through June 30, 2025**, and was prepared by Segal, KCERA’s actuarial consultant.

Think of the study as a **three-year financial check-up**. Actuaries examine such things as investment returns, inflation, salary growth, retirement patterns, mortality, disability and employee turnover. These factors help KCERA estimate how much money will be needed to pay benefits over the many years ahead.

#### **What Did the Study Find?**

The study recommends keeping KCERA’s inflation assumption at **2.50%** and its assumed cost-of-living increase at **2.50%**. One recommendation included in the most recent report, was for the Board to continue to closely monitor and consider potentially reducing the assumed long-term investment return rate from **7.00% to 6.75%**. KCERA’s Finance Committee discussed this recommendation at length and recommended that the Board retain the current 7.00% investment-return assumption for the time being, but

be prepared to reduce the assumption rate should our actual rate of returns over the next few years warrant it.

The study also recommends several changes to demographic assumptions. These include updated mortality tables, adjustments based on KCERA’s actual experience, and refinements to retirement, disability and termination assumptions. The goal is to make the assumptions more closely reflect the experience of KCERA’s membership.

#### **What Does This Mean for Retirees?**

Perhaps the most important message is this: **the assumptions used in the actuarial study do not directly change your retirement benefit**. Instead, they help determine the timing and amount of employee and employer contributions needed to help fund KCERA’s promised benefits.

That is why retirees should pay attention to the Experience Study. **KCERA’s commitment to current and future retirees depends on careful, long-term financial planning**. Reviewing actual experience every three years not only promotes prudent funding and transparency, it provides the Board an opportunity to identify changing trends, evaluate the assumptions used in funding the system, and make adjustments when appropriate.

In short, the Experience Study is about **looking ahead**—helping KCERA remain financially prepared to meet its obligations to retirees and beneficiaries today, tomorrow and for generations to come.



**LEVAN INSTITUTE FOR  
LIFELONG LEARNING**

**NEW Spring 2027 Classes post  
on December 15, 2026**

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

At the Levan Institute for Lifelong Learning we celebrate Healthy Aging with over unique classes focused on the interests of those 55+. Join us to learn, explore, make new friends, and have fun! Registration opens Monday, January 11, 2027 at [www.levaninstitute.org](http://www.levaninstitute.org) **(661) 395-4431**



Trudy Barraza—Court Support  
Franklin Beene—Sheriff  
Bonnie Brown—Auditor-Controller  
Bill E. Coughran—Fire  
Martha Hart—Health-Nursing  
Mary Martin—California Children Svcs.  
Rodger McDonald—Fire  
Thomas Moore—Sheriff  
Dania Moser—County Counsel  
Donald Napier—Fire  
Martin Nordin—Sheriff  
Bobbie Palmer—Child Support  
Robert Patrick—Sheriff  
Sherrell Sears—Fire  
Steven Snead—Sheriff  
Catherine Thomas—Fire  
Sharon Way—Substance Abuse Program

*“ We never lose the people we love.  
They live with us in our hearts  
for the rest of our lives.”*

~ *Author unknown*

*“What lies behind us and what lies before  
us are tiny matters compared to what  
lies within us.”*

~ *R.W. Emerson*

**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 .**

## 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](mailto:mlbennett36@sbcglobal.net)** with  
your name, current mailing address and your email  
address. **(Subject: TREND mailing list).**

## Next Free Document Shredding

**Scheduled for Friday,  
December 4, 2026 from 2:00 to 4:00 p.m.  
Strata Credit Union  
4180 Coffee Road  
(WinCo Foods Shopping Center)**

## UPCOMING REOKC PROGRAMS

★ **November 10, 2026:** Speaker not confirmed by  
★ print time.

★ **December 8, 2026:** The **Bakersfield College**  
★ **Chorale** will be our holiday entertainment.

## LUNCHEON MENU AT HODEL'S



## November

Deep Pit Turkey  
Sliced Tri-Tip in Au Jus  
Garlic Mashers  
Buttered Corn

## December

Hand Carved Ham  
Fried Chicken  
Rice Pilaf  
Green Beans

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:** Veronica Camarillo; Pamela Eccles

**BENEFICIARY:** Lorna Bowles; Dawn Nordin

**KERN LINKAGE PROGRAM:** Linda R. Llewellyn

**KERN MEDICAL CENTER:** Elizabeth Carrizalez

**PUBLIC HEALTH:** Gail Lock

**SUPERIOR COURT:** Cynthia Loo; Carrie Winn

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

**Affiliate:**

 **PACIFIC GROUP AGENCIES**



As we prepare for the upcoming 2027 benefit year, now is an excellent time to review your current benefit elections and make sure your coverage continues to meet your needs. Whether you are already enrolled in REOKC member benefit plans or are considering coverage for the first time, taking a few moments to evaluate your options can help ensure you have the protection and services that best support you.

REOKC members have access to a variety of valuable benefit programs, including high-benefit dental plans (PPO and HMO), a VSP vision plan, legal services, identity theft protection, pet care coverage, life insurance, accident coverage, and more. These plans are designed with retirees in mind, offering affordable premiums, comprehensive coverage, and nationwide provider networks.

**All benefits are available for enrollment year-round so there are no strict end-of-year deadlines.**

**Phone:** 800-511-9065

**Email:** REOKC@pgagencies.com

**Office Hours:** Monday-Friday, 7:00 AM-4:00 PM

Thank you for being a valued member of REOKC.  
It is our privilege to support you!

### 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 Discovery Princess**

August 7 - 18, 2027 Cruise Tour Denali Explorer  
Mini Suite \$5276.00 per person  
7 day cruise from Vancouver, Ketchikan, Juneau,  
Skagway, Glacier Bay National Park, Cruise College  
Fjord, Anchorage, Land - Mt. McKinley, Denali  
(2 nights) and Fairbanks. Includes Princess Plus  
package

#### **Celebrity Cruise Celebrity Edge**

June 4 - 11, 2027 RT Seattle  
Balcony Cabin \$2796.00 per person  
Seattle, Ketchikan, Endicott Arm & Dawes Glacier,  
Juneau, Skagway, Inside Passage, Victoria  
Includes Beverage package and Wi Fi.

#### **Globus Escorted Tour**

Visions of Japan Sept. 27 to Oct. 7, 2027  
\$6969.00 per person  
Tokyo, Mt. Fuji, Matsumoto, Takayama,  
Shirakawa, Kanazawa, Kyoto and Nara

All rates are based on Double Occupancy and are  
based on availability.

Additional are travel insurance, airfare and  
additional nights pre or post.

**Julie Salazar-Garcia**  
**(661) 324-6910** [cruiseport@sbcglobal.net](mailto: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](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**

- Jeff Frapwell –  
[jrf7500@gmail.com](mailto:jrf7500@gmail.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 FOR 2027

In 2012 REOKC'S Board of Directors established a scholarship program for member's children, grandchildren, nieces and nephews who were in their senior year of high school.

The scholarships are offered to the above relatives of REOKC members in the amount of \$2,000.00 each. The scholarships may be awarded for an accredited trade school, university, or college. Questions may be directed to the scholarship committee chairperson.

Scholarship procedures and amounts to be awarded will be reviewed annually by the REOKC Board of Directors.

All scholarship program requirements, information, and the application form can be found on our website: [reokc.org](http://reokc.org) under the "Membership Benefits" heading.

Students must fill out, print, sign, and mail in the application form.

Applications must be submitted no later than April 15th of each current school year. The REOKC Secretary will maintain all application materials as a matter of record for three years, after which, they will be destroyed.

Essays will be judged by a panel of three REOKC members, at least one of which will be a member of the REOKC Board of Directors. These judges will be appointed by the REOKC President with Board approval. Each application will be given a number so Judges will not know the identity of any applicant.

### THINGS TO PONDER

~ This would be a wonderful world if people showed as much patience in all things as they do in waiting for a fish to bite.

~ Good intentions, like choice fruit, are perishable and hard to keep.

~ You can never do a kindness too soon, because you never know how soon it will be too late.

~ We often consume our tomorrows fretting about our yesterdays.

~ Happiness is a form of courage.

## HONOR FLIGHT KERN COUNTY

This year, your REOKC Board made a \$5,000 donation to the Honor Flight Kern County on behalf of its members in keeping with REOKC's mission statement. Which in part, states that your organization will provide avenues of support and information for Kern County retirees and beneficiaries, and participate as an integral contributor in our Kern County communities' quality of life.

On August 6, 2026, three of REOKC's Board members, shown in the middle of the picture below, attended the Honor Flight breakfast and presented them with the donation check.

The Board members, all veterans, left to right are Barbara Goodlow, 1st Vice President; Robb Seibly, President; Ed Ochoa, Director.

Our good wishes go out to the Honor Flight organization and their endeavor to aid and assist Kern County's retired veterans!



### QUOTE

"A healthy democracy requires a decent society; it requires that we are honorable, generous, tolerant and respectful."

~Charles W. Pickering

HOW CAN I LOWER MY CAR PAYMENT? 🔍



Text REFI  
to 79789



stratacu.org  
661.327.9461

AS LOW AS

**4.49%**

Valid until  
November 25, 2026

APPLICANTS WHO: 1) HAVE FINANCED AN AUTO LOAN AT ANOTHER LENDER WITHIN THE LAST 12 MONTHS, 2) HAVE NO LATE PAYMENTS ON THE LOAN, AND 3) ARE CURRENTLY EMPLOYED (EMPLOYMENT VERIFICATION IS 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 4.49%\*. 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 09/8/2026 THROUGH 11/25/2026, SUBJECT TO AVAILABILITY. STRATA CREDIT UNION MEMBERSHIP AND A SHARE SAVINGS ACCOUNT WITH A MINIMUM DEPOSIT OF \$5.00 IS REQUIRED. FEDERALLY INSURED BY NCUA.

\*ANNUAL PERCENTAGE RATE (APR) OF 4.49% INCLUDES A .25% DISCOUNT FOR AUTOMATIC PAYMENTS FROM A STRATA CREDIT UNION CHECKING ACCOUNT. IF AUTOMATIC PAYMENTS ARE CANCELED, THE INTEREST RATE WILL INCREASE BY .25% WITH A CORRESPONDING INCREASE IN THE PAYMENT. EXAMPLE: A \$10,000.00 AUTO LOAN FOR A TERM OF 60 MONTHS WITH A 4.49% APR, THE MONTHLY PAYMENT WILL BE \$186.38. WITHOUT THE AUTOMATIC PAYMENT DISCOUNT THE INTEREST RATE IS 4.74% APR AND THE MONTHLY PAYMENT WILL BE \$187.52.

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

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PERMIT NO. 349**



**November & December 2026  
Time Dated Material**

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

**REOKC LUNCHEONS AT HODEL'S**

**5917 KNUDSEN DRIVE, BAKERSFIELD**

**TUESDAY, NOVEMBER 10, 2026**

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

**TUESDAY, DECEMBER 8, 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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