

RETIRED EMPLOYEES OF SAN BERNARDINO COUNTY

Celebrating 60 Years of Service 1964-2024

The only officially recognized organization representing SB County Retirees



PRIME TIME

Volume 42, Number 5 February 2024 RESBCinfo@gmail.com

PRESIDENT'S COLUMN by Dena Smith

Greetings and good wishes to all my fellow RESBC members.

I know it's February, but I don't think it's too late to wish you all a Happy New Year. Welcoming the New Year offers us a built-in opportunity to stop for a moment to reflect on the past and plan for the future.

2024 is an exciting year for RESBC - it's our 60th anniversary! That's right, this year, we mark 60 years of service to SBCERA retirees. Like all of us, RESBC is not the same today as it was 60 years ago and who we are today is a result of our history. Your Executive Board believes it is important to recognize,

acknowledge, and celebrate how and why RESBC began and all that we have accomplished over the past 60 years, so look for some articles in upcoming issues of *PRIME TIME* that will shine a light on RESBC, then and now.

In February, the calendar says we will recognize Groundhog Day, Valentine's Day and Presidents' Day. February is also when the SBCERA Board considers cost of living (COLA) increases for its retirees. That always leaves our members – whether this is their first or fifteenth time through - with questions about how the COLA and the mysterious “COLA bank” work. So, we are happy to have an article this month from Dawn Stafford, our elected Retired Member on the SBCERA Board – that explains it for us.

Also, as is our tradition, this issue of *PRIME TIME* is packed with photos from the Holiday Luncheon. More than 120 of us gathered at Shandin Hills to share a meal and good time with friends, old and new. Our thanks to the RESBC Program Committee for their hard work to ensure the program went off without a hitch. Special “shout outs” to My Senior Health Plan for sponsoring \$500 in raffle prizes, Kathleen Filkins for donating two beautiful holiday wreaths for the raffle, and Tom

Potter and Virginia Adams for serving as our raffle MCs.

Speaking of programs, this month, we will host a workshop on end-of-life planning. Please see program specifics on Page 12 of this issue. Though this is not a topic we necessarily want to think or talk about, it is a gift we can give our loved ones to ease their burden after we're gone. We will have two additional events, in April and June, before we wind down for the summer.

As usual, I remind you that RESBC is an all-volunteer organization. If you are so inclined, please consider becoming more actively involved and help guide our organization to continued growth and success. Drop us an email at resbcinfo@gmail.com and let us put your talents and interests to use in support of your fellow RESBC members.

That's all for now, and I hope to see you for the workshop on Monday, February 26!

RESBC Board Members

Dena Smith, President
Virginia Adams
Deborah Barnack
Jack Burke
BJ Cruz
Yvonne Johnson
John Michaelson
Cheryl Napier
Ruth Stringer
Katrina Turturro
Janet Ward
Vere Williams
AB Brand, Treasurer Emeritus

QUESTIONS REGARDING MEMBERSHIP OR ADDRESS CHANGES? PLEASE CONTACT:
BJ Cruz, Membership
resbcinfo@gmail.com

SBCERA Cost-of-Living (COLA) Adjustments
by Dawn Stafford
Retirement Brd of Trustees
Elected by Retirees

Here's a review of this year's COLA and the policies behind it prepared with the assistance of our SBCERA staff:

It's that time again! On February 1, 2024, the SBCERA Board will take up the matter of its annual retiree Cost-of-Living Adjustment (COLA). We receive a lot of questions about how the COLA is calculated, and what happens when the actual cost of living change, as measured by the Consumer Price Index, exceeds the 2% maximum allowed under SBCERA's plan. This article is intended to help you understand "all things COLA at SBCERA".

How was the COLA created and what is it?

In 1983, the San Bernardino County Board of Supervisors adopted California Government Code Section 31874 and implemented an annual COLA for every SBCERA retirement allowance, optional death allowance, and annual death allowance, not to exceed 2% per year. The amount of the COLA depends on the regional Consumer Price Index (CPI) for the Riverside-San Bernardino-Ontario Area as published by the United States Bureau of Labor Statistics, measured each November.

For the 2024 COLA, the CPI is 4.28%. Government Code Section 31870 requires that we round that number to the nearest one-half percent, resulting in a 4.5% factor.

So, what happens when the CPI percent is higher than the 2% maximum?

For anything above the 2% maximum, that percentage is added to each retiree's COLA Bank. The bank is used in any future year in which the CPI change is less than 2%. For example, if one year has a 4% CPI increase, and the next year sees no change in the CPI, then the Bank allows SBCERA to provide a COLA of 2% for each of the two years.

For 2024, SBCERA will add 2.5% to each retiree's COLA Bank.

Is there a carryover if the COLA is negative?

While it's been a long time since there was a negative CPI year, it can happen. In that case, if the annual CPI index is negative, any positive accumulations from prior years will be offset by the current year's negative figure. So, a retired member or beneficiary will still receive a COLA, not to exceed 2%, if there is a positive credit in their accumulated or "banked" balance from previous years. If the Bank is already negative, the member would not receive a COLA in the current year, and they would not receive a COLA in future years until their Bank is in the positive.

When will I see the 2% COLA for 2024?

The COLA is effective on April 1, 2024, so you will first see it in your April 30, 2024 monthly retirement benefit payment.

Inflation has been high the last few years. Why can't SBCERA grant a higher COLA?

Last year, I spearheaded an effort to evaluate whether the SBCERA Board had any options to grant a higher COLA than the 2%. Specifically, I hoped that SBCERA could provide a supplemental ad hoc cost-of-living increase. Over the course of several months, the Board reviewed a number of potential options, but none were a pathway that would allow us to grant such a payment.

Will my beneficiary receive a COLA after my death?

Yes. Depending upon the option you select at retirement, upon your death, your designated beneficiary's benefit will be entitled to receive an annual COLA of up to 2%, under the same rules for the retiree's COLA Bank applied during their retirement.

Where can I get information about my COLA Bank?

A table showing the banks, by year of retirement, is on SBCERA's website at: <https://www.SBCERA.org/Cost-Living-Adjustments>. Click on the "COLA Frequently Asked Questions (FAQ)" link for an updated table and more background information about the COLA.

Self-Service Options in mySBCERA

In addition to viewing your monthly statements, 1099-R tax forms, and other information about your SBCERA account, you can use mySBCERA to update tax and banking information. You can navigate to this by clicking on the "Access mySBCERA" button in the top right-hand corner of our website or visit www.SBCERA.org/mySBCERA.



Jack Burke and Christa McNerney



Turner and Yvonne Johnson



Eugenia Turner



Estrellita Hermogeno and Evelyn Bobbitt



Michael Bowers and Diana Rundles



Dayantha Kurukulasuriya and Jim Prudhomme

RESBC 2023 Holiday Luncheon

It was a beautiful day with a picturesque backdrop of the Shandin Hills Golf Course. Our members arrived early and Christmas pictures were taken of all the attendees. We were very fortunate that Supervisor Joe Baca, Jr. stopped by to welcome everyone to the luncheon. We were joined by a contingent of Retirement Board Trustees and staff.

Dena Smith, RESBC President, was the MC and she gave information about the membership and future RESBC events. She introduced the Current Board members and thanked the Program Committee for all their hard work.

This year we had a great bonus when we received a \$500 donation from our partner, My Senior Health Plan, for our luncheon raffle prizes. Thank you! We gave out 4 - \$50 dinner gift cards and 15 - \$20 cold hard cash prizes. Kathleen Filkins from our board donated two beautiful wreaths for additional raffle prizes. Tom Potter was our raffle MC. We had 134 people attend the lunch.

By the time the luncheon ended, everyone had a belly full of laughs reminiscing with old friends and new acquaintances and had enjoyed all the festivities. Our members left really excited and eagerly anticipating next year's event!

Submitted by RESBC Program Committee

If you have recently joined RESBC, and do not see your name, please keep watching. There is a time lapse between when you submit your payroll deduction paperwork and when we are notified you have joined us.

If you don't see your name after two months, please let us know.

We are always looking for other RESBC members who can join us in making this a great organization.

If you are interested in lending your time and skills to protect the interest of our retirees, just let us know!

**RESBC has an
email address:**

RESBCinfo@gmail.com

***If you have questions, suggestions,
or
comments, please
let us know.***

***We would like to hear from
you!***



Mary Mayes and Dena Smith



Art and Debbie Boatman



Lee and Alan Green



Erlinda Vasquez



Beverly Pickens, Tom Potter, Debra Buyak



Jean Rene Basle

TREASURER'S REPORT **December 2023**

December 1, 2023 Balance Forward 228,850.28

REVENUES

Dues	7,806.00
Meetings and Events	2,538.75
Interest	39.15
TOTAL REVENUES	10,383.90

EXPENDITURES

Administration	
Postage/P.O. Box	13.20
Newsletter	
Printing	3,938.39
Postage	2,021.59
Meetings and Events	
Meals	6,412.72
Door Prizes	500.00
Other	97.68
TOTAL EXPENDITURES	12,983.58

December 31, 2023 Balance 226,250.60

Checking Account	9,026.72
Savings Account	130,936.54
CDs	85,897.80
Petty Cash Fund	389.54
Total	226,250.60

PERB Reserve* 136,486.97

Membership

Prior month	7,788
Current month	7,806
Growth	18

Katrina Turturro
Treasurer

*Preservation and Enhancement of Retirement Benefits (PERB): Reserve funding and/or expenditures to support educational and advocacy activities to protect and enhance pension benefits for RESBC members.



BUDGET



BEYOND RETIREMENT **(through December 2023)**

Barbara Bergie
Frieda Burdette
Geraldine Danks
William Feenstra
Georgiana Flint
Drexel Foreman
Laura Goodly
Peter Grosso
Donald Hankerson
Kathleen Henley
Sylvia Higgins
David Kang
Barbara Kiley
Shylana Lightfeldt
John Luther
Donna Manning
Alma Martinez
Michael Meldrum
Maria Moreno
Donald Neely
Hailey W. Owen, II
Janet May Poore
Geradine Rhodes
Josefina Ventura

NEW MEMBERS **(through December 2023)**

Jerry H. Allen
Lisa M. Alvarez
Stacy Asboth
Cynthia A. Avila
Cynthia E. Beck
William Beck
Sharece Brown
Vicki Calfy
Diane E. Childs
Maria Colombi
James Considine
Nancy Cooper
Kelly P. Costakes
Cindy Cozart
Jeffrey Cross
E. Joy Crow
Azar E. Dabiri
Rebecca H. Davis
Melba Edwards
Earl Forthun

Annette Garey
Janet Gice
Issa Gonzalez
Margarete Greenwood
Beverly Hawk
Tracie Hernandez
Nestor Cruz Jabson
Sean Z. Jackson
Debbie Johnson
Linda G. King
Jia Li
Doris A. Littlejohn
Tammy L. Mclemore
Maria Mellado
Leann D. Mellas
Liane E. Moor
Maria Munoz
Robb E. Myers
Arnel S. Natividad
Marisol Nichols
Karen Nowak
Gary Odebralski
Brian Jerry Persons
Dion Roa
James Mat Sabellon
Pauline T. Sakamoto
Kathleen M. Sanchez
Toyling Snyder
Jennie I. Sohl
Kelly D. Stevens
Olivia V. Swift-Ford
Peter G. Taylor
Frances M. Villalpando
Gregory G. Wood
Glynis M. Woods
John C. Wymore
Robert G. Yabuno
Matthew E. Yost
Cynthia Yzaguirre



Patricia Maitre and Regina Dorman



Pat Cole



Cheryl Cargile and Denise Grimes



Dena Smith and Neal Waner

**My dentist says
I need a crown...
well, duh!**



SBCERA Trustees and Staff



Martha Tibbs and Linda King



Jennifer Hilber



Faith and John Michaelson



Supervisor Joe Baca, Jr., and Tom Potter



Ruth Stringer and Chuck Scolastico



*Marsha Lenihan, Patricia Loucks,
Kim Greve*

*Save
the
Date*

Welcome to RESBC
Spring Mixer

Monday, April 22, 2024

Stay Tuned for More
Information!

We hope you'll
be able to join us!



Welcome to the Holiday Luncheon!



Esther Reyna and Roni Edis



William and Anna Grammenos



Maria Franco



Mary Anne Causey



Aileen Gatchalan and Erlinda Gatchalan



*Dayantha and Neliya Kurukulasuriya,
Shashi Singeetham*



Clark Alsop



Sharon DeSilva



Lorraine Saucedo



William and Patricia Brooks



Rick and Cheryl Napier



Paul Boccumini

RESBC Presents

Before I Go
(Planning Your Final Arrangements)

Emmerson-Bartlett Memorial Chapel
703 Brookside Avenue, Redlands

Monday, February 26, 2024
10:00 am

*Lunch provided following presentation
(finger sandwiches and drinks)*



We all plan for numerous events, weddings, anniversaries, vacations, and more, but planning for funerals doesn't often make that list.

Many of us have wishes and ideas about what we'd like to have happen when we die, but few of us act on developing plans and resources for that inevitable event.

Navigating the often confusing and emotionally laden world of funeral planning, this presentation is to help illuminate the many options and choices we have and ease the process and often difficult experience of providing ourselves and loved ones a meaningful, sensible, and cost effective funeral plan.

RSVP ALERT!

Our phone was lost. If you already texted your attendance to the meeting, please **RESUBMIT YOUR RSVP** to resbcinfo@gmail.com. Thank you!



RESERVATION FORM
RSVP by February 21, 2024

Via email to resbcinfo@gmail.com or mail form to:

RESBC ♦ P.O. Box 136 ♦ Highland, CA 92346

Name _____

Guest _____



Nancy Clark, Michael Murphy, Sharon Faust



Diane Audibert



Susan Sechrist and Joe Krejci



Bobbie Cox



Laura Harbison



Teresa Johnson and Jim Maruska



*\$20 gift card winners (left to right)
Leann Gates, Merle Carver, Joann Jaworski, Sharon DeSilva,
Maria Vallez, Debi Buyak, Erlinda Vasquez*



*RESBC Board (left to right)
Cheryl Napier, Janet Ward, Ruth Stringer, Jack Burke, Yvonne Johnson, Katrina Turturro,
Deborah Barmack, Dena Smith, Virginia Adams, John Michaelson*



*\$50 gift card and wreath winners:
Back row: Michael Bowers, Alan Marks, Cheryl Kaufman, Scott Welsh
Front row: Evelyn Bobbitt, Norma Crosby*



*\$20 gift card winners (left to right)
Mary Lou Mermilliod, Gerry Mermilliod, Christney Barilla, Lawrence Jimenez, Dorothy Traudt Herbert, Paul Boccumini, Michael Murphy*

There are always many things to do when you move to a new address. One of the most important is to let the Retirement Board know your new address so you won't miss receiving your pension check. On their change of address form is a place for you to sign that authorizes them to release your new address to RESBC.

It would also be wise to send RESBC a letter, or postcard, telling us directly that you have moved. Mail changes to: RESBC, PO Box 136, Highland, CA 92346.

RETIRED EMPLOYEES OF SAN BERNARDINO COUNTY

P.O. BOX 2323
SAN BERNARDINO CA 92406-2323

RETURN SERVICE REQUESTED

DATED MATERIAL

RESBC MISSION STATEMENT

As a voluntary non-profit association, the singular goal of the Retired Employees of San Bernardino County (RESBC) is to support and cherish the obvious need to maintain and improve our quality of life during retirement. The focal points of RESBC are to: keep its members informed and knowledgeable about retiree issues and concerns; provide programs and information on topics that will give members insight into the challenges affecting seniors; and focus on benefits retirees have earned, and, in the process, foster friendship and positive relationships among all retirees.

NOTICE: The information presented in *PRIME TIME* is believed to be from reliable sources. However, no responsibility is assumed by RESBC, the Editor, or the writers, for inaccuracies in articles published.

Privacy Statement:

RESBC is very aware of the need for the privacy of its members and is committed to protecting your personal information. The only information RESBC has about you is your name, mailing address, and payment of membership dues. RESBC does not sell or share our member list. RESBC does not disclose any of this information about our members to third parties. The companies with which RESBC does business, such as Berg Print & Mail (for printing and mailing *PRIME TIME*), and Pacific Group Agencies (supplemental insurance), are obligated to keep your information confidential.

Spouses of deceased RESBC Members are eligible to become Associate Members of RESBC.

If you would like more information, please contact our Membership Chair, BJ Cruz, by writing to P.O. Box 136, Highland, CA 92346, or via email: resbcinfo@gmail.com 909-725-5140

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Please send changes of address to the address above.

Monthly dues are paid by payroll deduction only. For information and/or a payroll deduction form, please contact:

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