



PRIME TIME

Volume 46 Number 3 November 2026 RESBCinfo@gmail.com



DENA SMITH PRESIDENT'S MESSAGE

Greetings and good wishes to all my fellow RESBC members.

Well, RESBC certainly started this year off with a bang! It has been busy, busy, busy!! While we continue to present our regular programs, we are also participating in some new and

different events in service to you, our members.

First a look back at October. In the “new and different” column, we partnered with My Senior Health Plan (MSHP) to present an “Introduction to Medicare” webinar on October 7. This session was timed to coincide with the Medicare Open Enrollment period and was well attended. This format allows us to reach and invite participation of RESBC members who may not be able to attend a local meeting. It was a live, hosted presentation with plenty of time for the participants to have their questions asked and answered. Over the next several months, we plan to have MSHP present a couple more webinars focused on different aspects of Medicare. The next session is scheduled to take place in January 2027 and you can find additional details and registration instructions elsewhere in this issue of *PRIME TIME*.

Also in October, RESBC participated in the County of San Bernardino HR Benefits Division’s first ever Retirement Month event. The theme was “Don’t Be Scared of Retirement Planning” and nearly 100 County employees (or, as I like to call them, future members) took this opportunity to connect

with representatives from HR, Arrowhead Credit Union, Voya, Kaiser Permanente, Blue Shield, SBCERA and RESBC. The attendees I spoke to, many of whom are planning to retire within the next several months, were focused, engaged and seemingly satisfied with the information they received. I hope this becomes an annual event.

RESBC hosted our annual Insurance Open Enrollment meeting on October 26. As usual, we had a good turnout and our presenters from PGA/AMBA, Welsh Insurance and San Bernardino County HR Benefits all did a great job. This year, the County of San Bernardino invited their retiree medical providers, Kaiser Permanente and Blue Shield, to attend and we hope that change proved helpful to you.

We are kicking off November with the 2nd annual Retiree Volunteer Expo on November 2 at the County Museum courtyard. This event is again being presented in partnership with SBCERA and brings retirees interested in volunteering their time into the room with local organizations looking for volunteers. Last year’s event drew more than 100 retirees and 20 organizations – and many matches were made.

RESBC Board Members

Dena Smith, President
Virginia Adams
Diana Alexander
Deborah Barmack
BJ Cruz
Roni Edis
Yvonne Johnson
Kim Kelly
John Michaelson
Cheryl Napier
Janet Ward
Vere Williams
Bob Windle
AB Brand, Treasurer Emeritus

RESBC will also be on hand at the County's Retiree Open Enrollment meetings taking place on November 12 in San Bernardino and November 23 in Rancho Cucamonga. If you're planning to attend one of these meetings, be sure to stop the RESBC table and say "hi."

We extend sincere thanks to the County HR Benefits Division for their partnership, participation and for inviting RESBC to participate in these events.

Looking further ahead, we will launch the Holiday season with our annual luncheon on Monday, December 7, 2026.

Additional details and registration information are included in this issue of *PRIME TIME* and online at:
<https://resbcounty.wildapricot.org>.

Finally, I know it's early but you might also want to mark your calendar and plan to attend our workshop on Monday, February 22, 2027. This will be a repeat of this year's popular CHP Senior Driving Program and – good news for our members in the High Desert - this session will take place in Apple Valley. Look for additional details and registration information in the December and February issues of *PRIME TIME*.

Back to the present. November's calendar is full of important dates – Election Day, Veterans' Day, Thanksgiving. I close this message hoping that you join me in taking time to remember and honor those who have spent part of their lives –

or sacrificed their lives – to protect this nation and our rights. I hope, also, that you will join me in exercising one of those precious rights by making your voice heard in this year's election cycle. Finally, I invite you to mark Thanksgiving by celebrating family in all its forms, making joyful memories and spreading love.

That's all for now. I'll see you next month.

Happy Thanksgiving!



NEW MEMBERS (through September 2026)

Daniel Avera
Reina Avila-Lopez
Deborah M. Bryan
Trina Chavez
Amy D. Cisneros
Tina Deberry
Elizabeth Delis
James Diaz
Christina Entz
Paula A. Johnson
John C. Kampa
Laura I. Kanuch
Claire I. Karp
Dolores Lambert
Michelle Leflore
Tanya Y. Levell
Deborah Martinez
Theresa M. Miller
Leticia Rangel
Maria J. Rodriguez
Brian Shedd
Dulce I. Stone
Robert S. Vasquez
Thelma Williams



BEYOND RETIREMENT (through September 2026)

Curtis Compton
Craig Edmunds
Mabelline Fowler
Jearl Harris
Gordon Huntley
Kenneth Johnson
Carolyn Lounsbury
Richard McEachen
Elia Prado
Douglas Young





YOUR MEDICARE, YOUR CHOICES

The Medicare Annual Enrollment Period runs October 15 through December 7, 2026. If you have a Medicare Advantage plan, this is your window to make a change for 2027. If you are still on a group plan, there is no rush to decide unless your plan has ended or your costs are rising. Either way, knowing your options helps you choose with confidence.

Whether you are turning 65, or already enrolled, join RESBC affiliate My Senior Health Plan (MSHP) on Wednesday, January 27, 2027, from 10:00 to 11:00 AM PT for a Zoom webinar on understanding your Medicare options. A licensed sales agent will explain how your options work, what to look for in your plan, and where to find answers to your questions. Bring your questions and feel free to invite a friend.

To register, click the link below, or call MSHP at 855-383-5279 (M-F 8:30 AM to 5:00 PM PT).

CLICK ON THE LINK BELOW TO REGISTER:

https://us06web.zoom.us/webinar/register/WN_pMamBSiSTu6MzVPAmgSjAw

Happy Holidays from My Senior Health Plan!



*Live for the moments
you can't put into words.*



**RETIRED EMPLOYEES OF SAN BERNARDINO COUNTY
TREASURER'S REPORT SEPTEMBER 2026**

9/1/2026	BEGINNING BALANCE		\$285,693.29
REVENUES			
	Dues	\$8,691.00	
	Meetings & Events	\$105.00	
	Other/AMBA	\$8,649.00	
	Interest	\$44.77	
	TOTAL REVENUES		\$17,489.77
EXPENDITURES			
	Recruitment	\$0.00	
	PERB* Expenditures	\$0.00	
	Travel	\$0.00	
	Administration		
	Communication/Website	\$584.00	
	Cards & Letters	\$0.00	
	Supplies/Stationery	\$0.00	
	Insurance	\$0.00	
	Financial Review	\$0.00	
	Others/Office supplies	\$0.00	
	Total Administration	\$584.00	\$584.00
	CRCEA		
	Dues & Fees	\$0.00	
	Conference Attendance	\$0.00	
	Total CRCEA	\$0.00	\$0.00
	Newsletter		
	Printing	\$3,180.89	
	Postage	\$2,359.31	
	Total Newsletter	\$5,540.20	\$5,540.20
	Meetings and Events		
	Meals	\$0.00	
	Facilities	\$0.00	
	Door Prizes	\$0.00	
	Printing	\$0.00	
	Outings	\$0.00	
	C/C Assessment Fees	\$0.00	
	Other/Table Décor	\$0.00	
	Total Meetings and Events	\$0.00	\$0.00
	TOTAL EXPENDITURES		\$6,124.20
9/20/2026	ENDING BALANCE		\$297,058.86
	Checking Account	\$21,472.60	
	Savings Account	\$188,940.55	
	CDs	\$86,645.71	
			\$297,058.86
MEMBERSHIP			
	8,691	+ 8	
PERB* RESERVE			\$175,206.90

*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.



Monday, December 7, 2026

11:00 am – 1:00 pm

Elk's Lodge

2055 Elks Drive, San Bernardino

Registration Window - November 1 - 25.

Register Online or by Mail

\$35.00 per person

Space is limited. Register early.

Event Cost \$35.00 per person. Member may register one guest

**Menu: (1) Buffet or
(2) Vegetarian plated meal.
No-host bar.
Santa will be available for you to
take photos with.**

RESBC Holiday Luncheon

Monday, December 7, 2026

2026 RESBC Holiday Luncheon

Online Registration and Payment

Your registration and payment **MUST be COMPLETED by Wednesday, November 25, 2026.** You will receive an email confirmation of your completed registration and payment.

Go to the RESBC website: <https://resbcounty.wildapricot.org/> and hit the blue "Login" button at the top of the page

Enter your email address and create your password

Once you have established your password, you will be asked to accept the website terms of use after which you will be returned to our homepage. The blue "Login" button will be gone, replaced by a blue "My Account" button.

Congratulations! You are now logged in and ready to register.

Click on the "Events" tab near the top of the page. A calendar for the current month will appear; click "Next month" and advance the calendar display to the month of the event.

Click on the event box for which you would like to register. A register button will appear.

Click the "Register" button and follow the prompts to provide your name, email address, contact phone number and meal selection. If registering a guest, you will be asked to provide their name and meal selection as well.

Review and confirm your registration details. You will have 15 minutes to complete your payment and you will receive an email confirmation for your registration and payment

===== **OR** =====

Register and Pay by Mail

Your registration and payment **MUST be RECEIVED by 11/25/2026.** Provide an email address to receive confirmation of your completed registration and payment.

2026 RESBC Holiday Luncheon

Monday, December 7, 2026 * 11:00 am – 1:00 pm

Elk's Lodge, 2055 Elks Drive, San Bernardino

To register and pay by mail, please fill out this form and mail with your payment to:

RESBC, PO Box 2323, San Bernardino, CA 92406

Member Name _____ Amount \$35

Email _____ Contact Phone _____

Meal Choice _____ Holiday Buffet _____ Vegetarian Plate _____

Guest Name _____ Amount \$35

Meal Choice _____ Holiday Buffet _____ Vegetarian Plate _____

Total included = \$ _____

This form AND payment MUST be received by Wednesday, November 25, 2026

Six Steps to Choosing an Executor

Defaulting to the oldest child isn't always the best move. Follow these guidelines to select a trustworthy executor and keep the peace among your heirs.

by Donna LeValley, Retirement Writer, Kiplinger

When drafting an estate plan, many people treat choosing an executor as a sentimental decision — a way to show trust or single out a reliable loved one. But serving as a personal representative is far more than a gesture of respect; it is a demanding, multi-year administrative and financial job. From navigating probate courts and liquidating real estate to settling final tax liabilities and resolving family tensions, an executor carries real legal responsibility during a time of grief.

To ensure your estate is settled smoothly and your legacy is protected, you need a clear strategy to identify, evaluate and formalize the right choice before you sign your legal documents. "When you name someone as executor, you may effectively be giving them a second job they never applied for," David Haughton, vice president of estate planning at Carson Group, told Kiplinger.

Here are six steps to help you choose the right person (or people) to be your executor.

1. Understand the scope of duties

Ensure you know what you are asking someone to take on. An executor manages probate, locates and values assets, settles debts, files final federal and state tax returns and distributes remaining assets to beneficiaries. The role requires meticulous record-keeping and the ability to deal with court timelines and administrative friction. Understanding what the job entails will help you select the right person.

"I think what surprises executors most is how much more is expected from them beyond simply distributing assets," said Haughton. "It can be a significant time commitment, and the executor is expected to follow the documents and act in the estate's best interest, even when the family's expectations differ."

State law typically allows executors to claim reasonable fees paid from the estate. You should decide whether you want to specify compensation terms in your will or default to the statutory amount.

2. Identify potential candidates

Consider both personal contacts and professional options. When selecting an executor, you generally have three choices: A personal representative, such as a family member or friend; a corporate executor; or co-executors.

Because executors face personal liability for fiduciary errors or premature distributions, candidate selection must prioritize capability over sentimentality. Haughton advises that "you want someone who is organized, dependable, financially responsible and able to communicate calmly."

Potential red flags? He said someone with "unresolved family conflict, poor financial judgment or someone whose own circumstances may get in the way" would not be a good candidate.

Most people choose family members due to deep mutual trust and shared personal history. Often, the oldest child will be selected. However, Haughton stresses that just because a child is the firstborn doesn't mean they are necessarily a good fit for the role of executor.

Co-executors within families: Naming two people to act together — for example, two siblings — can lead to administrative deadlocks and delays unless they work exceptionally well together. A trusted friend might offer a layer of separation while maintaining a personal connection to your wishes.

Co-executors, personal and professional: Appoint a trusted friend/family member and a corporate fiduciary to act jointly. The personal representative provides insights into family wishes, while the institution manages the administrative heavy lifting. Read more about corporate executors below.

The hybrid alternative: Co-executors or directed fiduciaries

If you want the personal touch of a loved one combined with the legal weight of a professional, you do not have to choose strictly between the two. While family members often serve out of love and obligation, a professional brings fiduciary expertise, objectivity and operational continuity.

Appointing a corporate executor, including banks, trust companies and estate attorneys, is ideal for large, complex estates, business transfers or situations where family conflict is likely.

Most importantly, Haughton said that there should be a "reason to have both." He points out that it "can be a good thing when you want checks and balances or different perspectives, but it can also slow down decisions and create disagreements."

You should consider including a corporate executor under these circumstances:

- **High potential for family conflict.** Sibling rivalry blended families, disinheritance and unequal inheritances.
- **Complex financial structures and high net worth.** Tax exposure, illiquid/diverse assets and ongoing trusts.
- **Closely held businesses or active operations.** Managing or selling a family business upon the owner's death requires specialized business continuity expertise.

3. Evaluate essential traits and possible constraints

Assess candidates against the practical needs of your estate. Your executor must meet the specific criteria of the state where you live, but general requirements across state lines typically include age, citizenship, residency and legal capacity. Additionally, a felony conviction is often a disqualifying factor.

Be sure that your choice is at least 18 years old, of sound mind — that is not judged incapacitated by a court — and lives in-state. Out-of-state executors are often allowed if they appoint an in-state agent or post a bond.

Here are some factors to consider when choosing a family member or friend to serve as an executor:

- **Location and proximity:** A local executor can more easily inventory physical assets, handle mail and attend probate court hearings.
- **Financial competence:** They do not need to be a CPA or attorney, but they must be comfortable hiring professionals and managing accounts.
- **Emotional neutrality:** Choose someone who can remain objective and fair if family tensions or beneficiary disputes arise.
- **Age and health:** Ensure the candidate is likely to have the cognitive and physical capability to serve when needed.

4. Have a candid discussion before naming the executor

Never surprise someone with an executor designation. Sit down with your chosen candidate to outline your expectations, the general structure of your assets and where documents are stored.

Confirm they are willing and ready to accept the fiduciary responsibility. Serving as an executor is voluntary, and a court cannot compel someone to serve if they renounce the appointment.

Schedule a dedicated conversation to outline your estate's structure, the types of assets involved, and the general complexity they will encounter. Be transparent about your intentions regarding asset

distribution — especially if your plan includes trusts, unequal inheritances, or specific conditions — so your candidate understands the interpersonal environment they will step into.

This conversation gives your chosen candidate a clear, pressure-free opportunity to accept the role or respectfully decline.

5. Designate a successor executor

Ultimately, the best executor for your estate is not necessarily the relative you feel closest to, but the person most qualified to handle the role.

Always establish a backup option. Life circumstances change. Name at least one alternate executor in case your primary choice predeceases you, becomes incapacitated, or declines to act when the time comes.

- **The primary alternative:** Name at least one primary successor executor in your will. If your primary choice predeceases you, suffers cognitive decline, moves abroad or resigns when the time comes, the court automatically appoints the successor without requiring a lengthy court hearing.
- **Tiered succession and corporate backstop:** For long-term security, name a named individual as primary, a secondary individual as first alternate, and an institutional trust company as the final contingent backstop. This prevents the court from having to appoint an unknown administrator of its own choosing.

6. Formalize the appointment and create an accessible operational plan

Make the choice legally binding. Your choice of executor carries no legal authority until it is properly executed in a valid last will and confirmed by the probate court following your death.

Work with a qualified estate planning attorney to draft your will, ensuring it explicitly grants your executor the necessary authority to handle some decisions, such as the authority to sell real estate, manage digital assets and retain legal or financial counsel without requiring prior court approval for every transaction.

Include specific language waiving executor bond requirements if you trust your candidate implicitly, which saves the estate thousands of dollars in premium fees. Finally, store your original signed documents safely and give your executor clear instructions on where to access your will, account inventories and essential property keys when needed.

Use your head, not your heart

Ultimately, the best executor for your estate is not necessarily the relative you feel closest to, but the person most qualified to handle the legal weight, administrative burden and interpersonal dynamics of the role. "People spend a lot of time thinking about who they trust and sometimes not enough time thinking about what they're asking that person to do," Houghton cautioned.

Taking the time to evaluate candidates objectively, discuss your expectations openly and formalize clear primary and successor choices will save your heirs immeasurable stress and cost down the road.

Once you've made your selections, review your designations every few years or after major life changes to ensure your estate plan stays aligned with your wishes and ready for the future.

Donna LeValley joined Kiplinger as a personal finance writer in 2023. She spent more than a decade as the contributing editor of J.K.Lasser's Your Income Tax Guide and edited state specific legal treatises at ALM Media. She has shared her expertise as a guest on Bloomberg, CNN, Fox, NPR, CNBC and many other media outlets around the nation. She is a graduate of Brooklyn Law School and the University at Buffalo. www.kiplinger.com

RETIRED EMPLOYEES OF SAN BERNARDINO COUNTY

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

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

PRIME TIME is published monthly from September through June (with a combined December/January issue) by Retired Employees of San Bernardino County, P.O. Box 2323, San Bernardino, CA 92406-2323. Email: RESBCinfo@gmail.com

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:

BJ Cruz, Membership Chair
resbcinfo@gmail.com
909-725-5140

Dena Smith
President, RESBC
dena_smith@sbcglobal.net
951-359-5386

PRIME TIME membership/mailling list
Contact: BJ Cruz at:
resbcinfo@gmail.com
909-725-5140

Virginia Adams
Editor, *PRIME TIME*
909-790-7199
lvlyva@msn.com