

RETIRED EMPLOYEES OF SAN BERNARDINO COUNTY

Established 1964

The only officially recognized organization representing SB County Retirees



PRIME TIME

Volume 44, Number 2 October 2025 RESBCinfo@gmail.com

PRESIDENT'S COLUMN by Dena Smith

Greetings and good wishes to all my fellow RESBC members.

It's October, which means that fall is officially here. I can see Thanksgiving right around the corner, followed quickly by Christmas and, before you know it, we'll be celebrating the start of 2026! Time sure flies when you're retired. But, before we get too far ahead, I'd like to share a brief look BACK...

Your RESBC Executive Board reconvened in September after the summer hiatus, and I am pleased to share that our first

order of business was to appoint two new members to the Board. Welcome to Bob Windle, who joins us as Benefits Chair, replacing Cheryl Napier. Bob comes to us with a wealth of knowledge and experience about all things benefits, having served for many years in the County's Human Resources department. He has been named as RESBC's representative to the County's Employee Benefits Advisory Committee (EBAC) and will also be attending meetings of the County's Defined Contribution Committee, so we remain aware of the discussions and decisions taking place within these committees and the potential impact on us as retirees.

We also welcome Diana Alexander, a freshly minted retiree from the County of San Bernardino Administrative Office. Diana had a truly remarkable career that spanned decades and saw her take on a variety of positions in several County departments. We intend to tap into Diana's unique perspective, skills and talents to develop new strategies for recruiting individuals to serve on RESBC's committees and Board.

Also in September, RESBC joined SBCERA and the San Bernardino County Museum to sponsor the first ever "Volunteer Expo" at the County Museum. More than 20 organizations from

health care, animal shelters, parks, the arts, and various community services were on hand to connect with potential volunteers. The event was open to all SBCERA retirees, and, with more than 100 participants, feedback from both the organizations and attendees indicated that it was an extraordinarily successful event. While the museum was not open to the public on this date, Expo participants – many of whom were visiting the County Museum for the first time – enjoyed the added benefit of being able to wander through the facility and enjoy all of the museum's rich exhibits. Our thanks to the SBCERA Board and staff for their leadership and hard work putting this event together, and to the County Museum for allowing the use of their incredible venue. Thanks, also, to the RESBC Board members who came out to support this event and the many, many RESBC members who stopped by to chat with us. A special shout out to those of you who signed up to volunteer with RESBC!! We appreciate you.

Ok. Now that you're all caught up on the RESBC happenings in September, let's look ahead at our upcoming events and activities.

Hopefully, you are aware that

RESBC Board Members

Dena Smith, President
Virginia Adams
Diana Alexander
Deborah Barnack
Jack Burke
BJ Cruz
Yvonne Johnson
Kim Kelly
John Michaelson
Cheryl Napier
Ruth Stringer
Janet Ward
Vere Williams
Bob Windle
AB Brand, Treasurer Emeritus

we will soon be invited to participate in an election that is deeply important to every RESBC member. Every three years SBCERA retirees elect one Retired Member Trustee and one Alternate Retired Member Trustee to the SBCERA Board. This is that year. Ballots will go out by mail and email on **November 4** (so now is the time to make sure your mailing and email addresses on file with SBCERA are up to date) and must be received by 5:00 PM on **December 2**. Additional details about the election are available on the SBCERA website at <https://www.sbcera.org/board-elections>.

The official candidate list for the Retired Member seats has been posted by SBCERA and Dawn Stafford, our incumbent Retired Member Trustee, was unopposed in her bid for reelection. Accordingly, there will be no election for this seat; Dawn will remain our Retired Member Trustee for another three-year term. Congratulations to Dawn, and we look forward to her continued steady and informed participation on the SBCERA Board and her unwavering representation of retiree interests.

For the Alternate Retired Member, we will be choosing from among three candidates: Gary McBride, Russell Predmore and Vere Williams. While RESBC does not endorse candidates for the SBCERA Board of Trustees, we will invite each candidate to submit a statement for publication in *PRIME TIME* so our members will have as much information as possible as we prepare to cast our ballots. Look for candidate

statements in next month's *PRIME TIME* and be sure to VOTE!

For us as retirees, another hallmark of fall is open enrollment for Medicare and County of San Bernardino County retiree benefits and, with those, RESBC's annual insurance open enrollment meeting. This event, which is intended to help our members better understand their insurance options, will take place on **Monday, October 27, 2025** beginning at 10:30 AM. The presenter line-up includes County of San Bernardino Human Resources sharing information about their retiree health and dental plans, rates and enrollment timelines; local experts Scott and Sarah Welsh from Welsh Insurance Services explaining the "ins-and-outs" of Medicare; and long-time RESBC affiliate, Pacific Group Agencies (PGA) presenting the group plans (including vision and dental) available to RESBC members.

The annual RESBC Benefits Guide, which summarizes the plans and services from PGA and My Senior Health Plan, another RESBC affiliate, should start hitting mailboxes in early October, allowing ample time to review the information before our meeting. Additional details and registration instructions for the October 27 Insurance Open Enrollment meeting can be found elsewhere in this edition of *PRIME TIME*. Be sure to sign up, and I'll see you there.

Finally, as I said at the beginning of this message, Christmas will be here before we know it and, with it, the annual RESBC Holiday Luncheon. Registration is not open yet, but the event

will take place on **Monday, December 15**. Mark your calendar now and be on the lookout for additional details in next month's *PRIME TIME*.

That's all for now. Have a safe and happy Halloween, and I'll see you next month.

WHO KNEW?

- * You cannot buy chewing gum in Singapore, in order to keep streets clean.
- * Bananas are berries, but strawberries are not.
- * Octopuses have three hearts and blue blood.
- * Sharks existed before trees.
- * The Eiffel Tower can grow more than six inches in summer due to heat expansion.
- * Water can boil and freeze at the same time — it's called the triple point.
- * Canada has more lakes than the rest of the world combined.
- * Tokyo is the most populous city in the world.
- * Use a hotel's TV's USB port to charge your phone if you forgot your wall plug.
- * Put your phone in airplane mode to charge it faster.
- * Frozen fruits and veggies are just as nutritious as fresh, last longer, and can be less expensive.
- * Salt was once so valuable it was used as currency in ancient Ethiopia and China.

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!

**NEW MEMBERS
(through September 2025)**

Noel Abueg
 Anna Aldana
 Lori A. Amack
 Ronald V. Baldwin
 Sandra Barber
 Casandra Leigh Bishop
 Tarina S. Brown
 Mary Bryan
 Ruth Buller
 Evelyn Calles
 Rebecca Carrion
 Rodolfo S. Castro Gamboa
 Maria M. Ceja
 Ronald Cisneros, Jr.
 Teresa G. Commerford
 Carol J. Cottle
 Karen Lee Davidge-Freeland
 Cynthia De Sagun
 Darcie Edwards
 Dawnita T. Flowers
 Michael Frieling
 Kent Gallacher
 Mary Garcia
 Cheryl L. Girdner
 Lori A. Hackworth
 LaQuisha Rena Hall
 Derrick Harris
 Sheila Hart
 Donald L. Hauck
 Toni L. Hernandez
 Pamela S. Hoffman
 Christopher J. Jicha
 Russell Johnson, Jr.
 Marcella Jones
 Samuel Knudsen
 Kathleen Alice Hammering
 Martha G. Larios
 Tracy L. Lindsay-Tillman
 John L. Lockwood
 Roberto Lucero, Jr.
 Ying Ma
 David J. Mahosky
 Teresa Mares
 Dena Mendez
 Wanda D. Molton
 Bola F. Okundaye
 James C. Page
 Staci E. Parks
 Carlos A. Peace
 Julia K. Perez
 Geroge Lewis Ray, Jr.

Gertrude Raymundo
 Marda Riguis
 Trevelyn M. Robertson
 Charlotte Roybal
 Raymond Sanchez
 Jacob Shank
 Douglas L. Smith
 Joanne Solomon
 Susan M. Stallings
 Scott Stevenson
 Jeffrey Sumpter
 Crystal Taylor-Thomas
 Rosekate Ugorji
 Jesse Valadez
 Darrin P. Veloff
 Elizabeth M. Waite
 Heather L. Wellons-Blum
 Diane M. Wells
 Vicki A. White
 Carla R. Williams
 Susan Duran Williams
 Jeffrey Willis
 Maria Luisa Wills
 Darlynn Marie Wissert
 Christopher P. Workman
 Janett K. Wyatt
 Jheri Younger-Regueiro
 Won H. Yu
 Amy Yung
 Brian D. Zeigler



**BOARD OF RETIREMENT
ELECTION UPDATE**

The 2025 SBCERA Board of Retirement Election will take place on December 2, 2025.

Ballots for the contested seats — General Member Trustee and Alternate Retired Member Trustee — will be mailed and emailed to eligible members beginning **November 4, 2025**.

The Retired Member Trustee seat was uncontested, so Retired Member Trustee Dawn Stafford will continue in her role.

Members can vote securely by mail or online, and all ballots must be received by **5 p.m. on December 2, 2025**.

For more information about the election including the final official candidate list, visit:

www.SBCERA.org/Elections.

You can't
 go back
 and
 change
 the *beginning*
 but you can
 start where
 you are *ending*
 and change
 the

—CS Lewis



Kim Kelly, as new Treasurer, should have been in the photo of the 2025-2027 RESBC Board in the September 2025 PRIME TIME. Katrina Turturro was the previous Treasurer.



Holiday Luncheon

**Monday
December 15, 2025**

**Watch next *PRIME TIME*
for additional details**

TREASURER'S REPORT

August 2025

August 1, 2025 **261,315.36**

REVENUES

Dues 8,416.00
Interest 44.78

TOTAL REVENUES

8,460.78

EXPENDITURES

Administration
Communication/website 709.00

TOTAL EXPENDITURES

709.00

August 31, 2025 Balance **269,067.14**

Checking Account 5,148.12
Savings Account 177,178.81
CDs 86,350.67
Petty Cash Fund 389.54
Total 269,067.14

PERB Reserve* 158,483.70

Membership 8,416 (increase of 32)

**Kim Kelly
Treasurer**

BUDGET



*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.

UPCOMING MEDICARE EDUCATIONAL WORKSHOP

SBCERA, in partnership with the **Health Insurance Counseling and Advocacy Program (HICAP)**, is hosting a **free educational workshop** to help retirees navigate Medicare options. HICAP counselors will share valuable information about Medicare Advantage, Part D prescription drug plans, Medigap coverage, and more. This is your opportunity to get your questions answered and gain confidence about your Medicare decisions.

Date: Friday, October 24, 2025

Time: 9:00 – 10:30 a.m.

Location: SBCERA Multipurpose Room
348 W. Hospitality Lane, San Bernardino, CA 92408

[Register Here](#)

Note: This workshop is provided as an educational resource to help retirees understand Medicare and available resources. **SBCERA does not administer retiree health benefits.**

SBCERA Retirees Connect with Local Nonprofits at Volunteer Expo

More than a 100 SBCERA retirees gathered at the San Bernardino County Museum on Monday, September 15, 2025 for SBCERA's first-ever Volunteer Expo, designed to connect retirees with opportunities to give back to their community.

The event brought together 24 local organizations seeking volunteers to support their work — from preserving local culture, to feeding the hungry, to helping children and seniors in need. With such a wide range of opportunities, retirees had many meaningful ways to get involved.

“Having dedicated much of their lives to public service, our retirees are deeply committed to helping others,” said Debby Cherney, SBCERA Chief Executive Officer. “By connecting them with meaningful volunteer opportunities, we can help them stay active, connected, and engaged in the community.”

This Volunteer Expo is part of SBCERA's **Retiree Support Initiative**, launched by the Board of Trustees in 2024 to help members navigate their transition into retirement and stay supported beyond their working years. As part of this initiative, SBCERA has hosted workshops on topics ranging from fraud prevention to financial wellness.

SBCERA extends its gratitude to RESBC for its overall support in this event, including providing refreshments, and to the San Bernardino County Museum and Museum Foundation for sharing their beautiful venue. We encourage attendees to return soon — perhaps with a grandchild or two — to explore the museum's engaging exhibits and discover more about our County's rich history.

Make A Difference



**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!

SYMPATHY CARDS are sent to families of our members whenever we are notified of a death. **GET WELL CARDS** are also sent to our members who are experiencing health problems.

Please call Janet Ward at 909-793-6113, or contact her via email at: tenja33@msn.com if you know of someone who would be cheered by receiving a card from RESBC.



RESBC

Open Enrollment Informational Meeting

Monday, October 27, 2025 - 10:30 am to 1:00 pm

Elks Lodge, 2055 Elks Drive, San Bernardino

Lunch: Cold Deli Buffet with sandwiches, salads, beverages and dessert.

*Information on Medicare and other insurance
will be provided by various agencies including San Bernardino County Human Resources*

Email RSVP required for attendees - resbcinfo@gmail.com

Space is limited!!!

RSVP no later than October 21, 2025



BEYOND RETIREMENT (through September 2025)

Camilla D. Andrews
Sylvia Brondarbit
Margaret Combs
Terry Gibson
Louise Gorenberg
Majorie Grays
Robert Higgins
Brian Hodge
Fred Lee
Wilmer Lusk
Lynda Marks
Linda McCully
Goldie McDaniels
James Meier
Karen Nidey
Dazrene Patterson
Dorothy Poulsen
James Qualls

Thelma Rodrigues
Noni Sangma
John S. Smith
Eileen Smoot
Hsiu Min Tseng
Patricia Ventresca
Rebecca Wampole
Mary Faye Watson
Stephen Wilson
Glynis Woods

*"As long as I live, you will
live;
As long as I live, you will be
remembered;
As long as I live, you will
be loved."
~~Unknown*

HICAP is a non profit organization. They offer assistance to seniors in deciding which supplemental insurance is best for them to add to Medicare benefits.

Their phone number is:
800-434-0222.

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



Financial Education Courses Available

 [SBCERA.org/Financial-Knowledge](https://www.SBCERA.org/Financial-Knowledge)

SBCERA Offers Free Financial Education Courses to Members

Even in retirement, financial decisions play an important role in protecting your future. As an RESBC member, you have access to free virtual and in-person courses through SBCERA's partnership with Financial Knowledge. From estate planning, budgeting, smart investing and more, these courses are designed to support you at every stage of your retirement journey.

Financial Knowledge is an accredited financial education firm with more than 35 years of experience helping people understand the nuances of money management. They aren't affiliated with any financial institutions or service providers, so you won't hear any sales pitches or discover any hidden agendas.

To get started, visit www.SBCERA.org/Financial-Knowledge to create a student account (if you haven't already) and begin exploring the upcoming courses.

Can't make a live course? The Recorded Course Library is available in the left-hand column of your account dashboard, so you can watch anytime at your own pace.

Need Help Registering?

Contact Financial Knowledge directly at (408) 414-5050 or Programs@FinancialKnowledge.com, and they can help register you for the courses.

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

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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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