



**TCREA**  
TULARE COUNTY RETIRED  
EMPLOYEES ASSOCIATION  
P.O. BOX 6981  
VISALIA, CA 93290-6981

JAN/FEB EDITION  
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Members: **2268**

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## PRESIDENT'S MESSAGE

By Kevin Mizner



**Happy New Year** to all our Association members! As we ring in 2024 and close out 2023, I hope that you had a good year and are looking forward to the next. If we thought that 2023 was an interesting year, I have the strong sense that 2024 is going to be even wilder. According to *Forbes* magazine, *2024 will be the most dynamic, most transitional, and most impactful year in history – at least for the American job market, most likely for the entire economy, and very likely for the world overall.* First on their list of things to watch for in 2024 is the continuing development of Artificial Intelligence (AI), which was pioneered in the 1940's but is now expected to be "the biggest thing we have ever done!" No doubt it will be used for good and no doubt it will be used for evil.

AI will contribute to other changes that may well be felt in the next year: advancement of quantum computers (super computers the size of hand-held calculators), fusion energy (30 years to full development but small projects to begin soon), transportation (driverless cars and driverless trucks), continued growth of hybrid work (working from remote locations), and the prediction of a 4-day work-week (already happening around the world). That is a lot, but they did not even mention all the growing conflict around the world and an upcoming political election process that may be like nothing we have ever seen! I will just say, tighten your seatbelts – it is likely to be bumpy ride!

But on a more personal level, what does 2024 mean to you? The New Year always gives us an opportunity to reevaluate, to see what is working in our life and what is not. I am not a big "New Year's Resolution" guy (too many unused gym memberships over the years), but I do think there are things we can think about. Some general areas may be our health, our finances, our families, our friends, our spiritual thoughts – how can I have a positive impact on me and those around me? I always encourage taking some time and looking at where things are now and where they need to be. What have I been putting off? Perhaps 2024 is the year you take the trip you have always wanted to but never did. Perhaps 2024 is the year that you get your Trust and Will updated (or created) so our loved ones do not have to deal with unnecessary probate issues. Perhaps 2024 is when you take time to contact someone who you need to reconcile with. Just a few things that will eventually become too late to do and you will regret not doing it. Food for thought!

I do want to thank everyone who took time to come to the TCREA Christmas Luncheon in December. It was a great time with about 200 in attendance. Thank you to all the Board for your hard work and to all who contributed to the many raffle prizes. Thank you to all who brought donations for our non-profit group, Salt & Light. And my personal thanks to Mr. Roland Hill for winning the \$500 progressive drawing, so the rest of us would not be burdened by figuring out how we would spend the money! And thanks to Kristy McGill of Hometown Emporium for another wonderful meal!

## Special points of interest

***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.***

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We are looking forward to another good year with TCREA. Most of our Board members returned for another year and we welcome Jorge Abad (Telecom) to our Board. We will have our first Board meeting in January, and we are planning our first luncheon of the new year, which will be on February 15<sup>th</sup> in Exeter. As usual, the theme for our February luncheon will be Valentine's Day. We will begin our new progressive drawing which will begin at \$250 – one chip drawn – must be present to win. We will also have several raffle prizes and a wonderful buffet lunch – all for \$11 per person. (Please remember to cancel your reservation for lunch if you cannot make it!) Hope to see you there!

Hope and prayers that you have a prosperous New Year.... Kevin



*FEBRUARY LUNCHEON*  
*Exeter Memorial Building*  
*324 N. Kaweah Ave, Exeter, CA*  
*February 15, 2024*  
*12:00 Noon*



Join us for a great time of food and fellowship at our February 15, 2024 TCREA Luncheon at the Exeter Memorial Building. We are looking forward to enjoying a buffet luncheon prepared by Kristy McGill of the Hometown Emporium. The buffet will include **Tri-Tip, Stuffed chicken, scalloped potatoes, green beans, salad, rolls, water, tea, coffee and Chef's Choice for Dessert.** Cost is \$11.00 per member and \$11.00 for one guest. Each additional guest is \$20.00. Payments can be made at the door by cash, check or debit/credit card. We will have a "tip" bag on each table for you to place your gratuity for our host for the delicious meal she has prepared for us. Please join us in blessing her.

- ◆ Raffles
- ◆ Great lunch provided by Kristy McGill/Hometown Emporium
- ◆ Fellowship with fellow Tulare County Retirees
- ◆ Guest Speaker— Dr. Jay Hobbs, Presentation on Spinal Health & Hygiene

**Please reserve your spot as soon as possible but no later than February 8, 2024 by calling or texting Valerie Barnhart at 559-280-9679.**

**Notice: We no longer can accept late reservations or cancellations. If you cancel your reservation after February 8, 2024 or fail to attend the luncheon, we are asking that you kindly mail your payment to TCREA.**

Thanks for your attention in this matter. Payments for the cancellation can be mailed to P.O. Box 6981, Visalia, CA 93290-6981 or call our Treasurer, Terrie Saenz at 559-972-1734 if you want to pay credit/debit card.





# Spring Bus



Join us on this one-day trip as we travel to Griffith Park in Los Angeles for a visit to the Autry Museum of Western History (35th Anniversary). This is a one-day trip leaving from Visalia. After the museum, we will enjoy some free time at the Glendale Galleria for shopping and lunch. And as always, Bingo and snacks on the bus are included.

**Tuesday  
April 9, 2024  
\$60.00 per person\*\***

**Contact  
Valerie Barnhart  
559-280-9679  
admin@tc-rea.org**

**\*\*If paying by credit card, there will be a small fee of approximately \$1.70—\$2.33.**

**Get your newsletter by email...no printed copy**

**\*\*Full color version\*\*  
\*\*Save paper\*\*  
\*\*Reduce our cost of mailing\*\***

**If you would like to receive your newsletter by email,  
please send an email  
to Val Barnhart at Admin@tc-rea.org  
and include the following information:  
*Last name, First name, home address, and email  
address (use the spelling as is on your retirement  
checks)***

**If you have notified Val, however, still received a  
printed copy, please contact her for verification of  
correct information**

## IMPORTANT NOTICE

If you make **no changes** to your **Pacific Group policy/plan** you are currently signed up for, you **do not** need to complete paperwork each year. This is a great savings of your time.

## **TCREA OFFICERS 2024**

### President

Kevin Mizner - 623-6638

### 1st. Vice - President—

#### CRCEA

#### Delegate

Mike Barnhart— 799-0255

### 2nd. Vice - President -

Thelma Telford— 381-0125

### Secretary— CRCEA Alt.

#### Delegate

Peggy Gilreath—331-4626

### Treasurer

Terrie Saenz—972-1734

### Retirement Board Member

Roland Hill—372-7240

George Finney— Alt.

Member -

909-2099

### Directors - at- Large

Dora Anaya—936-3892

Elva Strawn—936-9643

Jorge Abad—690-4337

Karen McVaigh—799-1716

Valerie Barnhart—

280-9679

Thelma Telford—381-0125

Betty McGill—300-2223

### Newsletter Editor

Valerie Barnhart—

280-9679

### Past President

Jerry Pundt - 361-0430



## **2024 Scholarship Information**

**Now is a great time to be thinking of family members who may qualify for one of our TCREA \$1,000.00 Scholarships. Four scholarships will be awarded each year. To be eligible, they must be a High School Graduate in 2024 and be a relative of a current TCREA member.**

**The deadline for applying is April 1, 2024. Contact Thelma Telford at 559-381-0125 for an application or download from the TCREA**

**Website, [www.tc-rea.org](http://www.tc-rea.org)**



## **2024 DATES**

### **Luncheons**

February 15, 2024

May 16, 2024

August 15, 2024

October 17, 2024

December 19, 2024

### **Board Meetings**

January 9, 2024

April 9, 2024

July 9, 2024

September 10, 2024

November 12, 2024

**TCREA Website is now available**

**Visit us at**

**[www.tc-rea.org](http://www.tc-rea.org)**



***CRCEA has a website!***

**[www.crcea.org](http://www.crcea.org)**

**This is our Statewide Retirement Organization**

**Visit the site and take advantage of the information they provide for our members**



## **TULARE COUNTY RETIRED EMPLOYEES ASSOCIATION BUSINESS MEETING/LUNCHEON December 14, 2023**

Kevin Mizner opened the luncheon meeting at 12:00 p.m. He led the Pledge of Allegiance and Invocation. Lunch was served. Lunch was provided by Kristi McGill, Hometown Emporium and served at the Exeter Memorial Building. The menu was Ham, Beef of Baron, mashed potatoes/gravy, sweet potatoes, green bean casserole, salad, rolls and home-made cookies for dessert. The food was enjoyed by everyone in attendance. Thanks to Kristi McGill and her crew for their service.

Kevin had new members attending today's luncheon to stand and they were welcomed to our organization.

Kevin introduced our guest, Noah Smith, who performed a magic act. In advance he had selected some of our members to help him with the performance.

Kevin invited all the 2024 newly elected Board of Directors to come forward. Leanne Malison swore all Board of Directors in for the 2024 calendar year.

Kevin announced the upcoming bus trip to Griffith Park in Los Angeles for a visit to the Autry Museum of Western History (35th Anniversary). This is a one-day trip leaving from Visalia on Tuesday, April 9, 2024. After the museum, we will enjoy some free time at the Glendale Galleria for shopping and lunch. And as always, Bingo and snacks on the bus are included. The cost is \$60.00 per person. Contact Val for reservations.

Kevin thanked everyone for their contributions to Salt-n-Light, the non-profit organization that we selected for this year. They had a conflict with the day and time for coming to make a presentation about their organization, however, have expressed their gratefulness for choosing them. (Note: They made it to accept the contributions after the luncheon was dismissed).

Then the raffles began. Today's winners were Kim Tucker, Joan Cummings, Valerie Barnhart, George Finney, Ed Ray, Kathy Hernandez, Shiela Campbell, Teresa Robles, Mavis Cross, Rebecca Lopez, Susan Fabro, Peggy Redfern, Mirtha Diaz, Carol Harland, Carrie West, Bertha Martinez, Mary Quintero, Sylvia Munoz, Virginia Perego, Linda Alcorn, Bill Montgomery, Grace Ramirez, Judy Weins, Shirley Wallace, Joe Takamoto, Elena Hawley, Delores Trevino, Del Strange, Becky Buckingham, Patricia Huizer, Mike Rubalcaba, and Gloria DiBenedetto. The \$500 progressive drawing was won by Roland Hill. Congratulations to all winners! A special thanks to all the members who contributed beautiful gift baskets and gift cards for our raffle drawings.

Kevin thanked everyone for coming and we are looking forward to our next luncheon on February 15, 2024, at the Exeter Memorial Building. The meeting was adjourned at 1:53 p.m.

## **2024 Board of Directors**





## **NEW MEMBERS**

| <b>MEMBER</b>      | <b>DEPARTMENT</b> |
|--------------------|-------------------|
| Alcazar, Robert    | N/A               |
| Gonzalez, Carlos   | N/A               |
| Haines, Robert     | Ag Comm/Sealer    |
| Houston, Darryl    | Sheriff           |
| Nelson, Louise     | Family Court      |
| ServRymer, Nicole  | HHS               |
| Salazar, Dora      | HHS               |
| Soto, Bernice      | HHS               |
| Turner, Susan      | HHS               |
| Willet, Tina       | HHS               |
| Stein, Anita       | Sheriff           |
| Redman, Lorraine   | HHS               |
| Malone, Ronald     | Capitol Proj      |
| Kennedy, Vanda     | DA                |
| Johnston, Kathleen | Child Support     |
| Cope, Rhonda       | Aud-Gen Acct      |
| Collins, Anne      | Unk               |
| Card, Chris        | HHS               |
| Balderas, Elda     | HHS               |
| Beasley, Cori      | Sheriff           |
| Campos, Joseph     | Sheriff           |
| Fabro, Susan       | HHS               |
| Florez, Diana      | Prob              |
| Garcia, Francis    | Prob              |
| Graves, Shawn      | HHS               |
| Kimmel, Kevin      | Sheriff           |
| Lu, Tiffany        | HHS               |
| Mejia, Elsa        | Sheriff           |



### **Food for Thought**



## *In Memoriam*

**TCREA extends our deepest sympathy to family and friends of retirees listed below**

| <b>MEMBER</b>    | <b>DEPARTMENT</b>       |
|------------------|-------------------------|
| Cowan, Ernext    | Sheriff                 |
| Mawhiney, Lowell | Sheriff                 |
| McGee, Bobbye    | Unk                     |
| Meine, Mary      | HHS                     |
| Connor, Wanda    | Unk                     |
| Fisher, Dorothy  | Unk                     |
| Jolly, Glenna    | HHS                     |
| Little, Dorothy  | Unk                     |
| Nelson, Betty    | Unk                     |
| Nickey, Susan    | HHS                     |
| Raab, Frances    | Unk                     |
| Renteria, Flora  | Assessor-Clerk/Recorder |



### **IMPORTANT NOTE**

It is very important for you to notify your current insurance company in the event of a death of your spouse.

We have been notified that many folks have not reported the death and therefore are still being charged the same fee for their insurance policy.

### **SQUARE READER**

We now have a Square reader where we can accept payments by debit or credit card. A small fee is assessed on larger purchases such as for our bus trips, however you **will not** be charged a fee for paying for your luncheon tickets. Are you ready to save time in lines paying or having to mail in a check? If you would like to pay for any events in advance, contact our treasurer, Terrie Saenz at 559-972-1734.

## Retirement Report

### By Roland Hill, TCREA Elected Trustee

Happy New Year, fellow retirees:



There isn't a lot to report on for an update of the retirement fund. Since my last report in the November-December, 2023 edition of the TCREA newsletter, the retirement board has had the typical minimal meeting schedules for the Thanksgiving and Christmas/New Years holidays.

One piece of important news, as recently reported by TCERA staff, just last month, was the final fiscal year investment returns for our fund. We experienced a total return of 6.5%. Our assumed rate of return is 7%, so, our actual return was less than our goal. Disappointing, no doubt, but not deficient enough to be alarming. As we have reported many times, our investment goal focuses on long-term results and our fund dollars are invested in diversified quality investment markets.

The global economic situations are tenuous and unsteady. The wars in Ukraine and the Middle East, along with the continuing inflation, all create serious headwinds for institutional investors, such as we are. TCERA continues to focus on lower risk areas of quality investments.

Let's all pray that 2024 brings resolutions to the conflicts and better economic times.

God bless. Roland Hill



There are many myths about aging, and the idea that you need to slow down or slack off on healthy habits is one of them. In fact, there are a number of things that you can do once you hit 50 — or 60 or 70 — that can have a big impact on your health and increase your odds of living longer. Here are eight habits to pick up (or drop) at 50-plus.

#### 1. Keep your social calendar full

Are you spending too much time alone? Believe it or not, loneliness can have a big impact on our mental and physical health, and older adults are especially at risk because many lose touch with family and friends due to moves, physical limitations or deaths. Social isolation has been linked to everything from heart disease and diabetes to cognitive decline and more. A recent advisory from the U.S. Surgeon General reports that social disconnection can shorten lives by about as much as smoking 15 cigarettes a day.

#### Looking for a few ways to keep in the mix as you age?

**Stay in touch with family and friends.** If you can't be there in person, stay connected with voice and video calls. AARP has tutorials for those who need technical assistance. Your local library may also be able to help.

**Volunteer.** Research shows that volunteering has both physical and mental benefits for older adults. A 2020 study from researchers at Harvard's T.H. Chan School of Public Health found that older adults who volunteer for as little as two hours per week can significantly reduce their risks of premature death. If a faith-based organization interests you, find one in your community where you can engage in activities and meet others.

**Learn something new.** Many public and private organizations offer low-cost classes (think woodworking, music lessons, dancing, etc.) for older adults. Not only is picking up a new hobby good for your social life, but research shows it can also be a boon for your brain.

**Consider adopting a pet.** Studies suggest owning a pet can help older adults stay physically active and even help them retain thinking and memory skills. Just be sure to pick a pet that matches your lifestyle. For example, if you are rarely at home or have trouble getting out for walks, a cat might be a better fit than a dog.

\*Published on the AARP website

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### **A plan offered by Pacific Group Agencies for our TCREA membership**

## **3 Things to Know About Night Blindness**

Driving at night can be challenging. Road signs can be hard to read, and familiar landmarks are not clearly visible. Night driving especially is a problem for people suffering from nyctalopia, known as night blindness. Here are three things to know about this condition:

1. **Symptoms** – There are several common signs of night blindness including:

- Eyes adjust slowly to light changes, such as when entering a dark room from the sunny outdoors.
- Cannot see stars in the sky.

2. **Causes** – Night blindness develops from a disorder of cells in the retina caused by:

- Cataracts or lens clouding
- Prescription drugs
- Vitamin A deficiency

3. **Treatment** – See your eye doctor every year, so vision changes can be tracked and corrected. Insurance can help cover the cost, especially since annual eye exams usually are covered. If night blindness is diagnosed, the doctor will determine whether it can be treated with:

- Medications
- Supplements or dietary changes to increase vitamin A
- Cataract surgery

**Take advantage of the vision benefits offered through your association.  
Contact Pacific Group Agencies, Inc. at 800-511-9065 for more information.**

View full article at [ameritasinsight.com](http://ameritasinsight.com).

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