



HAPPY SUMMER



Important Contacts

RESBC

805-568-5933 www.resbc.us

SBCERS

805-568-2940 www.sbcers.org

Deferred Comp 805-252-9312

Care Counsel 888-227-3334

PRESIDENT'S MESSAGE

by Annette Paladino



Hello, Retirees:

Hope you are enjoying the summer. Remember to stay hydrated to beat this crazy heat.

We have a great luncheon for you this quarter – on 9/20 – at the famous Polo Club in Carpinteria – it's our first time at this classic venue. Note that you will be able to reserve in two ways: by mail or online. We added a QR Code to the reservation page in this edition – just scan it and click – very easy and quick to reserve and pay online. Let me know what you think of the online option. We are trying to modernize, cut down on busy work and minimize the room for error in processing your reservations. I know the online method may not be convenient for everyone at this time, but eventually we will move completely in that direction. Don't be intimidated by it – it's simple – even I can do it without my grandchildren's help!

It's also Retirement Board Election time again. You will be voting for candidates for the Retiree trustee and the Alternate Retiree trustee positions currently held by Zandra Cholmondeley and Gary Blair, respectively. Both Zandra and Gary are running for re-election. SBCERS will mail ballots and instructions to all retirees on September 13th. You will also have the option to cast your vote online at the SBCERS website. Prior to casting your vote, you are encouraged to view the candidate statements online also at the SBCERS website - www.sbcers.org.

On August 10th, the RESBC Board of Directors will attend their annual retreat. Items on the agenda include evaluation of our events and scholarship programs, reservation and payment procedures, community charitable giving, fee subsidies and, most importantly – succession planning! (I really am leaving the presidency this time!!). Please know that our directors are working hard to keep RESBC a vibrant organization. Best regards, Annette ♥

Retirement News January 2023

Submitted by Zandra Cholmondeley, Elected Retiree Trustee



Greetings, fellow retirees. Hope you are all doing well and savoring the good life. Here we are in the middle of summer 2023, with the planet reportedly experiencing some of the warmest days on record, and with promises of more to come. Yet, setting aside climate change for a moment, what a pleasure to have sunshine and warmth, following a colder than usual winter and spring. Here is an update and a few items of interest from recent Board meetings.

Status of the Fund

At June 30, 2023, in a preliminary valuation, with private equity and real estate valuations lagging a quarter, the Fund closed at \$4.069 billion. It seems that we hit the bull's eye this year, with the preliminary return for the fiscal year ending June 30 coming in at 7%, meeting the 7% assumed rate of return. This return compares favorably with other public fund returns, such as CALPERS, which reported a 5.6% return for the same period.

Records Retention Policy

SBCERS sets a time frame for staggered review of all key policies. In this year's review, the Records Retention Policy, usually a routine item, generated some discussion at the June 28, 2023 Board meeting. There were two proposed amendments to the policy, the first regarding video recordings, with no audio, of persons entering the foyer and the office reception area in the new SBCERS offices at Robin Hill Road. The second was the addition of audio and video recordings for member counseling in the counseling room, to be retained for 24 hours, and longer if requested for security reasons, with recordings to be available to staff only. The policy allows for members to request not to be recorded, in which case they will be counseled in a different conference room. Both amendments were approved by the Board.

IT Cyber Security Presentation

At the June 28, 2023 Board meeting, the Board received a presentation on IT security from the firm of Miller Kaplan. Cybercrime is a big business and accounts for \$10

billion in losses nationally with pension plans and retirement systems targeted for the wealth of financial and personal data in such systems. Recent security breaches occurred at San Francisco Employees' Retirement System and at CALPERS, both through third party vendors. The best defense: an Information Security Management Program to assess management and technical controls and current vulnerabilities. SBCERS currently has such a program and security protocols in place and is working with Miller Kaplan to strengthen these protocols.

ESG Presentation

Over the past few years, Environmental, Social and Governance (ESG) factors have increasingly been incorporated in the decision making process by many fund managers looking to mitigate risk in investment portfolios. More recently, the inclusion of ESG considerations in portfolio construction has become somewhat controversial. At the Board meeting held on July 26, 2023, SBCER's staff and general investment consultant presented a review of SBCERS' Fund managers' level of incorporation of ESG factors in their investment selection process. The presentation also included an update on laws governing fiduciary responsibility regarding the incorporation of ESG in public pension plan investments; legislative initiatives in some states to exclude ESG factors from consideration; and legislative initiatives in other states to divest fossil fuel investments in public funds. As for SBCERS' portfolio, in summary, 50.7% is managed by firms who have incorporated ESG factors in their selection process, 23.5% of the portfolio is managed by firms who might consider ESG factors and 25.8% by firms not using ESG data in their portfolio selection.

That's it for now. It's a pleasure to serve as your elected representative on the Retirement Board. Please send any questions or comments to zcholmondeley@gmail.com.
Zandra

Health Insurance Renewal 2024

County Human Resources personnel and insurance consultant Alliant, recently met with the Health Advisory Committee comprised of representatives of labor unions and the RESBC and presented preliminary insurance rates for 2024. At the next open enrollment scheduled to begin in September 2023, County offered medical insurance administered by Blue Shield will increase by 12.2 % in 2024. United Health Care's rates will increase by 4%. Kaiser's rates will be available in early August. Dental Plan rates for the DHMO Plan will remain unchanged, while the DPPO plan will increase by 9.8%. Vision rates will remain unchanged. Keep an eye out for final rates in open enrollment materials to be sent by SBCERS in August.



SEPTEMBER LUNCHEON

9/20/23

SANTA BARBARA POLO CLUB

FIELDSTIDE COASTAL STEAKHOUSE

3300 VIA REAL, CARPINTERIA

11:00 am – arrival 11:30 am - meeting 12:00 - buffet

Price: \$20 each retiree/guest

Must reserve - no walk-ins - limited to 70 people

NOTE: Outdoor event- covered patio
wear sunscreen, sunglasses, hat

Directions: 101 South: Off at Padaro Lane, cross over the freeway to the stop sign, turn right on Via Real and go about 1 mile to Polo Club entrance. If you get to Nidever Rd, you missed the entrance.

Directions: 101 North: Off at Santa Claus Rd, turn right, go ½ block, turn left on Via Real, pass Nidever Rd and turn right into the Polo Club entrance

Entrance to the Polo Club area has flags and a sign: Santa Barbara Polo & Racquet Club

Parking: Park on the lawn on the left side of the driveway, opposite the restaurant

Menu: Sliced sirloin, chicken piccata, vegetables, mashed potatoes, rolls, salad, carrot cake

RESERVATION **September luncheon 9/20/23**



Retiree Name _____

Email _____ Phone _____

Guest Name _____

Send to RESBC, PO BOX 30401, Santa Barbara, CA 93130-0401

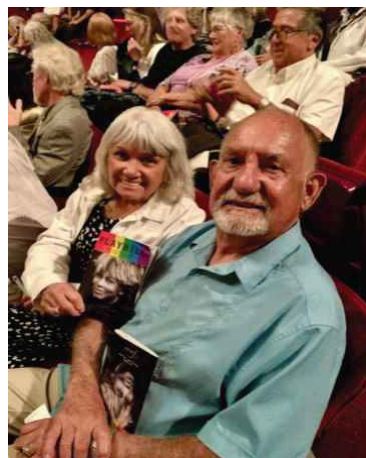
_____ @ \$20 = \$ _____ TOTAL

OR RESERVE AND PAY ONLINE

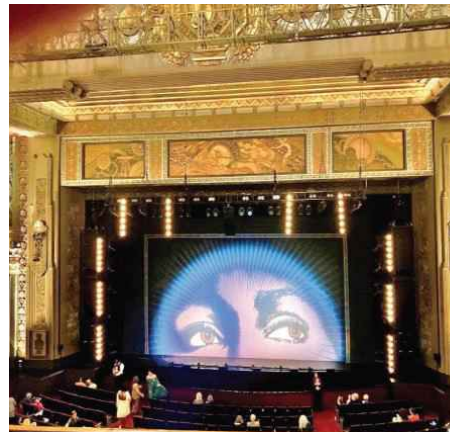
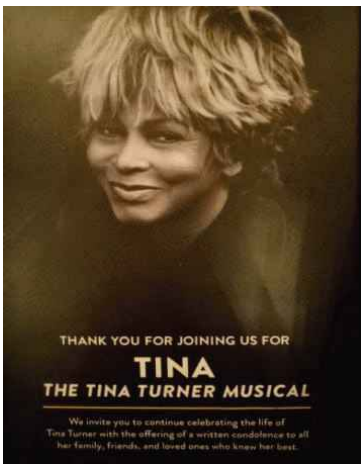


Use your phone camera to scan the QR code; A yellow frame will appear around the code with a link directly below it; click on the link on your phone screen with your finger; a reservation and payment screen will appear; fill in the information; press submit

RESBC "TINA" PANTAGES THEATER, HOLLYWOOD – 07/09/23



RESBC "TINA" PANTAGES THEATER, HOLLYWOOD – 07/09/23



LOCAL CHARITABLE EVENTS

Looking for something to do? Attend a local charitable event*.

(*Events are subject to change.. verify with organization)

AUGUST

PRIDE FESTIVAL AT THE BEACH

August 26th 11am-4pm

Location: Chase Palm Park, SB

Admission: Free

Benefits: Pacific Pride Foundation

COWBOY BALL

August 26th 5 pm

Location: Foxen Canyon Ranch, SYV

Admission: \$150

Benefits: SYV Therapeutic Riding Program

SEPTEMBER

SEA GLASS & OCEAN ARTS FESTIVAL

September 9th-10th 8:30am-9pm

Tickets \$7 Children under 12 Free

Location: Elks Lodge, SB

Benefits: Elks Lodge Charities

PLANNED PARENTHOOD BOOK SALE

Thursday, Sept 14th @ 4pm thru the 24th 10am

Location: Earl Warren Showgrounds, SB

Admission \$30 on the 14th Free all other days

Benefits: Planned Parenthood

GOLETA LEMON FESTIVAL & CAR SHOW

September 30th - October 1st 10am-6pm

Admission: Free

Location: Gersh Park-7050 Phelps Rd., Goleta

Benefits: SBSC Chamber of Commerce

SB HUMANE GALA EVENING IN VENICE

Saturday, Sept.9 6pm-10pm

Tickets: \$250

Location: Hilton Beachfront Resort, SB

Benefits: S B Humane Society

OCTOBER

FREE SENIOR DAY @ BOTANIC GARDENS

October 18th 10am

Location: Botanic Gardens

1212 Mission Canyon Rd., Santa Barbara

Tickets: Free for Seniors 60+

Benefits: Habitat for Humanity

SB OLD TIME FIDDLERS FESTIVAL

October 7th 10am-5pm

Location: 304 N. Los Carneros Rd.

Contact: 805-681-7216

Admission: TBD

Benefits: Goleta Valley Historical Society

Event includes free classes and a petting zoo.

SB ANIMAL SHELTER GARAGE SALE

October 28th

Location: 5473 Overpass, Goleta 93117

Admission: Free

Benefits: ASAP Assistive Program for Cats

BLACK & WHITE MASQUERADE BALL

October 6th 5:30 pm

Location: Radisson Hotel, 3455 Skyway Drive
Santa Maria

Tickets: \$75

Benefits: Children's Resource and Referral
of Santa Barbara County

RESBC COLLEGE SCHOLARSHIP PROGRAM

In 2024, RESBC will again partner with Scholarship Foundation of Santa Barbara (SFSB) to sponsor two \$3,000 undergraduate college and vocational school scholarships. The children and grandchildren of RESBC members, including those living outside California, may apply.

The **application period begins on October 15, 2023 and ends on January 15, 2024**. New or continuing college students should apply directly through the SFSB website at www.sbscholarship.org. Next year's scholarships will be awarded on May 15, 2024.

SFSB will administer the application process and select the recipients. Applicants must have a 2.0 high school or college GPA to qualify. Applicants must be enrolled full-time at a college or university that is Title IV eligible for Federal financial aid. Students attending vocational education programs are also eligible to apply within these guidelines.

Applicants currently attending or planning to attend Santa Barbara County Community College or Allan Hancock College, should contact SFSB for specific eligibility information at 805-687-6065 or at info@sbscholarship.org.

RESBC is pleased to offer the children and grandchildren of its members this scholarship assistance. Help spread the word so deserving students don't miss the upcoming application window.



**CONGRATULATIONS TO OUR 2023
RESBC SCHOLARSHIP WINNERS!!**

In 2023, our scholarships were awarded to the following students:

Allan Motter: Alan graduated from Santa Maria High School and is now at the University of Arizona. He is a comprehensive Math major, with a minor in Psychology. Allan has worked as a math tutor and hopes to become an educational psychology professor. In doing so he plans to blend his mathematical knowledge along with psychological research, to promote student learning and long-term conceptual retention. Allan is the grandson of RESBC member Gerald Motter.

Jennifer Torres: Jennifer graduated from Ernest Righetti High School. She will attend Allan Hancock College this fall to study culinary arts. Her career goal is to find employment in the culinology field. Jennifer is the granddaughter of RESBC member Carmen Torres.

LIFE ON THE ROAD by Larry Appel



Camping has been a part of our life together from the beginning. Philis and I were married in 1977 and have been camping from those early years when sleeping on the ground with a thin mattress was tolerable. Over the years as we started a family and it grew, so did the size of our tents and amount of camping gear. Finally, after many campfire discussions and research, in late 1991, we purchased our first trailer, a 24-foot Terry (by Fleetwood). During the working years, trailer camping was somewhat limited to weekends plus a couple weeks in the summer when the kids were out of school. When the kids were still in grade school, we took "The Mother of All Vacations," a six-week trip around the country that included stops at Disney World, Cape Kennedy, a family reunion in Kentucky, Washington D.C., Mt. Rushmore, etc. We used that trailer for almost 30 years and then retired it to a friend of our daughter.

Fast forward to 2020. I had been retired from the City of Santa Maria since December 2016 when Philis and I decided it was time to re-enter the trailer life. We began with research which was much easier this time with the use of the Web. After reviewing five serious contenders, we settled on a 2021 Montana High Country 330 RL (fifth wheel). Our best price by far came from a dealer in Muskegon, MI, so we loaded up the new truck and headed to Michigan the last week of December 2020. Our friends in Santa Maria told us we were crazy to be going back in the middle of winter to pick up the trailer. Not only did we pick it up, but we stayed back east for a month before turning west. Our first campground had nine inches of snow and the temperature dropped to minus 12°. We stayed toasty with all the conveniences that were built into the trailer. It was quite a step up from our family tents and even our old travel trailer.



Since that inaugural trip, we have taken two other cross-country trips (up to 10 weeks each) and as this article is being written, we're on a 7+ week Pacific Northwest trip. Life on the road is wonderful. The fifth wheel has all the modern conveniences of home, even a double sink in the bathroom. My brother, Jim, calls our fifth wheel a C.O.W. (condo on wheels). Traveling with the trailer has given us a chance to visit family and friends all over the country. We've visited them in TX, OK, KY, OH, MI, PA, VA, DE, OR, and ID.



After three cross-country trips, we've learned a few things that make our life on the road more enjoyable. First thing is that back-to-back-to-back travel days were not very enjoyable, so over the past couple trips, we now stay at least two nights when we get to a campground and we have shortened our driving days to less than 300 miles. The third major thing we learned is that reservations are a must. As a professional planner, I made sure that all our trips were routed and campgrounds reserved. With all the RVs sold during Covid, finding a campsite became difficult, especially during the summer months.



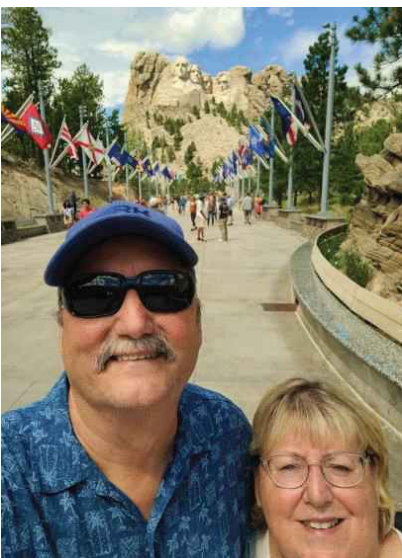
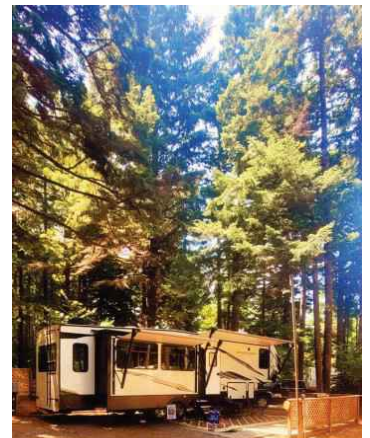
For now, since our long trips have to be planned during the summer, Philis and I talk about a general region to visit, or route, and then I begin mapping the route in January and usually have campground reservations secured by the end of February.



Our most unique camping trip was in November 2021 when we spent five days in the Mojave Desert for Thanksgiving with our daughter's family. We obviously had no utilities, but we took advantage of the built-in generator to refresh the batteries and have microwave popcorn occasionally. The twilight trailer picture shows our remote camping spot.

On travel days, Philis usually reads a book out loud that is of interest to where we are going to be visiting. We both are interested in the Civil and Revolutionary Wars, so that has been a focus so far.

We've had the opportunity to see many historically significant and beautiful places. These have included: Gettysburg and other battlefield sites, Mt. Rushmore, Atlantic Ocean, Upper Peninsula, Michigan, St. Louis Arch, Abe Lincoln's home and museum, Arches N.P., Amish and Mennonite communities, and the ARK (full size replica).



We're sure there will be more places to see as we explore new regions of the country. We are thankful to have opportunities to travel this great country.

RESBC JUNE LUNCHEON - Santa Maria Inn - 06/08/23



CHUCKLE CORNER by Bob Spinner

Sometimes you just need
a good laugh...

SIGNS OF THE TIMES



WARNING

THIS MACHINE TAKES YOUR
MONEY AND GIVES YOU NOTHING
IN RETURN.

Just like my ex.



POLAR BEAR
IS IN THE AREA!!
USE EXTREME
CAUTION WHEN
HEADED OUTSIDE!!
GO WITH A
~~SLOWER~~
CO-WORKER.

FEELING LONELY? JOIN A GROUP

The Surgeon General recently declared “loneliness” an epidemic in America. Loneliness is a physical condition. It manifests when brain chemicals go haywire and parts of the brain – the hypothalamus and the adrenal-pituitary glands - become overactive. These neurological changes cause people to feel chronically sad, lonely, threatened and socially anxious; but the GOOD NEWS is the brain can “snap back” to reverse the changes. Studies show that exercise, meditation, socializing with people and helping others can promote recovery from loneliness. RESBC can help with that! We offer a rich program of luncheons, museum visits, theater parties, international travel, daytrips, and volunteer opportunities. We also urge our members to join a local community senior center. Senior Centers offer great opportunities to engage with others in a variety of classes and activities, including dance, art, crafts, cooking, technology assistance, book club, pickle ball, bingo, bridge, scrabble, tai chi, exercise, yoga, dominos, lawn bowling, billiards, dining and more. Check it out!

Here is contact information for Senior Centers in Santa Barbara County:

Carrillo Recreation Center	Santa Barbara	(805) 564-5418
Westside Neighborhood Center	Santa Barbara	(805) 897-2560
Elwin Mussell Senior Center	Santa Maria	(805) 349-0688
Dick DeWees Senior Center	Lompoc	(805) 875-8100
Carpinteria Senior Center	Carpinteria	(805) 684-6090
Solvang Senior Center	Solvang	(805) 688-3793

WELCOME NEW MEMBERS

Eloise Aguillon	Michael Allen	Craig Anderson	John Brenner	Irma Cabigas
Mike Camacho-Craft	Janet Chin	Frank Crowley	Marty Ensign	Terry Flaa
Edward Foster	Margery Gallegos	Martha Gebhardt	Gloria Gonzalez	Norma Hansen
Maria Hay	Suzanne Hayes	Leanora Kearney	Donald Kendig	Kurtis Klucker
Dinah Lockhart	Gustavo Maio	Gilbert Malcolm	Rodolfo Martel	Nancy Matasci
Carolyn Mausley	Teresa Maus-Nisich	Matthew Mcfarlin	Therese Mckenna	Sandra Mooney
Ruth Page	Janette Pell	Joseph Pisano	Carmen Rodarte	Gustav Roepke
Camilla Romero	Candelaria Romero	Lupe Salinas	Judith Savage	Patricia Sceales
Marcella Segura	Cherri Smith	Brett Smith	Charles Snyder	Glenn Sweany
Carl Thornton	James Tolan	Tara Uhrig	Michael Villalobos	Susan Villapania
Leslie Wells	David Willy	Linda York	Barbara Zamora	Paul Zelis

~IN MEMORIAM~

William Andrews	Romelia Berry	Barbara Bosch	Lucille Brown	Gladys Buzan
Judith Cantrell	Diane Carter	Anthony Diaz	Michael Donnelly	Millie Ellison
Hazel Garrett	Ora Garrett	John Hunter	Agnes Lopez	Beverly Massingill
Jean McClure	Joseph Meehan	Jeannie Olmstead	Dennis Pankratz	John Pet
Linda Pickett	Raylene Sickles	Marti Strong	Herman Stubblefield	Doris Talley
Mary Tolan	Anna Von Kress	Voye Watson		

Can you spot a scam? Five red flags!

By Tony Manual



Hey, Retirees: Scams are constantly evolving. We need to be on our toes at all times. Here are a few red flags to help you remain alert and stop scammers in their tracks.



1. UNEXPECTED CONTACT

Scammers contact you about a charge, order, delivery, etc that you have not made or ordered



2. URGENCY

Scammers create a false, but very intense sense of urgency and pressure you to act immediately.



3. UNUSUAL WAY TO PAY

Scammers ask you to send money, or gift cards; use cryptocurrency, a payment app, or online wire; to pay for something, resolve an "issue," get "winnings," or get you a high return on your "investment."



4. THREATS

Scammers say you owe money and threaten to call the police if you don't pay immediately; or pressure you to quickly withdraw or transfer money.



5. A NEW ONLINE LOVE INTEREST

The scammer sweet talks you, but doesn't seem to want to meet in person; contacts you with a sudden hardship or emergency; asks you to send money.

RESBC BOARD OF DIRECTORS

Who we are and why you should join us

The RESBC Board of Directors is currently composed of seven charming, creative and highly intelligent individuals. We are known for our amazing leadership skills and our undying devotion to our association. If you join us, we will impart to you great wisdom and also be your new, best friend. So because we know that you are *dying to join us*, we decided to tell you a bit about ourselves.



ANNETTE PALADINO, PRESIDENT

- Born: Utica, New York
- Education: State Univ. of NY at Albany; USC (Go Trojans!)
- Best friend: Netflix
- Makes crazy bracelets and wears them – a lot of them (together)
- Fun Fact: Rode an elephant and a camel (separately)



ZANDRA CHOLMONDELEY, VICE PRESIDENT

- Born: Guyana
- Education: Jamaica
- Longest serving RESBC board member
- Serves on S B Retirement Board
- Serves on S B Mission Board
- Fun Fact: Always gets “board”; never gets “bored”



MARK BRICKLEY, SECRETARY

- Born: Minnesota
- Education: UC Irvine
- Sings at local restaurants!
- Published a book on The Beetles
- Fun Fact: Was a congressional intern in 1979



TONY MANUEL, TREASURER

- Born: (*older than dirt!*) Jakarta, Indonesia
- Allan Hancock, UC Davis
- Past governor of Lions Club in tri-county area
- Is **always** on a cruise; has 79 Hawaiian shirts!
- Loves a microphone and an audience
- Eats spicy Chinese food; is a great gardener (Who knew)
- Fun Fact: Too many to mention-Tony is all about fun!



MIKE HARDWICK, NEWSLETTER CO-EDITOR

- Born: Cincinnati, Ohio
- Education: UCSB
- Smokes cigars; drinks vodka
- Impersonates Felipe De Neve – 1st Spanish CA governor
- Writes books on CA history
- Photographs stars (the ones in the sky, not in Hollywood!)
- Fun Fact: Crossed the River Kwai



BOB SPINNER, NEWSLETTER HUMOR COLUMNIST

- Born: Baltimore, Maryland
- Education: University of Redlands
- Served Sheriff Dept 44 years!!!
- Married 59 years!!! (to the same beautiful woman)
- SB Elks Club Treasurer
- Fun Fact: Flies Airplanes (in his younger days!)



RORY MOORE, DIRECTOR

- Born:
- Education:
- He acquits
- Unofficial RESBC legal advisor
- Loves CRCEA conferences
- Fun Fact: Eats vegan food



WE NEED YOU!

You have a once in a lifetime opportunity to join a team of extraordinary people – exceptional leaders – true visionaries - giants in the field of retiree association governanceWho just happen to be aging and are tired of running the place by themselves!

WE NEED YOU to add vim and vigor to our illustrious board.....so step up for the good of the association and RESBC retirees all over the world! Contact Annette at annetteapaladino@gmail.com

RESBC Newsletter
Post Office Box 30401
Santa Barbara, CA 93130-0401

July, August, September, 2023

Edition 3

Vol. 5

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Retired Employees of Santa Barbara County Officers

President	Annette Paladino
Vice President	Zandra Cholmondeley
Secretary	Mark Brickley
Treasurer	Tony Manuel

Directors

Rory Moore Bob Spinner Michael Hardwick

RESBC Officers and Directors meet monthly. Since the onset of the COVID-19 pandemic these meetings are conducted on a virtual platform, and on a schedule that is not entirely regular. If you would like to attend a board meeting, please contact RESBC to confirm when the next meeting will be held, and how to participate. We all look forward to when we can regularly resume our quarterly luncheon meetings with all who want to attend in person.

CRCEA DELEGATE: Annette Paladino
RESBC NEWSLETTER EDITOR: Michael Hardwick
RESBC WEB MASTER: Claude Rateau

Santa Barbara County Retirement Board



Michael Vidal, Chair
Steve Lavagnino, Vice-Chair
Trent Benedetti
Zandra Cholmondeley
Michael Daly
Harry Hagen
Laurie Lee
Ted Sten
Paul Uhl
Gary Blair (Retiree Alternate)
Frederick Tan (Safety Alternate)

Meetings for the Santa Barbara County Retirement Board are usually held on the fourth Wednesday of the month, and have been live-streamed through YouTube for the past few months. The public can view and participate in these meetings by following the link and procedures posted as part of the Board's agenda at <https://www.sbcers.org/board-of-retirement/meetings-agendas-minutes/>. Simply click on the PDF link in the Agenda column for the meeting desired.