



**REFCO**  
P.O. BOX 26384  
Fresno, CA 93729-6384

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www.refco1.org • INCORPORATED 1978 • Representing 6,911 retirees and their families

## President's Message

Happy New Year to all my fellow retirees! I find it both **surprising** and **exciting** when a new year arrives. Surprising as the new year always seems to get here before we know it, and exciting because with a new year, comes new beginnings, new challenges, new experiences – the inevitable “unknown” that arrives with unlimited potential. Looking at the bigger picture, I’m hoping that 2016 will be a year devoid of mass shootings both in our country and around the world, that we will see an end to California’s water shortage, as well as a resounding failure on the part of those individuals who are trying to reduce our retirement benefits.



Linda Hutcheson

On a more positive note, I’m happy to report that everyone seemed to enjoy REFCO’s annual Christmas Luncheon last month. Complimentary margaritas were generously provided by Steve Pettee of the Pacific Group Agencies, and once again, Santa Claus and Mrs. Santa were a big hit. Our two Community Outreach efforts, the Marine Corp’s “Toys for Tots” toy drive and our Food Drive for the Marjaree Mason Center received record numbers of donations. A total of 146 toys along with \$1,106 was donated to help needy children in Fresno County to have a better Christmas than they otherwise would have had. Additionally, \$691 and 514 items of non-perishable food were donated to the Marjaree Mason Center to help feed the women and children they provide food, shelter and other life-saving services to year round.

At our next luncheon, REFCO’s Annual Meeting Luncheon on January 21, our community outreach efforts will take a new direction by focusing on helping the Valley Animal Center, a community supported no-kill shelter for dogs and cats. If you plan on attending the luncheon, please consider donating to this very good cause. Additional information on specific food and supplies needed by the **Valley Animal Center** can be found in this newsletter and on their website at [www.valleyanimal.org](http://www.valleyanimal.org).

In closing, I like these simple but direct words of encouragement for personal growth from the late Dr. Wayne Dyer for the new year – **“Your goal should be to try and be better than you used to be, not better than anyone else.”** Sounds good to me.

## New Luncheon Pricing

Your REFCO Board is always looking for ways to thank our members and increase our membership. Instead of looking for outside benefits, we decided to try something that appears to work for other organizations and businesses. Why not offer a discounted lunch to our members - non-members pay full price, while members pay a discounted price. Your REFCO Board will subsidize our members’ lunches.

We are also aware that there are always County retirees at our lunches that are not REFCO members. Although everyone is invited to attend our luncheons, it would benefit all of us if the County retirees would join REFCO. Since our dues are only \$1 per month, it is hard to understand why everyone doesn’t join when they retire. Even if you are not interested in our social functions, you could keep abreast of what’s happening with your pension, co-workers retiring or dying, etc by reading our quarterly *Grapevine*.

Beginning with our January 21, 2016 Luncheon, if you are a REFCO member, we will pay \$3 toward your \$15 lunch. Everyone else will pay the full price of \$15. This includes spouses, friends, and County retirees who are not REFCO members.

We would like to allow spouses to become Associate Members as some other counties do. We will work with FCERA to see if we can work out the details so as not to negatively impact either association. We will keep you posted.

## REFCO Benefit Plans Payroll Deducted

• **Dental, Vision, Identity Theft, Car, Home, Life, Accident, Travel, Legal, Pet, & More**

As most of you are aware, the REFCO benefit plans are now available to be deducted directly from your retirement check. No longer are you required to provide a checking account for automated monthly (ACH) debits. Payroll deduction for your benefit plans eliminates the possibility of your benefits being canceled due to insufficient funds or you forgetting to inform the Administrator of a change in your bank account.

See **Benefit Plans** on page 2

## January 21 Luncheon Reservations

ALL RESERVATIONS MUST BE MADE BY CHECK

Thursday, January 21, 2016

INTERNATIONAL  
CATERING COMPANY

4277 N. West Avenue • Fresno, California  
Check-in: 10 a.m.

Sit-down luncheon served at 11:30 a.m.

• **“JACKS IN THE BAG” Raffle • 50/50 Raffle**  
• **Food Drive benefiting Valley Animal Center**  
• **Books, CD & DVD Exchange**

**Election of Officers**

Reservations \$12-\$15. See NEW LUNCHEON PRICING ABOVE--. Please make your check payable to REFCO, and mail to: REFCO, P.O. BOX 26384, FRESNO, CA 93729-6384.

Deadline for reservations is Saturday, January 16. Your check must reach us by that date, so please mail it early to allow for the USPS delivery. **Except for free lunches, PHONE RESERVATIONS WILL NOT BE ACCEPTED.**

You may cancel your reservation by calling Marianne Messina at 559-439-9524 prior to the deadline of January 16. If you get her answering machine, please leave your name, phone number and that you are canceling your reservation.

**CANCELLATIONS AFTER THE DEADLINE CANNOT BE REFUNDED.**

NEXT EVENT: APRIL LUNCHEON – THURSDAY, APRIL 21





**Who to Call for Help**

**Retirement Office** .559-457-0681

- Retirement Check
- Withholding Forms
- Beneficiary Change
- Address Change
- Retirement Board Meetings

**Employee Benefits** . 559-600-1810

- County Health Insurance

**REFCO**

Joy .....559-456-2697

or [ja-clark@pacbell.net](mailto:ja-clark@pacbell.net)

mail REFCO, P.O. Box 26384,  
Fresno, CA 93729-6384.

- Grapevine
- Membership
- Address Change

Don Nelson

[refco.media\\_mgr@gmail.com](mailto:refco.media_mgr@gmail.com)

- New/Changed E-mail Address

Marianne .....559-439-9524

- Luncheon Reservations

**Don't Expect the US Post Office to Tell Us When You've Moved**

New US Post Office regulations require REFCO to maintain mailing addresses that are updated no later than 90 days.

**To help us keep costs down, we need you to immediately notify us when you move.**

**The Grapevine Disclaimer Statement**

The information printed in "The Grapevine" is believed to be from reliable sources. However, no responsibility is assumed by "The Grapevine" for inaccuracies contained herein.

**Privacy Statement**

REFCO recognizes the need for the privacy of its members and is committed to protecting your personal information. The Officers and Directors of REFCO restrict access to information about you to those who need to know the information to provide services to you.

The information that REFCO has about you is your name, mailing address and payment of membership dues. This list of members is provided to us by the Retirement Office.

REFCO does not disclose any of this information about our members and former members to third parties. The information is limited to those who assist us with mailings such as *The Grapevine* Newsletter. The companies who act on our behalf are obligated to keep this information that we provide them confidential.

REFCO does not sell or share our member lists.

**2016 REFCO Activities Calendar**

|  |                                  |   |
|--|----------------------------------|---|
| <b>JANUARY</b><br>14: Board Mtg<br>21: Luncheon        | <b>FEBRUARY</b><br>11: Board Mtg | <b>MARCH</b><br>10: Board Mtg                       |
| <b>APRIL</b><br>14: Board Mtg<br>21: Luncheon          | <b>MAY</b><br>12: Board Mtg      | <b>JUNE</b><br>9: Board Mtg                         |
| <b>JULY</b><br>14: Board Mtg<br>21: Luncheon           | <b>AUGUST</b><br>11: Board Mtg   | <b>SEPTEMBER</b><br>1: Bingo Buffet<br>8: Board Mtg |
| <b>OCTOBER</b><br>13: Board Mtg<br>20: Hlth Fair Lunch | <b>NOVEMBER</b><br>10: Board Mtg | <b>DECEMBER</b><br>8: Christmas Party               |

- **Meetings** – 9:00am, FCFCU Admin Offices, 2580 W Shaw Ave
- **Luncheons** – Lunch at 11:30am, International Catering, 4277 N West Ave
- **Bingo Buffet** – Lunch at 11:30am, Bingo after lunch, International Catering, 4277 N West Ave
- **Christmas Party** – Lunch at 11:30am, International Catering, 4277 N West Ave

**Community Outreach**

**Charitable Food Drive Benefits Valley Animal Center**

The next REFCO Food Drive will be held on January 21, 2016, and will be a little different. We will be Highlighting the **VALLEY ANIMAL CENTER**. Located at 3934 N Hayston Ave. in Fresno, it is dedicated to providing care and shelter to dogs, puppies, cats and kittens. As a no-kill dog and cat adoption center, they provide humane educational services along with low-cost spay, neuter and vaccinations. They house thousands of dogs and cats each year until they are

placed in loving homes. Euthanasia is never performed unless the animal is suffering from a serious illness that cannot be cured, or a painful condition that cannot be alleviated.

What is needed most in donations? Wet Canned Cat Food, 33 gallon trash bags, Laundry Detergent, anti-Bacterial Dish soap, Hydrogen Peroxide, Distilled Water, Rubbing Alcohol, Moist & Meaty dog treats. White Bath towels. Dry dog and cat food they get at a reduced price from Science Diet, so no dry food please. Of course, \$\$ donations are always appreciated!

**Benefit Plans**

*Continued from page 1*

While most of the members who were enrolled have opted to switch to payroll deduction, there are still those who did not return their signed authorization. You cannot be switched to payroll deduction unless you submit a signed authorization form.

While our Benefit Plans Administrator, Pacific Group Agencies, has agreed to extend ACH deductions through the end of 2016, we strongly suggest that if you have not yet done so, you complete and submit a signed authorization form.

If you need a form, please contact our Administrator at 800.511.9065 or by email at:

[REFCO@pgagencies.com](mailto:REFCO@pgagencies.com).

**DIRECTORY OF REFCO OFFICIALS/VOLUNTEERS**

PO Box 26384 • Fresno CA 93729-6384

Website: [refco1.org](http://refco1.org)

Contact Information: Joy Clark

Phone & Fax: 559.456.2697

Email: [ja-clark@pacbell.net](mailto:ja-clark@pacbell.net)

**Officers**

- President.....Linda Hutcheson
- 1st Vice President.....Bob Dowell
- 2nd Vice President.....Regina Wheeler
- Recording Secretary.....Dick Estel
- Membership Secretary.....Joy Clark
- Treasurer.....Linda Robinson
- Asst Treasurer.....Marianne Messina
- Imm Past President.....Julie Hornback

**Directors**

- Annie Lee Virginia Quintana
- Don Nelson Janet Smith
- Diann Phelps Sue Wirt
- Patrice White

**Retirement Bd**

- Bob Dowell Mary Ann Rogozinski (alt)

**Committee Chairs**

- Advocacy.....Bob Dowell
- Benefits.....Les Jorgensen
- By-Laws.....Bob Dowell
- Community Outreach.....Patrice White
- Events.....Regina Wheeler
- Finance & Budget.....Linda Robinson
- Grapevine.....Joy Clark
- Health.....Annie Lee
- Legislation.....Bob Dowell
- Luncheon
- Reservations.....Marianne Messina
- Luncheon Master of Ceremonies.....Ken Smith
- Media Manager.....Don Nelson
- Membership.....Joy Clark
- Nominating.....Dick Estel
- Parliamentarian.....Dick Estel
- Scholarship.....Janet Smith
- Sunshine.....Virginia Quintana
- Webmaster.....Jeannine Geare

## Congratulations, New Retirees & New Members!

New REFCO members are **bolded**. \*Indicates a deferred member.  
Listed alphabetically by last name.

**Note:** Note: Missing info on some new REFCO members indicates the info could not be verified by the *Grapevine* deadline.

|                              |                            |               |
|------------------------------|----------------------------|---------------|
| Acosta, Nina                 | Coroner/Pub Admin          | 8.05*         |
| Almaraz, Yolanda             | District Attorney          | 23.94         |
| <b>Anaya, Jose M</b>         | <b>Sheriff</b>             | <b>25.74</b>  |
| Barrera, Sylvia              | Probation                  | 15.47         |
| Borges, James                | Social Services            | 13.58*        |
| <b>Burris, Monica</b>        | <b>Behavior Health</b>     | <b>13.22</b>  |
| Cabrera, Carlos A            | CA Superior Court          | 7.70*         |
| <b>Cantu, Leticia S</b>      | <b>Social Services</b>     | <b>25.19</b>  |
| Carlson, Cheryl              | Personnel Services         | 16.91*        |
| <b>Chavez, Karel A</b>       | <b>Library</b>             | <b>14.55</b>  |
| Chrisco, Sheri H             | Social Services            | 15.11         |
| <b>Christensen, Alice</b>    |                            |               |
| <b>Colsch, Eliza A</b>       | <b>Probation</b>           |               |
| <b>Contreras, Jose J</b>     | <b>Social services</b>     | <b>35.41</b>  |
| Coronado, Francis            | Social Services            | 13.65         |
| Crosby, Jeffrey E            | Library                    | 8.05          |
| Cross, Annie                 | Behavioral Health          | 17.33         |
| Cuadros, Alfred R            | Probation                  | 6.62*         |
| Cunningham, Lee Ann          | Valley Medical Center      | 8.21*         |
| <b>Davidow, Susan</b>        | <b>Agriculture</b>         |               |
| Davis, L Fletcher            | Behavioral Health          | 32.43         |
| De La Cruz, Diana A          | Social Services            | 15.44         |
| Esparza, Frances             | Social Services            | 13.30         |
| Fairman, Patricia            | Behavioral Health          | 26.15         |
| Fernandez, Maria             | Library                    | 13.90         |
| Ford, Garri A                | Social Services            | 22.06         |
| <b>Galinda, Maria Dora</b>   | <b>Social Services</b>     | <b>13.50</b>  |
| Garcia, Raymond              | Sheriff                    | 8.78*         |
| Hedstrom, Tina               | Behavioral Health          | 14.92         |
| <b>Hemmitt-Patton, Wanda</b> | <b>Social services</b>     | <b>11.78</b>  |
| Herrman, Steven              | Valley Medical Center      | 5.10*         |
| <b>Imahori-Ng, Catherine</b> |                            |               |
| Ingvaldson, Gary R           | Administration             | 5.84*         |
| Johnson III, Frank L         | Public Works & Planning    | 10.01         |
| <b>Jones, Boyd</b>           | <b>General Services</b>    |               |
| <b>Karagozian, Karen</b>     | <b>Community Health</b>    | <b>25.88</b>  |
| King, David A                | Assessor/Recorder          | 23.39         |
| Lochbaum, Teresa             | Social Services            | 13.84         |
| Manriques, Daniel            | Sheriff                    | 21.09         |
| <b>Martin, Daniel</b>        | <b>Sheriff</b>             | <b>10.20</b>  |
| Martinez, Sandra             | Social Services            | 21.37         |
| <b>Mc Anulty, Dale W</b>     | <b>Probation</b>           |               |
| Mc Graw, Mary Elaine         | Probation                  | 16.40*        |
| <b>Mc Kee, Janet E</b>       | <b>Behavior Health</b>     | <b>9.75*</b>  |
| Mc Quillian, Janet M         | Valley Medical Center      | 11.10*        |
| Moran, Loretta J             | Social Services            | 11.62         |
| Morgan, Tracy M              | Sheriff                    | 15.01         |
| Navarrette, John             | Co Admin Office            | 27.81         |
| O'Brien, Joseph M            | Internal Services          | 7.13*         |
| Olague, Michael S            | Sheriff                    | 22.75*        |
| Orozco, Gary R               | CA Superior Court          | 9.14*         |
| Osborn, Mitch H              | Pub Works & Planning       | 20.93         |
| Potts, Ruth A                | Child Support Services     | 19.71         |
| Reinhart, Leonard C          | Probation                  | 15.30         |
| Robles, Ronnie M             | Social Services            | 4.58          |
| Rose Jr, Richard C           | Internal Services          | 28.80         |
| Salazar, Noe                 | Probation                  | 19.62         |
| Sanders, Judith              | Public Defender            | 7.95          |
| <b>Schwabenland, Cheri J</b> | <b>Community Health</b>    | <b>23.78*</b> |
| <b>Serna, Celia S</b>        | <b>Child Support Servs</b> | <b>14.22</b>  |
| <b>Shinaver, Gary</b>        | <b>Public Defender</b>     |               |
| <b>Smith, Charles</b>        |                            |               |
| <b>Smith, Mary Gloria</b>    |                            |               |
| Sou, Jeanie                  | Child Support Servs        | 26.83         |
| Starkey, Peggy               | Behavioral Health          | 20.53         |
| Tanaka-Alfson, Karen         | Agriculture                | 33.60         |
| <b>Taylor, Donna</b>         | <b>Behavioral Health</b>   | <b>31.60</b>  |
| <b>Valk, Shirley R</b>       | <b>Assessor/Recorder</b>   | <b>14.19</b>  |
| Warner, Jeff                 | Valley Medical Center      | 8.84*         |
| Williams, Emily J            | Social Services            | 12.70         |
| Woodward, Barbara            | Public Health              | 7.46*         |
| Yang, Maysee                 | Social Services            | 20.99         |

### Christmas 2015 Raffle Winners

**50/50, \$610** .....Shahla Rahmani

**Food Drive, \$50** .....Shirley Boling

**Jacks in the Bag, \$10** .....Dolores Edelbrock

#### **FCFCU \$25 Gift Cards**

- Bed, Bath and Beyond .....Audrey Brouwer

- Cheesecake Factory .....Elena Perez

- Macy's .....June McClellan

- Outback Steak House .....Judy Alvarez

- Panera Bread .....Pat Flaherty

#### **REFCO, \$20:**

Anne Strattman, Maria Guglielmino, Laura Martin,

Darlene Morris, Suzanne Kostrub

#### **Steve Pettee Gift Baskets:**

Don McClellan, Janice Sumler

#### **Ancilla Creek Homemade Christmas Trees:**

Dolores Reed, Cathy Staroscik

#### **REFCO Annual Raffles:**

- Referring new member, \$100 Joy Clark

- Opting for email *Grapevine*, \$100 (did not get name of winner)

- Providing email to REFCO, \$50 Wanda Shafer

## REFCO Photos Online

Did you know that REFCO has a web page where you can see photos from our lunches and other events?

It's on the Shutterfly web site at:

<http://refcophotos.shutterfly.com>.

You will need to create an account (user name and password) to view the site, but there is no charge for this. Also, if you have previously created a Shutterfly account the log-on and password from that account will probably still work.

You can download photos to your computer; instructions are on the web page. For members who do not have a PC, we will be happy to make a print and bring it to the next lunch, or make other arrangements for delivery.

There are photos from lunches ranging from Christmas 2004 to the latest one. REFCO members who have photos they'd like to include can upload them to an existing album or create a new album. The procedure is somewhat obvious, but if any help is needed, get in touch with Dick Estel.

Messages may be posted on the site by sending email to [refcophotos@sfly.com](mailto:refcophotos@sfly.com). All persons designated as members of the site will receive a copy of this Email. If you'd like to be a member, let Dick know. If you are listed as a member on the site, your Email address is NOT displayed.

## IN MEMORIAM

*REFCO extends our condolences to the family and friends of the following deceased, as reported by the Retirement Office:*

#### RETIREES

Abundis, Bertha

Acosta, Homer

Aleru, Caleb O

Bartlett, Bonnie

Bratton, Betty L

Brooks, Oran D

Brown, Sylvia J

Carson, Esther

Castro, Eleanor

Cavazos, Sonya

Davis, L Fletcher

Driscoll, Roger W

Flood, Elizabeth

Flores, Albert D

Forbes, Glen A

Garabedian, Doris

Guess, Lorees

Johnson, D E

Johnson, Virginia

Kazmi, Bobbie

Kiehlmeier, Cynthia S

Lee, Edward A

Lombardo, Marcia M

Mahe, Fepaki M

Margosian, Leo

Morrell, Julia

Oliveri, Melinda

Padua, Antonio

Papin, Clare E

Pedersen, Gwyn W

Riley, Geneva

Robison, Ruth

Sanchez, Mary L

Seay, Joanne

Smith, Kenneth D

Vallejo, Antonia C

Wildey, James A

Wroten, Reuben B

#### BENEFICIARIES

Anderson, Betty of Robert

Anderson, Virginia

of Charles

Lamonica, Margaret

of Joseph

Minamoto, Kay of Minoru

Muhly, Lois of Louis

People, Veatrice of Claud

Schletowitz, Debra

of Bobbie

Vrolyk, Edith of John

Wyatt, Bernice of Brady

Yamamoto, Yoshiko

of Masao

#### ACTIVE

Taylor, Chad



# Impending Challenge for REFCO Members

Fresno County retirees may soon find ourselves in precarious circumstances when it comes to retaining the retirement benefits we earned while employed by any governmental agency in California. Holiday season or not, there is no lack of private employee pension envy and resentment, biased media attention or menacing special interest groups attempting to alter the terms under which public employees retire.

As stated in the previous edition of *The Grapevine*, continued attempts to slash defined benefit plans for public employees continue vis-à-vis the proposed "Voter Empowerment Act of 2016." Because the authors of this initiative were not happy with the Attorney General's review and written Title and Summary of this measure, the proposal was withdrawn. However, no less than two additional initiatives have been filed to replace the withdrawn original proposal.

Your REFCO board members and other 37 Act retiree associations are currently engaged in research and discussions to ascertain the impact of the new proposals on the future funding of our pensions and retirement system. As further information is available, we will provide updates to you through our Grapevine newsletter and emails when necessary, so please keep your email and mailing addresses up to date with REFCO.



## Join and start saving today



**Top-quality brands**

Get members-only pricing on high-quality brands you trust – from everyday essentials to unexpected finds.

**Instant Savings\***

Join or renew and receive \$120 in savings in the first 30 days. Enjoy thousands of dollars in additional savings throughout the year.

**Cash Rewards\*\***

Sam's Plus™ Members earn \$10 in Cash Rewards for every \$500 in qualifying purchases (up to \$500 annually).\*\*

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**Not a member?** Use this pass to discover the value for a day.

### Invitation to Shop†

**Where:** Your local Sam's Club\*

**When:** Valid through January 31, 2016, except on Black Friday and during designated members-only events, including VIP

**How:** Bring this invitation to the Member Services Desk at your local Sam's Club for a pass to shop for the day

A 10% service fee applies on all non-member purchases when shopping with this One-Day Pass (not applicable in CA, SC or Elmsford, NY)

\* This invitation allows you to shop at your local Sam's Club for one day only. Only original invitations will be accepted. Information necessary to assign a One-Day Pass number will be collected at time of use. Not available for shopping on SamsClub.com. No other conditions or privileges of annual membership apply. You must pay for purchases with cash, debit card (see club for quality networks), Walmart® Credit, MasterCard® or Discover® cards only (no checks). You may apply for annual membership, subject to qualifications, while visiting SamsClub.com or any Sam's Club location. Visit SamsClub.com/privacy to view our privacy policy. This invitation cannot be used on Black Friday and during designated members-only events, including VIP events. This invitation is valid through January 31, 2016.

Pass Number  Reference #11213



**Your local Sam's Club®**



## REFCO

RETIRED EMPLOYEES OF FRESNO COUNTY

### Business Sponsors



**Fresno County Federal Credit Union**  
*Member owned. Member focused.*



**PACIFIC GROUP AGENCIES, INC.**

If you know a business that would be interested in advertising and interacting with our members, please ask them to become a Business Sponsor Member. Request a Business Sponsor Membership application from Joy Clark – phone/fax: 559.456.2697 or email her at: [ja-clark@pacbell.net](mailto:ja-clark@pacbell.net). All applications will be reviewed by the REFCO Directors.



**Fresno County Federal Credit Union**

*Member owned. Member focused.*

Don't forget, FCFCU offers professional and comprehensive financial planning services to our members. Take advantage of this opportunity by scheduling an appointment with Ted Dietz, **PLANNER™**



You are invited to meet with the onsite Financial Consultants, Ted Dietz and Chue Lor to discuss how to maximize your retirement funds by calling (559) 437-2002 or by email at [chuelor@lpl.com](mailto:chuelor@lpl.com).



**LPL Financial**  
Located at Fresno County Federal Credit Union

Securities offered through LPL Financial, Member FINRA/SIPC. Insurance products offered through LPL Financial or its licensed affiliates. Fresno County Federal Credit Union and LPL Financial located at Fresno County Federal Credit Union are not registered broker/dealers and are not affiliated with LPL Financial.

|                  |                             |                |
|------------------|-----------------------------|----------------|
| Not NCUA Insured | Not Credit Union Guaranteed | May Lose Value |
|------------------|-----------------------------|----------------|



Got a *pet*?

## Save at the vet!

United Pet Care

BETTER than pet insurance!

- All pets eligible regardless of age or medical condition
- **GUARANTEED** savings of 20–50% on every visit
- Extremely affordable at less than \$10/month
- No deductibles or claim forms



MAKING HEALTHCARE POSSIBLE

**United Pet Care**  
CALIFORNIA LLC

For more information, or to sign up:

[www.unitedpetcare.com/refco](http://www.unitedpetcare.com/refco)

949-916-7374  
Toll Free 1-888-781-6622

LESS THAN \$10/mo.