



The Grapevine

JANUARY 2023

Representing all Fresno County retirees and their families

www.refco1.org • INCORPORATED 1978

Thursday, February 16 Luncheon Reservations

NEW
LOCATION
Pardini's
Under
Construction

ALL
RESERVATIONS
MUST BE
MADE BY
CHECK

HOTEL PICCADILLY

2305 W Shaw,
corner of W Shaw & Van Ness,
Fresno

Check-in: 10 a.m.
Sit-down luncheon served
at 11:30 a.m.

Food Drive benefiting
Naomi's House Woman's
Shelter (Poverello House)

Reservations: \$30 members;
\$32 nonmembers.

Please make your check payable
to REFCO, and mail to: REFCO,
P.O. BOX 26384 FRESNO, CA
93729-6384

Deadline for reservations is
Saturday, February 4. Your
check must reach us by that date,
so please mail it early to allow for
the USPS delivery.

EXCEPT FOR FREE
LUNCHEES PHONE
RESERVATIONS WILL NOT
BE ACCEPTED

To cancel reservations:

- Call 559-431-5032 prior to February 4.
- If you get an answering machine, leave your name, phone number and that you are canceling your reservation.
- Cancellations after deadline cannot be refunded.



Kelly Woodard

President's Message

by Kelly Woodard, President

As we start a New Year, (hard to believe we are in 2023) we have luncheon changes that need to be shared with each of you. Pardini's let us know that their site will be undergoing renovations. They also advised us that we can expect higher costs to use their facility. (As yet we do not have the cost breakdown). To ensure that our six annual luncheons continue, the committee has worked the last couple of months on finding a suitable alternative. The Events Committee called over 10 venues and did site visits on a couple of potential candidates. The team focused on total cost, food, parking, setup, and breakdown of site. Unfortunately, in the Fresno County area, the cost of food and use of facilities has gone up significantly.

Your REFCO Board has decided to use Piccadilly for the first two events in 2023. Pardini's and other venues will be considered for the last events of the year as the Events Committee has an opportunity to review Pardini's costs when they reopen in the summer months and consider options that meet the meeting/dining needs of our members. Piccadilly is across the street from Pardini's.

The Board further voted to offset the cost of the first two lunches for members only. Members will be charged \$30; (\$2 subsidy) and nonmembers will be charged the full price of the lunch, \$32. Our lunches are an important opportunity for retirees to gather; we regret that we have not been able to secure a comparable site; this seems to be the times we are living in. Hopefully the action of the Board to offset costs initially will help our members attend.

As I wind down my time as your President, I am proud of the work of your Board. Behind the scenes members have been working on a variety of infrastructure issues to include technology advancements, that will aid in the production of the newsletter, and retaining historic documentation to name a few. Happy New Year to each of you!

2023 REFCO Nominations

The REFCO Nominating Committee is recommending the following slate of candidates for 2023.

President: **Debbie Blankenship** (*Automatic succession from 1st VP; 1st year of two-year term*)

1st Vice President: **Chris Balbas** (*1st year of two-year term*)

2nd Vice President: **Irene Romero***

Membership Secretary: No recommendation

Recording Secretary: **Dick Estel***

Treasurer: **Linda Robinson***

Assistant Treasurer: **Mary Ann Rogozinski**

Immediate Past President: **Kelly Woodard**

Board of Directors (*terms expire end of 2024*)

- **Judy Lemos** (*position currently held by Janet Smith*)
- **James Hackett***
- **Patrice White***

*Incumbent



OFFICERS

President..... Kelly Woodard
 1st Vice President.....Debbie Blankenship
 2nd Vice President..... Irene Romero
 Recording Secretary..... Dick Estel
 Membership Secretary
 Treasurer..... Linda Robinson
 Assistant Treasurer
 Immediate Past PresidentJudy Lemos

DIRECTORS

James Hackett, Julie Hornback, Don Nelson,
 Mary Ann Rogozinski, Janet Smith, Patrice White, Sue Wirt

RETIREMENT BOARD Laura Basua, Vicki Crow (alt)

COMMITTEE CHAIRS

Advocacy.....James Hackett
 Benefits
 By-Laws Debbie Blankenship
 CRCEA Delegate: Chris Balbas; Alternate: Dick Estel
 Community Outreach Patrice White
 Events..... Irene Romero
 Finance & Budget Linda Robinson
 Grapevine
 Health..... Annie Lee
 Luncheon Reservations
 Luncheon Master of CeremoniesKen Smith
 Media ManagerDon Nelson
 Membership
 Nominating..... Dick Estel
 Parliamentarian Dick Estel
 Scholarship Liaison Karen Sebilian
 Sunshine Mary Ann Rogozinski
 Webmaster..... Daniel Moore

WHO TO CALL FOR HELP

RETIREMENT OFFICE559-457-0681
 Address Change, Retirement Check, Withholding Forms,
 Beneficiary Change, Retirement Board Meetings

EMPLOYEE BENEFITS 559-600-1810
 County Health Insurance

REFCO559-431-5032
 website: refco1.org email: refco.emails@gmail.com
 mailing: P.O. Box 26384, Fresno, CA 93729-6384
 Address Change, The Grapevine, Membership

Don Nelsonrefco.media_mgr@gmail.com

LUNCHEON RESERVATIONS.....559-431-5032

THE US POST OFFICE DOES NOT TELL US 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 list.

2023 REFCO EVENTS CALENDAR

LUNCHEONS – **SEE MEETING NOTICE DETAILS ON PAGE 1**

JANUARY	FEBRUARY	MARCH
12 BOARD MTG	9 BOARD MTG 16 LUNCHEON	9 BOARD MTG
APRIL	MAY	JUNE
13 BOARD MTG 27 LUNCHEON	11 BOARD MTG	8 BOARD MTG
JULY	AUGUST	SEPTEMBER
13 BOARD MTG 20* LUNCHEON	10 BOARD MTG	7* LUNCHEON 14 BOARD MTG
OCTOBER	NOVEMBER	DECEMBER
12 BOARD MTG 19* LUNCHEON	9 BOARD MTG	7* LUNCHEON

Luncheons: Lunch at 11:30am, Hotel Piccadilly 2305 W Shaw, Fresno (near Pardini's)

*Future locations after April to be determined

Healthcare Coverage Open Enrollment Closes

by Greg Margulies, Pacific Group Agencies, Inc.

The 2023 Open Enrollment period for the REFCO benefit plans has come to a close. For those who newly enrolled in coverage, you should have received your ID cards and Certificates of Insurance around the end of last year. If you have not, please contact the insurance carrier and they will resend you a copy. Members who did not make any changes will NOT receive new ID cards.

During the year, Pacific Group Agencies representatives are available to assist you if you are having issues with your insurance coverage and cannot get a resolution from the insurance company. If you have already spoken with the insurance company and been unable to resolve your issue, please contact us at (800) 511-9065, Monday-Thursday 9am-4pm and Friday 9am-3pm PST.

If you have a question about a claim, need a new ID card, have questions about your benefits, need a list of in-network providers in your area, or need to change your dental HMO facility, please contact the Member Services Department of the respective insurance company.

Dental & Vision

Ameritas Dental PPO(800) 487-5553
 Cigna Dental HMO (800) 244-6224
 VSP Vision..... (800) 877-7195

FCERA News

Congratulations to your newly elected Trustee Laura Basua and alternate Vicki Crow. Thank you to Doug Papagni for your service to REFCO and retirees during your term of service.

It is an honor to begin this 3-year term as your Fresno County Employees' Retirement Association, Retirees Trustee. I am truly humbled with your trust and confidence in allowing me to continue to serve you.

Wishing you all a very Happy, Healthy and Prosperous New Year!

– Laura P. Basua, FCERA Board Trustee

Congratulations to the December Luncheon Raffle Winners!

50/50: \$737 Mary Smith

Toys for Tots: \$50 Grace Ledesma and
\$50 Elaine McDowell

Jacks in the Bag: \$10 Jean Hunt

Noble Credit Union Gift Cards:

Texas Roadhouse – Nancy Beltran

Applebees – Liz Derderian

Olive Garden – Sandra Lynch

Jenny Chavoya Macy

Eloise Gilbert

Gayle DeLaTeur

REFCO: \$20 Jennie Figueroa

\$20 Kham Hamilton

\$20 Sandy Silva

\$20 Kathy Houx

\$20 Marianne Messina

December Luncheon: Toys for Tots
\$2,592 collected along with 114 toys
THANK YOU REFCO members!

Business Sponsor Membership

Request a Business Sponsor Membership application by emailing to Refco.emails@gmail.com. Please include information for followup phone contact.

REFCO Scholarship Application Update

Scholarship applications can be submitted directly to these schools

- CSUF starts October 1, 2022 through March 1, 2023
- FCC starts October 1, 2022 through March 1, 2023

The best of both worlds,
get Share Certificate
rates with savings
account flexibility!
Three Wishes
Share Certificate



- ✓ **Bump up your rate**
- ✓ **Add to your balance**
- ✓ **Withdraw available funds**



NOBLE
CREDIT UNION

NobleCU.com
559-252-5000

To open your Share Certificate,
go online or visit a branch.

*This certificate is a two-year term. The rate may be increased once during the term up to 1.00% Annual Percentage Yield. The new rate will then be in effect for the remainder of the term. An additional deposit can be made once during the term and cannot exceed the original CD deposit; total balance cannot exceed \$500,000. The one-time withdrawal can be up to a maximum of 25% of the original CD balance. Amounts withdrawn in excess of the limit are subject to standard early withdrawal penalties. Certificate balance may not drop below \$2,500 per withdrawal. Federally Insured by NCUA.

Tell the Scammers to Skedaddle

They're out there, of that there is no doubt. We're talking about fraudsters, people who looking to catch you off-guard in the hopes you'll give them some personal and/or account information. You have the power to stop them. It starts with knowing what to look for:

- A call or text from a phone number you don't recognize – a tactic called spoofing
- An email from someone you don't know that contains a link or attachments – a tactic called phishing
- A communication with someone that you have not initiated yourself

Not all communications are potentially fraudulent. Noble Credit Union Credit Union has numerous fraud protection measures to protect your accounts and personal information. One such fraud protection is a communication to you when an unusual transaction is done using your debit and/or credit card. If something unusual appears, we will contact you. Recently Noble Credit Union Credit Union members were contacted via a spoofing tactic claiming to be a Noble Credit Union representative who "noticed unusual transactions." What made this outreach different from a real one is that the people on the other end asked for personal and account information... this is something Noble Credit Union will NEVER do.

Here's what you can expect from Noble Credit Union:

1. No links of any kind will be included in the text message regarding a possible fraudulent transaction. You will simply be instructed to respond "yes" or "no" to the notification text message.
2. Text messages regarding account transactions will always come from a 5-digit number and NOT a 10-digit number.
3. When on a phone call with a Noble Credit Union representative, they will ask only for your zip code UNLESS you confirm that a transaction is fraudulent. If the transaction is fraudulent, you will be transferred to another

agent, who will confirm your identity before going through your transactions with you.

4. Noble Credit Union will NEVER ask you for your PIN, the 3-digit security code on the back of your card, or the multi-factor verification code. If you are asked for this information, hang up and immediately call Noble Credit Union.

If you receive a text or email you are unsure about from an unknown sender, do not click on any links or open any attachments. If you receive a phone call you believe could be from a fraudulent caller or that the person you are speaking with is not from Noble Credit Union, hang up and call us directly at 252-5000. This is true of anyone contacting you from any organization. When in doubt, do not give out any personal or account information, don't hang on, hang up, and call the company directly using the phone number provided on a billing statement, documentation, and/or their website.

Three steps you can do immediately if you believe your Noble debit or credit card is being used without your permission:

1. Call Noble Credit Union right away at 252-5000.
2. Log into your Noble Credit Union online banking account (either from a computer or your mobile device) and navigate to the Card Control feature. The debit and/or credit cards you have with Noble Credit Union will be displayed. Toggling the card to "off" will immediately prevent any transactions associated with that card number from taking place, stopping the bad guys right in their tracks. If you need to use the card, you can simply toggle the card back to "on."
3. Continue to monitor your account and notify the Credit Union if you see any transactions you don't recognize.

Keep you and your family safe from fraudsters and stay informed by visiting Noble Credit Union's security page at www.NobleCU.com/home/security. There you'll find lots of great tips to protect yourself.



The REFCO Board would like to acknowledge and thank Joy Clark, Marianne Messina, and Les Jorgensen for their years of service on the REFCO Board and for their efforts on behalf of the retirees of Fresno County.

The Board also extends our condolences to the family of Board member June Breeze McClellan on her passing subsequent to the last Grapevine issue.

In Memoriam

NAME OF DECEASED

Nina Adams

Erna Aguilar Beneficiary of Rudy Aguilar

Michael Alfaro Alice Alfaro, Beneficiary

Juanita Anderson

Crescencia Aranda Beneficiary of Henry J Aranda

Donna Ayerza Elizabeth Ayerza, Beneficiary

Deborah Bartlett

Robert Bashian Nora Bashian, Beneficiary

Ronald Borchardt Myrna Borchardt, Beneficiary

Dante Botta Patricia M Botta, Beneficiary

Yashpal Brar Bharpur Singh Brar, Beneficiary

June Donald McClellan,

Breese-McClellan Beneficiary

Dorothea Carson

Kimberly Carson

Patricia Clarke

Harold Clendenen Beneficiary of Anita Lee

Wanda Coberly Beneficiary of Joseph A Coberly

Elena Cole

Janice Cooley Beneficiary of John E Cooley

Phillip Cronin Irene S. Cronin, Beneficiary

Nina Coon

Kimberly Daley

Shirley Ann Davis Beneficiary of Adrian White

Billie Dibble

Mary Evans

Alicia Excinia Elizandro Excinia, Beneficiary

Michael Fair Carolyn Fair, Beneficiary

Elaine Frilot Jack Griffith, Beneficiary

Vic Froehmer Rene & Andrea Froehmer, Beneficiaries

Shirley Gattie Thomas Gattie, Beneficiary

Carol Glahn

Rosalinda Gomez Yolanda Bejarano, Beneficiary

Roberta Gonzalez

Robert Greene Shirley Greene, Beneficiary

Linda Grubb

Carol Hall Leonard Hall, Beneficiary

Joyce Hall Richard D Hall, Beneficiary

Shirley Harris Beneficiary of Charles Harris

Rafa Hawari Beneficiary of Riad Hawari

Steven Henkel Barbara A Henkel, Beneficiary

Barbara Hernandez Oscar Hernandez, Beneficiary

Robert Herring Charlene Herring, Beneficiary

Trula Higgs Beneficiary of Doyle Higgs

Florine Irvin

NAME OF DECEASED

Kendall Justice Beneficiary of Alt Payee for Donald Justice

Eddie Kester

Martha Kleim

Augusto Marquez Beneficiary of Adelina A Marquez

Bonnie Martens

Dora McClain

John Miller Roberta Miller, Beneficiary

Martha Montoya

Marjorie Mott Beneficiary of Curtis H Mott

Daniel Nino

Alberta Novosad

Julie Odom Carl Odom, Beneficiary

Theresa Ortiz

Margaret Ovalle

Rosalie Parker

David Perez Beneficiary of Lupe Perez

Gordon Petersen

Sandra Pettebone Herbert Alan Pettebone, Beneficiary

Douglas Phariss Harriet J Phariss, Beneficiary

John Pickering

Margaret Puccini

Carlene Putler Beneficiary of James Putler

Frances Quintero

Raymond Ramirez

Beverly Reza

Beverly Riddle

Gladys Rose Beneficiary of Robert H Rose

Betty Rush James E Rush, Beneficiary

Nancy Silacci Arthur Silacci, Beneficiary

Marilyn Smith

Robert Smith Beneficiary of Vivian L Walls

John Souza Sharon K Souza, Beneficiary

Aileen Spann

Peggy Starkey

Darrell Thorne Beneficiary of Carol Thorne

Samantha Tomlinson

Mary Veilleux

Geraldine Wagner

Don Washer

Gilbert Wilmer

Anna Wilson Charles C Wilson, Beneficiary

Rebecca Wilson

Harvey Winter Stacia Winter, Beneficiary

Karen Woodard

Noemi Zavala-Hines Beneficiary of Roy A Hines

Congratulations, New Retirees

July-November 2022

**Indicates a deferred member. Listed alphabetically by last name.*

RETIREE	DEPARTMENT	YEARS OF SERVICE
Sylvia Alaniz	District Attorney, Deferred	5.8383
Beatrice Almaraz-Perez	Superior Courts	24.6575
Phyllis J Amenda	Assesor, Deferred	12.0959
Tony Morgan Amundson	Assessor	7.1671
Arpi Apkarian	ITSD	31.4343
Yolanda Armenta	Social Services	17.4849
Troy Arseneau	Public Works & Planning	5.8438
Eva Badillo	Social Services	14.9534
Steven Bailey	Probation	18.5644
Mehri Barati	Auditor Controller/Tresurer Tax Collector	5.5622
Tammy Jo Barganier	Social Services	11.0219
Susan L. Basmajian	Behavioral Health, deferred	6.126
Debra Burns-Pearson	Human Resources	18.1216
Ismael Calderon	Behaviorial Health	6.3671
Donna Chandler	Library, deferred	12.256
Ying-Bang Chen	Probation	13.8986
Janice Cohan	Superior Courts	23.3671
Helen Rivers, deferred	Behaviorial Health	18.0411
Donald Dinnell	Sheriff, Deferred	5.15
James Dockweiler	Sheriff's Office	30.4849
Annette Flores	Social Services	10.4738
Ruby G Flores	Public Health	22.1206
Cherise Frausto	Sheriff	10.9315
Martha De La Fuente	Human Resources	20.0164
Felipe Gaona	Social Services	27.4575
Charles Garabedian	Public Works	8.7205
Eddie Gaton	Social Services	20.3617
Fariborz Ghafoori	Public Works and Planning, Deferred	10.31
Heather Gibbons	Social Services	17.9588
Stephanie Gibbs	Sheriff	24.9233
Victoria Gonzales	Superior Courts, deferred	17.2346
Deborah Hall	Library	35.5381
Jonathan S. Halverstadt	Behaviorial Health	10
Gordon Hayashi	Valley Medical Center deferred	14.2767
Gloria Hayes	Social Services	16.1926
Austin Herion	Sheriff	20.2465
Elsa Marie Hernandez	Behaviorial Health	8.9315
Gregory Hevle	Internal Services	31.7589
Armando Hindman	Internal Services	26.3397
Mark Hobbs	Probation	10.0001
Darlistra Hodo	Child Support	21.1671
Kristi G Johnson	Public Works & Planning	21.7425
Mary Laura Juarez	Social Services	27.8794
Stephanie Kahl	Public Health	30.0657
Lori Kerber	Social Services	17.1506
Richard Kleinhammer	Public Works	10.1398
Dolores Lara	Social Services	26.0367

Congratulations, New Retirees

July-November 2022

**Indicates a deferred member. Listed alphabetically by last name.*

RETIREE	DEPARTMENT	YEARS OF SERVICE
Cindy Lee	Elections	8.6055
Michelle LeValley	Behavioral Health	10.4877
Teresa Lewis	Social Services	8.663
Philip M Lodge	Sheriff	20.4384
Bobby Z Lopez	Social Services	27.9945
Henry Lopez	Social Services, deferred	16.8904
Yolande Lovelace	Social Services	15.2603
Elvia Lozano	Superior Courts	25.2082
Teresa F Mata-Gaffud	Probation, Deferred	4.5014
Keith McBride	Internal Services	23.4806
Karyn Elayne McGill	Social Services, Deferred	6.8986
Hector Medina	Social Services	22.0685
Jose Mejia	Social Services	30.9863
Thomas T Mills	Sheriff	3.6575
Richard Moats	VMC, deferred	8.1945
Frank Navarro	Probation, deferred	6.0595
Dana Parker	Social Services	31.8823
Esperanza Perales	Social Services	16.7342
Rosemary Perez	Social Services	32.8
Sandra Perez	Social Services	14.1151
Janelle Petersen	Public Health	21.0685
Adrian Pineda	Internal Services	6.789
Darlynn E Qualls	Social Services, deferred	27.2082
James Ramirez	Social Services	17.4083
Jimmy Robnett	Sheriff, deferred	18.6356
Emilia Rodriguez	Social Services	22.6986
Socorro Ruvalcaba	Social Services	26.6128
Gabriella M Saunders	Social Services	17.8274
Deborah L Scharnick	Purchasing	26.6109
Alicia Valdez Seymour	Social Services	10.0035
Dale A. Siemer	Public Works	23.9945
Casey H Soliz	Social Services	28.1096
Patrick Stevens	Internal Services	21.8164
Patricia R Tello	Public Health	27.189
Toulong Thaoxaochay	Social Services	30.0219
Richard E Thomas	DA	20.5786
Frederick Torres	Public Works	25.0849
Jerry Vargas	Social Services	32.1753
Iliana Vazquez-Ramirez	Superior Courts	21.3206
Scotti Walker	Agriculture	34.3242
See Winslow	Public Works	9.5072
Pierre Xiong	Behavioral Health	22.4329
Joe Xiong	Social Services	30.4109
Albert Yanez	Library	19.663
Vang Yang	Behavioral Health	22.1313
Sona A. Yemenjian	Behavioral Health	10
Salem M Youssef	Information Technology Services	20.8959



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FRESNO COUNTY RETIREEES OFFICIAL NEWSLETTER

Your Vision Health

Vision health is often an afterthought. Regular eye exams and proper eyewear can protect your vision health and may help identify other overall health issues.



Wear your sunglasses – Exposure to small amounts of ultraviolet (UV) radiation over a period of many years may increase the chance of developing cataracts, and may cause damage to the retina, which usually is not reversible.

Wear protective gear – Use safety glasses made of polycarbonate impact-resistant plastic to avoid eye injuries. Doctors also encourage anyone engaged in sports activities to wear protective eyewear.

Take frequent breaks – let your eyes rest.

Adjust your workstation – avoid Computer Vision Syndrome by ensuring your computer workstation is properly situated.

For more information:
pgagencies.com/refco or 800-511-9065

Configure your workstation Follow the 20/20/20 Rule

- | | |
|------------------------------|--------------------|
| • Center monitor | • 20 minutes |
| • Arm's length away | • 20 seconds break |
| • Top of screen at eye level | • 20 feet away |
| • Reduce brightness | |
| • Increase magnification | |

Time for a visit? Regular visits to your optometrist are the best way to monitor your eye health and maintain good vision. Are you or a family member due for an eye exam?

Age	Exam Interval
Birth to 24 months	At 6 months of age
2 to 5 years	At 3 years of age
6 to 18 years	Before first grade and every two years thereafter
19 to 60 years	Every two years
61 and older	Annually

Source: American Optometric Association