



The Grapevine

JANUARY 2024

Representing all Fresno County retirees and their families

www.refco1.org • INCORPORATED 1978

Thursday, February 15 Luncheon Reservations

**ALL RESERVATIONS
MUST BE MADE BY CHECK**

PARDINI'S

2257 W. Shaw, Fresno, CA
corner of W Shaw & Van Ness,
Fresno

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

**Food Drive benefiting
Marjaree Mason Center**

Reservations: \$23 members;
\$25 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 5, 2024.
Your check must reach us
by that date, so please mail
it early to allow for USPS
delivery. **Note: Your check
will not be deposited until
after the February 5th
deadline.**

**EXCEPT FOR FREE
LUNCHESES PHONE
RESERVATIONS WILL NOT
BE ACCEPTED**

To cancel reservations:

Call Mary Ann Rogozinski
at 559-801-2171 prior to
February 5. If you get a voice
mail, leave your name, phone
number, and that you are
canceling your reservation.
Cancellations after the dead-
line cannot be refunded.



Debbie Blankenship

President's Message

by Debbie Blankenship, President

Happy New Year! I hope this letter finds you in good health and spirits as we enter 2024. The Annual Meeting/Luncheon will be held at Pardini's on February 15, 2024. The annual REFCO meeting is where we give updates and hold the election and installation of Board members. I encourage you all to come out to participate in the voting of Board

members, meet with your fellow retirees and hear the updates from your Board.

Our Christmas luncheon had a great turn out. It was nice seeing so many fellow co-workers and catching up. We were able to raise \$3,441 for Toys for Tots and received 171 toy donations. We had a big winner on our 50/50 raffle, \$820. I want to thank our events committee for doing such a wonderful job on planning this event. There is a lot of work and many hours of volunteering that go into making this event successful.

I would like to express our sincere gratitude to Noble Credit Union for their support of our association. They provide meeting space for the Board's monthly meetings, funds for raffle prizes and promotional gift items at our luncheons. We are grateful for their partnership and value their willingness to support REFCO.

Once again, I wish you a happy and prosperous New Year. We look forward to seeing you at one of our luncheons.

"A Life well-lived leaves behind a beautiful bouquet of memories."

— Author Unknown

New Retirement Contributions Limits For 2024

Contributed by Noble Credit Union

The Internal Revenue Service (IRS) has released new limits for certain retirement accounts for the coming year. Keep in mind that this update is for informational purposes only, so please consult with an accounting or tax professional before making any changes to your 2024 tax strategy. You can also contact your financial professional, who may be able to provide you with information about the pending changes.

Individual Retirement Accounts (IRAs)

Traditional IRA contribution limits are up \$500 in 2024 to \$7,000. Catch-up contributions for those over age 50 remain at \$1,000, bringing the total limit to \$8,000. Remember, once you reach age 73, you must begin taking the required minimum distributions from a Traditional IRA in most circumstances. Withdrawals are taxed as ordinary income and, if taken before age 59½, may be subject to a 10% federal income tax penalty.

Roth IRAs

The income phase-out range for Roth IRA contributions increases to \$146,000-\$161,000 for single filers and heads of household, an \$8,000

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OFFICERS

President.....Debbie Blankenship
 1st Vice President.....Christine Balbas
 2nd Vice President..... Irene Romero
 Recording Secretary..... Dick Estel
 Membership Secretary Vacant
 Treasurer..... Linda Robinson
 Assistant Treasurer.....Mary Ann Rogozinski
 Immediate Past President Kelly Woodard

DIRECTORS

James Hackett, Julie Hornback, Judy Lemos, Don Nelson,
 DeAnn VonBerg, Patrice White, Sue Wirt

RETIREMENT BOARD Laura Basua, Vicki Crow (alt)

COMMITTEE CHAIRS

Advocacy.....James Hackett
 By-Laws Debbie Blankenship
 CRCEADelegate: James Hackett, Alternate: Chris Balbas
 Community Outreach Patrice White
 Employee Benefits..... Vacant
 Events.....DeAnn VonBerg
 Finance & Budget Linda Robinson
 Grapevine/Newsletter.....Christine Balbas
 Health.....Charlotte Tilkes
 Luncheon Reservations..... Mary Ann Rogozinski
 Luncheon Master of CeremoniesKen Smith
 Membership & Awards Vacant
 Nominating..... Dick Estel
 Parliamentarian Dick Estel
 Scholarship Liaison Julie Hornback
 Sunshine..... Dawn Gallegos
 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..... 559-801-2171

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.

2024 REFCO EVENTS CALENDAR

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

JANUARY	FEBRUARY	MARCH
11 BOARD MTG	8 BOARD MTG 15 LUNCHEON	14 BOARD MTG
APRIL	MAY	JUNE
11 BOARD MTG 25 LUNCHEON	9 BOARD MTG	13 BOARD MTG
JULY	AUGUST	SEPTEMBER
11 BOARD MTG 18 LUNCHEON	8 BOARD MTG	5 LUNCHEON 12 BOARD MTG
OCTOBER	NOVEMBER	DECEMBER
10 BOARD MTG 17 LUNCHEON	14 BOARD MTG	5 LUNCHEON

Sponsored Organization in February: Marjaree Mason Center

Our REFCO charitable food drive and money contributions will continue with our luncheon in February. This month it will benefit the Marjaree Mason Center, a non-profit community agency that provides shelter to women and children who are victims of domestic violence. They provide housing, food, clothing and other needed services in their emergency shelter. They also provide longer-term Safe Housing, counseling, life skills, and parenting classes to mothers, and education and enrichment activities for the children.

REFCO Community College Scholarships Awarded for the 2023-24 School Year

REFCO awarded \$500 scholarships to four Fresno City College students for the 2023-24 school year. These scholarships are offered to students who are children or grandchildren of REFCO members while attending State Center Community College campuses. This year, the scholarships were granted to:

- **Alexa Duran** – Retired Employees of Fresno County (REFCO) Scholarship in honor of Janet Smith
- **Danyeal Escobar** – Retired Employees of Fresno County (REFCO) Scholarship in honor of Marianne Messina
- **Genevieve Gonzales** – Retired Employees of Fresno County (REFCO) Scholarship in honor of Joy Clark
- **Erica Udell** – Retired Employees of Fresno County (REFCO) Scholarship

Central Valley Honor Flight Wins at Luncheon

The Central Valley Honor Flight, our October charity organization, felt the generosity of our members in attendance at the luncheon. A total of \$1,764 was collected, with all funds going directly to offset the cost of travel for the veterans who travel to Washington, D.C to visit the memorial associated with their military service. Many thanks to all our retirees who donated to this wonderful cause!

Retirement

Continued from page 1

increase. For married couples filing jointly, the phase-out will be \$230,000-\$240,000, a \$12,000 increase. Married individuals filing separately see their phase-out range remain at \$0-10,000. To qualify for the tax-free and penalty-free withdrawal of earnings, Roth 401(k) distributions must meet a five-year holding requirement and occur after age 59½. Tax-free and penalty-free withdrawal can also be taken under certain other circumstances, such as the owner's death.

Workplace Retirement Accounts

Those with 401(k), 403(b), 457 plans, and similar accounts will see a \$500 increase for 2024, the limit rising to \$23,000. Those aged 50 and older will continue to have the ability to contribute an extra \$7,500, bringing their total limit to \$30,500. Once you reach age 73 you must begin taking the required minimum distributions from your 401(k) or other defined-contribution plans in most circumstances. Withdrawals are taxed as ordinary income and, if taken before age 59½, may be subject to a 10% federal income tax penalty.

SIMPLE Accounts

A \$500 increase in limits for 2024 gives individuals contributing to this incentive match plan a \$16,000 spotlight. Much like a traditional IRA, once you reach age 73, you must begin taking the required minimum distributions from a SIMPLE account in most circumstances. Withdrawals are taxed as ordinary income and, if taken before age 59½, may be subject to a 10% federal income tax penalty. As a reminder, this article is for informational purposes only. Consult with an accounting or tax professional before making any changes to your 2024 tax strategy.

The content is developed from sources believed to be providing accurate information. The information in this material is not intended as tax or legal advice. It may not be used for the purpose of avoiding any federal tax penalties. Please, consult legal or tax professionals for specific information regarding your individual situation. This material was developed and produced by FMG Suite to provide information on a topic that may be of interest. FMG, LLC, is not affiliated with the named broker-dealer, state- or SEC-registered investment advisory firm. The opinions expressed and material provided are for general information and should not be considered a solicitation for the purchase or sale of any security. Copyright 2023 FMG Suite.

Your Family Is Our Family



Where you're all worth more.

Fresno | Clovis | Madera | Selma
559-252-5000 [NobleCU.com](https://www.NobleCU.com)

Federally Insured by NCUA



NOBLE
CREDIT UNION

Luncheon Raffle Winners Awarded

The lucky winners from the October luncheon are as follows:

50/50: George Gomez (\$218)

Food Drive: Charlotte Tilkes (\$50)

Noble CU Gift Cards: Jessie Cianetti, Ann Lamb, Natalie Nino, Sue Wirt, Liz Guzman, Emily Piercy, Rebecca McKeithen

REFCO \$20: Terri Songer, George Gomez, Janet Smith, Sandra Ratkus, Betty Massa

Jacks in the Bag: Debra Beard (\$10)

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The lucky winners from the December luncheon are as follows:

50/50: Janie Rostro (\$820)

Toys for Tots: Debra Beard (\$50), Anaye Ransom (gift basket)

Noble CU Gift Cards: Pat Buck, Rudy Ruiz, Mel Kevorkian, Damita Dunbar

REFCO \$20: Julia Santiago, Geraldine Brown, Emily Piercy, Paula Zapata Rogers, Mary Smith

Jacks in the Bag: Ricci Torres (\$10)

Poinsettia: Bob Hamilton, Laura Basua

Bingo Bash



December Luncheon Cheer



In Memoriam

The surviving spouse of a member is eligible for REFCO membership. The application is available on the REFCO website at www.refcol.org.

Robert Sesma

Joanne C. Bolt

Ofelia Torres

Robert A. Butler

Andrea C. Burnett

Ralph Yarbrough

Johnny G. Lujan

Eldora Prieto

Congratulations, New Retirees

through November 2023

* REFCO members in **bold**; listed alphabetically by last name

RETIREE	DEPARTMENT	YRS OF SERVICE	RETIREE	DEPARTMENT	YRS OF SERVICE
Ismael Arreazola	Roads	15.4575	Mark J Mathis	Bldg Maint	1.2834
Hiromi Kurihara Bacon	Behav Health	10.811	John McCormick	Roads	22.8164
Elizabeth Bravo	Criminal	2.6082	Michael R McDermott	Library Op	33.9323
Lisa G Campbell	Library Op	24.0795	David M Medina	DA	11.1946
Loreena Carrasco	Risk	5.0384	Avery S Meyer	Pub Def	16.5068
Maria P Castro	DSS	11.9123	Fue Moua	Sheriff	17.4192
Lisa R Cerda	Juv Prob	24.1809	Anthony Norwood	DSS	30.5315
Susan J Chavez	DSS	23.0521	Gloria P Palos	Payroll	21.126
Sarah Davis	Payroll	21.0959	Alexandra Perez	Sheriff	6.0351
Rosemarie Davis	Agriculture	17.0622	Petra Ramos	Probation	15.211
Adrian L Della Porta	Adult Ser	9.2384	Susan N Rand	DA	25.9807
Peter A Desatoff	Roads	20.1178	Fred M Reiser	DSS	26.4411
Lilo Diaz	Probation	13.4063	Dalton Tyler Reynolds	Sheriff	6.6438
Brenda Sue Elkins	DSS	29.1452	Bruce Roberts	Payroll	31.1205
Kevin Wayne Fite	DA	9.0427	Sheri A Rodriguez	Payroll	19.0959
James Flaherty	County Clerk	10.9047	Yolanda Q Rosas	Adult Ser	0.6219
Lee A Fries	Facility S	10.2454	Michael E Rowe	County Counsel	26.5425
Susana J Garcia	Health	12.3068	Lisa A Ruiz	Behav Health	23.3682
Brenda R Gonzales	DSS	21.3205	Gina Saldivar	Admin	1.1397
Lechelle Gonzalez	Misdemeanor	14.3014	Heberto Sanchez	DSS	17.8685
Linda J Griffith	Comm Health	6.9726	Amanda B Scrabeck	DSS	23.1699
Thomas E Grillione	Payroll	21.6218	Jamez Scrabeck	DSS	24.274
Kathleen M Guinan	Behav Health	28.1452	Melanie L Shouse-Gonzales	Health	5.6932
Joel S Gurss	DSS	26.4027	Nikia Shumate	Payroll	23.8685
Victor Koua Her	Sheriff	5.1726	Michelle Sloan	Behav Health	27.726
Barbara R Herrera	DSS	12.5863	Maria Muro Smith	DSS	9.9699
Jeana Herron	Juvenile	29.6231	Susan Michele St. Jacques	HR Risk	10.5781
Lejon J. Howard	Juv Prob	23.8521	Alice L Standow	DSS	30.3918
Leticia M. Jackson	Ch Supp	29.2986	Tami V. Tabacchi	Victim Ser	23.3589
Melinda Jimenez	Behav Health	22.2082	Emmy Lou Tellez	Civil	27.6849
Jeffrey Wade Joines	Facility S	10.9068	Neil Torres	Probation	12.6243
Cathleen Kisler-Caravantes	Other CtOp	7.3644	Yvonne Van Overbeek	Assessor	11.5671
Pamela Marie Knight	DSS	1.6247	Michael E Vasquez	DSS	29.2411
Toniya Kruger	DSS	25.2712	Joy A Hall Villareal	DSS	6.7452
Manuel Lara Jr.	American A	16.263	Reginald K Williams	DSS	29.2658
Mario Leal	DA	27.1562	Roberta J Wilson	Library Op	23.4817
Yang T Lee	DSS	22.4795	Christina Yang	DSS	20.674
Corina Marie Lopez Amador	Juvenile	22.3507	Aram C Yousif	Payroll	7.5616
Paul-Albert D Marquez	Plan Zone	11.5425	Sheila A Zamora	DSS	21.9918
David R Martinez	Security	21.2055			



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Reminder: Annual Meeting Held at February Luncheon

Don't forget that the REFCO Annual Meeting will be held at the February 15th luncheon at Pardini's. This meeting informs all members about activities planned for the year, allows members to vote for officers and other matters, and installs the new officers for the upcoming terms. Please join us at the luncheon and keep informed about what's happening with REFCO!

Introducing Armadillo

A new age of home warranty

When you're a homeowner, stuff breaking down just comes with the territory. From kitchen and laundry appliances to heating/cooling, plumbing, and electric, Armadillo covers the cost of repairs or replacements, coordinates service appointments, and ensures it's all done swiftly and hassle-free.




Use our qualified service technicians or your own

80% fewer exclusions than any other home warranty

24/7 friendly support - digital & call center



Financial protection and peace of mind

	 Appliances	 Comprehensive	 Luxury
Level of Protection	\$7,500	\$7,500	\$25,000
Service Fee per Claim	\$100	\$100	\$200
Cost to you with REFCO preferred pricing	\$27.30	\$49.99	\$117.00
Kitchen & Laundry Appliances	\$2,000 <small>*Per Appliance</small>	\$1,000 <small>*Per Appliance</small>	\$7,500 <small>*Per Appliance</small>
Plumbing Systems	—	\$3,000	\$7,500
Electric Systems	—	\$3,000	\$7,500
Air Conditioning & Heating	—	\$2,000 <small>*Per System</small>	\$7,500 <small>*Per System</small>
Extras Included	—	Water Heater	Pool & Spa
Other Coverage	See plan details		



For more information, or to enroll today, call Pacific Group Agencies at **800-511-9065** or visit <https://pgagencies.com/REFCO/home> for full coverage details