



The Grapevine

OCTOBER 2026

Representing all Fresno County retirees and their families

www.refco1.org • INCORPORATED 1978

Thursday, October 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.**

**Donations Collected for
Evangel Home**

Reservations: \$25 members;
\$27 nonmembers.

Please make your check
payable to REFCO,
and mail to:
REFCO

P.O. BOX 26384
FRESNO, CA 93729-6384

Deadline for reservations is
Monday, October 5, 2026. 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
October 5 deadline.**

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

To cancel reservations:

Call Mary Ann Rogozinski
at 559-801-2171 prior to
October 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.



Christine Balbas

President's Message

by Christine Balbas, President

I received some information that I think would be of special interest to many of us. It deals with the DMV testing process for older individuals. Thanks to Chuck Brown, from Retired Employees of San Diego and Robb Seibly, of Retired Employees of Kern County. They shared the message that the California Department of Motor Vehicles (DMV) has made changes that drivers that are 70 years old and older, in California, whose licenses expire soon and who have a clean driving record will no longer be required to take a written knowledge test. The testing requirement was a department policy, not a law.

The DMV is working on improving service and decreasing the amount of time spent waiting on the renewal process at DMV offices. Those renewing their license who are 70+ years old require an office visit every five years for a vision exam and an updated photo. A written exam may still be required if you have traffic violations on your record, an unsafe driving record, a reported medical concern, or if your renewal notice explicitly says a test is required.

Choosing the online option for testing significantly reduces the amount of time customers need to spend in an office. This improves DMV customer service by reducing office congestion and waiting times. As part of its customer-focused digital transformation, the DMV is processing the following transactions through online, kiosk, phone, mail or business partner only:

- Simple vehicle registration renewals that are not past the due date nor require an address change;
- Driver's license renewals that do not require an in-person visit;
- Requests for copies of vehicle registration records which show a vehicle's ownership history;
- Requests for copies of driver's license records which show a driver's history;
- Replacing a lost or stolen driver's license card.

I hope this information is helpful for you and/or your friends. A call to your local DMV office may clear up any other questions you may have.

I hope to see you at the Health Luncheon on October 15!

Next REFCO Luncheon: Health & Wellness

Please join us for our Health and Wellness Fair luncheon on Thursday, October 15, 2026. This event provides opportunity to ask representatives any questions that you may have to make informed choices for the 2026 open enrollment period for health insurance and other benefits. Representatives from the County of Fresno and their insurance providers and Pacific Group/AMBA will be there, as well as representatives from the FCERA office. In addition, we have extended invitations to a number of other community organizations that provide wellness, recreational and other services to seniors.

Additionally, the County of Fresno will have its Health Fairs that retirees are also welcome to attend. See page 5 for these event details.



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2nd Vice President..... DeAnn VonBerg
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Membership Secretary Vacant
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Karen Sebilian, Patrice White, Sue Wirt

RETIREMENT BOARDLaura Basua, James Hackett (alt)

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By-LawsJames Hackett
CRCEADelegate: James Hackett, Alternate: Chris Balbas
Community Outreach Patrice White
DJ.....Richard Montanez
Employee Benefits.....DeAnn VonBerg
Events.....DeAnn VonBerg
Finance & Budget Linda Robinson
Grapevine/Newsletter.....Christine Balbas
Health.....Michele May
Luncheon Reservations..... Mary Ann Rogozinski
Luncheon Master of CeremoniesKen Smith
Nominating.....Judy Lemos
Parliamentarian Debbie Blankenship
Scholarship Liaison Julie Hornback
Sunshine.....Dawn Gallegos
Technology Irene Romero
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

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.

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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.

2026 REFCO EVENTS CALENDAR

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

JANUARY	FEBRUARY	MARCH
8 BOARD MTG	12 BOARD MTG 19 LUNCHEON	12 BOARD MTG
APRIL	MAY	JUNE
9 BOARD MTG 16 LUNCHEON	14 BOARD MTG	11 BOARD MTG
JULY	AUGUST	SEPTEMBER
9 BOARD MTG 16 LUNCHEON	13 BOARD MTG	3 LUNCHEON 10 BOARD MTG
OCTOBER	NOVEMBER	DECEMBER
8 BOARD MTG 15 LUNCHEON	12 BOARD MTG	3 LUNCHEON

Event Updates

by DeAnn VonBerg, Events Chair

The July Summer luncheon event honoring our veterans was a huge success. We were proud to recognize 17 veterans this year and to support the Central Valley Honor Flight.

The September Bingo Bash Luncheon was also well attended and lots of fun. Music was provided courtesy of our very own Fresno County Retiree DJ, Richard Montanez, of Central California Touch of Magic Entertainment.

Mark your calendars now for the Annual Christmas Holiday Luncheon on Thursday, December 3, 2026. This is our largest event of the year. Information will be posted on our website later in October and a reservation postcard will be emailed to all members around the week of October 12th. Payments/Reservations will be taken at our Health and Wellness Fair as well. If you mail a check, without the postcard, please make sure to designate your meal choice for each attendee (Beef, Chicken or Vegetarian). Please note that our newsletters and event information is only mailed via USPS to those

members who are already on our mailing list; email is our primary form of communication with all members. The deadline to secure your reservation is no later than Monday, November 23, 2026. However, this event can sell out early since seating is limited, so early submission is important to secure your seat. You are able to reserve a table of ten for you and your fellow retirees, so reach out now to your friends and plan accordingly. Reservations submitted for groups of three or more ensure you can sit together.

In 2027, we are looking forward to continuing to enhance our events and possibly add some additional ones. We are committed to making sure our events are enjoyable, informative and inclusive for all our retirees. If you wish to make any suggestions, please email us at refcoevents@gmail.com or let us know at the next event. We always welcome your feedback.

FCERA NEWS

by Laura Basua, Elected Retiree Trustee

Greetings, fellow retirees. We have experienced the “heat of summer” for the last few months and I hope cooler weather is in our future. Amazingly (despite ongoing wars, disruptions in the flow of oil, fertilizer, and other essential goods, high gas prices, and inflation (now 3.5%) that remains above the Federal Reserve’s 2% target) the stock market and our own pension fund have enjoyed a banner year. Here is a snapshot of recent events:

Status of the Pension Fund: on June 30, 2026, the Fund stood at \$8.328 billion having a positive Fiscal Year-to-Date performance of 14.8% (net of fees), well above the assumed rate of return of 6.5% needed, moving FCERA ever closer to, and possibly over, 100% funded. Check back for my January 2027 update on the latest actuarial report to see if FCERA made it to 100%.

At the Board level, incumbent Jacob Woesner, Safety Member Elected Trustee, ran unopposed and was elected for an additional three-year term starting January 1, 2027. Also, incumbent Riley Talford, General Member Elected Trustee, won the August 20, 2026, FCERA Election for an additional three-year term also starting January 1, 2027.

The Board has continued its busy pace since the July newsletter with the following investment activities: 1) approved the first of two possible 1-year extensions with NEPC as FCERA’s general investment consultant, 2) selected RVK as the search consultant for the private credit and private equity search that I told you about in July with more information below, 3) approved an updated investment policy statement for changes in FCERA’s manager lineup, asset allocation percentages, and private market benchmarks (check it out), and 4) updated its cash liquidity policy increasing FCERA’s minimum cash holdings from \$100M to \$150M to ensure that there will be sufficient cash to pay pension benefits for several months should a colossal market failure occur. Earnings on the cash is not lost because FCERA’s investment program is still able to gain market exposure on it staying “fully invested”.

Following up on the private credit and private equity search mentioned above, and in the previous newsletter: At FCERA’s August 5, 2026, regular Board meeting, RVK reported on its analysis of FCERA’s current private credit and private equity advisors and their performance, recommending that the Board conduct a search for private equity advisor, currently advised by Hamilton Lane. RVK found Hamilton Lane’s performance to be below median. RVK opined that Aksia’s performance and fee arrangement was better than market and a search was not necessary

Continued on page 4



NOBLE
CREDIT UNION

HELOC

Rates Designed Around You



Community Outreach:

October Donations Aid Evangel Home

by Patrice White, Community Outreach Coordinator

Our Charity for October luncheon will be Evangel Home.

Founded in 1955, Evangel Home was among the first facilities in the nation dedicated to supporting women. They are proud of their history and grateful for those early pioneers whose vision, courage, and compassion laid the foundation for who they are today. When asked about their services, they said...

Once upon a time, we chose the prickly little hedgehog as our mascot. Several traits of the hedgehog then, and now, remind us of who we strive to be at Evangel Home.

Hedgehogs don't seek out problems, but when faced with one, they pause. At Evangel Home, we do the same. Instead of reacting hastily, we stop, assess, and seek God's guidance, proceeding only when ready. It's encouraging to see how this approach has brought positive change and a renewed sense of God's presence in our work. Some of their programs are:

Crisis Shelter – 30 day emergency shelter – Houses up to 24 women and children. Includes meals, shelter, clothing, chapel, and counseling.

Our 9 month residential program – Teaches basic living skills and discipleship; Includes parenting skills, boundary setting, finances, Bible study, and counseling; Provides childcare for mothers who need it.

Built for mothers with children – If you're a mother with children, they will also have a safe place to stay here at Evangel Home. Together, both you and your kids will find food, shelter, and hope for today and the future. While you're busy building a better and brighter future, your children are safe and enjoying themselves today.

CrossRoads graduates employed or attending school full-time – Classes and services include weekly aftercare sessions and on-site housing and support. Counseling is also offered.

FCERA

Continued from page 3

unless the Board felt strongly about it. Ultimately, the Board chose to save the additional \$25,000 and not conduct a search for private credit advisory services. The private equity advisory search is anticipated to be completed by the last meeting in December and, if the case, the results might be after the cutoff for my January update to you and will be announced in April 2027.

Operationally, the Board approved the Tegrit Service

Congratulations to REFCO Scholarship Recipients

Congratulations to the 2026-2027 REFCO Scholarship recipients! We have been notified by the schools that the following students have been awarded REFCO scholarships:

CSUF recipients of \$2500 scholarships are:
Hannah Edwards, Joshua Chinn, Katelyn DaSilva, Ronnie Padilla, Ryan Lopez, Taylor DaSilva

State Center Community College recipients of \$1500:

Clovis campus – **Colson Kraft**

Fresno campus – **Ryan Andrews, Aiden Flores**

Reedley campus – **Estrella Pelayo**

Best wishes for a successful academic year!

If you know of a Fresno County retiree with children or grands or greats who will be attending CSUF or ANY SCCC campus in 2027-2028 please share this scholarship information. The retiree needs to be a REFCO member and the applicant needs to state the name of their relative on the school's scholarship application. We only verify the relationship and the school determines eligibility.

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.

Jerry L Smith
Anne V Boggero
Max Futrell
Wilfred Astvasadoorian
Bruce Dalton
Susan I Hatmaker
Marion L Miller
Jerry Phillips
Janice L St Louis

Herbert Townsend
Ruth Kroeker
Dorothy Pistoressi
Carolyn H Tanaka
Ronald A Duncan
Rueben A Hunter
Marvin E Ratzlaff
Martha Evers

Level Agreement (SLA) in follow up to the adoption of the administrative budget that I reported on in the July newsletter. Tegrit is the software developer for our pension administration system called Arrivos. The Board also approved the first of two possible 1-year extensions for its master actuarial services agreement with Segal.

In closing, I hope that you will agree that we are all very fortunate to be retired under this financially sound plan. And, as always, if you ever have any FCERA related questions, don't hesitate to reach out to our wonderful FCERA staff or me. Enjoy the coming of fall and a reprieve from the summer heat.

County Sponsored Retiree Health Benefits Open Enrollment Begins

Open Enrollment for County sponsored retiree health plans runs **October 19-November 6, 2026**. Health plans are available for retirees and their eligible dependents, for those under age 65 (non-Medicare, high deductible PPO plan*) and for age 65+, including Medicare Supplement and Medicare Advantage plans, along with dental and vision benefits. Changes made during the County's Open Enrollment are effective January 1, 2027.

We encourage you to join us at the REFCO Health and Wellness Fair Luncheon on October 15th, to get more information and ask your questions of the representatives for the County plans, including County benefits staff.

Retirees are also welcome to attend the County of Fresno's Health Fairs:

- **Tuesday, October 20, 7:30 a.m. to 2:30 p.m.**, at Fresno County Department of Social Services – Building 5 (380 W Ashlan Ave., Clovis CA 93612)
- **Wednesday, October 21, 7:30 a.m. to 2:30 p.m.**, (Downtown Fresno, location to be announced at a later date)
- Flu shots will be available
- Visit the County's website for more details as they become available [@www.fresnocountyca.gov/Departments/Human-Resources](http://www.fresnocountyca.gov/Departments/Human-Resources) – click on 'Employee Benefits'

Open enrollment is an important time each year for you to review your choices for health insurance. Some important things to consider are changes to premiums, benefits, and prescription coverage, impacts of becoming Medicare-eligible, and doing a comparison of total cost for the plans you may be considering. When reviewing options, don't forget to verify directly with your providers that they accept the insurance and document your enrollment by keeping copies and noting any names and confirmation numbers you receive.

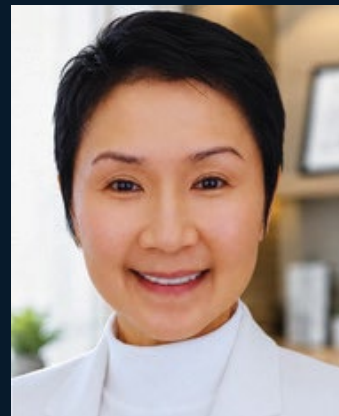
*High deductible plans may qualify for health savings accounts, a highly flexible savings account that allows you to put money aside for medical expenses, can provide tax benefits and rolls over from year to year.

Remember
to attend
the REFCO
Health &
Wellness
Luncheon
October 15
[See page 1
for details]

FELLOW FCERA RETIREE BEYOND YOUR FCERA PENSION

What should the
rest of your savings
do for you?

COMPLIMENTARY
**RETIREMENT
SAVINGS CHECKLIST**
CALL/TEXT
559-360-8910



Kannika Toonnachat, MBA, CFEI®

Licensed Life Insurance Agent | CA Lic. #4483855

Not affiliated with REFCO, FCERA, Fresno County,
or any government agency.

Congratulations, New Retirees

through August 2026

RETIREE	DEPARTMENT	YRS OF SERVICE	RETIREE	DEPARTMENT	YRS OF SERVICE
Thomas W Alves	Payroll	6.8849	Petra D Kelly	Resources	26.389
Shelly Applegate	Court Repo	28.9115	Christopher Kim	DSS	28.7616
Yolanda Trini Armendariz	DSS	6.0849	Tonya Sin Lee	DA Crim	1.2411
Haig William Balakian	Library	22.8673	Robbie G Lindsey	Library	12.1581
Rhonda P Beaver	Emp Temp A	7.9918	Paul Raymond Luna	Security	8.0822
Sergio H Benavides	Pub Defndr	6.0931	Michael R Mendoza	Sheriff	22.2191
Kelley Blanton	DSS	9.4795	Matthew J Myers	Pub Health	25.6329
Esperanza Calderon	DSS	17.337	Kevin P Nelson	SJVLSCompu ...	20.9808
Janette J Cantu	Auto Ins	21.3999	Joe A Ortiz	Facility S	17.5205
Lilia G Chavez	Child & Fam	7.9781	Debra Pierce	AC/TTC	5.137
Tanya M Chavez	Child & Fam	5.0921	Janna Lynn Reis	Library	9.638
Hilary R Davis	Pub Health	11.9238	Pauline Diane Rendon	DSS	9.2164
Christine Elaine Duffner	Sheriff	2.8665	Rebecca Dawn Richardson	DSS	10.9634
Darlene A Falcon	DSS	2.2192	Oscar Robles	Adult Serv	17.9591
Jose Ferrer	Sheriff	13.4582	Matthew Aaron Roggles	Facility S	10.0055
Gary A Fox	Fleet	21.1726	Mary G Rosales	DSS	12.4411
Dawn E.P. Francique Dadian	DSS	25.7343	Margarita Santiago	DptChildSu	25.9534
Candice J Frost	Operations	27.9534	Scott C Shively	Roads	6.6356
Joseph C Germono	Comm Hlth	0.9808	Veronica Singleton	DSS	30.6356
Maribel Gonzales	Behav Hlth	29.1068	Melodie S Smith	DSS	18.6165
Debra A Gorham	Victim Ser	39.1964	Ryan G Smith	Probation	7.3178
Lori L Gutierrez	Sheriff	26.7726	Andrew A Strambi	Behav Hlth	12.6576
Patricia McKinney Henke	Agriculture	12.274	Terry A Taggard	DSS	26.1534
Mario Herrera	Payroll	18.8411	Jame Thao	Prob-Juv	14.3205
Linda May Hicks	Pub Health	4.5946	Nancy Thao-Martin	DptChildSu	12.1918
Chun-Hsiu Hsu	Behav Hlth	22.8247	Lalaine L Tiu	Comm Hlth	11.4057
Timothy Hudson	Probation	4.8277	Margie Valle	DSS	34.1644
Lynnmarc Jenkins	DA Crim	18.1929	Brian L Varela	Security	30.6658
Kasandra Che Jimenez	Probation	11.0411	Newman Whitaker	Roads	4.1753
Anita Karsh	Behav Hlth	29.2987	Sarah F Wright	Recorder	8.739

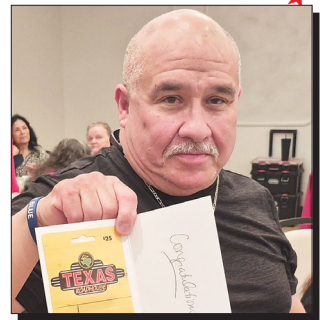
Business Sponsor Membership

You can advertise your business to REFCO members by becoming a REFCO Business Sponsor Member. Business Sponsor members receive a free advertisement in each *Grapevine* and may attend REFCO functions at the regular member rate. Feel free to share this information with any business you think would benefit from a sponsor membership. Request information by emailing REFCO.emails@gmail.com; be sure to include a follow-up phone number contact.

Missing Grapevines

If you aren't getting your emailed copy of *The Grapevine*, check the spam folder on your computer. It may be there. If so, try adding REFCO Membership Team to your contacts (iromero@refcol.org). We may also have an incorrect email address for you. Please send your current email address to REFCO.emails@gmail.com, and let us know that you're not getting the emailed *The Grapevine*.

July Luncheon Highlights



Luncheon Raffle Winners

Honor Flight Drive: Alice Talbot

Honor Flight Book: Mary Smith, Alice Talbot

Jacks In the Bag: Pat Buck, \$10

Noble CU Gift Cards, \$20 each: Dina Camoroda,
Jessie Oviedo, Alice Talbot, Armando Hindman,
Lydia Barela

REFCO, \$20 each: Lydia Barela, Tina Hindman,
Emily Piercy, Margaret Anderson

Food Drive: Dick Estel

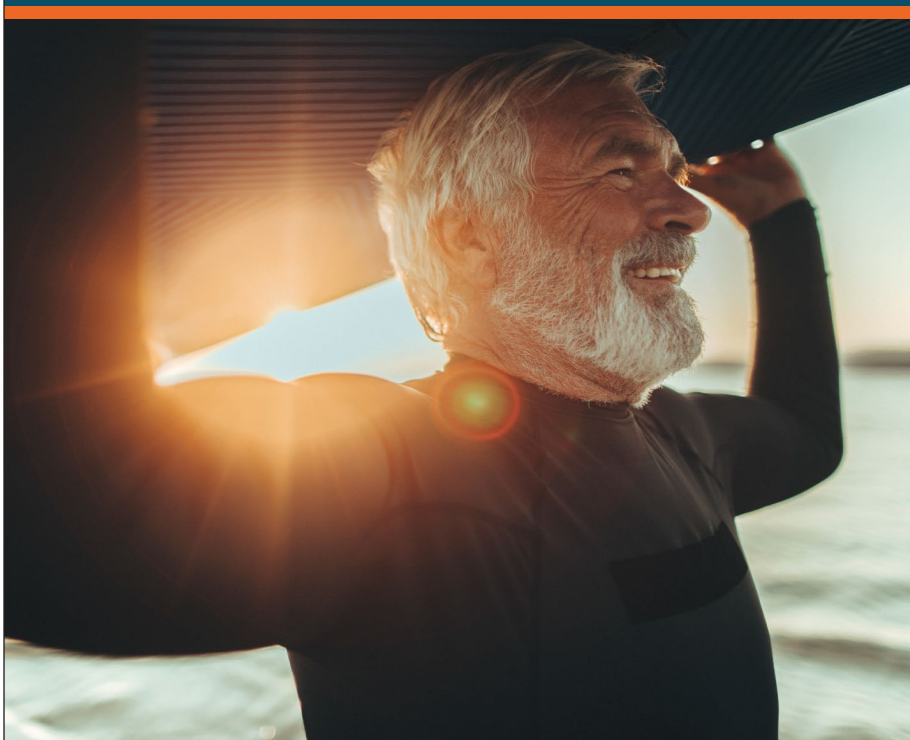
50/50: Darlynn Qualls, \$306

AMBA: Judy Langworthy



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Retired Employees of Fresno County



AMBA