

FEBRUARY 2022

Representing all Fresno County retirees and their families

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Luncheon Meeting Notice!

The February 17 luncheon has been cancelled.

Due to the continuing COVID concerns regarding gatherings, REFCO will pause our luncheons until such time as it is deemed safe to resume

Future "The Grapevine" editions will be mailed four times a year. If we are able to resume our luncheons, we may notify you with a flyer mailer similar to our Christmas party invitation.

PLEASE STAY SAFE UNTIL WE CAN GATHER AGAIN.

2022 Slate of Candidates Nominated and Approved...

... but not yet elected. Election to be handled at next REFCO Board meeting

At the September 2021 Board meeting, the Nominating Committee submitted, and the board approved, the following slate of candidates for 2022:

1st Vice

President Debbie Blankenship (2nd year of two-year term)

2nd Vice PresidentIrene Romero*

Membership

Secretary.....Joy Clark*

Recording Secretary ... Dick Estel* Treasurer..... Linda Robinson*

Assistant

Treasurer...... Marianne Messina*

BOARD OF DIRECTORS

(terms expire end of 2023): Julie Hornback* Don Nelson* Mary Ann Rogozinski* Sue Wirt* * Incumbent

President's Message

by Kelly Woodard, President REFCO

Happy New Year fellow retirees! We have been on a roller coaster ride over the last two years! Cheers to our collective resilience... Like many of you, the hardest challenges have included staying connected with family and friends and remaining safe. The good news is we have now had two REFCO lunches. Our Christmas Luncheon was well attended and a lot of fun. For me, it was heartwarming to celebrate the season with friends and colleagues from Fresno County. I really missed the camaraderie of our events and look forward to seeing all of you at future luncheons.

Just when we think Covid-19 was beginning to be behind us, the Delta and Omicron variants have taken us into yet another phase of Covid-19; accompanied by recommendations and mandates It is clear, we are not done with this scrouge yet! Please don't let your



guard down as we move through this phase of Covid-19.

Your Board continues to meet via zoom monthly. We look forward to the time

we can again meet in person (I think we also miss the pastries provided by the Credit Union). A lesson that has been learned is that options exist for meetings and conducting business that was not considered previously. I prefer in person meetings; seeing fellow Board members and catching up; however, I also appreciate that we have options for conducting the business of the Board.

I found this quote by Tony Robbins which reflects reaching our goals, while being resilient.

"Stay committed to your decisions, but stay flexible in your approach." Best to you all.

In Memory of A Good REFCO Friend: Regina Wheeler

On January 3, 2022, Regina Wheeler entered eternal rest. She was a long-time member of REFCO, our past president and events committee chair. She served on the board from about 2005 until late in 2020.

She helped take this organization to new heights with her strong leadership skills and her infectiously wonderful personality. While working hard she always had the time to laugh and have fun. She loved the REFCO luncheons as it gave her great joy to see the members reconnecting and enjoying themselves. While she loved to read and continue her learning, her greatest joy was



Regina Wheeler

spending time with her family and friends. She will be greatly missed.



President	Kelly Woodard
1st Vice President	Debbie Blankenship
2nd Vice President	Irene Romero
Recording Secretary	Dick Estel
Membership Secretary	Joy Clark
Treasurer	
Assistant Treasurer	Marianne Messina
Immediate Past President	Judy Lemos

DIRECTORS

June Breese-McClellan, Julie Hornback, Gayle Johnson, Don Nelson, Mary Ann Rogozinski, Janet Smith, Sue Wirt

RETIREMENT BOARD Laura Basua, Doug Papagni (alt)

COMMITTEE CHAIRS

AdvocacyJune Benefits	Les Jorgensen
By-Laws Delegate: Chris Balbas; Al	
Community Outreach	Gayle Johnson
Events	
Finance & Budget	Linda Robinson
Grapevine	
Health	
Luncheon Reservations	
Luncheon Master of Ceremonies	
Media Manager	Don Nelson
Membership	Joy Clark
Nominating	Dick Estel
Parliamentarian	
Scholarship	
SunshineN	/lary Ann Rogozinki
Webmaster	

WHO TO CALL FOR HELP

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

EMPLOYEE BENEFITS 559-600-1810 County Health Insurance

REFCO......559-431-5032 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

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

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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.

2022 REFCO EVENTS CALENDAR

BOARD MEETINGS are 9:00 ZOOM meetings LUNCHEONS - SEE MEETING NOTICE DETAILS ON PAGE 1

JANUARY 13 BOARD MTG	FEBRUARY 10 BOARD MTG 17 HANCEDAED	MARCH 10 BOARD MTG
APRIL	MAY	JUNE
14 BOARD MTG 28 LUNCHEON	14 BOARD MTG	9 BOARD MTG
JULY	AUGUST	SEPTEMBER
JULY 14 BOARD MTG	AUGUST 11 BOARD MTG	SEPTEMBER 1 BINGO BASH
14 BOARD MTG		1 BINGO BASH
14 BOARD MTG 21 LUNCHEON	11 BOARD MTG	1 BINGO BASH 8 BOARD MTG

In Memoriam November-December 2021

ACTIVE

Juan Cruz Jr, Josh K Her, Ricardo Maldonado, Mitchell Redondo

DEFFERED

Victor Griffin, Don Hendrickson

Naomi Bachman Janie Barbosa Elaine Barfknecht Susie Barragan Helen Beem Michael Berry Iqbal S Brar Ben Casillas James R Caton Kathleen Dervin Cheryl Edwards Tom Garibay Cynthia Garza Helen Granger Alan R Holden

RETIREES Jonathan D Holquin George M Jordan Merry G Koop Dale Lacy Shirley Marshall Helen V McGuire Lilia McMullin Patsy Monroy Jesse Montoya Anthony Moreno Linda Moreno Jim Morris Jeanette Navarro **Carol Prestriedge** Orpha Ramirez

\$20

\$20

Karen Reynolds Toamalama Scanlan Barbara Silva Billy C Smith Jimmy Smith Charles R Snedden George Stillman Vivian Stumpf Laura Swanson Janet Tanaka Lena Telles **Regina Wheeler** Joan Wilson

Christmas Luncheon Raffle Winners

50/50	\$619 Isabella Ybarra		
Toys for Tots	\$50	Fay Nakaguchi	
Jacks in the Bag	\$10	0 Lynn Henricksen	
Noble Credit Union:			
Out Back	\$25	Linda Camandana	
Olive Garden	\$25	Nancy Beltran	

IHOP.....\$25

REFCO......\$20

Camandanan Nancy Beltran Teresa McCray Theresa Espinoza Eve Cummings Margaret Delgado

Congratulations, New Retirees

November-December 2021

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

Maria Abina-Herrera	Co Counsel	18.9562*
Victor Alonzo	Sheriff	25.8904
Sisca Anggreni	Sheriff	21.7041
Catherine Basham	Co Counsel	26.7357
Brian Bradley	Behav Hlth	19.6328
Dennis Bubenik	Library	7.2055*
Renee Castillo	Soc Servs	14.2685*
John Ciaccio	Dist Attny	27.3808
Mary Cody	Soc Servs	19.7907
Erin Crain	Sheriff	9.5836
Dixie Daniel	Sheriff	17.2931
Nicholas Delgado	Behav Hlth	8.2795
Irma M Diaz	Soc Servs	24.6890
Debra Douthit	Assessor	29.4137
Sandra Dupree	Probation	5.4225
Shelley Edwards	Soc Servs	23.5785
Steven Eldred	Dist Atty	12.9123
Anthony Elisalde	Behav Hlth	21.1096
Kevin Ernst	Sheriff	16.0630
Belen Estrada	Pub Hlth	7.0060*
Nadine Gomez	Soc Servs	24.7726*
Jennifer Gonzalez	Soc Servs	14.1918*
Juan Gonzalez	Sheriff	30.9068
Stephanie Inez Guzman	Dist Atty	5.3233
Teresa Hardy	Soc Servs	6.0164
Tina Hinthorne	Soc Servs	30.0219
	Probation	23.7012
Reginald Jackson Michael D Jones	Pub Defend	16.7562
Brian R Kamlade		
	Sheriff	21.0712
Yvonne Maldonado	Sheriff	17.4521
Mesfin Mamo	Sheriff	21.1293
Allan McGurk	Sheriff	5.5589
Theresa McNerlin	Soc Servs	3.5123*
Carmen A Moralez	Soc Servs	25.2274
Mary C Mullings	Pub Hlth	17.1004
Mary Negrete	Behav Hlth	19.8055
Stephen Onderko	Internal Servs	5.6904*
Mark Padilla	Sheriff	31.8514
Rebecca Parham	Soc Servs	7.5315*
Jeff Penry	Sheriff	29.7945
Heidi Perez	Soc Servs	18.5260
Richard Putler	Pub Works	19.1808*
Barry Smith	Soc Servs	21.6274
Heidi Sonzena	Soc Servs	15.4521*
Lisa Tanner	Soc Servs	14.9973
Mona Tarango	Soc Servs	16.4876
Philip Thompson	Ag Comm	9.0053
Catalina A Valdez	Sheriff	44.2767
Cindie Van Noy	FMAAA	5.7671*
Morgan L Voorhis	Soc Servs	6.8165
Deedra Williams	Sheriff	20.9479
		28.1954
	-	23.4110
-		6.9616*
Deedra Williams David M Woodruff Harry Y Yee Ruth Young	Library Pub Hlth Dist Atty	28.195 23.411

You worked hard for your money, now let it work hard for you.

Noble Investment Services

Available through CUSO Financial Services*

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- Portfolio Reviews



Schedule a meeting with CFS Financial Advisor Andrew Lewis today. 437-2008 Andrew.Lewis@cusonet.com



NobleCU.com 559-252-5000

Available through CUSO Financial Services, L.P.

*Non-deposit investment products and services are offered through CUSO Financial Services, L.P. ("CFS"), a registered broker-dealer (Member FINRA/SIPC) and SEC Registered Investment Advisor. Products offered through CFS: are not NCUA/NCUSIF or otherwise federally insured, are not guarantees or obligations of the credit union, and may involve investment risk including possible loss of principal. Investment Representatives are registered through CFS. Noble Credit Union has contracted with CFS to make non-deposit investment products and services available to credit union members.





3 Things to Know About Night Blindness Driving at night can be challenging. Road signs can be hard to read, and familiar landmarks are not clearly visible. Night driving especially is a problem for people suffering from nyctalopia, known as night blindness. Here are three things to know about this condition:

1. Symptoms – There are several common signs of night blindness including:

- Eyes adjust slowly to light changes, such as when entering a dark room from the sunny outdoors.
- 2. Causes Night blindness develops from a disorder of cells in the retina caused by:
 - Cataracts or lens clouding
 - Vitamin A deficiency

3. Treatment – See your eye doctor every year, so vision changes can be tracked and corrected. Insurance can help cover the cost, especially since annual eye exams usually are covered. If night blindness is diagnosed, the doctor will determine whether it can be treated with:

Prescription drugs

- Medications
- Cataract surgery

- Supplements or dietary changes to increase vitamin A
- Take advantage of the vision benefits offered through your association. Contact Pacific Group Agencies, Inc. at 800-511-9065 for more information.

View full article at ameritasinsight.com.

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