

APRIL 2022

Representing all Fresno County retirees and their families

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Luncheon Reservations

Thursday, April 28

ALL RESERVATIONS MUST BE MADE BY CHECK

PARDINI'S

2257 W Shaw, corner of W Shaw & Van Ness, Fresno Check-in: 10 a.m. Sit-down luncheon served at 11:30 a.m.

No attendance limitations No Proof of Vaccination Required

No Masks Required

All Tables Set for 8 People

Jacks in the Bag Raffle: \$200 50/50 Raffle

Books, CD & DVD Exchange

No Food Drive

Reservations: \$18 members; \$21 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, April 23. 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

To cancel reservations:

- Call Marianne Messina, 559-439-9524 prior to April 23.
- If you get an answering machine, leave your name, phone number and that you are canceling your reservation.
- Cancellations after deadline cannot be refunded.

President's Message

by Kelly Woodard, President REFCO Hard to believe Spring is almost here. While our world has become crazy, from the assault (War) in Ukraine to Covid keeping a hold on us longer than expected. Spring brings a new season, that we can hope results in the worst of Covid being behind us and hopefully peace, being restored. I love this saying by Robert Schuller I recently found: "Tough times never last, but tough people do". Most have lived through tough times and adversity: we are tough people. As we continue to have fallout tied to these and other life events, please remember our collective history that includes tough times, weak economics to name a few. If history is a predictor of the future, we do come out of these events.

The next luncheon is scheduled for April 28, 2022, at Pardini's. Like many of you, I have really missed the camaraderie of our regular luncheons.

The REFCO Board continues

Cost of Living Adjustment (COLA) Information

The Fresno County Employees' Retirement Association Board of Retirement approved a 4.5% cost of living increase for all retirees and beneficiaries at its regular meeting on February 2, 2022. The maximum COLA that can be granted in any given year is 3.0% and any excess will be tracked on a retirement year basis creating a "COLA bank." The remaining 1.5% from the 2022 COLA will be rolled in the COLA bank to be granted in future years where the calculated COLA is below 3%. Eligible members who retire between April 2, 1982 and April 1, 2022 will receive a 3.0% COLA.



to meet via ZOOM monthly; with the Board planning on its first in person meeting on April 14, 2022. During this meeting, the board will have

Kelly Woodard

its regular meeting and with a mini retreat right after the regular meeting. The Board will focus on several topics from technology to Board Membership.

The REFCO Board would like to encourage retirees to submit their interest in joining the Board. Currently we have one opening with the resignation of our long-term member, June Breese-McClellan whose leadership and commitment will be missed. If you would like to be considered for the Board, now or in the future, please contact Dick Estel, who is the Chair of the Nominating Committee. He can be reached via email at: <u>dickestel@</u> <u>sbcglobal.net</u>.

This action was taken in accordance with Government Code section 31870.1 of the retirement law that requires the Board to determine the percentage change in the COLA each year. For 2022, the change in the Average Consumer Price Index for All Urban Consumers (CPI-U) for the Western Region was 4.52% rounded to the closest half percent. Retirees in Tiers 4 and 5 are not eligible for any COLA in retirement.

If you have any questions about the COLA and how that impacts you, please contact our office by phone at 559-457-0681 or email FCERA@FresnoCountyCA.gov.



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

Advocacy Benefits By-Laws	Les Jorgensen	
CRCEA Delegate: Chris		
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	Dick Estel	
Scholarship	Karen Sebilian	
Sunshine	Mary Ann Rogozinki	
Webmaster		

WHO TO CALL FOR HELP

- Address Change, Retirement Check, Withholding Forms, Beneficiary Change, Retirement Board Meetings
- **County Health Insurance**
- **REFC0**......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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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.

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 January-February 2022

ACTIVE

Ricardo Maldonado, Princess McClure, Jerry Morris Jennifer Nikki Quintana, Mitchell Redondo

BENEFICIARIES

Phillys J Forbes, Donald L Van Vranken

DEFFERED

Emily K Greening, Raoul Javier Hernandez, Alina Morales RETIREES

Raymond Avedian Sharon Ball Marybelle Barton James Bays Jeanette Bernier Patricia Bertino Linda Bethell Doris Bosch Dennis Bubenik Frank Delgado Foy Derrick Florence A Eymann Carmen Garcia Ralph Gazarian Jonathan Goble **Robert Gonzales** James Hill

Anne-Marie Kessler Yvonne Maldonado Barbara Mechikoff Alvin Nolan Thomas Perch Michael Perry Jack A Robinson Joann Ryherd Pierre Saint-Fleur Guadalupe Sanz Kathryn Seright Vester Tyler Alfred Valero V R Wheeler Elaine Williams Fu Vang

REFCO Scholarship Opportunities Expand

For a number of years, REFCO has awarded scholarships to students at Fresno City College and California State University, Fresno.

Recently, our Board voted to add Reedley College for the 2022-23 academic year. In the future, the community college awards will rotate between the five city colleges: Fresno City, Clovis Community, Madera Community, Madera College at Oakhurst and Reedley College.

Scholarships are awarded to full-time students in good standing who are children, grandchildren, or great grandchildren of REFCO members. Application information is available on the websites of the various schools.

Karen Sebilian is our new Scholarship Liaison.

Congratulations, New Retirees

January-February 2022

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

Olaolu O Akande	Sheriff	18.1726
Ellia Arroyo	Pub Hlth	3.9644*
Elia Betancourt	Soc Servs	23.7370
Laura Buckert	Pub Hlth	5.7919
Roshawnda Braggs	Sheriff	18.3293*
Lisa Caban	Soc Servs	21.1182
Ruben Carrillo	Soc Servs	20.9562
Latana M Chandavong	Sheriff	20.2274
Ray Collier	Pub Wks/Plan	9.2822*
Phyllis Yvonne Crough	Behav Hlth	33.3033
Stephen P Crump	Comm Hlth	18.4548
Agustin Cruz	Pub Defend	33.6369
Cynthia Deis	Soc Servs	22.9633
Angie Dominguez-Marquez	Prob	16.2247
Gilbert D'Souza	Pub Hlth	12.3852*
Carol Eldred	Pub Wks/Plan	26.5321
Raquel G Espinosa	Pub Hlth	1.0482*
Cynthia Freeland	Library	26.4833
Anthony Garcia	Pub Wks/Plan	25.5370
Jack German	Soc Servs	30.9835
Arthur Hampar	Pub Defend	7.3014
Elisa R Jackson	Soc Servs	26.3375
Grace Jimenez	Aud-Contr	20.5728
Purwati Kusumo	Soc Servs	13.6190
Mike Lee	Soc Servs	31.4438
Kim Ludwig	Library	5.3712
David Frederick McGee	Behav Hlth	27.0795
Kelly L Moon	Inter Servs	21.8630
Carlos E Navarrette	Sheriff	21.5123
Manuel Nieto	Pub Defend	18.1906
Gwen Pfost	Prob	22.4904
Sally Rector	Sheriff	15.0905
Valerie Reece	Sheriff	34.3562
Gloria Rinder	Sheriff	16.7853
Jill Rivera	Prob	21.0027
Jean Rousseau	CAO	20.3783
Cynthia Sanchez	Soc Servs	19.5754
Christopher Sterns	Sheriff	32.2137
David K Takata	Pub Wks/Plan	19.2109
Lisa Tanner	Soc Servs	14.9644
Gloria Vallejo	Soc Servs	10.2356
Michele White	Soc Servs	29.4986
LiChen Zhao	Soc Servs	20.2082
		10.1002

Other FCERA News

FCERA has welcomed new additions to our team. We welcomed Sarah W., Retirement Specialist, Iesha H., Retirement Specialist. Brittney A., Retirement Technician, Natasha O., Retirement Technician, and Deicil R., Office Assistant to our team. They are wonderful additions to the FCERA team and we are happy to have them.

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

Noble Investment Services

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- Post-Retirement Planning
- Portfolio Reviews



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



NobleCU.com 559-252-5000

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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.
- Cannot see stars in the sky.

Prescription drugs

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:

- 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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