



The Grapevine

JUNE 2023

Representing all Fresno County retirees and their families

www.refco1.org • INCORPORATED 1978

Thursday, July 20 Luncheon Reservations

**BACK TO
PARDINI'S**

**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 Central Valley Veterans

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, July 8.** 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 Mary Ann Rogozinski at 559-801-2171 prior to July 8.
- If you get a voice mail, leave your name, phone number, and that you are canceling your reservation.
- Cancellations after deadline cannot be refunded.



Debbie Blankenship

President's Message

by Debbie Blankenship, President

I hope this newsletter finds you well and that you are enjoying all that retirement has to offer. The heat has returned to our valley. Remember, in addition to outdoor activities, there are also several cultural events taking place indoors in Fresno County over the summer. The Fresno Philharmonic Orchestra will be performing a series of concerts. The Fresno

Art Museum is hosting a variety of exhibitions. And do not forget about our County Libraries. They host a range of events including book clubs and author talks, making it an ideal spot to relax and socialize. Our local senior centers offer a wide range of activities, classes, and social events and local playhouses have many theatrical performances to enjoy. So, if you are looking to get out of the house, but also stay cool, try one of these options.

A reminder that our next luncheon is scheduled for July 20, 2023, and we will be back at Pardini's. Costs for REFCO members will be \$23 and \$25 for non-members. We look forward to seeing you all in the newly remodeled space and enjoying time with fellow retirees.

Also, our scholarship committee is reviewing applications for those students who are related to REFCO members and will be making announcements soon.

Remember to notify us if you have a change in your email address or new home address so we can ensure you continue to get our quarterly newsletters. Visit our website at www.refco1.org.

Have a Great Day! Stay safe and hope to see you at one of our Luncheons.

Get Your Grapevine by Email... No Printed Copy

If you would like to get an emailed version of *The Grapevine*, now is the time to let us know! What are the benefits?

- You get a full color version, just like the printed copy
- Saves paper, saves trees
- Reduces cost of mailing
- Saves space if you want to keep it!

To get an email-only version of *The Grapevine*, please notify us at refco_emails@gmail.com and include the following information: Last name, First name, home address, and the email address where you want to receive your copy. Please be sure to use the name and/or spelling as is listed on your retirement checks.

If you continue to receive printed copies after you begin receiving the emailed version, please notify us at refco_emails@gmail.com so we can eliminate the duplicate.

If you would prefer to keep getting *The Grapevine* through the mail (paper copy), you don't have to do anything — except let us know if your address changes!



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
 CRCEA Delegate: Chris Balbas, Alternate: Dick Estel
 Community Outreach Patrice White
 Employee Benefits..... Vacant
 Events.....DeAnn VonBerg
 Finance & Budget Linda Robinson
 Grapevine/Newsletter.....Christine Balbas
 Health..... Annie Lee
 Luncheon Reservations..... Mary Ann Rogozinski
 Luncheon Master of Ceremonies.....Ken Smith
 Media ManagerDon Nelson
 Membership & Awards Vacant
 Nominating..... Dick Estel
 Parliamentarian Dick Estel
 Scholarship Liaison Karen Sebilian
 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.

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	5 LUNCHEON

Luncheons: Beginning in July, luncheons will again be held at 11:30 am at Pardini's.

COMMUNITY OUTREACH: Charitable Food Drive Recognizes Veterans

The next REFCO Food and Money Drive will be held at our summer luncheon on Thursday July 20, 2023. We are pleased to announce that the Central Valley Veterans, a local non-profit organization that we have donated to in the past, will again receive our food donations and monetary donations and provide everyone an opportunity to make a difference in helping local veterans in need.

In addition to food, Central Valley Veterans provides a wide array of services to needy veterans: emergency housing, furniture, car repairs, utility payments, etc. They collaborate with several other veterans' organizations and are equally committed to improving the lives of our valley veterans. We anticipate and encourage a strong support for veterans by our REFCO members with generous donation of non-perishable food at our upcoming luncheon. If you forget to bring food, donations of money (cash or checks) are more than welcome.

Business Sponsor Membership

You can advertise your business to REFCO members by becoming a REFCO Business Sponsor Member. You'll receive a free advertisement in each issue of The Grapevine, as well as include a news article, if desired. You can also attend REFCO functions at the regular member rate. Request a Business Sponsor Membership application by emailing to REFCO.emails@gmail.com. Please include information for follow-up phone contact.

April Luncheon Raffle Has Winners!

April 27th was a lucky day for several REFCO members. DeAnn VonBerg was the lucky winner of the 50/50 drawing. Other winners included:

Food Drive \$50: Janet Smith

Jacks in the Bag: Vicki Ramirez

Noble CU Gift Cards: Patrice White; Dawn Diestelkamp; Janet Zelenak; George Gomez; Dina Camoroda

REFCO: \$20 Don McClellan; \$20 Florin Cash; \$20 Janet Smith; \$20 Eloise Gilbert

Sponsored Organization in April: Catholic Charities

\$433 was collected along with 69 food items. A BIG THANK YOU, REFCO MEMBERS!



REFCO members are catching up on news with old (and new) friends before the luncheon begins.



Sue Wirt and MaryAnn Rogozinski are the first of many friendly faces you'll see when entering.

Three Wishes Share Certificate*

The best of both worlds!
Get Share Certificate rates
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flexibility!



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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.

HELPS Act Amendment in 2022 Offers Tax Benefits to Retired Public Safety Officers

The Healthcare Enhancement for Local Public Safety Act (HELPS) is part of existing federal tax law. It allows eligible retired public safety officers (law enforcement, firefighters, ambulance crew or rescue squad members, chaplains of police or fire departments) to exclude from gross income up to \$3000 in annual distributions from a governmental retirement plan to pay qualified health care insurance or long-term care insurance premiums.

Under the original HELPS Act, retired public safety officers would be eligible for the tax exclusion only if the payment of health care or long-term care insurance premiums was made directly by the governmental retirement plan to the provider of the health or long-term care insurance. This created many difficulties, as the local retirement system had to pay many different health care and long-term care providers and keep up with premium changes and deadlines. At the same time, many insurance providers will only communicate with the retirees, and not the local retirement system. As a result, many retirement systems decided to not implement HELPS, thereby resulting in retired public safety officers being ineligible for the tax benefit.

The SECURE Act 2.0 modified the HELPS Act in 2022 by making it optional for payments to be made by the local retirement system, allowing the distribution to be made to the retired public safety officer instead. The retiree could then make the premium payment to the provider and remain eligible for the tax exclusion. The retiree must also verify that the pension distribution does not exceed the cost of health insurance for the tax year.

Any public safety officer who has separated from service and has attained normal retirement age or separated due to a disability is eligible for HELPS. He or she must also be receiving his or her pension distribution.

For more information on the SECURE Act 2.0, you may visit the National Conference on Public Employee Retirement Systems blog: https://www.ncpers.org/blog_home.asp?display=176.

Central Valley Honor Flight Sends Vets to Washington DC

Veterans of WWII, Korean or Vietnam Wars are being recognized for their sacrifices and achievements by the Central Valley Honor Flight organization. If you are a WWII, Korean or Vietnam Era Veteran, you can travel to Washington DC to visit the memorials there at no cost to you. Central Valley Honor Flight, a non-profit organization, has been sponsoring flights for veterans since 2013, and has sent over 1,000 veterans to visit the national memorials. We would like to invite you to sign up for a flight. Priority is currently given to WWII veterans, but Korean and Vietnam vets are also honored, as space permits.

Or, if you are interested in being a Guardian or a volunteer, please go to the website CVHonorFlight.org for information and online applications.

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.

Daniel L. Fries	Robert Dackawich	Helen Kovacevich	Virginia Rodriguez
Sam D. Adams	Lisa DeLaurant	Prudencia Mangibin	Catherine D. Shurtliff
Cheryl Bellow	Rosemary Desjarlais	Mishael Mariano	Billie Irene Sloan
Charlene Bennett	Mowry Edwards	Wayne T McMillen	Darlene Storm
Carolyn A. Brown	William Ellis	Robert L. Miller	Ralph Thompson
Jimmy Brown	Kenneth R. Ellison	Debra E. Morris	Mark Thompson
Rigoberto L. Castro	Terence L. Henry	Jan L Munson	Stanley Veit
Michelle Chimkey	Gene Hensley	Patsy A. Norman	Margot White
Victoria Christianson	Jacqueline Hill	Alberto L. Pugoy	Kaleb Williams
Gregg Collins	Patricia Husband	Joanne Reynolds	Margaret Williams

Congratulations, New Retirees

March-April 2023

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

RETIREE	DEPARTMENT	YRS OF SERVICE	RETIREE	DEPARTMENT	YRS OF SERVICE
Edwin A. Ajaebo	Social Services	21.2877	Rosa E. Lopez	Assessor	23.8877
Loida Alonzo	Social Services	18.3616	Yolanda Lopez Larez	Social Services	15.2521
Tiffany Alvarado	Operations	22.8904	Elisa Romero Magallanes	Payroll	20.0603
Mary E. Alvarez	Facilities	23.274	Robert Mangano	District Attorney	15.2384
Alexander Betancourt	Behavioral Health	22.8055	Rosie M. Marquez	Agriculture	23.1233
Rhonda M. Caprioglio	Courts	32.4624	Ana Rosa Martinez	Child Support	31.3288
Robery Capps	Payroll	26.9945	Mary Martinusen	Court	33.1731
Maria L. Castillo	Social Services	23.7753	Daniel Mather	Public Works	16.5644
Patricia Caudillo	Social Services	12.8356	Dorrick Minnis	Probation	26.0575
Cindy B. Chacon	Social Services	25.0733	Adam A. Munoz	Facilities	27.9178
Denise Dedmon	Courts	23.0882	Terry Louis Moulton	Community Health	15.8411
Adan De La Rosa Jr.	Payroll	26	Violeta A. Nicolas	Payroll	21.0789
Adelaide Delagadillo	Payroll	28.6438	Natalie G. Nino	Auditor/Controller TTC	33.5507
Diana L. Didulo	FCERA	22.4389	Karen Lynn Nunez	Payroll	18.4493
Queenie M. Dorris-Hill	Administration	14.1398	Jagit Pander	Payroll	27.7211
Todd Eiler	Courts	15.7085	Alex P Pang	Social Services	33.0934
Leonard Encinas Jr.	Social Services	4.7096	Marcelina Avila Parra	Social Services	22.2082
Joann Espudo	Child Support	24.0795	Kelly Anne Pelletier	Operations	6.3205
Kathi L. Felisiano	Community Health	32.2712	Janet Perry-Candler	Social Services	12.1151
Peter R. Filippi	Assessor	16.0631	John F. Prentiss	Technology	22.6219
Maria Flores	Social Services	34.9124	Franicher B. Raley	Operations	30.5233
Nicole Ellen Fortier	Probation-Juv	21.2438	Elvira Ramos	Social Services	29.0301
John R. Gallegos	Roads	17.063	Greg L. Reinke	CAO	33.4411
Christina Gamboa	Child Support	33.7428	Janie Rodriguez	Community Health	14.874
Barbara Garcia	Social Services	27.9386	Vera Alexandra Romanoff	Child Support	10.3863
Kristi Garcia	Court	22.4634	Stephen A. Rusconi	District Attorney	31.56
Paty Garcia	Social Services	25.5014	John Gilbert Sanchez Jr.	Probation	34.8277
Janet E. Gardner	Public Health	11.7699	Gurjeet Sandhu	Sheriff	28.1781
Rebecca Linn Gilbert	Public Health	1.3912	Julie L. Santiago	Social Services	22.9162
Rogelia Godinez	Children's Services	20.0356	Gerald W. Schiebelhut	Facilities	20.7452
Jesse Gonzalez	Social Services	28.4891	Mike A. Schroeder	ITSD	23.6219
Cheryl L. Grimsley	Social Services	0.8011	Jill A. Stepke	ITSD	21.4712
Jerry Haist	Courts	26.9014	Gregory L. Stevenson	Social Services	12.4219
Michael J. Haroldsen	Sheriff	5.4603	Esperanza Sustaita	Social Services	11.2329
Linda Her	Social Services	24.6575	Jennifer Taylor	CDBG	7.5342
Alfredo D. Hernandez	Parks	25.0384	Katherine Tigchelaar	Superior Court	25.5315
Leticia Hernandez	Operations	31.7507	Jesse Townsend	Probation	5.2795
Kirk Roger Hill	Behavioral Health	8.5863	Norma J. Valverde	Recorder	17.8301
Melissa Marie Hill	Social Services	25.3479	Joua Vang	Social Services	28.9561
Laura Honn	Child Support	20.2411	Larty Yer Vang	Social Services	32.1562
Stephanie Hoops	District Attorney	21.9625	Inge Van Hoose	Community Health	7.1288
Kelli Hudson	Child Support	32.4438	Kristi Van Hoosen	Social Services	7.7425
Elizabeth Jacobsen	District Attorney	22.8925	Leann Vongthichack	Behavioral Health	24.7342
Stephen Johnson	HR-Risk	5.0192	Cynthia A. White	Child Support	17.3287
Scott N. Kubota	District Attorney	23.9536	Stephen Wilkins	Payroll	30.3527
Pao Lee	Payroll	33.5694	Ashili Lo Xiong	Behavioral Health	21.9191
Cathleen Leyva	Behavioral Health	29.2194	Pang V. Xiong	Community Health	24.0518



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FRESNO COUNTY RETIREEES OFFICIAL NEWSLETTER

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

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Financial protection and peace of mind

	 Appliances	 Comprehensive	 Luxury
Level of Protection	\$7,500	\$7,500	\$25,000
Service Fee per Claim	\$100	\$150	\$200
Cost to you with REFCO preferred pricing	\$27.50	\$64.99	\$117.00
Kitchen & Laundry Appliances	\$2000	\$2000	\$7500
Plumbing Systems	-	\$3000	\$7500
Electric Systems	-	\$3000	\$7500
Air Conditioning & Heating	-	\$3000	\$7500
Extras Included	-	Brand-for-Brand Replacements	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-warranty/>
for full coverage details.