



# The Grapevine

**AUGUST 2020**

Representing all Fresno County retirees and their families

www.refco1.org • INCORPORATED 1978

## President's Message

August 2020

Hello Fellow Retirees,  
As I indicated last month in my REFCO June 2020 memo, our Board is now meeting via Zoom. This approach to meeting will continue until further notice due to pandemic related restrictions of meeting locations. The Board continues to meet monthly.

During COVID-19 restrictions, all REFCO luncheons and special events have been cancelled because the catering company is currently unable to hold functions at their site.

As most of you are aware, our newsletter has presented challenges during these difficult times; the Board is working on a proposal/process to secure a new printing company for the quarterly newsletter. The Board recognizes the importance of our informational newsletter. In response, we are working towards having it available to each of you by August 2020.

The Board is using the [Refco1.org](http://Refco1.org) site for information sharing. If you have not done so already, please visit this site at [Refco1.org](http://Refco1.org). The website continues to be modified with links to resources and ease of use to meet the needs of you, our membership.

These past four months have been difficult! Isolation, loss and sickness have struck our community, network/or us. Our Board has found ways to move forward with our mission (Zoom) during these challenging times. This approach is one I use in my personal life as well; to help maintain connections to my love ones/family. I encourage each of you to find creative approaches to resolve the isolation that comes with this pandemic. Please be safe, and follow the recommendations of Public Health, and your Physicians.

*Judy Lemos*

Judy Lemos  
President REFCO



JUDY LEMOS

## HOW REFCO WORKS FOR YOU!

Advocating for additional benefits for our membership (cost-of-living increases, health insurance availability and supplemental health insurance payments)

Participating on the Fresno County Retirement Board to ensure that our pension system is managed in accordance with both state law and best practices

Meeting with the Fresno County Board of Supervisors and monitoring their actions as they relate to issues impacting retirees

Keeping abreast of legislative bills and working with other County Associations to support or oppose bills that would affect retirees

Publishing a first class newspaper, the "Grapevine", four times a year to keep you informed of REFCO current events and issues affecting all Fresno County retirees



**Who to Call for Help**

**Retirement Office** ... 559-457-0681

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

**Employee Benefits** ... 559-600-1810

- County Health Insurance

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

or [refco.emails@gmail.com](mailto:refco.emails@gmail.com)  
 mail REFCO, P.O. Box 2684,  
 Fresno, CA 93729-6384.

- Grapevine
- Membership
- Address Change

Don Nelson

[refco.media\\_mgr@gmail.com](mailto:refco.media_mgr@gmail.com)

- New/Changed E-mail Address

Marianne ..... 559-439-9524

- Luncheon Reservations

**Don't Expect the US Post Office to Tell Us When 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.

**2020 REFCO Activities Calendar**

<b>JANUARY</b> 9: Board Mtg	<b>FEBRUARY</b> 13: Board Mtg	<b>MARCH</b> 12: Board Mtg
<b>APRIL</b> 9: Zoom Board Mtg	<b>MAY</b> 14: Zoom Board Mtg	<b>JUNE</b> 11: Zoom Board Mtg
<b>JULY</b> 9: Zoom Board Mtg	<b>AUGUST</b> 13: Zoom Board Mtg	<b>SEPTEMBER</b> 10: Zoom Board Mtg
<b>OCTOBER</b> 8: Zoom Board Mtg	<b>NOVEMBER</b> 12: Zoom Board Mtg	<b>DECEMBER</b>

**Meetings** – 9:00 am, to comply with COVID-19 restrictions all board meetings are held through Zoom

**DIRECTORY OF REFCO OFFICIALS/VOLUNTEERS**

PO Box 26384 • Fresno CA 93729-6384  
 Website: [refco1.org](http://refco1.org)  
 Contact Information:  
 Phone: 559.431-5032  
 Email: [refco.emails@gmail.com](mailto:refco.emails@gmail.com)

**Officers**

President ..... Judy Lemos  
 1st Vice President.....Kelly Woodard  
 2nd Vice President .....Regina Wheeler  
 Recording Secretary..... Dick Estel  
 Membership Secretary .....Joy Clark  
 Treasurer.....Linda Robinson  
 Asst Treasurer ..... Marianne Messina  
 Imm Past President..... Bob Dowell

**Directors**

Debbie Blankenship  
 June Breese-McClellan  
 Julie Hornback Janet Smith  
 Gayle Johnson Don Nelson  
 Sue Wirt

**Retirement Bd**

Laura Basua Doug Papagni (alt)

**Committee Chairs**

Advocacy ..... Kelly Woodard  
 Benefits ..... Les Jorgensen  
 By-Laws..... Kelly Woodard  
 CRCEA Delegate ..... Chris Balbas  
 CRCEA Alternate ..... Dick Estel  
 Community Outreach ... Gayle Johnson  
 EventsRegina Wheeler  
 Co Chairs ..... Pati Ann Soto &  
 Gloria Jackson  
 Finance & Budget ..... Linda Robinson  
 Grapevine ..... Joy Clark  
 Health ..... Annie Lee  
 Luncheon  
 Reservations ..... Marianne Messina  
 Luncheon Master  
 of Ceremonies ..... Ken Smith  
 Media Manager ..... Don Nelson  
 Membership..... Joy Clark  
 Nominating..... Dick Estel  
 Parliamentarian..... Dick Estel  
 Scholarship ..... Janet Smith  
 Sunshine ..... Debbie Blankenship  
 Webmaster ..... Daniel Moore

**Coronavirus, Your Insurance and Open Enrollment**

By Greg Margulies  
 Pacific Group Agencies, Inc.

Seniors are in an unenviable position with medical care and the Coronavirus. As we all know, according to the Centers for Disease Control and Prevention (CDC), seniors are one of the groups most likely to have significant complications should they become infected with the Coronavirus. Therefore, they are strongly advised to remain at home. However, seniors are also those most likely in need of medical care and the highest users of our medical system.

We receive many calls from members confused about using their benefits. Without exception, if you feel you need medical care, contact your doctor. They are in the best position to discuss your care options. However, with dental and vision care it becomes more confusing.

The most common thing we hear from members is that their usual dental or vision care office is closed. While it is true that a lot of dentists and eye care providers are closed by choice, they are considered essential businesses, and

If you need help finding a provider, contact your insurance carrier and they will be able to assist you.

**Ameritas PPO Dental:**  
 (800) 487-5553

**Cigna HMO Dental:**  
 (800) 244-6224

**VSP Vision:**  
 (800) 877-7195

many have remained open or since re-opened for business. *Just because your preferred doctor is closed does not mean you cannot obtain services.*

If you have an urgent issue, such as pain in your teeth or an eye infection, contact your regular dentist or eye care provider. Many are working to diagnose the condition over video conferencing and are able to provide a treatment plan that works while under lockdown. If you need in-person assistance, many

Please see **Insurance** on page 4

# Congratulations, New Retirees: January-June 2020!

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

Donald Abell.....	Sheriff.....	27.34	Leonard Lujan.....	Sheriff.....	4.06*
Cynthia Alaniz.....	Soc Servs.....	27.38	Linda C Lung.....	CA Sup Ct.....	18.42*
Lashell Aldredge.....	Sheriff.....	21.52	Lorena Macias.....	Soc Servs.....	11.26
Vivian Aldridge.....	Soc Servs.....	24.95	Robert Mack.....	Soc Servs.....	19.66
Randy C Alvarez.....	Sheriff.....	18.46	Phyllis K Makredes.....	Soc Servs.....	19.12
Patty Alves.....	Pub Wrks & Plan.....	14.89	Gregory McAlister.....	Sheriff.....	2.66
Gregory Anderson.....	Dist Atty.....	30.05	Crystal McReynolds.....	Soc Servs.....	22.32
Phonesavanh Anoulack.....	Soc Servs.....	19.18	Armando Mendoza.....	Pub Wrks & Plan.....	27.11
Mitchell Araki.....	Pub Wrks & Plan.....	13.23	Arturo Mendoza.....	Library.....	12.99*
Carmen Baker.....	Beh Hlth.....	20.86	Thomas Mendoza.....	Sheriff.....	30.83
Alfonso Barbosa.....	Child & Family Servs.....	7.59*	Robert G Montalvo.....	Soc Servs.....	21.26
Kimberly Ann Barboza.....	Sheriff.....	22.44	Richard Montanez.....	Soc Servs.....	31.04
Michael Bartosch.....	Facility Servs.....	4.73*	Gume Morin.....	Facility Servs.....	18.79
Martin Baughman.....	Roads.....	32.60	Sheran L Morton.....	CA Sup Ct.....	33.65
Debra Becker.....	Comm Hlth.....	30.05	Hasmik Movsisyan.....	Soc Servs.....	13.24
Dia Tamez Beigi.....	Soc Servs.....	21.67	Brett Musselman.....	Sheriff.....	1.29
Michael Berry.....	Sheriff.....	3.26*	Patricia L Nielsen.....	ITSD.....	29.30
Chelsie Lynn Bovard.....	Soc Servs.....	5.57	Christopher A Norby.....	Facility Servs.....	14.36
Eleanor Bracamonte.....	Sheriff.....	22.45	Bernhard C Ollech.....	Agric.....	30.86
Betty Brown.....	Beh Hlth.....	20.92	Randy Osuna.....	Child & Family Servs.....	5.03
Roberto Cabugao.....	Adult Servs.....	5.02*	Julia M Pando.....	Beh Health.....	20.48*
Mavis Cain-Riolo.....	Child Supp Servs.....	12.77	Stacey Parks.....	Soc Servs.....	25.43
Jeff Campbell.....	Sheriff.....	19.63	Irene Paz.....	Facility Servs.....	19.48
Demetrio Campos.....	Soc Servs.....	19.77*	Alvina Perez.....	Sheriff.....	25.58
Daniel L Carlson.....	Resources.....	4.52*	Guadalupe Y Perez.....	Soc Servs.....	15.85
Michael J Chambliss.....	Sheriff.....	16.72	Josephine Perez.....	Soc Servs.....	29.43
Edward H Chavez.....	Library.....	22.87	Irina Phillips.....	Pub Wrks & Plan.....	16.32
Jarvis Cole.....	Sheriff.....	19.22	Tina M Pierce.....	Soc Servs.....	19.46
Leticia Contreras.....	Soc Servs.....	22.53	Kathy Pinon.....	CA Superior Court.....	30.58
Michael Crosslin.....	Pub Wrks & Plan.....	24.12	Nicholas Pinto.....	Sheriff.....	12.35
Tracee J Crozier.....	Sheriff.....	29.17	Brenda Prince.....	Soc Servs.....	29.24
Siegfried C Cruz.....	Internal Servs.....	13.23	Chester N Prince.....	Soc Servs.....	34.80
Dennis Daugherty.....	Pub Wrks & Plan.....	13.40	Sarah Quesada.....	Soc Servs.....	9.56*
MaryJane Day.....	Pub Hlth.....	22.99	Diego Quintana.....	Sheriff.....	29.56
Bill R Deen.....	Roads.....	19.59	Rosemary Ramirez.....	Assessor-Recorder.....	18.02
Joseph Demelo.....	Sheriff.....	29.09	David M Raquenio.....	Sheriff.....	18.95
Rosie Diaz.....	Soc Servs.....	20.65	Robert K Recek.....	Sheriff.....	18.28
Jackie G Dimery.....	Soc Servs.....	20.92	Frederick R Rinder.....	Agric.....	40.62
Judith A Dlugonski.....	Public Defender.....	25.46	Melanie J Rivera.....	Beh Hlth.....	25.50
Roberto Dulce.....	Public Defender.....	22.45	Rachel F Rivera.....	Soc Servs.....	35.87
Rowland Evans.....	Sheriff.....	8.78*	Rebecca Rodriguez.....	Beh Hlth.....	17.89
Steven W Fjeldsted.....	Library.....	2.94*	Cecilia Salazar.....	Beh Hlth.....	26.69
DonAnn Flautz.....	Superior Courts.....	11.71	Mohsen Sanawi.....	Roads.....	9.53*
Raelene Fleming.....	Library.....	20.65	Manuel Santoyo.....	Sheriff.....	30.10
Debra Sue Flickinger.....	Sheriff.....	24.57	Lisa Saqui.....	Dist Atty.....	7.46*
Philip L Fox.....	Comm Hlth.....	6.34*	Edwin Sasaki.....	CA Sup Ct.....	11.06
Wayne A Fox.....	Pub Hlth.....	15.59	Visa Sayavath.....	Soc Servs.....	25.58
Henry Franco.....	Sheriff.....	31.31	Michael Senczyszyn.....	Comm Hlth.....	6.15*
Linda D Galle.....	Child and Family Servs.....	2.03	Diana Sewell.....	Sheriff.....	3.47*
John A Gamez.....	Soc Servs.....	30.87	Sheri Shaffer.....	Child and Family Servs.....	9.16*
Edna E Gan.....	Soc Servs.....	26.41	Christine Kay Sisson.....	Soc Servs.....	7.06
Michael J Garcia.....	Dist Atty.....	12.42	Daniel R Smiley.....	Pub Hlth.....	4.65
Yvonne Garcia.....	Soc Servs.....	7.29	Diana Louise Smith.....	Soc Servs.....	7.10
Amarjeet Gill.....	Dist Atty.....	30.63	Tresea Socie.....	Superior Courts.....	12.21
Daniel Gomez.....	Sheriff.....	29.87	Laura L Spera.....	Beh Hlth.....	6.52
Valerie A Gonzales.....	Soc Servs.....	30.16	Christine Squire.....	Beh Hlth.....	19.40
Juanita Granados.....	Prob.....	10.53	Darla K Sterios.....	Dist Atty.....	30.47
Steven Greer.....	Pub Wrks & Plan.....	1.38	Janice Stevens.....	Sheriff.....	14.09
Barbara Grunwald.....	County Counsel.....	14.94*	Dean L Stuckenschmidt.....	County Counsel.....	21.14
Robert G Gutierrez.....	Soc Servs.....	15.91	Kathy E Sullivan.....	Library.....	28.37
Shari Hall.....	Dist Atty.....	29.09	Nuttapol Sutakul.....	Sheriff.....	24.05
Mark Harris.....	Sheriff.....	21.70	Doris T Tan.....	Beh Hlth.....	2.80*
Robin Hatch.....	Assessor-Recorder.....	27.84	Wesley A Tanner.....	Sheriff.....	17.42
Steven L Hatch.....	Dist Atty.....	28.47	Debra Taylor.....	Soc Servs.....	20.55
Gary M Healy.....	Beh Hlth.....	11.90	Mary Taylor.....	Soc Servs.....	32.16
Cho Her.....	Child Supp Servs.....	20.69	Darla K Sterios.....	Dist Atty.....	30.47
Lynn A Hergenrader.....	CA Sup Ct.....	31.14	Charlotte Tilkes.....	Soc Servs.....	34.26
Diamantina Hindman.....	Beh Hlth.....	22.47	Renee Torres.....	CA Superior Court.....	30.05
Theresa Hindman.....	Beh Hlth.....	20.50	Lisa R Tow.....	CA Sup Ct.....	10.67*
Robin Dawn Horne.....	Soc Servs.....	18.58	Douglas Treisman.....	Dist Atty.....	30.66
Jennifer Horton.....	Sheriff.....	30.12	Mary Tyckoson.....	Library.....	22.31
Theresa Hubert.....	Library.....	0.90*	Mike Valenzuela.....	Prob.....	24.85
Khamphet Insyarth.....	Prob.....	23.12	Tony Villela.....	Prob.....	21.51
Eva N Jaime.....	Soc Servs.....	21.95	Ruby Waller.....	Soc Servs.....	27.55
Deborah Janzen.....	Library.....	27.46	George Wheeler.....	Prob.....	17.12
Eric L Jensen.....	Facilities Servs.....	25.39	John G Wheeler.....	Soc Servs.....	0.74*
Elaine Marie Jimenez-Obeso.....	Pub Hlth.....	28.47	Melissa L White.....	Dist Atty.....	7.17*
Charles J Jonas.....	Pub Wrks & Plan.....	29.49	Richard Wilhoite.....	Sheriff.....	30.70
Augustine Kanu.....	Soc Servs.....	30.93	Diane E Williams.....	Sheriff.....	12.43
Richard Ko.....	Sheriffs.....	29.15	Jacqueline Williams.....	Internal Servs Dept.....	18.06
Dale Landrith.....	Child Supp.....	26.38	Jason L Williams.....	N Ctrl Fire Protection.....	3.14*
Joseph M Laygo.....	Prob.....	22.95	Dina P Wise.....	Beh Hlth.....	19.58
Thomas Lee.....	Internal Servs.....	4.26	Jing Yang.....	Pub Hlth.....	15.43
Jerome Libeckki.....	Pub Wrks & Plan.....	24.48	Maylee Yang.....	Soc Servs.....	32.20
Rodric Harold Lichti.....	Dist Atty.....	5.12*	Thomas Yang.....	Beh Hlth.....	16.74*
Linda Loera.....	Soc Servs.....	10.97	Tou Ly Yang.....	Soc Servs.....	32.51
Melody Long.....	County Counsel.....	30.82	Diana June Yee.....	Beh Hlth.....	30.32
Denise Y Lovejoy.....	Soc Servs.....	24.32			



## In Memoriam

### ACTIVES

Craig Allan Baltz  
 Ronald Matthews  
 Thomas Miller  
 Robert W Thompson  
 Jan Yang

### BENEFICIARIES

Lowell J Barnett  
 of Elizabeth Richardson  
 Alice Bartlett  
 of Frank Bartlett  
 Howard D Boos  
 of Barbara Boos  
 Phyllis Burk of Wilford Burk  
 Edna Cucuk  
 of Sam M Cucuk  
 Laura Hardcastle  
 of Ted W Hardcastle  
 Dorothy Hostmyer  
 of John Hostmyer  
 Loreto M Luna of Rose Luna  
 Carole McGrael  
 of John McGrael  
 Velma Moore of James  
 Moore  
 Edward Rendon  
 of Matilde Rendon  
 Beatrice Smith  
 of Charles J Smith  
 Virginia Stucky  
 of Obe Stucky

### DEFERRED

Angela A Egbikquadje  
 Jillian Jimme Louise  
 Kemper  
 Blake W Niles  
 Victoria F Onderko  
 Rosa Pimentel-Bray  
 Rojelio Vasquez

### RETIREES

Helen Adams  
 Anthony Alves  
 Henry L Arabian  
 Charles W Baley  
 Dorothy Blackwell  
 Thomas Blake  
 Dan Boria  
 Henrietta E Brodeur  
 Ophelia Y Cano  
 Rita Cavagnaro  
 Michael J Chaffran  
 Melanie Cole  
 Judith D Coleman  
 Harold Crain  
 Rose Daghlian  
 Diana Dorough  
 Rodric Drolshagen  
 Harmon G Eakles  
 Don L Ferguson  
 Joann Fleming  
 Lester Foley  
 James Furnas  
 Donna Gilliam

Ernestina Giraldes  
 Frank Gross  
 Arthur H Gurrola  
 Lorraine Hansen  
 Laura Hardcastle  
 Lawrence S Howey  
 Franklin Hunter  
 Robert Ingram  
 Jim E Jennings  
 Mary E Johnson  
 Judith Jones  
 Kris K Kelstrom  
 Allen Kerns  
 Marie H Kirkman  
 Elizabeth Kirkorian  
 Tamara Krebbs  
 Charles Lassley  
 Rodney Latham  
 Sylvia E Lautsch  
 Robert Leroy  
 Donald Lindsay  
 Norma Logan  
 Maria Lopez  
 Timothy Lopez  
 Tony Marcelli  
 John P Martinez  
 Mary E Mason  
 Audrey McCoy  
 Joan McIntosh  
 Armida Mendoza  
 Ralph W Mendoza  
 Lawrence Morris  
 Margaret Patrick-Bates

Dorothy F Paul  
 Diann Phelps  
 Ida M Pitts  
 Stephen G Quade  
 Elizabeth Ramos  
 Mary Renna  
 Barbara L Rhea  
 Rollie Robison  
 Donald Rose  
 Ernest Russell  
 Chaon Sapava  
 Michael J Schaffran  
 Karen Scheuermann  
 Donna Shipman  
 David Shumate  
 Clarence B Slusher  
 Anthony R Stout  
 Yoshiji Sugahara  
 Kenneth K Takeuchi  
 Era V Thornton  
 Jose L Valdez  
 Gertrudes Verzosa  
 Rozella Wait  
 Rogers Washington Sr  
 Edith Williams  
 Joe Williams  
 Mary L Williams  
 Ronald P Williamson  
 Carol A Winningham  
 Betty Yamagiwa  
 Edward G Yamamoto

## BUSINESS SPONSORS



# NOBLE CREDIT UNION

*Where you're worth more*



## LegalShield Member Bill of Rights

Since 1972, LegalShield has been committed to bringing over 1.75 million North Americans equal access to justice, all the while adhering to high service standards.

### High Service Standards:

- Legal consultation—within 4 business hours and for time sensitive legal matters, within 1 business hour
- Letter/phone call on participants behalf—3 business days
- Speeding ticket review/consultation within 4 business hours of receipt
- Emergency situations—24/7 emergency assistance if:
  - arrested or detained
  - seriously injured due to an auto accident
  - Served with a criminal warrant
  - The state attempts to take their child(ren)
- Document review/preparation—3 business days
- Unreachable participant—2 attempts to reach the participant will be made in a timely manner
- Will review and preparation—within 5 business days from receiving all information

No matter how trivial or traumatic the legal issue, LegalShield's Provider Firms never delay or turn participants away for covered services.

**Contact Pacific Group Agencies to enroll at 800-511-9065**

The urgency of a legal matter will be determined by the lawyer's professional discretion. This document does not create contractual rights. This LegalShield Provider Law Firm Bill of Rights is intended to be a simple-to-read guide of service standards and is non-binding. For all items, some conditions and restrictions apply. See a plan contract for complete terms, coverage, amounts, conditions and exclusions. Sheet\_LS\_pfbillofrights\_100918

## Insurance

*Continued from page 4*

are available. If your preferred provider is unable to see you, contact the insurance carrier and they will likely be able to assist you in finding a local doctor that is open for business.

For many routine eye care issues, such as refill of contacts or replacement of broken glasses, there are many providers that will process your order over the phone or internet and mail you the materials or arrange contactless pick-up.

While you may have a more difficult time finding a doctor for routine services, such as teeth cleaning or routine eye exam, it does not mean that all issues should be put off. Taking care of your eyes and teeth are vital to maintaining your overall health.

**For those retirees who are not enrolled in a dental or vision plan, the annual Open Enrollment period is coming. All retirees will receive our Benefit Guide in the mail starting around October 15.**

**If you know a business that would be interested in advertising and inter-acting with our members, please ask them to become a Business Sponsor Member.**

**Request a Business Sponsor Membership application from Joy Clark – email her at: [ja-clark@pacbell.net](mailto:ja-clark@pacbell.net)**