President’s Message

Reasons for Joining REFCO – All persons who are active employees or retired employees of the County of Fresno or any of the special districts that are members of the Fresno County Employees’ Retirement Association (FCERA) are eligible for REFCO membership.

REFCO is a non-profit organization incorporated in July of 1978 by a group of former Fresno County employees who were interested in preserving and promoting the general welfare of current and future retired employees of Fresno County.

No matter where you live, as a Fresno County or District retiree, you must be concerned about maintaining and protecting your pension benefits. The primary purpose of REFCO is to keep retirees informed on subjects pertaining to these issues and to provide a statewide collective voice. What else do you receive for your $1.00 monthly membership fee?

1. REFCO members are able to take advantage of the Supplemental Insurance Plans offered by Pacific Group Agencies, who offer quality group insurance plans at discounted rates, i.e. dental, vision, pet, legal, travel and more.

2. REFCO’s Scholarship Program offers a $2,000 Anna B. Lund Memorial Scholarship annually to two eligible students attending California State University, Fresno and one $1,000 scholarship to an eligible student attending Fresno City College. The qualifying student must be a relative of a REFCO member.

3. REFCO’s website, refco1.org keeps you informed of what your Board members are involved in, as well as posting important links to agencies that provide vital information to our members. You will also find information and application forms for scholarships and REFCO membership.

4. In an effort to keep our members updated on current retirement issues and health insurance plans or yearly revisions, we publish a quarterly newsletter, The Grapevine which is sent out via post mail and email if you provide us with your email address.

5. REFCO has joined forces with other County retiree organizations that strive to promote and protect your retirement benefits through the statewide California Retired County Employees’ Association (CRCEA).

And lastly, California law recognizes REFCO as the only official organization representing over 7,200 Fresno County retirees. If you know someone who is not a REFCO member and would like to join, see info at the end of this article. If you are already a REFCO member, we appreciate your support, which will strengthen our organization that endeavors to protect the benefits that you have earned by your many years of hard work for Fresno County or one of it’s Districts. These are your benefits; please help REFCO help you!

A REFCO Membership Application may be printed from our refco1.org website, by clicking on Membership on the left of our homepage, then clicking on Membership Application Form. Complete the form and mail to: REFCO, PO BOX 26384, Fresno CA 93729-6384.

FCERA NEWS

COLA: At the February 7, 2018 meeting, the Fresno County Employees’ Retirement Association Board of Retirement approved a 3% Cost of Living Adjustment (COLA) effective with the retirement benefit paid on April 30, 2018. Since the COLA is at the maximum 3%, there is no change to the Accumulated Carry-Over (“COLA Bank”). More information can be found on fcera.org or in The Retirement View newsletter.

Drop-Off Box: FCERA now has a drop off box available for members to submit forms 24/7. It is located outside of the 7772 N Palm building, which is the south-facing building. Members can submit forms at any time; the box will be emptied twice per business day.


**Who to Call for Help**

**Retirement Office** 559-457-0681
- Retirement Check
- Withholding Forms
- Medicare/Reimbursement Change
- Address Change
- Retirement Board Meetings

**Employee Benefits** 559-600-1810
- County Health Insurance

**REFCO** 559-431-5032 or refco.emails@gmail.com

**mail** REFCO, P.O. Box 26384, Fresno, CA 93729-6384.
- Grapevine
- Membership
- Address Change

Don Nelson
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.

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**2018 REFCO Activities Calendar**

<table>
<thead>
<tr>
<th>JANUARY</th>
<th>FEBRUARY</th>
<th>MARCH</th>
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<tr>
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**April Luncheon Features Fresno Rescue Mission**

Our April meeting will feature the Fresno Rescue Mission. Food items or $8 donations are appreciated. The Fresno Rescue Mission opens their doors to any man, woman, or child in our community who turns to them for help. They offer a variety of services they call our “First Touch Ministries,” to meet the most basic and immediate needs such as food, clothing, and emergency services. While they are committed to meeting their immediate, basic needs, we also offer long-term programs to help people escape their current situation and transform their lives completely.

There are rules and guidelines. Many of our guests have never had boundaries and don’t understand the concept. They need to learn not only how to live within the law, but also to live a Godly life.

**Christian education, literacy and GED preparation, life skills, parenting and marriage skills, career development, and employment services are just**

a few of the lessons our programs and services offer.

Our desire is to educate our community about how they can help solve the problems of homelessness and addiction. We offer tours of the Mission to explain what we do and why we do it.

The Mission’s Life Recovery program, known as the Academy, is for men whose lives have been broken by homelessness, drug and alcohol addiction, physical and mental abuses, and jail and/or prison experiences. The Academy provides hope for a normal life, the opportunity for restoration, and wholeness that comes from faith in God. Rescue the Children is a protected, secure environment providing long-term services to at-risk, abused, homeless, or previously incarcerated women or women with children.

The community provides women and their children a place to get away from destructive lifestyles, offering a place to heal, learn, grow, and ultimately become productive members of society. Mothers who feel trapped in a dysfunctional setting can find a place of respite. This type of opportunity can create life change not just for the present, but also for future generations. Our goal is to help one more family who doesn’t have to rely on welfare... one more family that learns to be violence-free.

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**DIRECTORY OF REFCO OFFICIALS/VOLUNTEERS**

<table>
<thead>
<tr>
<th>Officers</th>
<th>Committee Chairs</th>
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<tbody>
<tr>
<td>President ..........................Bob Dowell</td>
<td>Advocacy ..................................Judy Lemos</td>
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<tr>
<td>1st Vice President ...............Judy Lemos</td>
<td>Benefits ..................................Les Jorgensen</td>
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<tr>
<td>2nd Vice President .............Regina Wheeler</td>
<td>By-Laws .....................................Judy Lemos</td>
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<td>Recording Secretary .............Dick Estel</td>
<td>CRCEA Delegate ..........................Dick Estel</td>
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<td>CRCEA Alternate .........................Vacant</td>
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<td>Junior Treasurer ..................Joy Clark</td>
<td>Community Outreach ..................Patrice White</td>
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<td>Events .....................................Regina Wheeler</td>
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<td>Finance &amp; Budget .........................Judy Smith</td>
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<td>Asst Treasurer ....................Linda Robinson</td>
<td>Nurse.........................................Olive Milton</td>
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<td>Treasurer ..................................Bob Dowell</td>
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<td>Marianne Messina .................Linda Hutcheson</td>
<td>Scholarship .................................Janet Smith</td>
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<td>1st Past President ..............Linda Hutcheson</td>
<td>Scholarship .................................Mary Ann Rogozinski</td>
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<td>Directors</td>
<td>พรรณ ...........................Vacant</td>
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<tr>
<td>Debbie Blankenship..............June Breese-McClellan</td>
<td>Program ....................................Vacant</td>
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<td>Julie Horrigan ...................Janet Smith</td>
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<td>Don Nelson .......................Sue Wirt</td>
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<tr>
<td>Contact Information:</td>
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<tr>
<td>Phone: 559-431-5032</td>
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<tr>
<td>Email: <a href="mailto:refco.emails@gmail.com">refco.emails@gmail.com</a></td>
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- **NOVEMBER**
  - 8: Board Mtg

- **DECEMBER**
  - 6: Christmas Party

- **MEETINGS**
  - 9:00 am, FCFCU Admin Offices, 2550 W Shaw Ave
  - Luncheons – Lunch at 11:30 am, Pardini’s, 2257 W Shaw Ave
  - Christmas Party – Lunch at 11:30 am, Pardini’s, 2257 W Shaw Ave
Wellness Tips from CRCEA Conference

Deciding to live a healthier life is easy. Actually doing it is a real challenge.

At the California Retired County Employees Association (CRCEA) Conference in October, 2017 we were privileged to hear a presentation on wellness by Wendy Hausotter, MPH, Kaiser Permanente Senior Workforce Health Consultant.

The point that struck home most for me was that we should set up for success – make tiny changes and build on them. Set easily attainable goals. Instead of saying “I will exercise every day for 30 minutes.”

Don’t be discouraged if even these small goals are not met immediately. Change is a nonlinear process – sometimes we have to move back and forth between stages before we succeed.

“Stack” a new habit on top of an old. “Before I sit down to watch TV after lunch, I will walk the dog for ten minutes.”

If you have three ideas to help make an improvement, start with just one. Do it for a week. Then add the second the following week and so on.

Small changes add up – replace a soft drink with water at just one meal; you will drink approximately 40 more gallons of water per year and save up to 50,000 calories and $500.

Take note of what external factors trigger good or bad health behaviors. Moving bottled water to a more prominent location in a cafeteria caused soda sales to drop 11% and bottled water sales to increase by 26%.

I try to walk about two miles three or four times a week. One of my own habits that works against good health is looking at the thermometer on a summer morning and deciding that it’s too hot to go out walking. If I just go out and walk, I will get hot and sweaty. But I can relax and cool down when I get back home, then take a shower.

What steps will YOU take in 2018 to keep enjoying your retirement for as many years as possible?

– Dick Estel, REFCO CRCEA Delegate

How Old Is Grandpa?

An Interesting Read

One evening a grandson was talking to his grandfather about current events. The grandson asked his grandfather what he thought about the shootings at schools, the computer age, and just things in general.

The Grandfather replied, “Well, let me think a minute, I was born before: television, penicillin, polio shots, frozen foods, Xerox, contact lenses, Frisbees and the pill. There were no: credit cards, laser beams or ball-point pens. Man had not invented: pantyhose, air conditioners, dishwashers or clothes dryers, and the clothes were hung out to dry in the fresh air and space travel was only in Flash Gordon books. Your Grandmother and I got married first,... and then lived together. Every family had a father and a mother. Until I was 25, I called every guy a ‘man’. And after I turned 25, I still called policemen and every man with a title, ‘Sir’. We were before gay-rights, computer-dating, dual careers, daycare centers, and group therapy. Our lives were governed by the Bible, good judgment, and common sense. We were taught to know the difference between right and wrong and

Please see page 4
Grandpa
Continued from page 3

to stand up and take responsibility for our actions. Serving your country was a privilege; living in this country was a bigger privilege. We thought fast food was eating half a biscuit while running to catch the school bus. Having a meaningful relationship meant getting along with your cousins.

We never heard of FM radios, tape decks, CDs, electric typewriters, yogurt, or guys wearing earrings. We listened to Big Bands, Jack Benny, and the President’s speeches on our radios. And I don’t ever remember any kid blowing his brains out listening to Tommy Dorsey. If you saw anything with ‘Made in Japan” on it, it was junk. The term ‘making out’ referred to how you did on your school exam. Pizza Hut, McDonald’s, and instant coffee were unheard of. In my day: “grass” was mowed, “coke” was a cold drink, “pot” was something your mother cooked in and “rock music” was your grandmother’s lullaby. “Aida” were helpers in the Principal’s office, “chip” meant a piece of wood, “hardware” was found in a hardware store and “software” wasn’t even a word.

How old do you think I am? If you have this old man in mind…you are in for a shock! It’s pretty scary if you think about it and pretty sad at the same time.

This man would be 71 years old today… 71 years ago was 1947.

Gives you something to think about…