



# The Grapevine

APRIL 2019

Representing all Fresno County retirees and their families

www.refco1.org • INCORPORATED 1978

## Thursday, April 18 Luncheon Reservations

**ALL RESERVATIONS  
 MUST BE MADE BY CHECK**

### PARDINI'S

2257 W Shaw, corner of  
 W Shaw & Van Ness  
 Fresno CA

Check-in: 10 a.m.  
 Sit-down luncheon served  
 at 11:30 a.m.

**Tony Krisan On Hunt for  
 WWII P49 Fighter Jets  
 Lost in the Sierras  
 Jacks in the Bag Raffle: \$90  
 50/50 Raffle**

**Food Drive benefiting:  
 Valley Animal Center  
 Books, CD & DVD Exchange**

Reservations \$15 members;  
 \$18 nonmembers.

Please make your check payable  
 to REFCO, and mail to:  
 REFCO, P.O. BOX 26384  
 FRESNO, CA 93729-6384

Deadline for reservations is Sat-  
 urday, April 13. Your check must  
 reach us by that date, so please  
 mail it early to allow for the USPS  
 delivery.

**EXCEPT FOR FREE LUNCHEONS  
 PHONE RESERVATIONS  
 WILL NOT BE ACCEPTED**

You may cancel your reservation by  
 calling Marianne Messina at 559-  
 439-9524 prior to the deadline of  
 April 13. If you get her answering  
 machine, please leave your name,  
 phone number and that you are  
 canceling your reservation.

CANCELLATIONS AFTER  
 THE DEADLINE  
 CANNOT BE REFUNDED

**NEXT EVENT:  
 LUNCHEON JULY 25**

## President's Message

This is my first newsletter article as the new president of REFCO. I thought about what would I put to print and decided that for this issue I would share a writing from an author I recently started reading. When I read this I immediately began thinking of how I can be so negative about myself. I hope that this makes you think about yourself and how good you are.

Stop walking through the world looking for confirmation that you don't belong. You will always find it because you've made that your mission.

Stop scouring people's faces for evidence that you're not enough. You will al-



Judy Lemos

ways find it because you've made that your goal.

True belonging and self-worth are not goods; we don't negotiate their value with the world. The truth about who we are lives in our hearts.

Our call to courage is to protect our wild heart against constant evaluation, especially your own.

Brene' Brown

#Braving the Wilderness

## 3.0% COLA Effective April 30, 2019

The Fresno County Employees' Retirement Association Board of Retirement approved a 3.0% cost of living increase for all retirees and beneficiaries at its regular meeting on February 6, 2019. This change is effective with the April 2019 benefit payment to be paid for any member who has retired on or before April 1, 2019.

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 2019, the increase in the Average Consumer Price Index for All Urban Consumers (CPI-U) for the Western Region was 3.3%. The excess change from this year's change in CPI of 1/2 of 1% will be added to the cost of living bank.

Employees in Tiers 4 and 5 are not eligible for any COLA in retirement.

### COLA Bank Balances:

Retirement during 12 month period ended April 1	Accumulated COLA bank April 1, 2019	Retirement during 12 month period ended April 1	Accumulated COLA bank April 1, 2019
1973 or earlier	58.5%	1979	34%
1974	58%	1980	27.5%
1975	55%	1981	22%
1976	48%	1982	10%
1977	41%	1983 or later	0.5%
1978	38.5%		

## April Luncheon's Speaker Features Adventurer, Author Tony Krisan

Tony Krisan, an adventurer, author and photographer will share some of his 30+ years of experience hiking the Sierra Nevada Mountains. Tony also has a column in the Sierra Star newspaper and has three books on hiking which will be available for purchase at the luncheon.

The luncheon presentation will fea-



Please see **Adventure** on page 4



**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 26384, 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.

**2019 REFCO Activities Calendar**

<b>JANUARY</b> 10: Board Mtg	<b>FEBRUARY</b> 14: Board Mtg 21: Luncheon	<b>MARCH</b> 14: Board Mtg
<b>APRIL</b> 11: Board Mtg 18: Luncheon	<b>MAY</b> 9: Board Mtg	<b>JUNE</b> 13: Board Mtg
<b>JULY</b> 11: Board Mtg 25: Luncheon	<b>AUGUST</b> 8: Board Mtg	<b>SEPTEMBER</b> 5: Bingo Bash 12: Board Meeting
<b>OCTOBER</b> 10: Board Mtg 17: Hlth Fair Lunch	<b>NOVEMBER</b> 14: Board Mtg	<b>DECEMBER</b> 5: Christmas Party

- **Meetings** – 9:00 am, Noble Credit Union, 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

**April Luncheon Benefits Valley Animal Center**

The next REFCO Food Drive will be held on April 18, 2019, and will be a little different. We will be highlighting the **Valley Animal Center**. It is located at 3934 N Hayston Ave. in Fresno and is dedicated to providing care and shelter to dogs, puppies, cats and kittens. As a no-kill dog and cat adoption center, they provide humane education services along with low-cost spay, neuter and vaccinations. They house thousands of dogs and cats each year until they are placed in loving homes. Euthanasia is never performed unless the animal

is suffering from a serious illness that cannot be cured, or a painful condition that cannot be alleviated.

**What is needed most in donations? wet canned cat food, 33 gallon trash bags, laundry detergent, anti-bacterial dish soap, hydrogen peroxide, distilled water, rubbing alcohol, Moist & Meaty dog treats, white bath towels. Please no dry dog or cat food as they get that at a reduced price from Science Diet. Of course, \$\$ donations are always appreciated!**

**IN MEMORIAM**

**RETIREES**

- Christine G Gillham
- Zeeva M Hammack
- Ferba Holley
- Robert Ho
- Annabelle Knutsen
- Shirley A Main
- Willie Price
- Jo Ann C Will

**DEFERRED**

- Georgia Lambert

**February 2019 Raffle Winners**

- **50/50**, \$250 ..... Jim Guild
- **Jacks In The Bag**, \$10  
..... Ron Martin
- **Toys For Tots Gift Basket**  
..... Darlene Maddox
- **Food Drive**, \$50..... Dora Galindo
- **Noble CU Gift Cards**Lynn Nelson,  
Irene Martinez, Karen Lewis  
Johnie Belford
- **REFCO**, \$20..... Jessie Ciancetti,  
Peggy Richardson, Mary Herrick,  
Rosalie Rutigliano, Ilene Morgan

**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
- Don Nelson
- Janet Smith
- Doug Ward
- Sue Wirt

**Retirement Bd**

- Bob Dowell
- Mary Ann Rogozinski (alt)

**Committee Chairs**

- Advocacy ..... Judy Lemos
- Benefits ..... Les Jorgensen
- By-Laws..... Judy Lemos
- CRCEA Delegate ..... Dick Estel
- CRCEA Alternate ..... Vacant
- Community Outreach ..... Patrice White
- Events ..... Regina Wheeler
- Finance & Budget..... Linda Robinson
- Grapevine ..... Joy Clark
- Health ..... Annie Lee
- Legislation .....Bob Dowell
- 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

## Congratulations, New Retirees!

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

Patricia Apodaca.....	CA Superior Ct.....	18.54
Robert Alvillar Jr .....	Probation .....	18.53
Jim Asplund .....	Child Supp Servs .....	11.41
Rosalie V Barajas.....	Social Servs .....	17.38
Debra Calabrese .....	CA Superior Ct.....	10.43
Delsa Camarena .....	Social Servs .....	9.85*
Rodney Campbell.....	District Attorney.....	21.40
Brent Conley.....	Sheriff.....	23.73
Ruby Lupe Deanda .....	Behavioral Hlth.....	18.69
Sue E Fitzgerald.....	CA Superior Ct.....	16.76
Lori Fleenor .....	ITSD .....	29.31
Maureen Georgeson .....	Social Servs .....	14.19
Beth Ann Lee.....	Public Defender.....	16.81
Carol Mac Neill .....	Library.....	1.18*
Chery McCarter Woodward .....	Behavioral Hlth .....	29.72
Laurel J Montoya .....	District Attorney.....	16.81*
David L Moody .....	CA Superior Ct.....	5.08*
Elizabeth Morgan.....	Community Hlth .....	4.10*
Charleen Morris .....	Sheriff.....	15.12
Jared Mullis .....	Sheriff.....	11.43
Richard Nahigian.....	Public Wks & Plan .....	30.55
Tonya Newson .....	Social Servs .....	18.33
Troy Paul.....	Sheriff.....	23.74
Evelyn Reimer.....	Public Hlth.....	36.30
Brett Scroggins .....	Sheriff.....	28.35
Maria I Torres .....	Social Servs .....	29.95
Edith Treviso .....	District Attorney.....	31.16
Edward Winebrenner .....	Probation .....	27.10
Mark Zack .....	ITSD .....	33.20

## Boyden Cavern Invites You For A Visit

Maria Baker, a former staff analyst at FCERA, retired from Fresno County in February 2019 to pursue an opportunity with her husband to take over Operation Management of Boyden Cavern. Her contact information is: [www.boydencavern.com](http://www.boydencavern.com); [info@boydencavern.com](mailto:info@boydencavern.com)

In case you aren't familiar with Boyden, it is just a 77-mile drive East on Highway 180 from Fresno. Boyden Cavern is open in the summer season only, as the road to get there is closed in the winter. We will typically open on the last Friday in April, but this year it will take us an extra few weeks to get up and going. You can always check the website for the most up-to-date information. We will be open until the road closes for winter, usually around November 15th, but sometimes sooner depending on the weather.

We'll be holding a grand re-opening in June and I'll be sure to send invitations to you. I'll also be in contact about taking out an Ad in the Grapevine once we are open!

You do have to enter Kings Canyon and Sequoia National Parks to get to us, and will pay a fee at the gate (currently \$35 for a one week pass, \$60 for an annual pass to just this park, or \$80 for an annual pass to all National Parks and Federal Recreation lands. If you have a 4th grader you can get a free parks pass, and there are lifetime passes available for seniors and persons with disabilities). You can plan a great Day Trip to see the General Grant Tree, take a tour at Boyden Cavern, stop and see a few water-

falls, and take a hike (long or short) all in Kings Canyon along Highway 180. If you also want to visit the Sequoia side of the park on Highway 198, you could squeeze that into a day trip or stay overnight at a campground or in a lodge.

We will be operating tours generally on the hour, every hour from at least 11 am-4 pm, with longer hours on busy days. The path to get up to the cave is very short, but very steep.

Inside the cave is a mix of paved paths with handrails and walking on natural dry riverbed. We have a Gift Shop that will also sell drinks and snacks, and our parking lot is a great place to enjoy the picnic lunch you may have packed. It's a stunning place to enjoy the steep marble walls of the canyon and the roar of the South Fork of the Kings River.



## Remember When...

We read the Kmart adv in Sunday's paper and circled their parking lot several times to find a parking space.

We found a yellow card in our PO Box (indicating a package), went to the counter, showed the card, and got the package. Now we are instructed to get in line and wait.

We stopped when the traffic light turned red. Red light runners were very rare.

Craftman tools had a lifetime warranty. Sears now wanted to replace my hand pruners with a Stanley brand with a 1 year warranty. I said "No Thank You".

We were kids and couldn't wait to grow up, so we could do whatever we wanted, whenever we wanted? What were we thinking?

When someone walks away from you, it's not the end of your story. It's the end of their part in your story.

We often forget the things we should remember, and remember the things we should forget...

When you feel like quitting, remember why you started.

When you do something good, no one seems to remember. But when you mess up, no one seems to forget.

.....



## The Five Signs of Heart Failure

### FACES

- F** - Fatigue
- A** - Activity Limitation
- C** - Chest Congestion
- E** - Edema / Ankle Swelling
- S** - Shortness of Breath

.....

## You Do Not Need To Answer The Phone Every Time It Rings

You probably receive telephone calls from time to time on both your cell phone and home phone from unknown callers. Some calls may show a name or phone number you do not know, while others show no called id information at all - no phone number or caller name. THE BEST THING IS TO NOT ANSWER THESE CALLS.

They may or may not leave a message. If they don't leave a message, you may have just dodged a scam call. If they leave a message, you can listen to the message without the caller knowing that you have listened to it. If the message is from someone you know and want to talk to, you can call them back. However, if the message is suspicious in any way, you may have again just dodged a scam call.

This is the easiest and safest way to protect yourself from the scammers out there who make a living by scamming vulnerable people.

## Adventure

Continued from page 1



ture the Curtiss Wright P-40 Tomahawk Aircraft and will reveal the plane's history with the Flying Tigers in China. In addition, he will feature a few famous pilots from that historic squadron. Next he'll introduce the 57th aero squadron in which five aircraft crashed on a training mission in and around Kings Canyon National Park on October 24, 1941.

Tony will share with us the history of those five pilots and the mystery of attempting to locate Lieutenant Leonard Lydon's fallen P-40. During the presentation we will witness the hidden mountain scenery seen by those who dare to venture off trail.

We hope you will enjoy the step by step moments of three separate adventures into Kings Canyon trying to locate these historic World War II aircraft.

## Why Your REFCO Membership Is Important

No matter where you live, no matter that you are unable to participate in the quarterly luncheons or monthly REFCO Board meetings, as a Fresno County retiree, you must be concerned about maintaining and protecting your pension benefits. I am certain that you are aware that attacks on public pensions are prevalent throughout our county, state and country.

Some REFCO members have the misconception that their dues are merely paying for this newsletter. The following is a partial list of what is being accomplished with your dues of \$1 per month.

REFCO maintains an alliance with California Retired County Employees Association (CRCEA) that provides consulting services to protect our benefits while monitoring local, state and federal legislation that may affect our pensions.

REFCO keeps its members informed on a timely basis concerning important issues, not only through this Grapevine newsletter but our website and email.

REFCO works with active employee organizations and unions to help obtain and maintain retirement benefits for present and future retirees.

Through CRCEA, REFCO works with the other 19 (1937 Act) counties to safeguard pension benefits statewide.

REFCO has 6 luncheons per year, which includes the Bingo Bash in September, the Health Fair luncheon in October and the Christmas Party luncheon in

December. Everyone is invited to these luncheons, whether you are a REFCO member or not. Non-members pay a \$3 additional cost per meal over the member cost. Attendance varies between 200 to 380 people. This is a great way to visit with former colleagues.

Of course there are other advantages to being a member of REFCO. Dues paying members are eligible to enroll in supplemental insurance plans offered by Pacific Group Agencies, Inc. Available plans include dental, vision, pet, and various other insurance plans at reasonable costs, which can be deducted from your retiree pension payments.

Another benefit of being a member of REFCO is the Scholarship program. Members' relatives who attend California State University, Fresno or Fresno City College may be eligible for monies to assist in their education expenses.

**So, if you know any Fresno County retirees who are NOT members, please encourage them to join Retired Employees of Fresno County (REFCO) and help protect pensions for current employees and retirees.**



## BUSINESS SPONSORS

If you know a business that would be interested in advertising and interacting 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)



559.224.3188  
2257 W Shaw, Fresno • [www.pardiniscatering.com](http://www.pardiniscatering.com)

## Top 10 Reasons to Travel with a Travel Insurance Plan

By Steve Pettee, Pacific Group Agencies

Common travel problems like flight delays, travel injuries and illnesses, unpredictable weather and lost or stolen luggage are why today's smart travelers travel with a Travel Guard® travel insurance plan. Travel insurance can help with the following situations.

- 1 You need to cancel your trip due to an unexpected event such as bad weather, an illness in the family, involuntary job loss or the financial default of your airline, cruise line or tour operator.
- 2 You need to return home early due to an unexpected emergency such as an illness or death in the family.
- 3 Your luggage is lost or delayed, forcing you to purchase necessary essentials, or prescription medications.

- 4 Your sporting, camping or adventure equipment is damaged or stolen.
- 5 You become ill or injured and learn that your health care plan doesn't cover you outside the U.S.
- 6 You need an emergency medical evacuation due to an accident or sudden illness.
- 7 You run into flight delays and miss a portion of your trip or cruise.
- 8 You have to evacuate your resort due to an unexpected hurricane or storm.
- 9 You lose your passport, leaving you stranded abroad.
- 10 Your rental car is damaged, leaving you responsible for the repair costs.

**The Right Choice.** The extensive portfolio of Travel Guard travel insurance and assistance plans help travelers solve problems and manage risks worldwide.

**Coverage you can count on.** When you trust one of the plans for the travel coverage and assistance services you need away from home, you may travel with confidence. Some plans even include coverage for children at no additional cost!

**Included services add value.** Most plans include a suite of concierge and travel assistance services. Call anytime with virtually any assistance or concierge request, 24/7/365.

**Always there, 24/7.** Whether you need a medical evacuation from a remote corner of the world or help tracking a lost bag, Travel Guard's 24-hour toll-free travel help line is just a phone call away.

**Contact Pacific Group Agencies for a quote at 800-511-9065.**

2.89% APY\*  
39-Month Share Certificate

Grow your account even faster!

A 39-month Certificate, offering an amazing rate of return.

2.89% APY\*  
with a minimum \$100,000 deposit

Rates will vary based on the amount of the deposit.

To open your Share Certificate, visit a branch near you.

\*APY=Annual Percentage Yield. Rate shown based on \$100,000 balance. Certificate will automatically roll into a 3-year certificate at maturity.



For additional information:



NobleCU.com  
559-252-5000