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 always 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.

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 Saturday, April 13. 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

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

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 feature...
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
mail REFCO, PO. Box 26384, Fres-
no, 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 up-
dated 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

<table>
<thead>
<tr>
<th>JANUARY</th>
<th>FEBRUARY</th>
<th>MARCH</th>
</tr>
</thead>
<tbody>
<tr>
<td>10: Board Mtg</td>
<td>14: Board Mtg</td>
<td>14: Board Mtg</td>
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<tr>
<td>APRIL</td>
<td>MAY</td>
<td>JUNE</td>
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<tr>
<td>11: Board Mtg 18: Luncheon</td>
<td>9: Board Mtg</td>
<td>13: Board Mtg</td>
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<tr>
<td>JULY</td>
<td>AUGUST</td>
<td>SEPTEMBER</td>
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<tr>
<td>11: Board Mtg 25: Luncheon</td>
<td>8: Board Mtg</td>
<td>5: Bingo Bash 12: Board Meeting</td>
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<tr>
<td>OCTOBER</td>
<td>NOVEMBER</td>
<td>DECEMBER</td>
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<td>10: Board Mtg 17: Hith Fair Lunch</td>
<td>14: Board Mtg</td>
<td>5: Christmas Party</td>
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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, $5 donations are always appreciated!

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

DIRECTORY OF REFCO OFFICIALS/VOLUNTEERS
PO Box 26384 • Fresno CA 93729-6384
Website: refco1.org
Contact Information:
Phone: 559.431-5032
Email: refco.email@gmail.com

Officers
President ............................ Judy Lemos
Vice President …………………… Dick Estel
Treasurer ............................. Dick Estel
Recording Secretary ……………… Joy Clark
Membership Secretary .......... Joy Clark
Treasurer…………………. Linda Robinson
Asst Treasurer ……. Marianne Messina
Imm Past President ……… Bob Dowell

Directors
Debbie Blankenship
June Breese-McClellan
Julie Hornbach
Don Nelson
Sue Wirt
Retirement Bd
Bob Dowell

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

February 2019
Raffle Winners
• 50/50 $250……………… Jim Guild
• Jacks In The Bag, $10
• Toys For Tots Gift Basket
• Food Drive, $50 … Dora Galindo
• Noble CU Gift Cards

Scholarship ………………… Janet Smith
Parliamentarian …………. Bob Dowell
CRCEA Alternate …………. Vacant
Legislation ………… Bob Dowell
Reservations ………… Marianne Messina
Luncheon Master of Ceremonies ………… Ken Smith
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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 ....................... 1.8*
Cherry 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

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Boydencavern.com: info@boydencavern.com

In case you aren’t familiar with Boyden Cavern, 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 National Park 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 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 waterfalls, 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.

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 squadron in which five aircraft crashed on a training mission and 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.

Top 10 Reasons to Travel with a Travel Insurance Plan

By Steve Pettus, Pacific Group Agencies

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.

Coverage you can count on. When you travel on 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 finding a lost bag, Travel Guard’s 24-hour 1-877-525-8038 travel help line is just a phone call away.

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