



The Grapevine

JANUARY 2018

Representing over 7,652 retirees and their families www.refco1.org • INCORPORATED 1978

Thursday, January 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.

**Jacks in the Bag Raffle
50/50 Raffle**

**Food Drive benefiting:
THE SALVATION ARMY**

Books, CD & DVD Exchange

Elections of Officers

Reservations \$14 members;
\$17 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, January 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 January 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:
SPRING LUNCHEON
APRIL 19**

President's Message

I just returned from the fall conference of SACRS (State Association of County Retirement Systems) held in South San Francisco. Some of you may not be familiar with this organization, so let me provide some background information. SACRS is the statewide association of 20 County retirement systems, including FCERA (Fresno County Employees' Retirement Association). Its primary purpose is to provide education to the 1937 Act retirement systems' trustees and association staff members. SACRS presents two conferences per year where notable experts in the fields of government, finance, and public pension management share their insight and perspectives on timely and relevant topics. I usually attend both Spring and Fall conferences to stay abreast of what is happening in the domestic and worldwide investment arenas.

Another important organization that is attended by your REFCO representatives is the CRCEA (California Retired County Employees Association), ably covered by our Delegate, Dick Estel. The CRCEA also convenes twice each year and it is comprised of retiree associations representing the twenty counties constituted under the 1937 Retirement Act. One of the critical activities of this organization is to initiate legislation to



Bob Dowell

develop and maintain retirement benefits. Your REFCO Board must be vigilant in monitoring legislation or statewide initiatives that attack defined benefit public pensions. Currently there are no ballot initiatives but there are two

constitutional amendments introduced in the 2017 legislative session that will probably carry over to 2018. One of them allows the reduction of pensions for existing retirees and we will watch this closely and strongly oppose it with the assistance of CRCEA and other county retiree associations.

Protecting public sector employees' current and future benefits has been a major challenge since the disastrous, near depression-level 2008 Recession. Networks, funded by vested interests pitching 401k Defined Contribution (DC) plans as replacements for public sector favored Defined Benefit (DB) plans, have fueled an intense, sometimes vicious, national debate. The championed 401k plans have left the nation's private industry employees and

*See **President** on page 2*

2018 REFCO Nominations

Following the September board meeting, the Nominating Committee submitted the following slate of candidates for 2018. Debbie Blankenship is the only new nominee for one board position. All other candidates are incumbents.

Voting will be held at the January lunch, at which time nominations from the floor will also be accepted.

- President: **Bob Dowell***
- 1st Vice President: **Judy Lemos***
- 2nd Vice President: **Regina Wheeler**
- Membership Secretary: **Joy Clark**
- Recording Secretary: **Dick Estel**
- Treasurer: **Linda Robinson**
- Assist. Treasurer:
Marianne Messina
- Board of Directors
(terms expire end of 2019)
**Sue Wirt, Don Nelson, Julie
Hornback and Debbie
Blankenship**

* 2nd year of two-year term

Do You Pay Your Dues By Check?

We are at the end of the year, and a few of you have not as yet sent in your \$15 dues check. Please send us your check made out to REFCO to REFCO, PO BOX 26384, FRESNO CA 93729-6384. Writing "dues" on the check would make our record keeping a little easier.

If you would like to switch to payroll deduction at the reduced rate of \$12 (\$1 per month), please print our Membership Application Form from our website refco1.org or request one by calling REFCO at 559.431-5032 or emailing Joy at ja-clark@pacbell.net.

Thanks to all of you who have switched to payroll deduction through the years, as it is a lot easier on our end.



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

REFCO559-431-5032

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

Marianne559-439-9524

- 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.

2018 REFCO Activities Calendar

JANUARY 11: Board Mtg 18: Luncheon	FEBRUARY 8: Board Mtg	MARCH 8: Board Mtg
APRIL 12: Board Mtg 19: Luncheon	MAY 10: Board Mtg	JUNE 14: Board Mtg
JULY 12: Board Mtg 19: Luncheon	AUGUST 9: Board Mtg	SEPTEMBER 6: Bingo Bash 13: Board Mtg
OCTOBER 11: Board Mtg 18: Hlth Fair Lunch	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

Salvation Army to Benefit from Food Drive

At our January luncheon we will feature The Salvation Army as our Community Outreach Recipient.. We will collect food items and monetary contributions. Checks can be made out to the Salvation Army.

The Salvation Army has responded to numerous natural disasters, transportation accidents, civil unrest situations and terrorist attacks, by providing beverages, meals, and emotional and spiritual care to first responders and survivors, The Salvation Army strives to bring hope and healing to people who find themselves in the midst of extremely difficult situations.

When disaster strikes, one of the first signs that help is on the way is often the arrival of a Salvation Army mobile feeding unit, offering meals, snacks and drinks to rescue workers and survivors.

After a family has lost everything in a disaster, The Salvation Army is there to provide emergency assistance to help meet survivors' most urgent needs for food, clothing, shelter and medical services.

Motivated by Christian faith, The Salvation Army deploys specially trained individuals to offer emotional and spiritual care to rescue workers and disaster survivors.

President

Continued from page 1

retirees ill-prepared for retirement, with far too many without any plan benefits. Your REFCO Board will continue monitoring these developments and advising you of any real

threats.

The entire REFCO Board of Directors and I would like to wish you a healthy, joyful and prosperous New Year. We hope your holidays brought you happiness and you are left with wonderful memories to enjoy all year long.

DIRECTORY OF REFCO OFFICIALS/VOLUNTEERS

PO Box 26384 • Fresno CA 93729-6384

Website: refco1.org

Contact Information:

Phone: 559.431-5032

Email: refco.emails@gmail.com

Officers

- President.....Bob Dowell
- 1st Vice PresidentJudy Lemos
- 2nd Vice PresidentRegina Wheeler
- Recording SecretaryDick Estel
- Membership SecretaryJoy Clark
- TreasurerLinda Robinson
- Asst Treasurer.....Marianne Messina
- Imm Past PresidentLinda Hutcheson

Directors

- June Breese-McClellan
- Julie Hornback Janet Smith
- Don Nelson Sue Wirt
- Patrice White

Retirement Bd

- Bob Dowell Mary Ann Rogozinski (alt)

Committee Chairs

- AdvocacyJudy Lemos
- BenefitsLes Jorgensen
- By-Laws.....Judy Lemos
- CRCEA DelegateDick Estel
- CRCEA AlternateVacant
- Community OutreachPatrice White
- EventsRegina Wheeler
- Finance & BudgetLinda Robinson
- Grapevine*Joy Clark
- HealthAnnie Lee
- LegislationBob Dowell
- Luncheon
- ReservationsMarianne Messina
- Luncheon Master
of CeremoniesKen Smith
- Media ManagerDon Nelson
- MembershipJoy Clark
- Nominating.....Dick Estel
- Parliamentarian.....Dick Estel
- ScholarshipJanet Smith
- SunshineVirginia Quintana
- Webmaster.....Daniel Moore

Congratulations, New Retirees!

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

New Retirees June-September 2017

Tony Alaniz	Probation	18.69
Sheryl S Allen	A-C/T-TC	16.33
Frank B Alvarez	Dist Attny	10.50*
Jesus Apodaca	Pub Wks & Plan	22.24
Edith Balanon	FCERA	8.43*
Donald Bier	N Central Fire	16.55*
Albert Bojorquez	Sheriff	17.77*
Marc Bolger	Sheriff	21.91
Ramon Brazil	Facility Servs	12.89
Geoffrey Cantrell	Sheriff	30.60
Margie Cazares-Ortiz	Soc Servs	10.58
Eric C Christensen	Pub Defender	34.11
Micah L Curtis	Soc Servs	16.06
Cynthia K Cohn	Pub Defender	10.01
Annette J Coke	Child Supp Servs	10.89
Timothy Crane	Sheriff	12.27*
Anastacio Cruzat	Comm Hlth	8.14*
Kathleen Dervin	CA Sup Cts	32.78
Raymond Dominguez	Soc Servs	18.60
Odilla L Dionisio	Comm Hlth	13.81*
Mark Eaton	Sheriff	23.29
Wayne P Elenke	Soc Servs	10.04
Porotesano Faapouli	Soc Servs	11.24
Faith A Fain	Ch Supp Servs	7.90*
Benjamin Flores	Sheriff	23.36
Edroe C Forbes	Pub Wks & Plan	14.74
Jeri Forcella	CA Sup Cts	19.44
Effie Franklin	Soc Servs	13.52
Daniel Galvan	Facility Servs	17.06
Yvonne R Garcia	Soc Servs	32.41
Richard D Gaston	Soc Servs	15.91
Patricia G Gidney	Soc Servs	17.08
Gilbert Gutierrez Jr	ITSD	36.09
Caroline Hernandez	Facility Servs	10.74
Dewayne Hill	Facility Servs	10.70
John Hirstein	Library	21.32*
Debbie Hose	Agriculture	5.02*
Charlene M Howell	Beh Hlth	23.17
Kim K Hultquist	Comm Hlth	16.95
Thomas K Hunt	Sheriff	5.35*
Jennifer L Jensen	Soc Servs	30.33
Carla Jimenez	Soc Servs	18.83
Doua Lor	Beh Hlth	27.25
Kim L Lowery	FMAAA	7.01*
Mirna Maltos	Child Supp Servs	28.25
Alice Matossian Anspikian	Soc Servs	11.62
Sandy McWilliams	Dist Attny	18.24*
Tracy R Meador	Human Resources	29.38
Elias Mendez	Sheriff	28.16
Monica V Mendoza	Soc Servs	12.02
Eugene P Mireles	Soc Servs	18.31
Laurette R Misaki	Comm Hlth	31.17
Eduardo Mora	Probation	10.31
Michael Norman	Pub Wks & Plan	10.58
Lupe Oftedal	CA Sup Cts	14.54
Elna Ogden	Pub Wks & Plan	27.63
Helen Ortega	Beh Hlth	16.06
Bruce Owen	Sheriff	3.39*
Linda Parvanian	CA Sup Cts	10.09
Mark R Payne	Pub Wks & Plan	27.76
Rita L Perales	Beh Hlth	17.41
Patricia Phillips	Dist Attny	15.19*
Candace M Reysen	Soc Servs	17.87
Lawrence S Rice	Soc Servs	11.85
David Rodriguez	SJVLS Computer	18.33
Susie O Sanchez	Soc Servs	18.06
Stuart G Seiden	Pub Wks & Plan	16.53
Ernest Serrano	Sheriff	11.58
Jeffrey Simpson	Sheriff	23.32
Bonnie Smith	Pub Wks & Plan	22.11
Patricia J Stuart	Soc Servs	15.71*
Dana S Taniguchi	Agriculture	30.18
Toupao X Thao	Soc Servs	25.25
Reynaldo Vallejo	Beh Hlth	25.65

Edward Van Noort	Soc Servs	29.92
Lisa Van Noort	Soc Servs	8.89*
Nou Vang	Library	8.59
Jeffrey Arden Weldon	Pub Wks & Plan	17.82
Randall D Wright	Beh Hlth	31.52
Melinda A Ybarra	Dist Attny	31.57

New Retirees October-December 2017

Henry R Aguirre	Social Servs	18.95
Mary J Arredondo	Soc Servs	15.84
Terry A Bardwell	Sheriff	29.22
Mary Barker	Library	19.94
Deborah L Bartlett	Dist Attny	22.13
Curtis J Branch	Facility Servs	17.37
Sem D Bravo	Probation	4.14
Carlene Brown	CA Sup Cts	26.40
Thomas Cagle	CA Sup Cts	19.04
Brian G Charlesworth	Beh Hlth	15.74*
Ricky R Chavez	Probation	33.57
Redena Cheung-Mah	VMC	16.19*
Betty Lou Clark	Publ Gaurdian	5.03*
Robert DeLay	A-C/T-TC	19.01
Valerie B DeValeria	Child Supp Servs	12.50*
Hardip S Dhillon	Agriculture	9.84*
Lorraine R Diaz	Soc Servs	22.28
Monica Flick	Soc Servs	27.80
Karen Francone	Agriculture	28.79*
Valentin Gonzales	Probation	13.94
Aaron Grinstead	Sheriff	12.86
Keith Holsworth	Soc Servs	15.53*
Gabe Joshua Horton	Sheriff	4.07
Nouleck Insyarath	Probation	18.01
Adrian Y Jones	Soc Servs	8.40*
Doreen Klose	CA Sup Cts	20.02
Christine Knapp	Probation	2.30
Maria Knispel	CA Sup Cts	18.87
Angelita Kroger	Soc Servs	8.41
Denise C Kuhnle	VMC	16.57*
Linda Lamb	Probation	7.10*
Hilda Leon	Soc Servs	20.28
Deborah Lunn	Assr-Recorder	18.24
Lisa Madrid	Soc Servs	15.60*
Cecilia T Mason	Sheriff	19.06
Katherine Mason	Sheriff	27.57
Marilyn McArthur	Library	15.04
Trudie McDuffy	Soc Servs	15.38
Matthew McNab	Sheriff	20.09
Bernadine D Medina	Soc Servs	9.44*
Homero O Montalvo	Sheriff	16.81
Betty Montemayor	Soc Servs	13.00*
Jennifer Palmer	CA Sup Cts	5.04*
Kevin Peters	Sheriff	32.57
Joe V Placencia	Soc Servs	30.62
Carol S Pratt	Pub Wks & Plan	31.56
Frank Puente	Sheriff	18.27
Stella Quintana	Child Supp Servs	15.89
Pamela Ray	Probation	19.37
Obdulia Rivera	Library	18.04
Virginia D Rodela	CA Sup Cts	35.87
Theresa Rodriguez	CA Sup Cts	28.10
Dianna Rodriguez-Mirzai	Comm Hlth	27.16
Cathy L Romero	Soc Servs	26.96
Diamantina Salinas	Soc Servs	23.51
Yolanda Sanchez	Soc Servs	20.30
Lorraine Sanders	CA Sup Cts	27.07
Manuela Serna	Library	1.79*
Brenda J Sherman	CA Sup Cts	15.22
Debra J Smith	CA Sup Cts	15.22
Richard St Marie	Gen Servs	7.95
Janet Stutzman	Probation	9.99*
Nancy Sullivan	Comm Hlth	32.84
Kathy Valenzuela	Soc Servs	33.12
Deedra Williams	Sheriff	19.36
Phia Xiong	Sheriff	9.70*
Si Yi Xiong	Soc Servs	29.09

IN MEMORIAM

REFCO extends our condolences to the family and friends of the following deceased, as reported by the Retirement Office:

RETIREES

Martin Allred
Linda Anthony
Jesus Apodaca
Adele Avant
Sammie Ayers
Milton Barnes
Wallace Beasley
Margaret Benson
Ronald Bernal
Ronald Booth
Estelle Braun
Colombe Burnett
Marlene Counce
Betty Del Carlo
Leo Ford
Cecil R Frierson
Nancy Gallagher
Donald Granz
Carlota Gutierrez
Gwen Harris
Martha Harris

Caroline Hernandez
Inez Hendrix-Shelton
John Hergenrader
Angie Hernandez
Carolyn Hernandez
Ethel Hinck
Charles Hipwell
Ronald Jackson
John Jewell
Jane Johnson
Lela Johnson
Zella Jones
Anita Kast
Oscar Kendrick
John Kiraly
Cheryl Law
Virginia Lindberg
Betty Lum
Lee Martin
Patsy McAllister
Naomi Moreno
Patricia Morrison

Mary Mosher
Stephanie Murrieta
Joel Nichols
Noralee Pack
Ruth Parker
Mary Patnaude
David Perry
Eleizer Risco-Lozada
Esther Sacks
Linda Salinas
Phillip V Sanchez
Vivian Sanchez
Joe Sandoval
Robert Sessa
James Shasky
David Shirejian
Amalia Silos
Berta Sims
Brenda Smith
George Sprowell
Edward Stavlo
Nancy Tackett

Luis Torres
Son Trinh
Harold Turl
Curtis D Waller
Stanley Weinstein
Felipe Welch
Linda Whistler
Kerry Williams
Laura Williams
Betty Wright
Saburo Yamada
Julia Yamashita

BENEFICIARIES

Adele Avant of Howard
Monte Berry of Jane
Mary Brown of John
Ronald Eastman of Judy
Mary Everton of Kenneth
Harriet Hallam of Henry
Joy Harper of Thomas
Walt Hogan of Mary

Dorothy Koltnow of Peter
Anna Mattocks of Lester
Shirley Nielsen of Mark
Michael J Perry of Millie
Helen Quinn of Floyd
Inez Roth Wilson
of Bud Roth
Bobby Weaver of Gary
Nancy Weaver of James
Edda Bell Wroten
of Reuben

DEFERRED

Lupe Torres-Craig

ACTIVE

Nathan Gonzalez
Cecilia Lundberg
Gary Rogers
Lori Poindexter

Time to Apply for REFCO's Scholarships

The REFCO Board has voted to award two \$2,000 Anna B. Lund Memorial Scholarships to eligible students attending CSUF and one \$1,000 scholarship to an eligible student at Fresno City College for the 2018-19 school year. **The application deadline is March 2, 2018.**

Students need to complete a new scholarship application every year because their status might change, such as a change in their major, grade point average, number of units/classes, etc. They must answer "yes" in the check box asking if they are a child, grandchild, or great grandchild of a REFCO member. It is important to write the name of the REFCO member, even if there is not a place on the application to do so. REFCO needs to be able to verify your relative, especially if you have different last names.

A General Selection Committee from each school has the responsibility of reviewing all applications and selecting the scholarship winners.

Once a student has been selected for the scholarship, they receive a written notification of the award prior to the start of the fall semester; however no monies are awarded until the semester is underway and enrollment is confirmed.

In order to be considered for these scholarships, students must complete online scholarship applications at both CSUF and FCC websites.

.....
If you have an eligible student in your family who would benefit from a CSUF or FCC scholarship follow instructions below:

Scholarship Applications for CSUF & FCC are only available online.

For CSUF log on to:
www.csufresno.edu/scholarships/scholarshipapplication

The Scholarship Office phone number is (559) 278-6572.

For FCC log on to:
www.fresnocitycollege.edu/admissions-aid/scholarships/how-to-apply-for-scholarships.html

The Scholarship Office phone number is (559) 442-8293.

2017 Christmas Party Raffle Winners
50/50, \$565.....Shahla Rahmani
Jacks in the Bag,

\$10Lynn Hendricksen
Toys for Tots Gift Basket:

.....Leticia Cantu

Food Drive, \$50Elaine McDowell

Noble CU Gift CardsLaura Basua,

Elaine Henderson, Eva Chaparro,

Joan Murphy, Rob Heisdorf,

Wes Thiessen, Marlene Pascua,

Emily Piercy

REFCO, \$20.....Valerie Rawitch

June Breese McClellan, Vicki Carlson,

Sheryl Dean, Rebecca McKeithen

Pacific Group Agencies

Gift Basket.....Vanaye Ransom

Bob & Sue Dowell,

Sue's Hand-Crocheted Blankets:

.....Pink: Shirley Lauters,

Purple: Judy Alvarez

Photos from the REFCO Christmas Party have been added to the REFCO Shutterfly site at:
<https://refcophotos.shutterfly.com>

Attention Retirees: We Need Paid Volunteers to Work the 2018 Elections

Are you civic-minded and considering ideas on how to serve your community? In preparation for the 2018 elections, the Fresno County Clerk's office is recruiting individuals to assist with conducting state and local elections.

Paid volunteers are needed to serve as Precinct Officers at the polls or Election Night Workers assisting with ballot and equipment retrieval. Precinct Officers are paid a stipend of \$150 or \$175; whereas Election Night Workers are paid an hourly rate of \$11 per hour including mileage, if applicable.

Currently, approximately 25% of our election day workforce is sixty years or older. Although our younger participants are quick to learn the process, we believe that you have a great deal of knowledge and experience to share with others.

If you or someone you know is interested in participating in the upcoming elections or needs more information, please contact Rachel Lopez at (559) 600-1620 or visit our website at www.fresnovote.com.

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



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