President’s Message

This will be my last contribution to the President’s Message as I am completing my second two-year term as president of the REFCO Board of Directors, but I am leaving your retiree association in very capable hands with your new President Judy Lemos and supporting Board of Directors for 2019. I would tell you that it has been an interesting and educational experience. We have all endured the financial market collapse in 2008, the Public Employees’ Pension Reform Act (PEPRA) of 2013 and various attacks on defined benefit pension plans. At this time, we don’t know the extent of changes that will come from the proposed repeal and replacement of the Affordable Care Act. There will continue to be challenges in the future and I know that your REFCO Board of Directors will remain informed on issues facing Fresno County retirees and will advise our membership on the potential legislative impacts as well as court attacks on our retirement benefits.

With your support on the upcoming ballot for retiree representation on the Fresno County Employees’ Retirement Association board, I will continue to represent our members as well. I have enjoyed my work on the FCERA board as Vice-Chairman and I look forward to another active and informative year.

In closing, I would like to offer my good wishes on behalf of the entire REFCO Board of Directors and we wish everyone a healthy, joyful and magical winter season. May memories of holidays-past bring you happiness and may you create wonderful new memories to enjoy in the future. Despite varying personal demands, we sincerely recommend that you take time for relaxation and fun. Enjoy your well earned retirement. Cheers and best wishes to all.

2019 REFCO Nominations Announced

President ...........................................Judy Lemos (automatic ascension from 1st year VP)
1st Vice President ..........................Kelly Woodard (1st year of two-year term)
2nd Vice President .........................Regina Wheeler
Membership Secretary ...................Joy Clark
Recording Secretary ......................Dick Estel
Treasurer ..........................Linda Robinson
Assistant Treasurer ........................Marianne Messina

Board of Directors (terms expire end of 2020)
Douglas Ward (replacing Patrice White)
Janet Smith
June Breese-McClellan

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 2019-20 school year. The application deadline is March 2, 2019 for CSUF and March 4, 2019 for FCC.

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

Once a student has been selected for the scholarship, they receive a written notification of the award prior to the start.
Luncheon Cost Will Increase Minimally

Although REFCO will continue to subsidize the cost of the luncheons at Pardini’s, the cost to members and nonmembers will increase by $1 beginning with the February luncheon – members will be $15, nonmembers will be $18. Attendance at our luncheons continues to increase, which is an indication of how much we appreciate the food, service and facilities. Thank you Pardini’s for continuing to make our luncheons such a success.

February Luncheon Benefits Catholic Charities

On February 21, REFCO will be sponsoring the Food drive on behalf of Catholic Charities, a non-profit social service agency serving the needs of the poor and disadvantaged in our community. One of their primary services is to operate a Food Pantry to provide nutritional food to help families survive when going through difficult financial times. Canned goods, beans, rice, pasta, sauce, tuna, peanut butter, cereal and soup are the non-perishable kinds of foods needed on a daily basis.

Families who are experiencing difficult economic times can come to Catholic Charities to ease the burden of feeding their families. Catholic Charities embraces their clients by lending a helping hand when times are tough and strive to give nutritional food that will sustain families until they can get back on their feet.

2019 REFCO Activities Calendar

<table>
<thead>
<tr>
<th>JANUARY</th>
<th>FEBRUARY</th>
<th>MARCH</th>
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<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>
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<td>11: Board Mtg 25: Luncheon</td>
<td>8: Board Mtg</td>
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<td>OCTOBER</td>
<td>NOVEMBER</td>
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<tr>
<td>10: Board Mtg 17: Hlth Fair Lunch</td>
<td>14: Board Mtg</td>
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<td>DECEMBER</td>
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<tr>
<td>SEPTEMBER</td>
<td>5: Bingo Bash</td>
<td>12: Board Meeting</td>
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<td>2019 REFCO Activities Calendar continues from page 1 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 these instructions: Scholarship Applications for CSUF &amp; FCC are only available online. For CSUF log on to <a href="https://www.fresnocitycollege.edu/admissions-aid/scholarships/fresno-city-college-scholarships.html">https://www.fresnocitycollege.edu/admissions-aid/scholarships/fresno-city-college-scholarships.html</a>. The Scholarship Office phone number is (559) 278-6572. For FCC log on to <a href="http://www">http://www</a> fresnocitycollege.edu/admissions-aid/scholarships.</td>
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Scholarship

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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 |

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

Directors

Debbie Blankenship  June Breese-McClellan Julie Hornback  Don Nelson  Sue Wirt  Patrice White

Retirement Bd

Bob Dowell  Mary Ann Rogozinski (alt)

Committee Chairs

Congratulations, New Retirees!

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

Yuleen Al-Saoudi .................................. Beh Hilth ........................................ 14.81*
Gloria Ayala ........................................ Soci Servs ........................................ 12.01
Ruben Alvarez ..................................... CA Sup Cts ..................................... 24.24
John R Bell .......................................... Pub Hilth ............................................ 28.46
Olga Beltran ........................................ Soci Servs ........................................... 32.86
Michael J Brooks .................................. Pub Wks & Plan ................................ 9.24*
David S Burns ...................................... Comm Hilth ....................................... 5.46*
Kathryn Camp ........................................ CA Sup Cts .................................. 21.21
Michael B Carbalaj Ortiz .......................... A-C/T-TC ....................................... 28.38
Joseph D Chavez .................................. Beh Hilth ........................................... 38.01
Stacy L Cordero .................................... Dist Atty ............................................ 21.82
Raquel N Coria ...................................... Soci Servs ........................................... 27.61
Edythe E Corum .................................... Library ............................................ 16.55
Steven Crouch ....................................... FMAAA ............................................ 7.55*
Seventeen Decker ................................. A-C/T-TC ........................................ 6.67*
Delberta A DeVaux ................................ Beh Hilth ........................................... 9.55*
Stephanie Dickinson ............................... Beh Hilth ........................................... 6.48*
Rebecca Duffy .................................... CA Sup Cts .................................... 11.74
Richard Egbuziem .................................. Sheriff .............................................. 30.02
Connie Eggleston ................................. CA Sup Cts ..................................... 1.61*
Nance Espinosa ..................................... Library ............................................ 24.48
Robert Firestine .................................... NCFPD ............................................ 24.47*
Charlotte Flanagan ............................... FMAAA ........................................... 13.76
Karen Flax ............................................ Library ............................................ 8.61*
Randolph D Fung .................................. Pub Defender .................................... 29.77
Fidel Garibay ....................................... Beh Hilth ........................................... 11.54
Patricia Gentry ..................................... Soci Servs ........................................... 17.40
Maria Guerra ....................................... Soci Servs ........................................... 24.90
Paul Harding ........................................ Pub Wks & Plan ................................ 5.47*
Deborah Harper .................................... Personnel ......................................... 19.92
Anthony Hatcher .................................. Soci Servs ........................................... 7.28*
Sabrina Hendrix .................................... Soci Servs ........................................... 22.47
Joan E Hennes ...................................... Beh Hilth ........................................... 10.04
James Higdon ....................................... Pub Wks & Plan ................................ 23.33
Howard Himes ...................................... Soci Servs ........................................... 27.13
Patricia Hurtado ................................... Dist Atty ............................................ 31.25
Leslie Renee Ivey .................................. CA Sup Cts ..................................... 4.06*
Gloria B Jaime ...................................... Soci Servs ........................................... 9.93
D Dwyna Keeler .................................... CA Sup Cts ..................................... 18.53
La Donna Lake ..................................... Soci Servs ........................................... 23.24
Dana Lee .............................................. Sheriff .............................................. 18.25
Vicki Lincoln ........................................ Ch Supp Servs ................................ 15.78
Robert Loring ...................................... Soci Servs ........................................... 24.31
Katherine Lui ...................................... Soci Servs ........................................... 16.45
Candelario Luna Jr ................................ Soci Servs ........................................... 6.05*
Mary Lynch ......................................... Sheriff .............................................. 17.81
Karen Madison ..................................... Soci Servs ........................................... 12.27
Susan Mann ......................................... Library ............................................. 17.08
Laura Marquard .................................. Asr-Rec ........................................... 5.33*
Myra L Martinez ................................... NCFPD ............................................ 15.31*
Michael McGee .................................... Sheriff .............................................. 27.68
Catrina L McKinney ............................... Sheriff .............................................. 26.36
Rose Medina ....................................... Soci Servs ........................................... 35.76
Monica Morales .................................... Soci Servs ........................................... 14.68*
Anthony Moreno .................................. CA Sup Cts ..................................... 19.73
Betty Lou Moreno ................................. Sheriff .............................................. 27.57
Elizabeth Morgan ................................ Pub Hilth ............................................ 4.10
Xiaoxi Mou .......................................... Sheriff .............................................. 22.07
Mark Murillo ........................................ Sheriff .............................................. 22.27
Jamie L O’Malley .................................. Comm Hilth ....................................... 17.09*
Randolph Oaxaca ................................ Soci Servs ........................................... 10.67
Linda Olson .......................................... Comm Hilth ....................................... 7.77*
Lisa Palacios ....................................... Soci Servs ........................................... 30.22
Irina Y Perez ....................................... Pub Wks & Plan ................................ 2.10*
Mary Jane Perez .................................. Soci Servs ........................................... 29.16
Lisa Prosser ......................................... Co Clerk ............................................. 11.73
Maria Pulliam ...................................... CA Sup Cts ..................................... 19.85
Ruby Raya ............................................ Dist Atty ............................................ 25.25
Julianne R Reyna .................................. Soci Servs ........................................... 25.83
Patrick R Rodriguez .............................. Soci Servs ........................................... 13.17
Jill E Ruiz ........................................... Soci Servs ........................................... 8.83
Sergio Salazar ...................................... Soci Servs ........................................... 30.03
Adrienne D Salisbury ............................. CA Sup Cts ..................................... 30.01
Sharon A Schafer .................................. Beh Hilth ........................................... 21.90
Roxann Severin .................................... CA Sup Cts ..................................... 19.72
Victoria Sola ........................................ Soci Servs ........................................... 14.30
Charlotte Z Singer ................................ Dist Atty ........................................... 28.13
Jorie E Smith ........................................ Soci Servs ........................................... 17.18
Kimberleie Stillcup ............................... Beh Hilth ........................................... 8.37
Satwant S Takhar .................................. A-C/T-TC ....................................... 3.03*
Elaine Taylor ....................................... Ch Supp Servs ................................ 15.28
David Trevino ...................................... Sheriff .............................................. 22.83
Ruth Tyson .......................................... Soci Servs ........................................... 28.06
Chor Vang ........................................... Pub Hilth ........................................... 17.83
Nhiya Vang ........................................... Pub Hilth ........................................... 28.11
Irina Vera ............................................ Soci Servs ........................................... 20.09
Steven Vlasov ...................................... Sheriff .............................................. 19.02
David J Wall ........................................ ITSD ................................................... 21.70
Jennifer L Wild .................................... Soci Servs ........................................... 11.93
Pao Yang ............................................ Sheriff .............................................. 7.86*
Norma E Zieska .................................... Pub Hilth ........................................... 20.48

IN MEMORIAM

RETIREEs

Thomas Addison ....................................... 
Francine Armstrong ............................... 
Mary H Beltran ...................................... 
Marjorie Bettenhausen ............................. 
Jean W Boyce ....................................... 
Sandra Cavalli ...................................... 
Fook Chow .......................................... 
Harold Cruise ....................................... 
Branko Cucul ....................................... 
Verlene David ....................................... 
Thomas Distad ...................................... 
Mary Gaahagan ..................................... 
Ruben Garza ........................................ 
Shirley Gehburt ..................................... 
Gordon Goede ....................................... 
Nicolas Harrison .................................... 
Bus Helm ............................................ 
Roy A Hines ........................................ 

Lorraine Joneson ...................................
Nancy Kelly .......................................... 
Stanley E King ...................................... 
Vinh Komashi ...................................... 
Chester G Lowgren ............................... 
Rodolfo Lucero .................................... 
Manuel Luz ......................................... 
Brenda Marrash ................................... 
Sigrid Missalek .................................... 
Ben Montoya ....................................... 
Darlene Myatt .................................... 
Wesley E Ota ....................................... 
Gaylord Peelman .................................. 
Alice Person ........................................ 
Wallace R Ransier ................................ 
Jess Rivera ......................................... 
Manuel Rodriguez ................................ 
Mary Saldana ...................................... 
Avon Seibert ....................................... 

James Glen Smith ................................. 
Ruby M Smith ....................................... 
John E Thomas ..................................... 
Michael Weinberg ............................... 
Antonia Williams ................................. 
Donald Y Wong .................................... 
Eunice Wood ....................................... 
Linda J Yerke ...................................... 

DEFERRED

Elma Arias .......................................... 
Mark C Golden ..................................... 
Mai C Yang ......................................... 

ACTIVE

Esther Hernandez ................................. 

BENEFICIARIES

Lupina Cavazos of Leonardo .................... 
Joyce J Davis of Bobby L ....................... 
Betty R Dixon of Charles E ..................... 
Minnie M Eubanks of Jackson .................. 
Mary S Franco of Felix ......................... 
Earl Gould of Hazel .............................. 
Dean Higley of Patricia ......................... 
Irene Jelmini of Sergio P ....................... 
Gloria Jones of Clinton A ...................... 
Margaret P Montague of John L .............. 
Geri Owen of John B ............................. 
Norman D Schwenabland of Mildred ........ 
Dorothy R White of Harry E ...................

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2018 Christmas Party Raffle Winners

- 50/50, $700 – Nancy Goehring
- Jacks In The Bag, $50
  --------------------------------- Lynn Hendriksen
- Toys For Tots Gift Basket
  --------------------------------- Darlene Maddox
- Food Drive, $30 .......... Matilda Rivera
- Noble CU Gift Cards ... Maria Donate, John Hinojos, Irene Torres-Pacheco,
  --------------------------------- Jean Oh, Pati Soto
- Pacific Group Agencies Gift Cards, $50 ........ Joy Clark, Kathy Burrows, Aurora Gurley
- Sue Dowell (Bob Dowell's Wife), Sue's Hand Crocheted Blankets
  --------------------------------- Judy Lemos, Gloria Jackson
- Ancilla Cheek's Handmade Beaded Ornament ............. Pita Ramirez

Photos by Dick Estel

BUSINESS SPONSORS

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

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*APY=Annual Percentage Yield. Rate shown based on $50,000 balance. Certificate will automatically roll into a 3-year certificate at maturity.

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