



# The Grapevine

OCTOBER 2018

Representing all Fresno County retirees and their families

www.refco1.org • INCORPORATED 1978

## Thursday, October 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: \$290  
50/50 Raffle**

**Food Drive benefiting:  
CENTRAL VALLEY  
FOOD BANK**

**Books, CD & DVD Exchange**

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 Satur-  
day, October 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  
October 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:  
CHRISTMAS LUNCHEON  
DECEMBER 6**

## President's Message

Hello REFCO members, we hope your summer activities have left you feeling relaxed, refreshed and ready to enjoy the change of season coming this way. As we step into the new fall season, may the upcoming months bring cool weather, contentment and many smiles to you and your families.

It has been a busy summer for your Board of Directors as we have held monthly meetings to address issues related to membership, retirement security, retiree medical plans, media misinformation regarding defined benefit pensions, and other evolving issues that have become exceedingly political. Our REFCO website has been remodeled and we hope you will find it more convenient to use. We have worked on presenting entertaining and informative luncheons in our new very popular venue, Pardini's Restaurant.

Board members have attended meetings held by the statewide California Retired County Employees Association (CRCEA) and the State Association of County Retirement Systems (SACRS) in an effort to stay abreast of the issues faced by other 37 Act retirement systems within the State.

I would like to remind all retirees that the open enrollment period for revising

## REFCO Scholarship Recipients 2018-19

The REFCO Board has voted to award seven \$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 this school year.

### CSUF Scholarship Winners

**Chelsee Armsworthy** is approaching her Senior year at Fresno State. She is majoring in Child development pre-credential and minoring in German. She has been working as a gymnastics coach part time for four years at Clovis Academy and next year she will also be working at a school with Teaching Fellows Foundation.

**Sarah Gott** is a full time graduate student in the Communicative Sciences and Deaf Studies-Speech Pa-



Chelsee Armsworthy



Bob Dowell

your health care coverage is from October 15, 2018 through November 9, 2018. Retiree health insurance is administered by the County Administrative Office – Health Benefits Division, not the Fresno County Retirement Association (FCERA). Your REFCO board has scheduled a Health Fair luncheon for October 18th at Pardini's so that you can discuss your needs and present your questions to the vendors that serve our insurance needs. Pacific Group Agencies, Inc. will be in attendance with their supplemental benefit package. This is a separate program from that of the County's health insurance benefit program. The PGA's Supplemental Benefits Program is a program endorsed by REFCO to offer additional benefits, such as legal services, pet insurance, vision and dental insurance plans and many other programs for your insurance needs.

Enjoy the fall season, please stay healthy, happy and active, enjoy your retirement years, you have earned it!

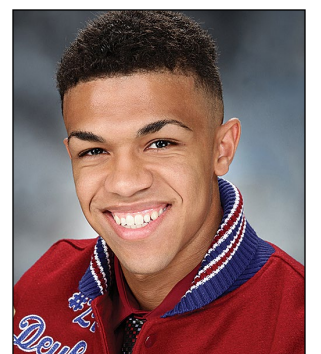
thology Department at Fresno State. Fall 2018 she will start her second and final year in the graduate program. She will be embarking on her medical externship at Community Regional Medical Center (CRMC), as well as continuing her graduate classes.

**Deylon Klose** was raised by a single parent, his mother Tiffany Klose. All the way through high school, he challenged himself both physically and academically. He played football all four years, took honors and AP classes, and also joined

*Please see **Scholarship** on page 4*



Sarah Gott



Deylon Klose



**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.

**2018 REFCO Activities Calendar**

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

**July Luncheon Benefits Central Valley Food Bank**

We are dedicated to ending hunger in Central California. We provide food to more than 220 agencies in Fresno, Madera, Kings, Kern and Tulare Counties. We serve over 280,000 people each month, totaling over 38 million pounds of food served in fiscal year 2016. Some of our programs include:

The **Mobile Pantry Program** is a Farmers' market-style distribution, operated from a self-contained vehicle that can reach rural locations with ease.

The **Neighborhood Market Program** is a farmers' market-style distribution

which delivers fresh produce to destitute areas of Fresno, Madera, Kings, and Tulare Counties.

**Emergency Food Assistance Program (EFAP)**, Central California Food Bank distributes food acquired by the USDA to 47 partners in Fresno County only.

The **BackPack Program** provides children with a backpack of high-quality food to last through the weekend.

\$1 provides 7 meals and more. Your donation will provide hope to your neighbors in need.

**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](http://refco1.org) or request one by calling REFCO at 559.431-5032 or emailing Joy at [jclark@pacbell.net](mailto:jclark@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.

**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 .....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  
 Imm Past President.....Linda Hutcheson

**Directors**

Debbie Blankenship  
 June Breese-McClellan  
 Julie Hornback Janet Smith  
 Don Nelson Sue Wirt

Patrice White

**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.*

Esam Abed .....	Soc Servs .....	23.99
Gayne J Alexander .....	Sheriff.....	2.31*
Maria Alonzo .....	Dist Atty .....	25.44
Robert Amato.....	A-C/T-TC .....	6.48*
Yoshiaki Asanuma .....	CA Sup Cts .....	30.22
Lyndon M Badcoe .....	Comm Hlth .....	5.82*
Surjit Bains .....	Pub Wks & Plan.....	11.10
Kyle Bell .....	Internal Servs .....	36.59
Mike Belman .....	Pub Wks & Plan.....	20.09
Mary Burrows.....	Bd of Sups .....	25.79
Mytrail Carter.....	Soc Servs.....	15.43
Arnold B Christensen.....	Behav Hlth.....	9.51*
Wen Liang Chu .....	Behav Hlth.....	14.69*
Donna S Conley .....	Pub Wks & Plan.....	20.58
Jason Deimerly .....	Sheriff.....	20.16*
Ruben DeSantiago .....	Soc Servs.....	25.39
Mary Doughty.....	Soc Servs.....	15.66
Sheri Edmonds .....	Sheriff.....	26.31
Diane D Fox.....	Assr-Rec .....	13.69
Sean Franco .....	Sheriff.....	17.96
Frank E Garcia.....	Pub Wks & Plan.....	30.14
Mitchell P Gipson .....	Agriculture .....	3.06*
Kathleen Grassi .....	Comm Hlth .....	24.05*
Cindi M Hamm .....	A-C/T-TC .....	1.80*
Sandra Hernandez .....	Probation .....	1.55*
Maria Hinojosa .....	Soc Servs.....	16.85
Theresa Marie Islas .....	Ch Supp Servs .....	30.04
David E Jones.....	Dist Atty .....	11.19*
Linda Kaloostian.....	Probation .....	32.60
Michael V Kassis.....	Internal Servs .....	17.41
Lawrence Levy .....	Behav Hlth.....	4.96*
Leticia P Lopez.....	Child Supp.....	11.76
Evangelina Luera .....	Soc Servs .....	30.27
Peggy L Martinez .....	Soc Servs.....	16.94
Joshua M McCahill.....	Sheriff.....	19.38
Evelyn R McClendon .....	Soc Servs.....	10.52*
Debra Merritt.....	VMC .....	12.08*
Scott J Moore.....	Sheriff.....	18.75
Norman K Otani .....	Co Council.....	25.78
Caroline Parks .....	Behav Hlth.....	13.18
Lisa Poletti.....	Soc Servs.....	10.58*
Carolyn Prendergast.....	CA Sup Cts .....	10.18
Jesse Quintana.....	Probation .....	27.26
Lois Ratzlaff.....	Behav Hlth.....	26.62
Kimberly Sandoval .....	Pub Hlth.....	11.62*
Harold Shumate.....	Sheriff.....	28.88
Janet L Sterns-Sirman.....	Soc Servs.....	18.12
Nancy A Taylor.....	Sheriff.....	25.71
Leng Thao.....	Soc Servs.....	27.52
Susan R Thevenot .....	Soc Servs.....	22.76
Ying Vang .....	Soc Servs.....	24.02
Regina Vukson .....	VMC .....	11.57*
Gail Williams.....	Comm Hlth .....	7.11*
Karen Williams .....	Soc Servs.....	14.17*
Andrea Wisemer.....	Sheriff.....	20.19
Mervin Wong.....	Sheriff.....	26.19
Xongvue Yang.....	Dist Atty .....	28.21

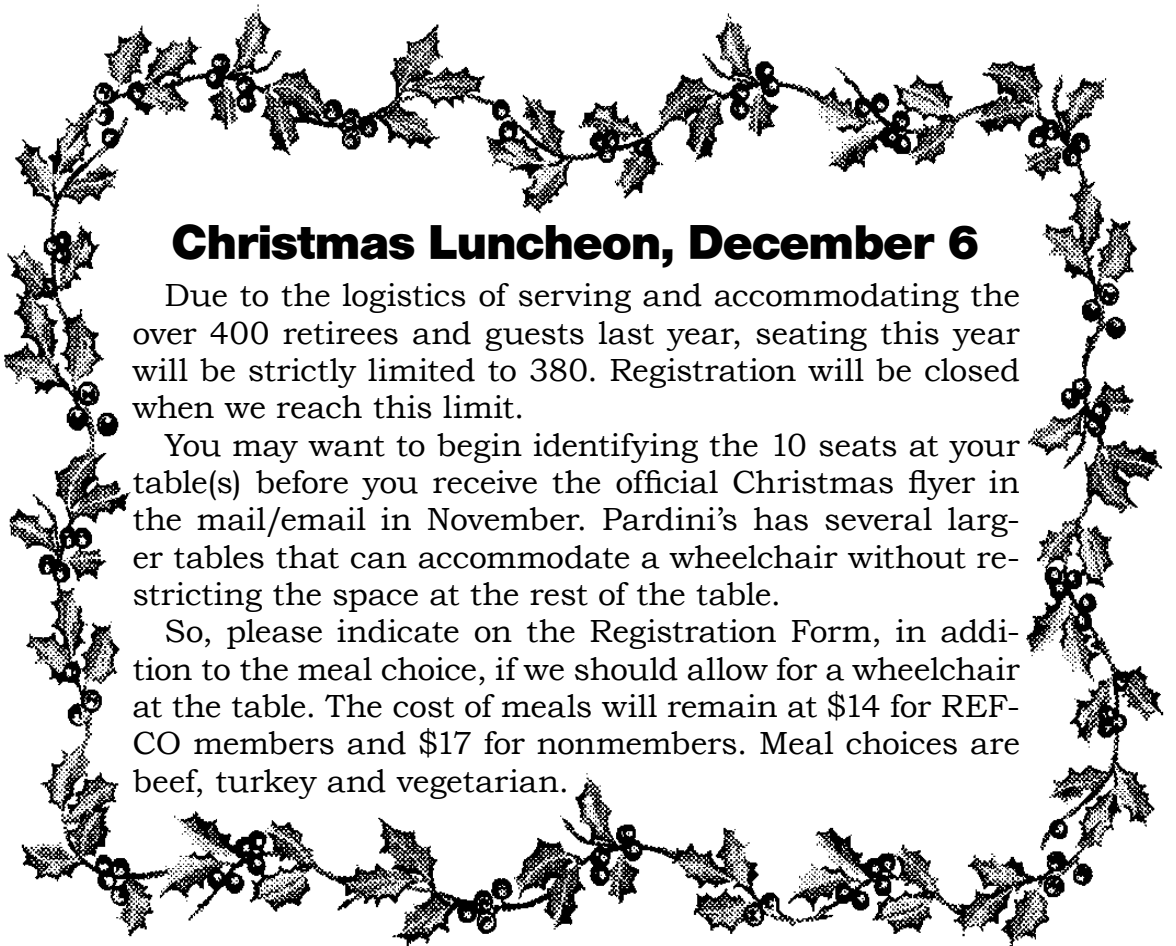
## REFCO Benefit Plans Open Enrollment – Important VSP Plan Changes

During the second half of October, all retirees will receive the 2019 REFCO Open Enrollment Benefits Guide. These benefits are offered exclusively to REFCO members. Available to members are two high benefit level dental plans, a VSP vision plan, legal services, identity theft protection, pet care, travel, accident, hearing aids, and much more.

Some members may have been enrolled in a VSP plan offered by the State Association of County Retirement Systems (SACRS), an outside organization that independently offered VSP to Fresno retirees without the endorsement of REFCO. Their plan is being discontinued at the end of this year. Anyone enrolled in this SACRS VSP plan will automatically have their coverage terminated at the end of this year. Those enrolled will be receiving letters from FCERA confirming the discontinuation of this plan and the availability of an alternative VSP plan for REFCO members. For those members wishing to continue to have VSP coverage, please make sure to complete the enrollment form included in the Benefits Guide to ensure that your important vision coverage continues.

The Open Enrollment deadline for the dental and vision plans is strictly enforced. Your enrollment form must be postmarked no later than November 16th, so don't delay! If you are currently enrolled in any of the REFCO benefit plans, your coverage will automatically continue for 2019. You do not need to do anything if you are not making changes to your coverage.

At the REFCO Health Fair Luncheon, on Thursday, October 18th, our benefit plans administrator, Pacific Group Agencies, will be in attendance and will be able to answer your questions.



### Christmas Luncheon, December 6

Due to the logistics of serving and accommodating the over 400 retirees and guests last year, seating this year will be strictly limited to 380. Registration will be closed when we reach this limit.

You may want to begin identifying the 10 seats at your table(s) before you receive the official Christmas flyer in the mail/email in November. Pardini's has several larger tables that can accommodate a wheelchair without restricting the space at the rest of the table.

So, please indicate on the Registration Form, in addition to the meal choice, if we should allow for a wheelchair at the table. The cost of meals will remain at \$14 for REFCO members and \$17 for nonmembers. Meal choices are beef, turkey and vegetarian.

## IN MEMORIAM

### RETIREES

Bertha Adame  
James C Abbott  
Virgil Baughman  
Carrie Chiles  
Thomas Ryan Daggett  
Kashinath N Dandeker  
Leola Devine  
Charlene Dooms  
Joanne Elia  
Alfred Fierro  
John Fishcel  
Elizabeth J Gretsck  
Paulita Ibarra  
Lydia J Kuhn  
Edward F Lamb

Teresa Lochbaum  
Walter Logan  
Joann Madsen  
Alice Matossian  
Kathryn May  
Kerry McCants  
John Mccort  
David T Mills  
Mary Norman  
Claire O'Neill  
Charlotte M Osborne  
Lupe F Perez  
Nash Ramos  
Lela Ridenour  
Albert Rivera  
Teri K Roland

Erie A Rylant  
Donald Sayer  
Rosalie P Silvas  
Lena Sims  
Nikaela Solis  
Donna Summers  
K D Swarts  
Richard Tobin  
Stewart Weiss  
William Welch  
Richard D Welton  
Geraldine Workmon  
Joe Yamashiro  
Larry D Yenck

### BENEFICIARIES

Manuel Aguirre  
of Elizabeth  
Leila Brock of Aston  
Deaette Case of Willis  
Crisanta Conde of Jose  
Marlys DuPaul of Gene  
Douglas L Garrison  
of Celia  
Betty Hampton  
of James  
Saghir A Osmani  
of Irma  
Dorothea Schletewitz  
of Henry

James Williams  
of Carmen  
Noma J Wilson  
of Norman

### DEFERRED

Joreda Brown  
Bill G Caughorn  
Sandra Johanns

### ACTIVE

Michelle Sanabria  
Curtis Q Thornton  
Maria J Torres



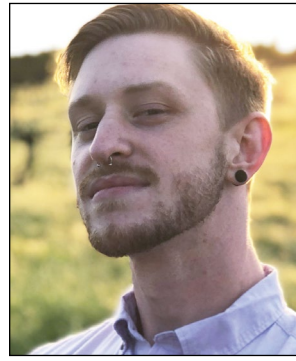
Carrie McNulty



Selene Oaks



Randi Parkinson



Wyatt Ritter



Erika Aranda

be using this scholarship for tuition and books to put her through her last year of nursing school.

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All eight students have been invited to attend our October 18 Luncheon at Pardini's Restaurant to meet the REFCO members and express their thanks for the scholarship awards.

REFCO's scholarship programs are administered by CSUF & FCC for children, grandchildren and great grandchildren of REFCO members. If you have an eligible student in your family who would benefit from a CSUF or FCC scholarship follow instructions below:

CSUF & FCC are only available online. For CSUF log on to [www.csufresno.edu/scholarships/scholarshipapplication](http://www.csufresno.edu/scholarships/scholarshipapplication). The Scholarship Office phone number is (559) 278-4833.

For FCC log on <https://www.fresnocitycollege.edu/admissions-aid/scholarships/fresno-city-college-scholarships.html>. The Scholarship Office phone number is (559) 442-8293.

**Scholarship applications can be submitted for:**

- CSUF starts October 1, 2018 through March 1, 2019
- FCC starts October 1, 2018 through March 2, 2019

## Scholarship

Continued from page 3

the Academic Decathlon team. His hobbies include fitness, comic books, and many other things that are too long to list. He is eager to learn, a well rounded individual, and very grateful for being awarded this scholarship.

**Carrie McNulty** is currently a Senior at Fresno State and enrolled in the fifth semester at the CSUF School of Nursing. She is expected to graduate with her BSN in May 2019. She also works part-time as a nurse in the Emergency Department at Community Regional Medical Center in downtown Fresno.

**Selene Oaks** is a Senior at California State University, Fresno. She is a Health and Human services major on the road to getting her bachelor's degree. Her goal is to get a good job and continue on her path to get a certificate in diversity training.

**Randi Parkinson** is currently a student at Fresno State in the first semester of the Education Specialist Credential Program in Moderate/Severe. She currently is a student teacher for Clovis Unified School District and substitute teaching for Fresno County Superintendent of Schools. She will be graduating with her teaching credential after the Fall of 2019, and will then pursue her Master of Arts degree in Special Education.

**Wyatt Ritter** is 23 years old and is in his second year attending Fresno State as a Mechanical Engineering major. He has a new job as a paid intern in the engineering department at Horn Machine Tools in Madera. He works there and goes to school during the week. This internship has given him great experience in the world of engineering.

**Erika Aranda** is currently in her third semester in the Fresno City College Nursing Program and will be graduating in May 2019. She would like to thank REFCO for awarding this scholarship to her and her grandma Frances Garcia for allowing her this opportunity. She will

### FCC Scholarship Winner

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## 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)



## REFCO members save on Nationwide® pet insurance

Call **877-738-7874** and mention REFCO, or visit [petinsurance.com/refco](http://petinsurance.com/refco)



## 2.05% APY\* 29-Month Share Certificate

Grow your account even faster!

A two-year term Certificate, offering an amazing rate of return.

**2.05% APY\*** with a minimum \$50,000 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 \$50,000 Balance.



Where you're worth more

For additional information:



**NobleCU.com**  
**559-252-5000**