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 for your insurance needs, you have earned it! The PGA’s Supplemental Benefits Program 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!

President’s Message
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, P.O. Box 26384, Fres-
no, CA 93729-6384.
• Grapevine
• Membership
• Address Change

Don Nelson
refco.medier.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.

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.

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2018 REFCO Activities Calendar

JANUARY
11: Board Mtg
18: Luncheon

FEBRUARY
8: Board Mtg

MARCH
8: Board Mtg

APRIL
12: Board Mtg
19: Luncheon

JULY
12: Board Mtg
19: Luncheon

AUGUST
9: Board Mtg

OCTOBER
11: Board Mtg
18: Hth Fair Lunch

NOVEMBER
8: Board Mtg

DECEMBER
6: Christmas Party

JUNE
14: Board Mtg

JULY
12: Board Mtg
19: Luncheon

SEPTEMBER
6: Bingo Bash
13: Board Meeting

MAY
10: Board Mtg

JUNE
18: Hlth Fair Lunch

JANUARY FEBRUARY MARCH
11: Board Mtg
18: Luncheon

APRIL MAY JUNE
12: Board Mtg
19: Luncheon

JULY AUGUST SEPTEMBER
11: Board Mtg
18: Luncheon

2018 REFCO Activities Calendar

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 neigh-

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 ref-
col.org or request one by calling REFCO at 559.431-5032 or emailing Joy at ja-
clairki@pacific.net.

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

PO Box 26384 • Fresno CA 93729-6384
Website: refcol.org
Contact Information:
Phone: 559.431-5032
Email: 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
Imn 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)

Directory of REFCO Officials/Volunteers

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

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Sunshine ....................... Debbie Blankenship
Webmaster ..................... Daniel Moore
**Congratulations, New Retirees!**

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

- Esam Abed ................................ Soc Servs ............... 23.99
- James Abbott ............................... Sheriff .................... 17.26
- Virgil Baughman ............................ Sheriff .................... 25.44
- Maria Alonzo ............................... Dist Atty ............... 25.44
- Robert Amato ............................... A/C-T-T-T .................. 6.48*
- Yoshiaki Asanuma ........................... CA Sup Cts ............... 30.22
- Lyndon M Badcoe ............................ Comm Hlth ............... 5.82*
- Surjit Bains ................................ Pub Wks & Plan ............... 11.10
- Kyrie J Alexander ......................... Sheriff .................... 20.58*
- 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 Ponce ............................... An 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-T-T .................. 1.80*
- San Diego Probation ....................... Probation ............... 2.55*
- Maria Hinojosa ............................. Soc Servs ............... 16.85
- Theresa Islas ............................... Ch Supp Servs ............... 30.04
- David E Jones ............................... Dist Atty ............... 11.19*
- Linda Kalostean ............................ Probation ............... 32.60
- Michael V Kaisis ............................ Intern 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 McLendon ....................... 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 Pressey ........................... CA Sup Cts ............... 18.10
- 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 Wilcox ............................... Sheriff .................... 19.71
- Leng Thao ................................... Soc Servs ............... 27.52
- Susan R Thevenot .......................... Soc Servs ............... 22.76
- Ying Vang .................................. Soc Servs ............... 24.02
- Regina Vuksen .............................. 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
- Xiongve Yang ............................... Dist Atty ............... 28.21

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**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 benefits plan administrator, Pacific Group Agencies, will be in attendance and will be able to answer your questions.

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**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 you should allow for a wheelchair at the table. The cost of meals will remain at $14 for REFCO members and $17 for nonmembers. Menu choices are beef, turkey and vegetarian.

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**IN MEMORIAM**

**RETIRES**

- Bertha Adame
- James C Abbott
- Virgil Baughman
- Carolyn Baughman
- Thomas Ryan Daggett
- Kashinath N Dandecker
- Leola Devine
- Charlene Doms
- Joanne Elia
- Alfred F Lamb
- John Fischel
- Elizabeth J Gretsch
- Paulita Ibarra
- Lydia J Kuhn
- Edward F Lamb
- Teresa Lochbaum
- Walter Logan
- Joann Madsen
- Alice Matossian
- Kathryn May
- Jerry McCants
- John Mccort
- David T Mills
- Mary Norman
- Claire O’Neill
- Charlotte Ponce
- Lupe F Perez
- Nash Ramos
- Lela Ridenour
- Albert Rivera
- Teri K Roland
- Eric A Rylant
- Donald Sayer
- Rosalie P Silvas
- Lena Sims
- Nikkole Solis
- Donna Summers
- K D Swarts
- Richard Tobin
- Stewart Weis
- William Welch
- Richard D Wolton
- Geraldine Workmon
- Joe Yamashiro
- Larry D Yenck
- James Williams
- of Carmen
- Noma J Wilson
- of Norman

**DEFERRED**

- Jereka Brown
- Bill G Caughorn
- Sandra Johanns

**ACTIVE**

- Michelle Sanabria
- Curtis Q Thornton
- Maria J Torres

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**IMPORTANT VSP PLAN CHANGES**

**REFCO Benefit Plans**

**Open Enrollment – Important VSP Plan Changes**

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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 McAnulty 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.

FCC Scholarship Winner

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

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. The Scholarship Office phone number is (559) 278-4833.


Scholarship applications can be submitted for:

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

Erika Aranda

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.

For additional information: NobleCU.com 559-252-5000