



# The Grapevine

JANUARY 2021

Representing all Fresno County retirees and their families

www.refco1.org • INCORPORATED 1978

## 2021 REFCO Election to be Held

**The deadline to cast your ballot  
is midnight,  
February 12, 2021**

Since we cannot hold our February Annual Meeting lunch in person, voting for board members and officers will be via the website, [www.refco1.org](http://www.refco1.org).

[refco1.org](http://refco1.org)

**When you log on to the site, there will be a link to the ballot near the top of the page. You will be offered the option of voting for the entire slate of officers, or to vote or withhold your vote for each individual.**

Candidates are:

1st Vice President  
**Debbie Blankenship**

2nd Vice President  
**Irene Romero**

Membership Secretary  
**Joy Clark**

Recording Secretary  
**Dick Estel**

Treasurer  
**Linda Robinson**

Assistant Treasurer  
**Marianne Messina**

Board of Directors  
(terms expire end of 2022)

**Janet Smith**  
**June Breese-McClellan**  
**Gayle Johnson**

Under terms of the Bylaws, 1st Vice President Kelly Woodard will automatically become president.

## President's Message

by Judy Lemos, President REFCO

As my two-year term as your President concludes; I am reflecting on how difficult 2020 has been for all of us. Our day-to-day tasks and how we accomplish them has changed; how we celebrate with family and friends; communicate; and how we conduct business. Zoom has become the go to application to continue contact with family, friends and conduct business.

The coronavirus forced us to cancel our luncheons that so many of us love to attend to be able to visit with other retirees. Then we had to cancel our annual Holiday Luncheon. Our Board has not been able to have a face-to-face meeting since March and have now become proficient at using Zoom for board meetings and other minor meetings. But in spite of having virtual meetings, business has to continue. We will continue to use Zoom as a basis of



Judy Lemos

having meetings until further notice.

Now that I am ending my term as President, I want to thank everyone on the Board that was there to help me during these two years. I enjoyed all the people

I was able to meet during this time and all of the good things we were able to accomplish. I look forward to continuing my participation with REFCO.

I have high hopes for 2021 to be the beginning of changes. But until then please remember to use your mask, utilize social distancing when necessary and respect others. Please stay safe. Thank you for the honor of serving you for the last two years.



## Community Outreach in the Time of Pandemic

REFCO's Community Outreach program got started about eight years ago, with a request that members bring charitable food donations to our regular lunches. Since that time REFCO members have generously given thousands of food items and tens of thousands of dollars to more than a dozen organizations that provide aid to those in need.

Regrettably the pandemic brought our lunches and the accompanying donations to a halt after February of 2020, and there is no certain date for our gatherings to resume. Obviously the need for this kind of support has not only continued, but became more

critical as we went through the painful events of the last nine months.

No doubt individual members have continued to make charitable donations on their own. The board commends this approach, and encourages all those who can to give to one or more charities on a regular basis.

We don't have the statistics for every year, but in the four years from 2015 to 2018 REFCO members donated 7,100 food items and \$18,786 in cash. In addition, you gave a significant number of toys to the Toys for Tots drive each December (see photo above).

In case you are looking for an  
Please see **Community** on page 4



**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 2684, 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.

**2021 REFCO Event Update**

Due to the continuing COVID concerns regarding gatherings, REFCO will continue with no luncheons for the foreseeable future. However, we will conduct our monthly board meetings via ZOOM. **These meetings are at 9 am on the second Thursday of each month, except December.**

All new retirees who provided their mailing addresses, will receive a free January 2021 Grapevine.



**TO "ATTEND" THE MEETING:** go to our website [refcol.org](http://refcol.org) and click on the ZOOM link on the home page. You will be connected to the meeting.

**DIRECTORY OF REFCO OFFICIALS/VOLUNTEERS**

PO Box 26384 • Fresno CA 93729-6384  
 Website: [refcol.org](http://refcol.org)  
 Contact Information:  
 Phone: 559.431-5032  
 Email: [refco.emails@gmail.com](mailto:refco.emails@gmail.com)

**Officers**

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

**Directors**

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

**Retirement Bd**

Laura Basua                      Doug Papagni (alt)

**Committee Chairs**

Advocacy ..... Kelly Woodard  
 Benefits ..... Les Jorgensen  
 By-Laws..... Kelly Woodard  
 CRCEA Delegate ..... Chris Balbas  
 CRCEA Alternate ..... Dick Estel  
 Community Outreach ... Gayle Johnson  
 Events ..... Regina Wheeler  
 Finance & Budget ..... Linda Robinson  
 Grapevine ..... Joy Clark  
 Health ..... Annie Lee  
 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

**When Should I Start Taking Social Security?**

This is for our "young" retirees who have not yet turned 70, and have not started receiving Social Security.

There is a lot of advice available regarding when to start receiving it. Most of you probably know that you will get a higher payment if you wait until age 70. But that's not always the best option for everyone. You have to look at your expected expenditures, as well as how much you receive from other sources. Many retirees have little or no retirement except for Social Security. Others are planning activities such as travel in a motor home (at 8 miles per gallon), and need to maximize their income early in retirement.

Many of us who worked for the county are fortunate that our benefit is sufficient to meet current expenses, and these people can afford to wait.

As a general rule, for every year you wait, your Social Security amount increases by 8%. This can add up to a tidy sum. One of our retirees determined that he would receive about \$2,400 at age 66 – but \$3,300 at 70. An additional \$900 a month is a valuable boost to his income.

While no one can predict how long they will live, if you have serious health issues, or your family has a history of early death, you might not gain anything by waiting. If your Dad and Mom and grandparents lived to 90 or more, you may receive that higher amount for ten or fifteen or even twenty years after age 70.

The retiree I spoke with used a book

"Get What's Yours: Social Security for Retirement Planning." He paid a small fee to join their website, where you can enter retirement goals, assets and income, and get an estimate of when you need to start to receive benefits. There is a You Tube video at <https://www.youtube.com/watch?v=n2cziwm0Hec>. The book is available on Amazon, Barnes & Noble and the organization's website at <http://www.getwhatsyours.org/social-security/>

Another useful web site is <https://maximizemysocialsecurity.com/>, which also focuses on maximizing your benefits.

Some excellent, detailed advice can be found at <https://money.usnews.com/money/retirement/social-security/articles/reasons-to-claim-social-security-at-age-70>. This site is not trying to sell you anything, just providing information, including how to separate emotional considerations from financial interests, how to consider your longevity, and how to take a broad look at the situation, not just focusing on Social Security.

Since everyone's situation is different, it's really up to you to do the research and make the best decisions that will help make your retirement more fun and worry-free.

**NOTE:** REFCO does not endorse any of the web sites listed here; they are a sample of the many sources of information available. Some charge for publications or on-line services.

# Congratulations, New Retirees: September-December

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

Vida Adcock..... Behav Health..... 13.12*	Leticia Magana ..... Social Servs ..... 31.60
Jose Eric C Aguilar ..... Pub Wks & Plan ..... 7.57*	Deanna Maney ..... Recorder..... 17.41
Robert Armstrong ..... County Clerk ..... 9.44*	Karey Mason..... Sheriff ..... 17.98
Robin Bailey ..... Sheriff..... 40.96	Kent Matsuzaki..... Sheriff
Maribelle Balbes ..... Social Servs ..... 13.25	Rebecca Mazon ..... Behav Health..... 17.84
Charletta Baldwin..... Behav Health..... 20.21	Enrique Melgarejo ..... VMC..... 5.48*
Isabelle Ballardo ..... Child Supp Servs..... 30.95	Marylou Merancio ..... Sheriff ..... 16.30
Matilda Barbo-Poe ..... Comm Health ..... 0.19*	Ruben U Mercado ..... Social Servs ..... 18.91
Renee Becerra..... Probation ..... 15.69	Anthony Mesa..... Probation ..... 26.71*
Luis Benavidez..... Behav Health..... 16.89*	Debra Miranda ..... Behav Health..... 11.92
Daniel Betaneur ..... Pub Health ..... 21.17	Ted J Molina..... CA Super Court..... 41.28
Rhoda Blankenship ..... Comm Health ..... 7.55*	Madelyne Montelongo..... CA Super Court..... 20.13
Lonny Blue ..... Probation ..... 15.30*	Lauri Moore ..... Social Servs ..... 36.04
Isabel Bolanos ..... Sheriff..... 12.02	Barbara Morozov ..... Social Servs ..... 6.02
Gregory S Borboa..... Personnel ..... 7.65	Toni Murphy ..... VMC..... 17.00*
Karla Carsey..... Pub Wks & Plan ..... 18.17	Pratap L Narayan..... Public Health..... 5.39*
Rod Carsey ..... Develop Servs ..... 18.17	JoAnn Nunes ..... CA Super Court..... 19.21
Mark Chapman..... Sheriff..... 32.15	Michael Lynn Orndoff ..... Sheriff ..... 7.43
Betty Chatman ..... Social Servs ..... 17.76	Jeffrey Penry ..... Sheriff ..... 28.99
Abelina Cortez ..... CA Super Court..... 27.50	Virginia Quevedo ..... Assessor ..... 28.86
Kelly N Coyes..... CA Super Court..... 26.13	Mariano Raymondo Jr ..... Social Servs ..... 15.55
Kimberly Crofts..... CA Super Court..... 10.79*	Randall Reitz ..... NCFPD ..... 5.41*
Liliana Diaz ..... Social Servs ..... 21.21	Sandra P Reyes..... Social Servs ..... 18.21
William Dull ..... Sheriff..... 10.75	Michael E Roberts ..... CA Super Court..... 11.20*
Cynthia S Espitia..... Child Supp Servs..... 10.02	Lynn A Rodriguez ..... Social Servs ..... 15.83
Federico Esquivel..... Social Servs ..... 19.71	Julie Romero ..... Behav Health..... 16.53*
Abigaela Fox ..... Public Wks & Plan..... 19.02	Maryhelen Salsedo..... CA Super Court..... 29.57
Sylvia R Galvan ..... Child Supp Servs..... 30.01	Diane V Smith ..... CA Super Court..... 18.02
Pedro Garcia..... Social Servs ..... 20.02	Richard A Solis ..... Behav Health..... 25.46
Sandra Garcia ..... Social Servs ..... 19.52	Patricia Strattman Newsome Social Servs ..... 19.34
Sarah Garcia ..... CA Super Court..... 19.13	Matthew Sullivan..... NCFPD ..... 11.50*
Carla D Gile..... Agriculture..... 30.39	Melanie Taylor ..... District Atty..... 23.87
Louie Guerra ..... Agriculture..... 23.69	Janet L Teixeira ..... CA Super Court..... 32.37
Robert A Hager ..... Behav Health..... 25.81	Eva Torres ..... Social Servs ..... 12.42
Neng Her ..... Sheriff..... 18.83	Paula M Valdez ..... Sheriff ..... 28.76
Kim Jantz..... FCERA ..... 19.88	Sheng Vang ..... Behav Health..... 21.63
Jesus Jesse Jaurique ..... Social Servs ..... 28.34	Michael Kelly VanVleck ..... Internal Servs..... 23.72
Pamela Johnson ..... Social Servs ..... 20.25	Roxann Vargas ..... CA Super Court..... 20.32
Steven Kuehter ..... Pub Wks & Plan ..... 5.08*	Billy Ward..... Probation ..... 22.02
Thomas Ian Laband ..... Sheriff..... 3.11*	Tammie Wenter ..... Library ..... 9.70*
Laura Lara ..... CA Super Court..... 20.63	Zoanne Williams..... CA Super Court..... 22.01
Sherilee J Lawson ..... Pub Health ..... 29.54	Rod Willis ..... Social Servs ..... 8.37*
Chay Lee ..... Sheriff..... 16.49	Ralph Ybarra ..... Facility Servs..... 14.92
Jeannene Leyva ..... CA Super Court..... 23.74	Diana Zaragoza ..... Social Servs ..... 15.48
David O Livingston ..... Sheriff..... 21.86	Jane Zavala-Martinez ..... VMC..... 16.42*
Rosalina Lopez ..... FCERA ..... 24.45	

## IN MEMORIAM – September-December 2020

### RETIREES

Cleo Lynne Andresen  
 David W Baker  
 Karen E Barbour  
 Walter E Beason  
 Donna K Bernardi  
 Bruce Bronzan  
 Forrest Brown Jr  
 Josefina A Collado  
 Delores Cornell  
 Virginia Cruz  
 Yvonne Cruz  
 Larry N Denson  
 Dorothy Derby  
 Ruben Garza  
 Catherine Graham  
 Nancy P Graham  
 Bruce Hann  
 D June Heard  
 Winnie Henry  
 Diana Hinshaw  
 Carla Hoagland  
 Gloria J Hunt  
 Vesta I Hyatt  
 Vicki L Irwin  
 James A Jackson  
 Howard J Johnson  
 Opal A Lewis  
 Cecilia Lopez  
 DC Mills Jr  
 Donovan L Morrison



*REFCO  
 extends  
 its sincere  
 sympathy  
 to all family  
 and friends*



Larry Mortensen  
 Ronald W Murray  
 Steven B Osborn  
 Patricia Pickford  
 Rose Pierce  
 Fedilina Pinera  
 Takako Renge  
 Theresa A Reynolds  
 Fred Ricardo  
 Jennie Roberts  
 Joseph Ryder  
 Robert Saari  
 Lee Stanley  
 Jean Supinger  
 Vance J Upton  
 Nou Vang  
 Virginia Valentino  
 Timothy A Wilson

### ACTIVE

John D Bedell  
 Jose Cruz Mora

### DEFERRED


Debra Rose Carlucci  
 Carl E George  
 Richard Hurtado  
 Milinda Saldivar

### BENEFICIARIES

Marjorie Bedford of John A Bedford  
 Margaret Bradley of Robert Bradley  
 Joyce A Brandon of John C Brandon  
 Christine Briggs of Lee R Hagen  
 Janet Carvalho of Frank R Carvalho  
 Sharee Gamble of Mattie E Simmons  
 Delores Hoy of Claude Hoy  
 Louise C Logan of Fred Glenn Logan  
 Mollie Lovgren of Chester Lovgren  
 Delores F Reynolds of John Reynolds  
 Mabel Smith of John J Smith  
 Katherine C Terry of Bill H Terry  
 Barbara Thatcher of Theodore Thatcher  
 Charles Tigh of Helen Tigh  
 Carol Welton of Richard D Welton  
 Barry Wilkes of Mararet Wilkes  
 Alvina M Winder of Donald Winder

**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](mailto:ja-clark@pacbell.net)**



## LegalShield Member Bill of Rights

Since 1972, LegalShield has been committed to bringing over 1.75 million North Americans equal access to justice, all the while adhering to high service standards.

**High Service Standards:**

 Legal consultation—within 4 business hours and for time sensitive legal matters, within 1 business hour	 Letter/phone call on participants behalf—3 business days	 Speeding ticket review/consultation within 4 business hours of receipt	 Emergency situations—24/7 emergency assistance if: <ul style="list-style-type: none"> <li>• arrested or detained</li> <li>• seriously injured due to an auto accident</li> <li>• Served with a criminal warrant</li> <li>• The state attempts to take their child(ren)</li> </ul>
 Document review/preparation—3 business days	 Unreachable participant—2 attempts to reach the participant will be made in a timely manner	 Will review and preparation—within 5 business days from receiving all information	

No matter how trivial or traumatic the legal issue, LegalShield's Provider Firms never delay or turn participants away for covered services.

Contact Pacific Group Agencies to enroll at 800-511-9065

The urgency of a legal matter will be determined by the lawyer's professional discretion. This document does not create contractual rights. This LegalShield Provider Law Firm Bill of Rights is intended to be a simple-to-read guide of service standards and is non-binding. For all items, some conditions and restrictions apply. See a plan contract for complete terms, coverage, amounts, conditions and exclusions. Sheet\_LS\_pfbillofrights\_100918



Noble Credit Union welcomes **Andrew Lewis, Financial Advisor**

**CUSO Financial Services, LP**  
 Available through Noble Credit Union

Andrew is available to meet with Noble members via telephone, virtual meetings, and at any Noble Credit Union branch.

**Andrew.Lewis@cusonet.com**  
**559-437-2008**



Available through CUSO Financial Services, L.P.

\*Non-deposit investment products and services are offered through CUSO Financial Services, L.P. ("CFS"), a registered broker-dealer (Member FINRA / SIPC) and SEC Registered Investment Advisor. Products offered through CFS are not NCUA/NCUSIF or otherwise federally insured, are not guaranteed or obligations of the Credit Union, and may involve investment risk including possible loss of principal. Investment Representatives are registered through CFS. The Credit Union has contracted with CFS to make non-deposit investment products and services available to Credit Union members.

## Community

Continued from page 1  
 organization to receive your donation, this is a fairly complete list of all those who have benefited in the past:

- Catholic Charities
- Central Valley Food Bank
- Central Valley Veterans
- EOC School of Unlimited Learning
- Evangel Home
- Fresno Rescue Mission
- Highway City Community Development

- Marjaree Mason Center
- Poverello House
- Ronald McDonald House
- Salvation Army
- Student Cupboard
- Toys for Tots
- Valley Animal Center

If you know of organizations not listed that could benefit when our lunches resume, get in touch with Community Outreach chair Gayle Johnson via the REFCO email system at [refco.emails@gmail.com](mailto:refco.emails@gmail.com).