FRESNO COUNTY RETIREES OFFICIAL QUARTERLY NEWSLETTER

REFCO

P.O. BOX 26384 Fresno, CA 93729-6384 PRSRT STD U.S. POSTAGE PAID Fresno, CA Permit No. 722



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.refcol.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 peo-

ple 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

- Grapevine
- Membership
- Address Change

Don Nelson

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*.

refcol.org

TO "ATTEND"
THE MEETING:

go to our website <u>refcol.org</u> 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 Contact Information: Phone: 559.431-5032

Email: <u>refco.emails@gmail.com</u>

Officers

Officers			
President	Judy Lemos		
1st Vice President	Kelly Woodard		
2nd Vice President	Regina Wheeler		
Recording Secretary	Dick Estel		
Membership Secreta	ryJoy 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

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Retirement Bd
Laura Basua Doug Papagni (alt)

Committee Chairs

Advocacy	Kelly Woodard
Benefits	Les Jorgensen
By-Laws	Kelly Woodard
CRCEA Delegate	
CRCEA Alternate	
Community Outreach.	
Events	· ·
Finance & Budget	_
Grapevine	
Health	ū
Luncheon	
Reservations Ma	arianne Messina
Luncheon Master	
of Ceremonies	Ken Smith
Media Manager	Don Nelson
Membership	Joy Clark
Nominating	Dick Estel
Parliamentarian	

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	Recorder17.41
Robert Armstrong	County Clerk 9.44*	Karey Mason	Sheriff17.98
Robin Bailey	Sheriff40.96	Kent Matsuzaki	Sheriff
Maribelle Balbes	Social Servs 13.25	Rebecca Mazon	Behav Health17.84
Charletta Baldwin	Behav Health20.21	Enrique Melgarejo	VMC5.48*
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*		CA Super Court 20.13
-	Probation 15.30*		Social Servs 36.04
Isabel Bolanos	Sheriff12.02	Barbara Morozov	Social Servs6.02
Gregory S Borboa	Personnel 7.65	Toni Murphy	VMC17.00*
G 1	Pub Wks & Plan 18.17	- ·	Public Health5.39*
	Develop Servs 18.17		CA Super Court 19.21
	Sheriff		Sheriff
_	Social Servs17.76		Sheriff28.99
-	CA Super Court 27.50		Assessor
	CA Super Court 26.13		Social Servs 15.55
	CA Super Court 10.79*		NCFPD 5.41*
·	Social Servs 21.21		Social Servs 18.21
	Sheriff 10.75		CA Super Court 11.20*
	Child Supp Servs 10.02		Social Servs 15.83
	Social Servs 19.71		Behav Health 16.53*
-	Public Wks & Plan 19.02		CA Super Court 29.57
	Child Supp Servs 30.01		CA Super Court 18.02
-	Social Servs		Behav Health 25.46
	Social Servs 19.52		me Social Servs 19.34
	CA Super Court 19.13		NCFPD 11.50*
	Agriculture		District Atty
	Agriculture	-	CA Super Court 32.37
	Behav Health 25.81		Social Servs 12.42
	Sheriff		Sheriff
	FCERA 19.88		Behav Health 21.63
	Social Servs		Internal Servs 23.72
	Social Servs 20.25		CA Super Court 20.32
	Pub Wks & Plan 5.08*	_	Probation
		•	
	Sheriff 3.11* CA Super Court 20.63		Library
	Pub Health		Social Servs8.37*
	Sheriff		Facility Servs
	CA Super Court 23.74	_	Social Servs 15.48 VMC 16.42*
	Sheriff	Jane Lavara-Martinez	v iviC 10.42^
kosaiina 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

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REFCO extends its sincere sympathy to all family and friends

OB

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

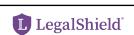
Debra Rose Carlucci Carl E George Richard Hurtado Milinda Saldivar

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

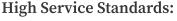
If you know a business that would be interested in advertising and inter-acting with our members, please ask them to become a **Business Sponsor Member.**

Request a Business Sponsor Membership application from Joy Clark - email her at: ja-clark@pacbell.net



LegalShield Member **Bill of Rights**

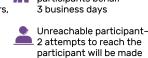
Since 1972, LegalShield has been committed to bringing over 1.75 million North Americans equal access to justice, all the while adhering to high service standards?



Legal consultation-within 4 business hours and for time sensitive legal matters, within 1 business hour

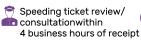
preparation-3 business

Document review/



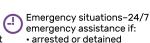
Letter/phone call on participants behalf-3 business days

in a timely manner



Will review and preparation—within 5 business days from

receiving all information



- emergency assistance if:
 arrested or detained seriously injured due to
- an auto accident Served with a criminal warrant The state attempts to take their child(ren)

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

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.



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.