

JANUARY 2026

Representing all Fresno County retirees and their families

www.refco1.org • INCORPORATED 1978

Thursday, February 19 Luncheon Reservations

**ALL RESERVATIONS
MUST BE MADE BY CHECK**

PARDINI'S

2257 W. Shaw, Fresno, CA
corner of W Shaw & Van Ness,
Fresno

**Check-in: 10 a.m.
Sit-down luncheon served
at 11:30 a.m.**

Donations Collected for Poverello House of Fresno

Reservations: \$25 members;
\$27 nonmembers.

Please make your check
payable to REFCO,
and mail to:
REFCO
P.O. BOX 26384
FRESNO, CA 93729-6384

Deadline for reservations is
Monday, February 9, 2026.
Your check must reach us by
that date, so please mail it early
to allow for USPS delivery.
**Note: Your check will not
be deposited until after the
February 9 deadline.**

**EXCEPT FOR FREE
LUNCHES PHONE
RESERVATIONS WILL NOT
BE ACCEPTED**

To cancel reservations:

Call Mary Ann Rogozinski
at 559-801-2171 prior to
February. If you get a voice
mail, leave your name, phone
number, and that you are
canceling your reservation.
Cancellations after the dead-
line cannot be refunded.



Christine Balbas

President's Message

by Christine Balbas, President

Happy New Year to all of us! By now, any health benefits have been implemented, and many of you have planned for any vacations or special events that will happen this year. Now we're just waiting for news on any cost-of-living changes in your pension.

We had a great time at the Christmas luncheon – it was a sellout! Much appreciation goes to Noble Credit Union its contribution to the gift bags, and to Pacific Group Agencies/AMBA for the margaritas at the luncheon. Thanks also to Santa and to our DJ Richard Montanez, who helped spread good cheer to the event.

I'd like to remind you that if you have children, grandchildren, or great-grandchildren who will be attending Fresno State or one of the State Center Community Colleges next year (Fall 2026 semester), the REFCO scholarship application must be submitted before the March 2, 2026 deadline. The application is an online application process through the college. We increased the REFCO dues, partially to offset the increased scholarship amount being offered. Don't let this opportunity pass by your students!

An important event that is coming up is the REFCO Annual Meeting, scheduled for February 19, 2026. The annual meeting is held at the beginning of the first luncheon of the year, and the slate of Board members and committee officers is confirmed for the upcoming year. These volunteers are responsible for conducting REFCO business on your behalf. You can use this time to talk with the volunteers about any concerns, point out problems, or share ideas that could help the organization do better.

I look forward to seeing you at the Annual Meeting and I am open to any suggestions you may have.

REFCO Luncheon Sponsors Poverello House

by Patrice White, Community Outreach Coordinator

In the month of February the REFCO luncheon Community Outreach is sponsoring Poverello House of Fresno for canned food and money donations. Help us to reach out to those less fortunate than us.

In the turbulence of the 1960s, a young man named Mike McGarvin was on the fast track to becoming one of the many casualties of the decade. Drugs, alcohol, violence and hopelessness were his daily companions, until he found a place in San Francisco called Poverello. The priest who ran the coffee house asked Mike to volunteer, and the experience changed his life. The San Francisco Poverello served people who were characterized by poverty and despair. It was a place where they could come to find acceptance, a smile, and unconditional love. There, Mike found the answer to his problem: service to others.

Poverello House provides three meals a day, 365 days a year to men, women and families along with services that improve people's quality of life. Believing in the dignity of every person, at Poverello House of Fresno we work to enrich the lives and spirits of all who pass our way by stewarding

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OFFICERS

President.....	Christine Balbas
1st Vice President.....	James Hackett
2nd Vice President.....	DeAnn VonBerg
Recording Secretary.....	Kelly Woodard
Membership Secretary.....	Vacant
Treasurer.....	Linda Robinson
Assistant Treasurer.....	Mary Ann Rogozinski
Immediate Past President	Debbie Blankenship

DIRECTORS

Dawn Gallegos, Judy Lemos, Nicole Ohanian, Irene Romero, Karen Sebilian, Patrice White, Sue Wirt

RETIREMENT BOARDLaura Basua, James Hackett (alt)

COMMITTEE CHAIRS

Advocacy.....	James Hackett
By-Laws	James Hackett
CRCEADelegate: James Hackett, Alternate: Chris Balbas	
Community Outreach	Patrice White
Employee Benefits.....	Vacant
Events.....	DeAnn VonBerg
Finance & Budget	Linda Robinson
Grapevine/Newsletter.....	Christine Balbas
Health.....	Charlotte Tilkes
Luncheon Reservations.....	Mary Ann Rogozinski
Luncheon Master of Ceremonies	Ken Smith
Membership & Awards	Vacant
Nominating.....	Judy Lemos
Parliamentarian	Debbie Blankenship
Scholarship Liaison	Julie Hornback
Sunshine.....	Dawn Gallegos
Webmaster.....	Daniel Moore

WHO TO CALL FOR HELP

RETIREMENT OFFICE559-457-0681
Address Change, Retirement Check, Withholding Forms, Beneficiary Change, Retirement Board Meetings

EMPLOYEE BENEFITS 559-600-1810
County Health Insurance

REFCO559-431-5032
website: refco1.org email: refco.emails@gmail.com
mailing: P.O. Box 26384, Fresno, CA 93729-6384
Address Change, The Grapevine, Membership

LUNCHEON RESERVATIONS..... 559-801-2171

THE US POST OFFICE DOES NOT TELL US 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.

2026 REFCO EVENTS CALENDAR

LUNCHEONS – SEE MEETING NOTICE DETAILS ON PAGE 1

JANUARY	FEBRUARY	MARCH
8 BOARD MTG	12 BOARD MTG 19 LUNCHEON	12 BOARD MTG
APRIL	MAY	JUNE
9 BOARD MTG 18 LUNCHEON	14 BOARD MTG	11 BOARD MTG
JULY	AUGUST	SEPTEMBER
9 BOARD MTG 16 LUNCHEON	13 BOARD MTG	3 LUNCHEON 10 BOARD MTG
OCTOBER	NOVEMBER	DECEMBER
8 BOARD MTG 15 LUNCHEON	12 BOARD MTG	3 LUNCHEON

FCERA NEWS

by Laura Basua, Elected Retiree Trustee

Happy New Year!

First of all, I want to thank all of you for your continued trust and confidence in me. Truly, I am deeply honored and grateful to have been re-elected to serve another three-year term as your elected trustee on the FCERA Board of Retirement. Receiving such a strong message with nearly 70% of the vote reaffirms your support of my commitment to serve you with integrity, diligence and respect. It remains my privilege to be your voice and advocate, and I remain committed to serving you with care, responsibility and unwavering dedication to protecting your retirement.

Now for an update: At our last Board meeting in December, FCERA assets were reported at over \$ 7.5 B, and our June 30, 2025 actuarial report shows that FCERA is well on its way to being 100% funded. This comes from decisions that the Board and I made during my two last terms. Lastly, I will keep you updated on the FCERA Board decision on COLAs set to be announced in February.

Missing Grapevines

If you aren't getting your emailed copy of *The Grapevine*, check the spam folder on your computer. It may be there. If so, try adding REFCO Membership Team to your contacts (iromero@refco1.org). We may also have an incorrect email address for you. Please send your current email address to REFCO.emails@gmail.com, and let us know that you're not receiving the emailed version of *The Grapevine*.

Business Sponsor Membership

You can advertise your business to REFCO members by becoming a REFCO Business Sponsor Member. You'll receive a free advertisement in each article, if desired. You can also attend REFCO functions at the regular member rate. Request a Business Sponsor Membership application by emailing to REFCO.emails@gmail.com. Please include information for follow-up phone contact.

Tax Law Changes You Should Know About

by Maya Dollarhide & Claire Leibowitz (www.aarp.org)

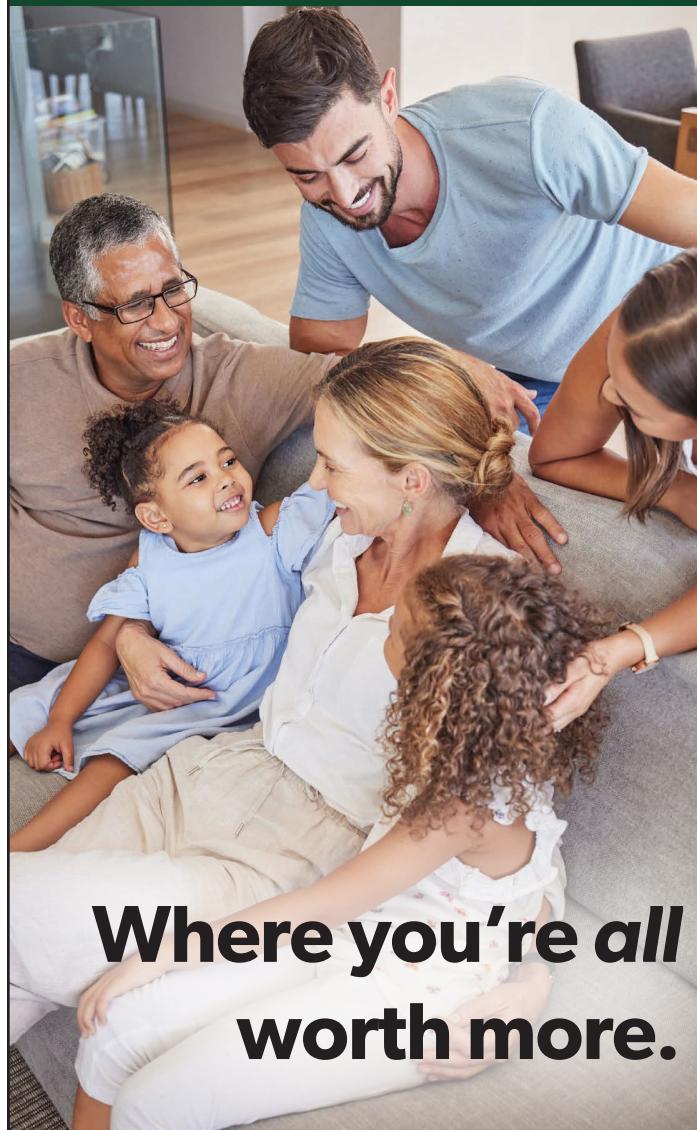
Recent legislation affects returns for 2025 and later. The One Big Beautiful Bill Act, signed by President Donald Trump on July 4, makes multiple changes to the tax code. Some are temporary, some are permanent. Some could reduce your tax bill for 2025, while others go into effect for the 2026 tax year. These are some of the provisions most likely to affect older adults.

Prior to the OBBB's passage, the 2025 standard deduction for people who don't itemize deductions on their returns – about 90 percent of taxpayers – was set at \$15,000 for individual taxpayers and \$30,000 for married couples filing jointly. The new law increased those deductible amounts. For 2025, the standard deduction is now \$15,750 for individual filers and \$31,500 for joint filers. (The previously announced additional standard deduction for people 65 and older remains \$2,000 for singles and \$1,600 per qualifying spouse for couples filing jointly.) From 2025 through 2028, you may get an extra break if you're 65 or older: you can claim a bonus deduction on your taxes of up to \$6,000 per eligible individual even if you don't itemize. The new deduction "delivers tax relief at a time when many older Americans are living on fixed incomes while facing rising costs," Nancy LeaMond, AARP's chief advocacy and engagement officer, wrote in a June 29 letter to Senate leaders. Individuals with a modified adjusted gross income (MAGI) of up to \$75,000 and joint filers with income of up to \$150,000 can deduct the full \$6,000. The deduction phases out at higher incomes and goes away if your MAGI exceeds \$175,000 (\$250,000 for a couple). For purposes of this and other tax changes, your MAGI is your adjusted gross income, found on line 11 of Form 1040, plus certain added-back deductions, such as IRA contributions.

The new law allows borrowers of all ages to deduct up to \$10,000 annually in car loan interest payments through the 2028 tax year. There are some caveats, however. The loan must have originated on Jan. 1 of this year (2025) or later, and the vehicle must be a new car, minivan, van, SUV, pickup truck or motorcycle that underwent final assembly at a U.S. factory. If your MAGI is greater than \$100,000 (individual) or \$200,000 (couple filing jointly), the deduction tapers off by \$200 for every \$1,000 of additional income. Many SUVs and trucks meet the assembly requirement, says Ronald Montoya, manager of consumer advice at the car shopping guide Edmunds.com. This includes models like the Honda Pilot, Toyota Highlander and Ford F-150. If you have a car's vehicle identification number (VIN), you can visit the government website nhtsa.gov/vin decoder to check. "The safest bet is to look up the VIN

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Your Family Is Our Family



**Where you're all
worth more.**

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NOBLE
CREDIT UNION

Congratulations, New Retirees

through November 2025 – *REFCO members are listed in **bold font**

RETIREE	DEPARTMENT	YRS OF SERVICE	RETIREE	DEPARTMENT	YRS OF SERVICE
Jena M Adams	Pub Health	30.7756	Leanne Leslie Le Mon	Judicial O	11.9964
Beatriz Aguayo	DSS	23.8083	Michael L Lopez	DSS	9.2767
George Aguilera	Prob-Juv	20.137	David F Luchini	Pub Health	31.8323
Bryan Analla	Payroll	2.22	Katherine Ann Marcellino	DSS	14.2247
Felipe Martin Aponte	DptChildSu	18.863	Cory B Montgomery	Sheriff	22.8788
Jose C Arias	Behav Hlth	38.1829	Jeannie H Morgan	A/C Rev Reim	4.0493
Lillarose A Bangs	Pub Health	33.7375	Tammy Moser	CVM	10.9452
Jeffery N Bridges	DSS	33.3315	Maria del Lourdes Munoz	DSS	28.2248
Sherry W Brooks	Library Op	30.0209	Kathryn Marie Muzio	DSS	7.474
LaDonna Bush	DSS	25.8795	Carlos Navarro	Probation	3.5431
Leticia R Caldwell	DSS	24.663	Miranda P Neal	DptChildSu	6.4064
John E Cardona	Pub Health	21.0575	William Y Nemoto	Sheriff	20.1753
David B Case	Sheriff	11.6548	Craig J Nickel	Resources	28.0129
Daniel Carl Cederborg	Cnty Consl	11.1452	Michael P Noveroske	DSS	17.1973
Cathy M Charves	DSS	25.4959	Stephanie I Oakley	DSS	27.6921
Rattana Chea	DSS	25.8274	Jennifer L Pardo	Pub Health	28.0768
Alice Anthony Cochran	Behav Hlth	7.9397	Megan D Pascual	Probation	9.9115
Joan P Colbert	Behav Hlth	10.7151	Delia Pizano	DptChildSu	27.6208
Kimberly Cole	DSS	10.7753	Sergio F Quiroz	Behav Hlth	16.2575
Guillermo Cortes	Sheriff	20.2822	Jose C Ramos	DSS	22.8164
Elbert L Cox	Pub Wrks	0.7863	John E Reynolds	Sheriff	29.1315
Juan Delgado Jr	Prob-Juv	28.8767	Catherine L Rodriguez	DSS	23.0027
Martha Deluca	Behav Hlth	32.6795	Graciela Santillano	Prob JvCmp	4.1041
Gustavo Flores Jr	DSS	24.0822	Sandra R Seely	Board Sup	11.8437
Vincent R Flores	Sheriff	25.463	Nancy K Taketa	VMC	11.9616
Esmeralda H Garcia	DA-Crim	25.4132	Teri Terry	DA-Crim	7.1143
Nicolas Francisco Garcia III	DSS	12.9041	Lawrence J Trujillo	DptChildSu	24.601
Kathleen E Gee	DSS	24.7342	Angela M Valencia	Superior Courts	13.0411
Della Hernandez	DptChildSu	10.2164	Johnny Vallez	Sheriff	26.3507
Daniel P Hoffman	Facility S	4.1378	Michelle Parfitt Veneman	DA-Crim	20.105
Ralph R Jacinto	DSS	25.0411	Randy D Ward	DSS	32.4877
Samone D Jackson	Sheriff	9.3205	Caryn C Warren	Pub Defndr	10.0439
Margo Dee Ann Jacobie	Purchasing	12.2823	Calvin Wold	Probation	28.9783
Channa Khiev	DSS	30.6082	Naomi Kishihara Wooten	Pub Health	11.9671
Robert L Knizevski	Parks	12.4411	Michael L Wynn	Sheriff	21.8172
Cynthia Lara	DptChildSu	34.6301	Brian Zegarelli	Roads	5.5397

Remember: Scholarship Applications Are Now Available

by Julie Hornback, Scholarship Liaison

Attention REFCO members who are greats, grandparents or legal guardians of students who will be attending CSU Fresno or a State Center Community College campus in the 2026-27 academic year. A full time student can apply for a REFCO scholarship due to their relationship to you as a REFCO member. Be sure the student identifies you and the relationship on the scholarship application. The college does the

actual selection and award of the REFCO scholarship. REFCO verifies the membership of current or deceased members. The current CSUF scholarship is \$2000 and SCCC is \$1000. Please don't miss this opportunity to apply for the REFCO scholarship. If you know a retired county employee who is not a current REFCO member but has a relative who will be attending CSUF or SCCC in 2026/27 let them know about this scholarship so they can choose to become members of REFCO.

IN MEMORIAM

The surviving spouse of a member is eligible for REFCO membership. The application is available on the REFCO website at www.refco1.org.

Delores G Aguiniga
Elizabeth Ayerza
Elsbeth Bates
Geri A Benavides
Richard Brogan
Gordon G Dahlberg
Dora A Deombeleg
Ramona Hogner
Joseph E Jules

George Kao
Stanley Knox
Angelita Z Kroger
Eunice Jean Lassley
Margaret Lopez
Sylvia J Lulejian
Carmina Martinez
Loretta J Moran
Kathryn Norton
Phyllis Reed

Arturo Rojas
Melba Louise Sprinkle
Shirley Sullivan
Brian D Tamblin
Robert J Torres
Ruth Tyler
Fue C Vue
Kimberly Washington
Paula R Yanes

Christmas Luncheon Raffle Winners

50/50: Mariann Coolidge

Toys for Tots \$50: Ricci Torres

Jacks In the Bag: Cecilia Tatum (\$10)

Noble CU Gift Cards: Sylvia Adams, Nick Suveder, Matilda Hicks

REFCO: Angela Roveto, Patrick Barnett, Virginia Pena, Jenny Chavoya, Darla White

Pacific Group Agencies: Gloria Jackson, Emily Piercy, Sean Crawford

Honor Flight: Luanne Stocki
Gift Bag: Liz Derderian

Tax Law Changes

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number," says Montoya, but the assembly information is also on a car's window sticker at the dealership.

Starting with tax year 2018, people who itemized could deduct no more than \$10,000 in state and local tax (SALT) payments on their federal return. The new law temporarily increases the limit to \$40,000 for taxpayers with a MAGI below \$500,000. The provision could provide significant savings for homeowners who live in states and communities with high property taxes and property values. Older Americans are more likely to be in this group: While 65 percent of all U.S. adults own their homes, the rates rise to about 76 percent of people ages 55 to 64 and nearly 79 percent of those 65 and older, according to recent Census Bureau data. The SALT deduction cap and income threshold will increase by 1 percent a year until 2030, when, under the new law, it reverts to \$10,000.

Effective 2025 through 2028, employees and self-employed people can deduct up to \$25,000 of tip income received in occupations the IRS deems to be "customarily and regularly" receiving tips. Among the people expected to qualify: restaurant workers, dog walkers, tutors, companions for older people, and taxi and rideshare drivers. Workers with qualified overtime pay in 2025 through 2028 will be able to deduct the portion of that pay that exceeds their regular pay rate—for example, the "half" portion of their "time-and-a-half" hourly wage. The deduction maxes out at \$12,500 (\$25,000 if married and filing jointly). Even if you have deductible tip or overtime income, the money is still subject to FICA taxes for Medicare and Social Security. The tip and overtime deductions start phasing out for individuals whose MAGI is \$150,000 (\$300,000 if married and filing jointly; married taxpayers who file separately do not qualify. Karin Anderson, vice president of tax compliance solutions at Wolters Kluwer, recommends keeping a record of the time and amount of tips received. "Documentation is key," she says.

Starting with tax year 2026, people who don't itemize can deduct up to \$1,000 (\$2,000 if married filing jointly) for qualified charitable cash contributions—a more expansive version of the \$300 COVID-era deduction that non-itemizers could take for tax years 2020 and 2021. The provision does not extend to the donation of physical goods, like clothing and housewares. For taxpayers who do itemize deductions, the bill allows a deduction for charitable contributions only if they exceed 0.5 percent of their adjusted gross income. For example, if your AGI is \$100,000, the first \$500 of charitable contributions is not deductible.

If, in order for you to work or look for work, you have to pay a caregiver to look after a child under 13, a spouse or a disabled dependent who lives with you, you may be eligible for what the IRS calls the child and dependent care credit. This credit applies to up to \$3,000 in expenses for one qualifying individual and \$6,000 for two or more of them. Starting in 2026, that credit rises to a maximum of 50 percent of qualified expenses if your AGI is \$15,000 or less, up from 35 percent. The rate of the credit diminishes at higher incomes. If your employer offers a flexible spending account, letting you designate pretax income for dependent care, you'll be able to contribute up to \$7,500 in 2026 for qualifying childcare and eldercare expenses, up from \$5,000.

Poverello House

Continued from page 1

the resources made available to us through Providential and community support.

Papa Mike's Café is a no-cost, full-service restaurant serving three made-to-order meals for anyone in need in our community. At Papa Mike's Café, we are on a mission to offer more than just meals; we are dedicated to providing a restaurant-style experience for all individuals in our community. With a warm ambiance and attentive service, our goal is to make every visitor feel at home.



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Open Enrollment Closes

by Pacific Group Agencies, Inc.

The 2026 Open Enrollment period for the REFCO benefit plans has come to a close. For those who are newly enrolled in plans, you should have received your ID cards and Certificates of Insurance around the end of last year. If you have not, please contact the insurance carrier and they will resend you a copy. Members who did not make any changes will NOT receive new ID cards automatically.

During the year, Pacific Group Agencies representatives are available to assist you if you are having issues with your insurance coverage and cannot get a resolution from the insurance company. If you have already spoken with the insurance company and have been unable to

resolve your issue, please contact us at (800) 511-9065, Monday-Friday 7:30 a.m.-4:00 p.m. PST.

If you have a question about a claim, need a new ID card, have questions about your benefits, need a list of in-network providers in your area, or need to change your dental HMO facility, please contact the Member Services Department of the respective insurance company.

Carrier Contacts

Ameritas Dental PPO	(800) 487-5553
Cigna Dental HMO	(800) 244-6224
VSP Vision	(800) 877-7195
Legal and ID Shield	(800) 654-7757
Armadillo	(844) 471-1800



PACIFIC GROUP AGENCIES
800-511-9065 www.pgagencies.com/REFCO