



REFCO
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President's Message

Hurrah! Two of my three New Year's wishes are very close to coming true. I wished for an end to California's water shortage and so far, we have experienced record amounts of rainfall, almost three times the amount of rain during the same period last year. No, this does not erase our four-year drought, but it's an encouraging change for the better. I also wished for a resounding failure on the part of those individuals who are trying to reduce our retirement benefits – and thankfully, the 2016 Pension Initiatives are now on hold. Former San Diego Councilman Carl DeMaio and former San Jose Mayor Chuck Reed will not be circulating the two initiatives for the required signatures. Unfortunately, they plan to renew their efforts again in 2018, hoping for a more favorable political environment.



Linda Hutcheson

At our January 21 luncheon, REFCO's Annual Business Meeting was conducted and the recommended slate of officers and four additional Board members were elected to serve on the Board. Natalie Fries was one of the Directors elected to serve a new two-year term. We are especially happy to welcome Natalie back as she previously served on the Board for many years, unselfishly volunteering her time and talents. A big thanks to all our retirees who volunteer their time to serve – Board members, committees members and the many helpers at each of our luncheons.

In addition to our business meeting, we were fortunate to hear from three interesting speakers at our January luncheon: Gurprit Thujj, from the Retired and Senior Volunteer Program (RSVP) talked about the many volunteer opportunities for retirees, and Greg Pena and Shannon Escobedo, both from Valley Animal Center, talked about the many services their agency provides. I think everyone at the luncheon would agree that the cute little dog that accompanied Shannon was the "star of the show" – tricks and all. Valley Animal Center was also our luncheon's Community Outreach recipient and donations included 179 items for dog and cats and a total of \$739 in cash and checks.

I hope that everyone is enjoying our beautiful spring weather as much as I am and I look forward to seeing many of you at our next luncheon on Thursday, April 21.

REFCO Benefit Plans

Dental, Vision, Legal, Identity Theft, Car, Home, Life, Accident, Travel, Pet, & More

We frequently receive calls asking about the benefit plans available to REFCO members. While you may only enroll in the dental and vision plan during the Open Enrollment period, the other plans are available year-round. If interested in enrolling in any of the other plans, please contact our Benefit Plan Administrator, Pacific Group Agencies, at (800) 511-9065.

For those of you who have been enjoying our benefit plans for a while, but are still paying for them through your checking account, you can still switch to payroll deduction. Payroll deduction for your benefit plans eliminates the possibility of your benefits being canceled due to insufficient funds or you forgetting to inform the Administrator of a change in your bank account.

To receive a booklet on the benefit plans available or to switch to payroll deduction, please contact our Administrator at (800) 511-9065 or by email at REFCO@pgagencies.com.

Time Is Running Out to Apply for REFCO's FCC Scholarship

On January 14, 2016 the REFCO Board decided to provide financial assistance (Scholarship) to eligible Fresno City College (FCC) students who meet the following criteria for the upcoming academic school year 2016/17.

- Eligible student must be a child, grandchild, or great-grandchild of a retired employee who is a member of the Retired Employees of Fresno County (REFCO) Association.
- Eligible students must hold a 2.0 GPA.
- Eligible Students must be enrolled full time at FCC

In order to be considered for one of the two \$1000 scholarships, students must complete an online scholarship application which is located on the FCC website (www.fresnocitycollege.edu) then follow the Online Application Instructions.

Students need to complete a new scholarship application every year because their status might change, such as a change in their major, grade point average, number of units/classes, etc.

See **Scholarships** on page 3

APRIL 21 Luncheon Reservations

ALL RESERVATIONS MUST BE MADE BY CHECK

Thursday, April 21, 2016

INTERNATIONAL
CATERING COMPANY

4277 N. West Avenue • Fresno, California
Check-in: 10 a.m.

Sit-down luncheon served at 11:30 a.m.

"JACKS IN THE BAG" Raffle \$50 • 50/50 Raffle

- Food Drive benefiting Catholic Charities
- Books, CD & DVD Exchange

FCFCU presents **"Benefits of Online Banking"**

Reservations: \$12 for members; \$15 non-members. Please make your check payable to REFCO, and mail to: REFCO, P.O. BOX 26384, FRESNO, CA 93729-6384.

Deadline for reservations is Saturday, April 16. 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 April 16. 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: JULY LUNCHEON – THURSDAY, JULY 21



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

Joy559-456-2697

or ja-clark@pacbell.net

mail REFCO, P.O. Box 26384,
Fresno, CA 93729-6384.

- Grapevine
- Membership
- Address Change

Don Nelson

refco.media_mgr@gmail.com

- New/Changed E-mail Address

Marianne559-439-9524

- 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 lists.

2016 REFCO Activities Calendar

APRIL 14: Board Mtg 21: Luncheon	MAY 12: Board Mtg	JUNE 9: Board Mtg
JULY 14: Board Mtg 21: Luncheon	AUGUST 11: Board Mtg	SEPTEMBER 1: Bingo Buffet 8: Board Mtg
OCTOBER 13: Board Mtg 20: Hlth Fair Lunch	NOVEMBER 10: Board Mtg	DECEMBER 8: Christmas Party

- **Meetings** – 9:00am, FCFCU Admin Offices, 2580 W Shaw Ave
- **Luncheons** – Lunch at 11:30am, International Catering, 4277 N West Ave
- **Bingo Bash** – Lunch at 11:30am, Bingo after lunch, International Catering, 4277 N West Ave
- **Christmas Party** – Lunch at 11:30am, International Catering, 4277 N West Ave

Community Outreach for April 2016

April 21, 2016 we will be featuring Catholic Charities, a non-profit social service agency serving the needs of the poor and disadvantaged of our community. One of their primary services is operating a Food Pantry to provide nutritional food to help families survive when going through difficult

financial times. Canned goods, beans, rice, pasta, sauce, tuna, peanut butter, cereal and soup are the non-perishable kinds of foods needed on a daily basis. Please be generous in your donations to this worthy cause for our community.

REFCO 2015 Charitable Food Drive Statistics

Date	Non Profit Agency	Food Items Donated	Money Donated	Members Donating
01/22	Catholic Charities	194	\$537	58
04/23	Highway City Community Development	358	\$420	76
07/23	Central Valley Veterans	343	\$439	73
09/03	Evangel Home	225	\$385	73
10/22	Fresno Rescue Mission	312	\$436	70
12/10	Marjaree Mason Center	514	\$691	138
12/10	Toys For Tots	146	\$1,106	74
TOTALS		2,092	\$4,014	
Average Members donating		80.28571429		

DIRECTORY OF REFCO OFFICIALS/VOLUNTEERS

PO Box 26384 • Fresno CA 93729-6384
Website: refco1.org
Contact Information: Joy Clark
Phone & Fax: 559.456.2697
Email: ja-clark@pacbell.net

Officers

President.....Linda Hutcheson
1st Vice President.....Bob Dowell
2nd Vice PresidentRegina Wheeler
Recording Secretary.....Dick Estel
Membership SecretaryJoy Clark
TreasurerLinda Robinson
Asst Treasurer.....Marianne Messina
Imm Past President.....Julie Hornback

Directors

Natalie Fries Virginia Quintana
Don Nelson Janet Smith
Diann Phelps Sue Wirt

Patrice White
Retirement Bd

Bob Dowell Mary Ann Rogozinski (alt)

Committee Chairs

Advocacy.....Bob Dowell
Benefits.....Les Jorgensen
By-Laws.....Bob Dowell
Community OutreachPatrice White
EventsRegina Wheeler
Finance & BudgetLinda Robinson
GrapevineJoy Clark
HealthAnnie Lee
LegislationBob Dowell
Luncheon
ReservationsMarianne Messina
Luncheon Master
of Ceremonies.....Ken Smith
Media Manager.....Don Nelson
MembershipJoy Clark
Nominating.....Dick Estel
Parliamentarian.....Dick Estel
ScholarshipJanet Smith
SunshineVirginia Quintana
WebmasterJeannine Geare

Easter is the only time of year when it's okay to put all your eggs in one basket.



Congratulations, New Retirees & New Members!

New REFCO members are **bolded**. *Indicates a deferred member.
Listed alphabetically by last name.

Note: Missing info on some new REFCO members indicates the info could not be verified by the *Grapevine* deadline.

Akhavan, Mehran	Pub Wks & Plan	9.00*
Alcantar, Oscar	VMC	4.03*
Aleman, Rosa A		
Alvarez, Francisco E	Probation	24.70
Baba, Gloria P	Soc Servs	32.85
Barnard, Douglas D		
Bowman Connor, Martha	Library	26.75
Brooks, Eileen	Agriculture	30.03
Browne, Edward T	District Attorney	21.67
Casagrande, Alison L	Comm Hlth	30.76
Casarez, Bill M	A-C/T/TC	25.72*
Casey, Timothy S	Sheriff	7.90*
Colsch, Eliza A	Probation	32.22
Colyar, Sharon		
Cooley Jr, Reuben	VMC	22.22*
Cook, Robin J		
Cox, Glennis J	Beh Hlth	16.11
Dean, Caryn W	VMC	14.52*
DeHaro, John M	Beh Hlth	13.04
Donate, Maria		
Erevia, Ana B	Soc Servs	20.53
Espinoza, Teresa A	Sheriff	32.70
Fantone, Emmanuel J	Ch & Fam Servs	5.10*
Gaither, Larry	Internal Servs	11.31
Galvan, Gloria	A-C/T-TC	20.51
Garcia, Dawn S	Beh Hlth	31.08
Garren, Karen		
Golden, John F	Sheriff	32.76
Grainger, Carol	Beh Hlth	21.01
Gran, Karla		
Gray, Patricia	NCFPD	1.75*
Hays, Scott C	Beh Hlth	27.03
Hinds, Christine H	Library	11.49*
Hoehn, Linda	Assr-Recorder	23.14
Hoffman, Timothy	Sheriff	25.12
Holmes, Robert W	Sheriff	28.19
Hudson, William	Sheriff	12.81
Imahori-Ng, Catherine	VMC	10.87*
Jackson, Michael L	Soc Servs	24.08
Kecskes, Diane W	Soc Servs	1.92*
Keenan, Kerri	CA Sup Ct	6.70*
Kim, Hye Kyoung	Library	13.52
Kong, Bosseba	Soc Servs	3.69*
Lometti, Patricia C	Beh Hlth	13.82
McClelland, Carm	Soc Servs	20.31
Medina, Lillian	Soc Servs	14.92
Medina, Timothy L	Soc Servs	10.24
Moua, Kevin	Soc Servs	29.33
Negrete, Dionna	CA Sup Ct	8.71*
Nishi, Karen Lynn Keiko	A-C/T-TC	25.76
Outland, Gloria	Beh Hlth	33.72
Peterson, Sandra L	Agriculture	33.33
Pino, Jon W	Sheriff	26.19
Ponce, John R	Soc Servs	16.10
Ramirez, Larry	Agriculture	3.39*
Rendon, Juanita	Soc Servs	36.42
Richey, Henrietta	Soc Servs	14.88
Ripolle, Ivonne R	Pub Wks & Plan	24.66
Robertson, Patricia	Pub Wks & Plan	14.07
Robinson, Kimberly	Soc Servs	24.30
Rodriguez-Herrera, A S	Probation	8.83*
Sanderson, James	District Attorney	26.65
Shinaver, Gary	Public Defender	31.72
Smilie, Mary Ann	Beh Hlth	16.79
Stanfield, Corliss		
Sterling, Terry	Library	14.40
Storm, Gael	Soc Servs	13.16
Trevino, Emilia	Library	10.17
Vang, Yi Leng	Soc Servs	25.90
Ward-Tsuboi, Edythe E	Beh Hlth	14.11
Wengerd, Jerry A	Soc Servs	9.03*
Williams, Patricia Nichols	Beh Hlth	14.15
Wing, Matthew	Assr-Recorder	17.37
York, Ruth M	Soc Servs	23.80

Update on Discounts for REFCO Members

The **See's Candy Discount** which we used to receive at the See's Quantity Discount Store in Clovis is no longer available. However, if another shopper in the store offers to let you use their discount, the clerks will give you the discount. Go figure.

On a happier note, since Office Depot bought OfficeMax, we now have a discount at each store. The **OfficeMax Discount** is the same as before for both in-store and online. In addition, we have an **Office Depot Discount** at their stores. At this time, we do not have access to an online discount at Office Depot.

As a note, don't be surprised to find much of what you previously bought/ordered from OfficeMax has been replaced with Office Depot brand merchandise.

I will bring copies of each discount to our next luncheon on April 21. If you need either one or both mailed or emailed to you, please let me know at: ja-clark@pacbell.net or leave me a message at 559.456.2697.

Scholarships

Continued from page 1

The student must be a child, grandchild, or great grandchild of a REFCO Association member. A General Selection Committee will be chosen by the Financial Aid and Scholarship Office which has the responsibility of reviewing all applications and selecting the scholarship winner.

Once a student has been selected for the scholarship, they receive a written notification of the award prior to the start of the fall semester; however no monies are awarded until the semester is underway and enrollment is confirmed.

Please return all documents by May 31, 2016 no later than 5pm to:

Josephine Llanos
FCC Scholarship Specialist
1101 E, University Ave., Fresno, CA 93741
Library Bldg Rm LI-120
Ph (559) 442-8293
FAX (559) 499-6053
Email: Josephine.llanos@fresnocitycollege.edu

IN MEMORIAM

REFCO extends our condolences to the family and friends of the following deceased, as reported by the Retirement Office:

RETIREES

Valerie A Alvarez
Jessie M Armstrong
John W Brown
Betty Clarke
Richard A Cole
Betty J Craig
Vincent Cruz
Mike Davis
Patricia Fairman
Genevieve Foy
Clyde B Gosser
Armelia Green
Carmel M Kelley
Gregory Leal Sr
John E Leeper
Everett Longstaff
Virginia Mattox
Helen McGowan
Janet E McKee
Charles H McLelan
Vincent G Peterson
Leona M Petlak
Douglas Pierce

Marcia Saunders
Floyd C Scott
Edward J Smith
Marilyn Stewart
William H Sturman
John Swanson
Zane Turgeon
Ruth Zimmerman

BENEFICIARIES

Dona L Braden of William
Roberta L Carter of Jay
Dorothy Chisholm of Ross
Eric L Cook of Meryleen
Lucile Robinson of Paul

DEFERRED

Kirsten L Dolence

ACTIVE

Lydia Billingsley

TERMINATED

Linda Pucket

Successful REFCO Benefit Plans Enrollment Drive

The REFCO Benefit Plans enrollment drive was a success. Pacific Group Agencies, mailed info to all current Benefit Plans enrollees, as well as retirees who were retired, but not enrolled in any of the available plans. One of the biggest benefits was the

Retirement Board allowing the premiums to be deducted from retirees' pension checks.

About 47% of current enrollees switched from ACH to payroll deduction. In addition, 192 retirees signed up for the first time for one or more of

the benefit plans available.

In keeping with our practice of listing new REFCO members, I am listing those who joined as a result of the enrollment drive in alphabetical order by their last names.

Abbott, James C
Adams, Sylvia
Aguirre, Virginia
Alexander, Linda
Allen, Glenn C
Alvarez, Socorro O
Alvarez, Yolanda
Anaya, Jose
Armstrong, James
Bain, Frances Irene
Baiz, Gloria
Baize, Juanita
Barkman Jr, Edwin
Barnes, Lisa
Bauer, Kathleen
Beirne, Alvina
Betancourt, Karen
Bowen, John
Brennan, Jennifer
Briggs, Kevin
Brown, Robert A L
Buffaloe, F Patricia
Bull, Virginia
Bynum, Cheryl
Byrd, Geraldine A
Calloway, Raymond
Carter, Audrey
Ciapponi, Louie David
Connor, Martha B
Cooper, Nancy
Daugherty, Lee
Davis, Linda

DeSantiago, Angelina
DiGesu, Jeannette
Durham, Linda G
Eidenschink, Richard D
Evans, Margie P
Facio Jr, Henry
Ferry, Michael R
Finn, Jimmie
Fischer, Don
Fiske, Helene C
Flock, Cynthia
Garcia, Angelina D
Garcia, Minerva
Garza, Edward
Gibbs, Brian
Gonzales, Alfred M
Gonzales, David J
Gram, Niccoletta
Guardado, Mark A
Gudino, Esther
Guirola, Joanne
Hickman, Fred
Hier-Johnson, Linda M
Hooper, Mary L
Horne, Calvin
Ishikawa, Lynne
Jackson, Jacquietta
Johnson, Barbara A
Johnson, Harold E
Jules, Joseph
Keast, Greg
Keith, Shirley

Kinoshita, Deborah
Koga, Katherine
Kyle, Anthony
La Joie, Mark A
Laghaifar, Nahid
Lair, Barbara
Langford, Aurelia M
Lara, Maria
Lawson, Ginger
Ledezma, Luis
Leon, Frances S
LoPonte, Peter
Lucas, Deborah
Lucero-Barajas, Victorina
Magarian, Joanne
Maj, Karen J
Maldonado, Deonicia
Malone, Esther J
Manivong, Chanthaboun
Martin, Consuelo
Martin, Edna
Martinez, Isabel
McCoy, Claudette
McKinney, Martha
McSpadden, Michael
Melillo, Nicholas
Melkonian, Brien
Melkonian, Susan
Metayo, Paul
Meza, Maria

Mills, Cynthia
Molina, Jeanette
Moran, Donna
Moreno, Mario
Moua, Koua J
Munoz, Helen
Murphy, Christine Y
Nelson, Olga
Newton, Gloria
Olivares, Marcus
Orozco, Carmen
Ortiz, Maria
Ovalle, Margaret
Padilla, Charles
Palomino, Roger
Papaleo, Martin D
Parks, Aleatha
Patrick, Wendy
Pen, Sivantha S
Prado, Rita L
Preston, Janet T
Price, Carolyn Joy
Raymundo, Esther
Rendon, Raymond J
Reyna, Jane
Ritter, Norrine
Rodriguez Sr, Carlos
Rodriguez, Lynn M
Rodriguez, Virginia
Ruperto, Leticia M
Salazar, Elisa
Salcido Jr, Ralph A

Saldate, Hilda M
Salinas, Yolanda
Salinthone, Thomas S
Salvador, Antoinette
Schafer, Priscilla
Sebastian, Joseph
Sellai, Matthew
Sierras, Linda
Smith, Arrie M
Smith, Charles
Smith, Tim
Stephenson, Ericka W
Stone, Ralph
Taylor, Rosario
Teragouchi, Sam
Tokubo, Sachiko
Truitt, Ruth
Vaguilar, Susan
Valenzuela, Richard
Vallejo, Griselda
Vallejo, Lydia
Vaquilar, Susan
Venegas-Martinez, Irene
Wallace, Ronald L
Waterston, Robert E
Weakley, Kathy
Wells, Raymond
Yamamoto, Edward
Yang, Kou



REFCO
RETIRED EMPLOYEES OF FRESNO COUNTY

Business Sponsors



Fresno County Federal Credit Union
Member owned. Member focused.



PACIFIC GROUP AGENCIES, INC.

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 – phone/fax: 559.456.2697 or email her at: ja-clark@pacbell.net. All applications will be reviewed by the REFCO Directors.

REFCO members could save hundreds on auto and home insurance.



Brenda Cook
CA License #0C59025

CONTACT US TODAY TO START SAVING	
CALL	559-435-2144 Brenda: Ext. 55832
COME IN	7600 North Palm Avenue Suite 102 Fresno, CA 93711



Liberty Mutual


INSURANCE
AUTO | HOME

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Join us at the April REFCO luncheon as we present:

Benefits of Online Banking

- Safety of Online Banking
- Moving money between banks
- Online vs. Mobile banking
- Sneak peek at our new website!



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Fresno County Federal Credit Union

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