



# The Grapevine

APRIL 2021

Representing all Fresno County retirees and their families

www.refco1.org • INCORPORATED 1978

## Tips for Staying Active & Connected

Trevor Birkholz is a clinical supervisor for the older adult team with Fresno County Department of Behavioral Health. He and his team work with people age 60 and over who have significant mental health needs. The team also connects people with other resources in the community.

Birkholz said the No. 1 thing to do to stay healthy if you're isolating is to maintain your routine. Wake up and eat meals consistently at the same time each day.

He also suggested limiting consumption of bad news to two hours weekly.

"Ask yourself: Am I learning anything new by watching six hours of the news about COVID?" he said. "Our brains and our bodies can only manage so much. When we go over that, we can all reach a tipping point when we really get worse."

It's also important to reach out to someone you trust who will be understanding and supportive, rather than someone who will tell you, "Don't worry, it will all be OK," Birkholz said.

He recommended maintaining a hobby.

If you're able, change your scenery as much as possible by getting outdoors, whether that means taking a walk or even a drive. You can only stay inside for so long.

## RESOURCES

• **Valley Caregiver Resource Center** ([www.valleycrc.org](http://www.valleycrc.org)) offers phone support programs that link people needing care to resources. 559-224-9154

• **The Alzheimer's Association** ([www.alz.org](http://www.alz.org)) offers training classes for caregivers, support groups and referrals to local resources. Call the main hot line,

Please see **Connected** on page 4

## President's Message

by Kelly Woodard, President REFCO

It is an honor to begin this two-year term as your REFCO President. The last year has been full of new adventures for the Board with the "COVID" approach to doing business. I want to first take this opportunity to thank Judy Lemos, Immediate Past President, for her last two years of leadership. These have been unprecedented times! With her guidance, and the willingness of your flexible Board, regular meetings and routine business continued to be addressed. The Board pulled together last March and began having its monthly meetings via Zoom. Our association was in front of ensuring the business of the association continued. Most noteworthy monthly meetings "with a few hiccups", production of a newsletter, scholarships and following retirement issues on behalf of the membership has continued.

Because this is my first article as President, I was asked to share a little bit about myself. I retired in March 2017, after over thirty years of employment with Fresno and then Madera County. I started as a Social Worker and ended my career as a Social Services Director. My



Kelly Woodard

background also includes over 20 years of teaching part-time for California State University Fresno. Like many of you, I enjoyed working! So, my retirement transition plan has included

serving on this Board and taking a part-time position with the California State University Foundation, as a Research Associate. I have been married to my husband Don for over 25 years. My family has a long history with Fresno County. When I started working for Fresno, my mom Karen already worked for the County. She has continued to enjoy a long retirement experience.

I miss the camaraderie of our quarterly REFCO lunches; our hope is that with Vaccines ramping up, and at this writing infection numbers going down, that luncheons can resume in the future. These have been challenging times for all of us! Please continue to exercise caution so that you and yours remain safe.

## Retirement Board Approves 1.5% Cost of Living Increase for all Retirees & Beneficiaries

The Fresno County Employees' Retirement Association Board of Retirement approved a 1.5% cost of living increase for all retirees and beneficiaries at its regular meeting on February 3, 2021. This change is effective with the April 2021 benefit payment for any member who has retired on or before April 1, 2021. For those who retired before April 2, 1982, you will receive a 3.0% adjustment due to the available carryover balance in the COLA Bank. Eligible members that retired

between April 2, 1982 and April 1, 2021 will receive a 1.5% COLA.

This action was taken in accordance with Government Code section 31870.1 of the retirement law that requires the Board to determine the percentage change in the COLA each year. For 2021, the change in the Average Consumer Price Index for All Urban Consumers (CPI-U) for the Western Region was 1.74% rounded to the closest half percent. Retirees in Tiers 4 and 5 are not eligible for any COLA in retirement.



**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 26384  
 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 April 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 .....Kelly Woodard
- 1st Vice President..Debbie Blankenship
- 2nd Vice President ..... Irene Romero
- Recording Secretary..... Dick Estel
- Membership Secretary .....Joy Clark
- Treasurer.....Linda Robinson
- Asst Treasurer ..... Marianne Messina
- Imm Past President..... Judy Lemos

**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 .....Irene Romero
- 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

**Please Help Me, I'm Falling**

By Dick Estel

Great if it's the title of a country song. Not so good if it's a reality.

In 2017 I wrote an article on preventing and avoiding falls (*Grapevine*, July 2017). Not long after that I experienced a painful but not too serious fall myself. My friends enjoyed the irony and gently laughed WITH me (I hope) when I confessed my failure to follow my own advice.

A positive aspect of falling is that you learn a lesson. I was loading my motor home to go camping. Facing away from the open garage door, I picked up a carton of firewood, turned and started to walk to the door as I straightened up. Down I went. My fall was partly broken by a five-gallon plastic jug of water, but I hurt my arm to the extent that I had to switch to my left hand for certain tasks for a while.

In retrospect I realized I should have moved objects out of the way, positioned myself facing the direction I planned to go, picked up the carton, and started walking after I was fully erect and firmly placed.

The earlier article started off with this paragraph: "Have you fallen in the last year? If you're over 80, the chances are 50-50. For those over 65, it's one in three."

Having passed that eighth decade milestone, I have become much more conscious of the possibility of falling and much more careful. I don't get up from a sitting position while holding

some object, even something as light as a paperback book. I set it on the table, get up, get solidly planted, and proceed from there.

Going through a doorway, up or down stairs, or through a place with obstacles like parking bumpers, I am very aware of possible dangers, and step very carefully.

About ten years ago I participated in a balance exercise conducted by a student at Fresno State. The final part of the program was to keep track of any time I might have fallen in my house if I had not been able to catch myself on a wall or piece of furniture. I was surprised at how many times this happened, and I have only become more "wobbly" in the passing years. It makes me glad I live in a small condo, where I'm always close to something solid.

I'll repeat a couple of suggestions from my earlier article:

> **Begin an exercise program** to improve leg strength and balance

> **Watch your step** – be aware of what's around you in your home, on the sidewalk, in parking lots. Beware of throw rugs on slick surfaces or folded up; toys and stuff outside, sidewalk sections lifted up by tree roots, etc.

Finally, in case this article is followed by another ironic bad fall, **do as I say, not as I do.**

# Congratulations, New Retirees: January-February 2021

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

Rhonda Bopp..... Behav Hlth ..... 30.84	Dean M Mehaffey..... Pub Wks & Plan ..... 7.72*
Gregory S Borboa..... Human Resources ..... 7.65*	Lee Ann O'Neal..... Behav Hlth ..... 7.08
Richard Brandt-Kreutz..... Social Servs ..... 12.60*	Karen Ortiz ..... CA Super Cts..... 28.78
Kenneth Carver ..... CA Super Cts..... 15.81	Michael Porter ..... Sheriff ..... 30.72
Helen Chu ..... Sheriff ..... 35.21	Roy Rodriguez ..... District Attny..... 13.32
April Cruz..... Social Servs ..... 10.24	Julie Russell-Williams ..... Public Hlth ..... 29.05
Lisa DeLaurant..... Library ..... 20.27	Paul W Salgado..... Social Servs ..... 12.92
Linda Descoteaux ..... FMAAA ..... 16.38	Juanita Shea ..... Social Servs ..... 12.75
John E Dyer ..... Child Supp Servs..... 13.76	Jill Shepherd ..... Behav Hlth ..... 12.35
Carol Lynn Fox ..... Social Servs ..... 26.46	Deborah Spurrier..... Social Servs ..... 15.80
April Gastelum ..... Social Servs ..... 18.27	Tom W Storey ..... Public Wks & Plan..... 20.25
Jay L Her ..... Social Servs ..... 16.97	Yalanda Thompkins ..... Social Servs ..... 20.06
Daniel S Jenkins ..... District Attny..... 5.01	Lisa Tristan ..... Public Wks & Plan..... 17.61*
Luvenia V Johnson ..... Child Supp Servs..... 31.02	Diana Valero..... Social Servs ..... 26.96
Kimberly K Lamanuzzi..... A-C/T-TC..... 23.56	Griselda Vallejo..... Social Servs ..... 26.54
Connie Littrell..... CA Super Cts..... 2.94*	Nick Vang ..... Sheriff ..... 28.58
Mellisa Lynn Major-Sims..... Probation..... 5.99	Shoua Vang ..... Social Servs ..... 29.74
Sylvia S Martinez..... Sheriff ..... 29.01	John N Visa ..... Social Servs ..... 33.63

## IN MEMORIAM – January-February 2021

### RETIREES

Luz Amarillas  
 Ruth H Broyles  
 Jerry Brunson  
 Barbara Bryan  
 Mike Cavataio  
 James Collison  
 Robert Drockton  
 John Eash  
 Scott Eishen  
 David R Ekstedt  
 Barbara Ferguson  
 Merle Frankfort  
 Celia Galvan  
 John A Gamez  
 Angelita Garcia  
 Linda C Grim  
 Connie A Hernandez  
 Era L Jones  
 Flokatherine Jones  
 Bernice Kao

Clifford Kemper  
 Bradley A Maggy  
 Mildred Metcalf  
 Yvonne Mitchell  
 Reiko Moon  
 Jack Randazzo  
 Geneva Robbins  
 William A Sharer  
 Isidro Simental Jr  
 Erma J Smith  
 Geneva Starbuck  
 Phyllis Sullivan  
 Charles Symens  
 Raymond Villalobos  
 Vitha Veora Webb  
 Geraldine Wilson

### ACTIVE

Rachel Breazell  
 Charles P Laygo  
 Zoyer Zachary Zyndel



### REFCO

*extends its sincere  
 sympathy  
 to all family and friends*



### DEFERRED

Raymond Chacon  
 Carmen Maria Moreno

### BENEFICIARIES

Dorothy Gurnard of Charles Gurnard  
 Barry Wilkes of Margaret Wilkes  
*(correction to January 2021 Grapevine)*

## Home And Health: Age At Home With These Tips To Stay Healthy

Staying healthy physically, mentally, and emotionally is what defines well-being and happiness for most people at any age. Naturally, as we age, we wish to maintain our health and longevity and reduce the risk of physical and mental disability.

Here are some tips on how we can apply healthy living as we age at home.

*An ounce of prevention is worth a pound of cure!*

**Getting a regular dose of physical activity or exercise every day is highly recommended** for improving your overall body, health, and well-being. As you age, it's important to stay active as it not only supports physical strength but also is associated with

maintaining muscle and bone strength, getting better sleep, and improving mental capacity and memory, as well as reducing pain and the risk of depression.

A chat with your physician before starting any new exercise program is always recommended. Staying active doesn't have to be difficult or strenuous. Senior health could include playing with the grandchildren, it can be fun and keep you active as can walking, which is one of the safest and most recommended physical activities because we can pace ourselves and incorporate it so easily into our everyday lives.

Local community centers or fitness clubs usually offer exercise classes such as yoga, water aerobics, dance,

etc. and are also great options for increasing flexibility and physical activity and overall senior health while in a recreational environment.

Gardening, golfing, and swimming also are activities that provide great exercise.

**As well as regular exercise, what we eat is very important to our overall health.** Maintaining a healthy weight and getting better nutrition leads to overall better health. It's generally recommended that we eat more veggies, more fish, less red meat, and replace deep frying and butter with unsaturated fats such as olive oil, sunflower oil, and grapeseed oil.

*Please see **Health** on page 4*

# Health

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As we age, what we eat and how we eat may become more challenging for many seniors. Generally, our metabolism and digestion slow down. We may find it more difficult to prepare meals. Getting to the grocery store regularly to buy fresh vegetables and fruit may become challenging as well.

It's important not to give up on getting better nutrition. Getting home caregiver help with cooking and meal preparation and grocery shopping is an alternative for many who find it physically difficult.

Many communities help seniors by offering services and programs that provide healthy meals. There are many great sources of information available to help guide us in eating healthy, such as books, websites, even local classes and programs dedicated to teaching better nutrition. Your physician also can assist you in getting help if you want to make healthy eating changes (i.e. recommend a nutritionist or consultant in setting up a healthy meal plan specific to your health needs).

**Part of a healthy lifestyle is maintaining emotional well-being.** If you are a senior living at home and alone, loneliness may become a risk

to your well-being. It's recommended – especially after the loss of a partner or loved one – that you have regular social interaction on a daily basis at least with one person. Cultivating your relationships with family and friends (even if they are distant) is inexpensive and convenient with modern technology (cell phones, video/calling).

In addition, it's highly recommended to join local recreational, community groups, and clubs to gain the stimulation and social support necessary for well-being. Volunteering offers a unique benefit in that it lets us give back to others and provides a meaningful sense of purpose and contribution.

If it's difficult to get out and about, there are various local senior programs that arrange pick-up and transportation to events and activities. Don't be shy; there are many choices to keep you connected and part of your community!

**Sleep is essential to our health.** This is supported by the fact that physiologically we can go longer without food than we can without sleep. As we age, we need more sleep than when we were younger adults. It's recommended that 7-9 hours of sleep is necessary for senior adults. Without adequate sleep, we increase our chances of developing cognitive (memory) problems, depression, and irritability. As well we may increase the risk of falling and injury when we

are overtired and fatigued.

**Managing stress is important to overall health and well-being.** Long-term stress causes our immunity to weaken and is associated with memory loss, fatigue, and unhappiness. Relaxation tools can also assist, such as listening to relaxing music, being out in nature, deep breathing, and stretching. Don't worry about things you can't control – try to focus on the positive.

Stretching our intellectual muscle is another way we can stay mentally fit. Staying active mentally can actually prevent cognitive decline such as dementia and Alzheimer's disease.

Reading, crossword puzzles, Sudoku and other mental games are great ways to keep mentally active. Challenging our mind by learning new things is also highly recommended. Learning new languages, musical instruments, taking classes, and developing new skills are great ways to have fun and stay mentally healthy.

Feeling happy and being positive are naturally associated with well-being. Indeed, our life experience has taught us much about what really matters and we may have a new-found appreciation for spirituality as we age. Practicing spirituality (prayer, meditation, attending religious services, and reading inspirational books) is associated with longevity and positivity.

**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)**



**You worked hard for your money, now let it work hard for you.**

## Noble Investment Services

Available through CUSO Financial Services\*

- Estate Planning
- Investment Strategies
- Post-Retirement Planning
- Portfolio Reviews



**Schedule a meeting with CFS Financial Advisor Andrew Lewis today. 437-2008**

**[Andrew.Lewis@cusonet.com](mailto:Andrew.Lewis@cusonet.com)**



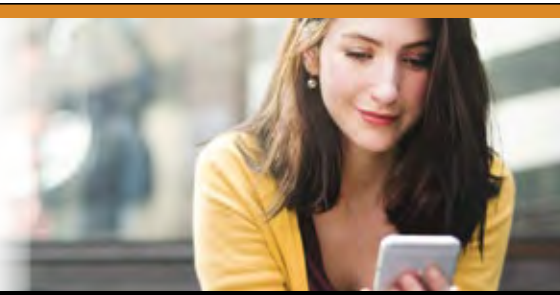
**NOBLE** Investment Services [NobleCU.com](http://NobleCU.com)

Available through CUSO Financial Services, L.P. 559-252-5000

\*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 guarantees or obligations of the credit union, and may involve investment risk including possible loss of principal. Investment Representatives are registered through CFS. Noble Credit Union has contracted with CFS to make non-deposit investment products and services available to credit union members.

## IDShield

**ID Shield Can Help You Socialize More Securely On Social Networks**



Identity thieves can steal someone's information from social networking pages. They might harvest what another user has posted and, if they have enough of the right information, break into the user's account or commit some other action including identity theft.

### Defend your Accounts

- Avoid sharing personal information, e.g. a birthdate, in your User ID
- Create passwords that are not easy to guess and unique to each site—different passwords for each site you use
- Log out of your accounts after each visit
- Make yourself aware of and make use of each website's security features
- Stay aware of changes to the website's features and its privacy policy

### Defend your Devices

- Use a firewall and software that protects against viruses, spam and spyware
  - Keep all software, including your operating system and internet browsers updated to obtain critical security improvements
  - Think twice before clicking on a link within a social media post or email because of virus risks that could make your computer, tablet or smartphone less secure
- You can be your own best defender or worst enemy when it comes to protecting your personal information. Your experience participating in social networking will greatly depend on choices you make, so choose and share wisely.

Many Benefit Choices for REFCO Members are available, see [www.refco1.org](http://www.refco1.org) or call **Pacific Group Agencies, 800-511-9065** for more details.

# Connected

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and you will be transferred to someone local. 800-272-3900

• For an emergency food pantry, visit the Central California Food Bank website at [ccfoodbank.org](http://ccfoodbank.org) or call 211.

• Telebuddies is for older adults to connect with each other via phone. It's hosted by **Hands on Central California**. ([www.handsoncentralcal.org](http://www.handsoncentralcal.org)) 559-237-3101

• **Saint Agnes Medical Center** ([www.samc.com](http://www.samc.com)) offers free, online workshops to help manage health conditions such as diabetes, chronic pain and healthier living. 559-450-3770