



# The Grapevine

JULY 2025

Representing all Fresno County retirees and their families

www.refco1.org • INCORPORATED 1978

## Thursday, July 17 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 Central Valley Honor Flight**

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, July 7, 2025. 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  
July 7 deadline.**

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

To cancel reservations:

Call Mary Ann Rogozinski at  
559-801-2171 prior to July 7.  
If you get a voice mail, leave  
your name, phone number,  
and that you are canceling  
your reservation. Cancellations  
after the deadline cannot be  
refunded.



Christine Balbas

## President's Message

*by Christine Balbas, President*

Can you believe it? The year is half over! Spring has sprung, and summer is upon us yet again. I'm sure you've all tried to find things to do that are fun and keep you cool and comfortable. Don't forget to add the REFCO summer luncheon to that list. Mark your calendars for Thursday, July 17, 2025.

The sponsored organization for this luncheon is the Central Valley Honor Flight. We're encouraging our retirees to wear red, white and blue to the event to honor our country and our veterans. Donations for the Honor Flight will be accepted at the luncheon. We are not collecting non-perishable food items for this group.

Have a safe and happy Fourth of July. Stay healthy and we hope to see you at the luncheon!

## Your Pension Update

*Submitted by Laura P. Basua, Elected Retiree Trustee*

Greetings, fellow retirees. I hope that you are enjoying the start of summer and good health and not paying too much attention to the news. Financial markets have been turbulent over the past few months and the roiling in the stock market continues.

Our Retirement Administrator recently assured the attendees at our last luncheon that our defined benefit pensions are secure regardless of market fluctuations. We can count on receiving our pension check no matter what. He later offered this sage advice on FCERA's website.

**Question:** Should I worry if the market goes down suddenly?

**Answer:** We want to assure our members and beneficiaries that they receive a defined/guaranteed pension benefit from FCERA that is calculated based on age, years of service, final highest average salary, retirement tier, and a member chosen survivor benefit option at the time of retirement... regardless of investment market fluctuations.

We worry, so you don't have to, however, we understand your concerns. Volatility in the markets is to be expected. The fact that the markets have been very consistent over the last several years has caused us to forget this fundamental characteristic. If you have your own assets for which you are responsible, now isn't a bad time to consider your savings and investing time horizons, and to re-evaluate your personal risk tolerance. If you need assistance, speak to a financial advisor for assistance with your personal assets. FCERA does not offer any financial advice or referral services. We provide guaranteed pensions.

I appreciated his reassurance because, recall that after all, the market did rebound after 2008, and if something terrible happens again, we will bounce back again, especially if we don't panic.

**The following are some statistics on the financial status of FCERA:**

The most recent investment performance report is dated March 31, 2025 and can be found on FCERA's website under "Investments

*Continued on page 3*



### 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, Karen Sebilian,  
 Patrice White, Sue Wirt

**RETIREMENT BOARD** .....Laura Basua, DeAnn VonBerg (alt)

### COMMITTEE CHAIRS

Advocacy.....James Hackett  
 By-Laws .....James Hackett  
 CRCEA .....Delegate: 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 OFFICE** .....559-457-0681  
 Address Change, Retirement Check, Withholding Forms,  
 Beneficiary Change, Retirement Board Meetings

**EMPLOYEE BENEFITS** ..... 559-600-1810  
 County Health Insurance

**REFCO** .....559-431-5032  
 website: [refco1.org](http://refco1.org) email: [refco.emails@gmail.com](mailto: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.

## 2025 REFCO EVENTS CALENDAR

LUNCHEONS – **SEE MEETING NOTICE DETAILS ON PAGE 1**

JANUARY	FEBRUARY	MARCH
9 BOARD MTG	13 BOARD MTG 20 LUNCHEON	13 BOARD MTG
APRIL	MAY	JUNE
10 BOARD MTG 17 LUNCHEON	8 BOARD MTG	12 BOARD MTG
JULY	AUGUST	SEPTEMBER
10 BOARD MTG 17 LUNCHEON	14 BOARD MTG	4 LUNCHEON 11 BOARD MTG
OCTOBER	NOVEMBER	DECEMBER
9 BOARD MTG 16 LUNCHEON	13 BOARD MTG	4 LUNCHEON



## COMMUNITY OUTREACH

### July Donations Aid the Central Valley Honor Flight

Come celebrate all US Veterans at our July Veteran Appreciation luncheon and help support Central Valley Honor Flight. We'll be accepting donations to fund future flights and holding a raffle for a beautiful handmade quilt (photo above). Honor Flight has taken more than 2100 Veterans to Washington DC with no cost to them since 2013. It's a trip of a lifetime and supported by an all-volunteer group of locals. Hope to see you in July!

### REFCO Members Support the Community at the Spring Luncheon

The sponsored organization in April at the Spring Luncheon was the Poverello House. Through the generosity of REFCO members and our guests at the luncheon, this organization received \$762 in cash donations, and 42 non-perishable food items. Thanks to all who donated.



## Scholarship Update

Applications have been submitted by students who are children/grandchildren of REFCO members in hopes of receiving one of ten scholarships to be awarded for the 2025-26 school year. We won't know the outcome until Fall semester 2025 but the good news is that up to six candidates will be awarded \$1,000 scholarships at State Center Community College campuses and up to four candidates will be awarded \$2,000 scholarships for students at California State University, Fresno. A candidate needs to be a child or grandchild of a current REFCO member, or a former member, if deceased. REFCO verifies the relationship for potential eligibility but the colleges make the actual determination and awards the scholarship to the candidate. REFCO is not part of the actual selection process.

REFCO scholarships are only for State Center Community Colleges and CSU Fresno. If you know someone who has a child or grandchild who will be attending one of these campuses in the 2026/27 academic year please make them aware of these scholarships so they can join REFCO, if they are not already a member!

## In Memoriam

The surviving spouse of a member is eligible for REFCO membership. The application is available on the REFCO website at [www.refcol.org](http://www.refcol.org).

Irene Vasquez	Marilyn Lentz
Janet L Sterns-Sirman	Austin R Herion
Maurine M Ricky	Louis Reba
Margaret Moore	Loida C Sosa
David M Hill	Rudy Carrillo
Janet M Burris	Joan Murphy
Joy A Hall Villereal	Patricia C Wilson
Ellen Stoneburg	Marie Borboa

## Pension Update

*Continued from page 1*

& Financials” and then selecting Investments (or <https://fresnocountyretirement.org/investments-financials/investment>). At March 31, 2025, the Fund stood at \$6.88 billion, reflecting a gain of 0.5% for the quarter, net of fees. For the fiscal year to date, the Fund shows a return of 4.5% net of fees. FCERA is targeting a 6.5% return by June 30 and given recent news, it will be challenging. The performance net of fees means that it is what FCERA receives after the managers have been paid for their service.

## Your Family Is Our Family



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

Fresno | Clovis | Madera | Selma  
559-252-5000 [NobleCU.com](http://NobleCU.com)

Federally Insured by NCUA



**NOBLE**  
CREDIT UNION

## Congratulations, New Retirees

through April 2025 – \*REFCO members are listed in **bold font**

RETIREE	DEPARTMENT	YRS OF SERVICE	RETIREE	DEPARTMENT	YRS OF SERVICE
Amad, Ejaz	Dev Svs	24.6192	Lanini, Benitta Kris	Probation	9.5204
<b>Amaro, Rosa P</b>	<b>DSS</b>	<b>32.8827</b>	Leoni, Stace D	Agriculture	33.6712
<b>Anderson Hyde, Caren Eileen</b>	<b>Pub Defendr</b>	<b>14.8767</b>	Liburdi, Catherine	DSS	15.2755
Asadourian, Arthur J	Ext Hrs	7.1913	Little, Gregory	Sheriff	30.1331
Asselin, Stewart	Sheriff	28.1151	Livesay, Angelica M	Family Law	16.7534
Baly, Scott D	Pub Defendr	26.1244	Lopez, Laura V	DSS	31.7997
Barretta, Lisa	Sheriff	35.3666	Magos, Michelle A	Agriculture	33.9955
Bermudez, Frankie Laughlin	Facility	7.5948	Marmolejo, Lisa A	DSS	24.389
Bordenave, Jennifer A	Behav Health	10.0384	Martinez, Francisco	Prob-Juv	9.6658
Campos, Irma	DSS	24.0502	<b>Mauser, Carolyn L</b>	<b>DSS</b>	<b>32.137</b>
<b>Chapa, Ida M</b>	<b>Dev Svs</b>	<b>32.4236</b>	McCoy, Kefer L	Sheriff	24.3427
Chapman, Wade	Roads	16.0274	McPhee, Colleen M	DSS	17.5041
Ching, Wonsuk C	Pub Health	23.7885	Medina-LaBerteaux, EJ	Sheriff	6.6027
Corchado, Jose Raul	DSS	32.874	Mendes, Vincent Andrew	Pub Health	36.2795
Cowdrey, Karen L	Behav Health	22.2411	Montgomery, Sandra K	Comm Health	6.3288
Cowger, Corey	Sheriff	3.7507	Morrisson, Mary Beth	Comm Health	23.5163
Cozby, Thomas K.	Sheriff	21.7397	Ou, Chanrith	Adult Svc	7.84
Castellano, Margaret J	Sheriff	21.2494	<b>Peterson, Louana E</b>	<b>Civil</b>	<b>23.6477</b>
Daugherty, Michele	DSS	29.0356	Pinder, Jada	Prob-Juv	26.1479
De La Cerda, R Gregory	DA-Crim	16.3136	Powers, Donna K	Child Supp	23.6603
Dement, Jeffrey	Sheriff	4.4285	Rice, Charlotte	DSS	30.6027
Dillard, Bryan D	Roads	30.3342	Rocha, Leticia	Child Supp	12.5041
Dixon, Charles A	Probation	27.5014	Rogers, Robin	Agriculture	42.9035
Dominguez, Alfonso	DSS	23.4685	Sanchez, Elvia D	DSS	27.8498
Duchene, Linda	DSS	36.1343	Sears, Carter E	Pub Defendr	6.5418
Fullenkamp, Jason	Sheriff	33.9317	Sepeda, Lorraine	HR-Risk	25.2146
Garvin, Laura	Juvenile	34.0472	Sill, Michael	Sheriff	32.4109
Gong, Becky	DA-Crim	30.6197	Silva, Letitia Elizabeth	DSS	18.0986
Gonzalez, Enrique	Emp Temp A	8.8438	Smith, Michael J	Probation	4.8274
Goosen, William L	Roads	26.9205	Stokes, James	Sheriff	31.0959
Greene, Katherine Ling-Gong	Behav Health	11.5534	Stoutingburg-Alewine, Vickie Denise	County Counsel	6.6877
Haas, Susan D	DSS	25.3096	Taylor, Na Dari J	DSS	31.1381
Hamilton-Cortez, Ivana	Sheriff	12.7945	Torres, Juan A	Sheriff	27.0082
Harris, Nicole Deanne	DSS	17.1836	Torres, Rene A	DSS	17.9452
Haslam, Gary M	Sheriff	25.4135	<b>Trujillo, Juanita</b>	<b>Sheriff</b>	<b>30.8712</b>
Hawkins, Quintin C	Sheriff	22.8603	<b>Urquizu, Gilbert Jr</b>	<b>Agriculture</b>	<b>26.2671</b>
<b>Hayes, Ronald</b>	<b>Sheriff</b>	<b>35.0493</b>	Vanderdussen, Jacqueline J	Child Supp	30.9562
Her, Pao Jimmy	Sheriff	21.7863	Voisenat, Melissa R	Sheriff	30.2185
Hooper, Deborah A	Juvenile	22.5534	Ward, Deborah K	Retirement	8.2083
Horne, David	Payroll	19.8033	Wright, Danell M	Judicial S	17.0603
Johnson, Amy E	Library	18.2959	Xiong, Neng	Sheriff	29.6959
King, Douglas M	Sheriff	36.2082			



# Spring Luncheon Highlights

*Congratulations!*

## Cash Raffle Winners

It was a lucky day for people at the General Meeting:

**50/50:** Sandra Garcia (\$345)

**Food Drive \$50:** Kham Hamilton

**Jacks In the Bag:** Irma DeLaPena (\$50)

**Noble CU Gift Cards:**

Joe Lopez, Louie Martinez, Zahra Hamadeh

**REFCO:**

Linda Kaloostian, Dina Camoroda,

J. David Chavez, Cathy Hernandez,

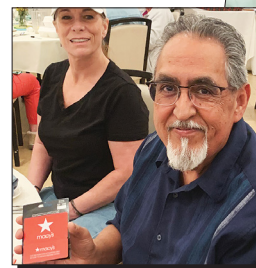
Matilde Hicks



Jacks In The Bag Winner



Gift Card Winners



## Luncheon Book Exchange Expands

The Book Exchange table at our REFCO luncheon is expanding! We are now accepting puzzles for exchange as well. Remember to bring your books and puzzles to share with other members, so that others can enjoy them after you have finished with them. All types of books and puzzles are welcome. Our members have diverse interests, and you may find something new and interesting.

## 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](mailto:iromero@refco1.org)). We may also have an incorrect email address for you. Please send your current email address to [REFCO\\_emails@gmail.com](mailto:REFCO_emails@gmail.com), and let us know that you're not getting the emailed *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](mailto:REFCO_emails@gmail.com). Please include information for follow-up phone contact.



PRSR STD  
U.S. POSTAGE  
PAID  
Fresno, CA  
Permit No. 722



Have Peace of Mind this Summer with Affordable  
Legal Protection



**PACIFIC GROUP AGENCIES**  
[WWW.PGAGENCIES.COM/REFCO](http://WWW.PGAGENCIES.COM/REFCO)