



The Grapevine

SEPT-OCT 2022

Representing all Fresno County retirees and their families

www.refco1.org • INCORPORATED 1978

RETIRED EMPLOYEES OF FRESNO COUNTY
INVITES YOU TO JOIN OUR ANNUAL

BINGO BASH

★ THURSDAY ★

SEPTEMBER 1, 2022

DOORS OPEN 10:30AM • LUNCH SERVED AT 11:30AM

PARDINI'S 2257 W Shaw, Fresno
corner of W Shaw & Van Ness

FREE BINGO GAMES BEGIN AFTER LUNCH

Food Drive for The Amendola Family Student Cupboard at Fresno State

Book, CD & DVD
Exchange

👉 \$18 members ⁵⁰
\$21 non-members

👉 **JACKS IN THE BAG \$280**
50/50 DRAWING

BINGO BASH RESERVATION FORM

Complete reservation form and return with your check made payable to REFCO no later than **Saturday, August 27, 2022** – please mail it early to allow for the USPS delivery.

Name _____

Phone Number _____

Number of Reservations ____ at \$18 (members)

or ____ at \$21 (non-members). Total \$ _____

Mail reservation to: REFCO

P.O. BOX 26384 Fresno, CA 93729-6384

Write "BINGO" on it.

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 August 27**. 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.**

Thursday, October 20 Luncheon Reservations

ALL RESERVATIONS MUST BE MADE BY CHECK

PARDINI'S

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

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

No attendance limitations • No Proof of Vaccination Required • No Masks Required

All Tables Set for 8 People

**Jacks in the Bag Raffle • 50/50 Raffle • Books, CD & DVD Exchange
Food Drive benefiting Central Valley Veterans**

Reservations: \$18 members; \$21 nonmembers.

Please make your check payable

to REFCO, and mail to: REFCO, P.O. BOX 26384 FRESNO, CA 93729-6384

Deadline for reservations is Saturday, October 15. Your check must reach us by that date, so please mail it early to allow for the USPS delivery.

EXCEPT FOR FREE LUNCHESES PHONE RESERVATIONS WILL NOT BE ACCEPTED

To cancel reservations:

- Call Marianne Messina, 559-439-9524 prior to October 15.
- If you get an answering machine, leave your name, phone number and that you are canceling your reservation.
- Cancellations after deadline cannot be refunded.



OFFICERS

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 2nd Vice President..... Irene Romero
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 Assistant Treasurer.....Marianne Messina
 Immediate Past PresidentJudy Lemos

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 Don Nelson, Mary Ann Rogozinski, Janet Smith, Sue Wirt

RETIREMENT BOARD Laura Basua, Doug Papagni (alt)

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 BenefitsLes Jorgensen
 By-LawsDebbie Blankenship
 CRCEA Delegate: Chris Balbas; Alternate: Dick Estel
 Community Outreach Patrice White
 Events..... Irene Romero
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 Luncheon Reservations..... Marianne Messina
 Luncheon Master of CeremoniesKen Smith
 Media ManagerDon Nelson
 Membership Joy Clark
 Nominating..... Dick Estel
 Parliamentarian Dick Estel
 Scholarship Karen Sebilian
 Sunshine Mary Ann Rogozinki
 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

Don Nelsonrefco.media.mgr@gmail.com

LUNCHEON RESERVATIONS, Marianne..... 559-439-9524

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.



Kelly Woodard

President's Message

by Kelly Woodward, President

Our luncheon on July 21, 2022, was a resounding success! I suspect like many of you we remain happy that we can meet our retirement colleagues in person, enjoy a nice lunch and play a few games. Normalcy is what I crave!

As a nation we continue this teeter totter surrounding Covid 19, our higher numbers and how to balance risk with enjoying our lives. What remains clear to me is that vigilance remains important. As I write this, I am hopefully ending my own Covid Quarantine. having tested positive at the beginning of the week. This virus is an equal opportunity offender... stay safe out there.

Your REFCO Board for the time being is again meeting via Zoom. The good news is we have developed stronger virtual skills, because frankly we had to!

Hope this newsletter finds each of you enjoying the summer and your families.

2022 REFCO EVENTS CALENDAR

BOARD MEETINGS are 9:00 ZOOM meetings

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

JANUARY	FEBRUARY	MARCH
13 BOARD MTG	10 BOARD MTG 17 LUNCHEON CANCELLED	10 BOARD MTG
APRIL	MAY	JUNE
14 BOARD MTG 28 LUNCHEON	14 BOARD MTG	9 BOARD MTG
JULY	AUGUST	SEPTEMBER
14 BOARD MTG 21 LUNCHEON	11 BOARD MTG	1 BINGO BASH 8 BOARD MTG
OCTOBER	NOVEMBER	DECEMBER
13 BOARD MTG 20 HEALTH FAIR	10 BOARD MTG	1 XMAS PARTY

ARE YOU ON THE RIGHT PLAN? WE CAN HELP YOU FIND OUT.



Fresno County retirees are discovering their new 2022 Medicare insurance options.

Use our **FREE** service, speak with a licensed Medicare specialist to compare your group plan to available individual plans.

Call **866.985.4239** or visit **MySeniorHealthPlan.com**

National Producer # 18189180 CA Insurance License #0L33359



SAVE THE DATE:



REFCO HEALTH FAIR LUNCHEON

The Health Fair Luncheon is scheduled for **Thursday, October 20, 2022**, at **Pardini's**. Please see the October 20th Luncheon information on page 1 of this newsletter. Be sure to make your luncheon reservation by October 15 and mail your check to REFCO. As usual, personnel from Employee Benefits, Retirement, Health Providers, and our Sponsors will be in attendance.

REFCO Health Fair and Open Enrollment

by Greg Margulies, Pacific Group Agencies, Inc.

We are pleased to announce the annual REFCO Benefit Plans Open Enrollment. Open Enrollment is your once-a-year chance to enroll in or make changes to your dental or vision plans. Pacific Group Agencies representatives will be at the REFCO Health Fair to explain how the plans work and to answer any questions you may have about the plans.

The annual Benefits Guides will be mailed out to all retirees, and you should receive your copy no later than October 15. The Benefit Guides are mailed to the address FCERA (not REFCO) has on file, so if you have moved, please make sure they have your current address. If for any reason you do not receive your copy of the Benefits Guide, you may pick one up at the Health Fair. Open Enrollment ends November 11, 2022.

As always, if you are NOT making changes to your coverages, you do NOT need to return an enrollment form. Your coverages will continue for 2023. If you are making changes or newly enrolling, you may drop off your completed forms at the Health Fair with our representatives. As always, you may also mail or fax them to us.

One exciting change that will become effective January 1st, the Cigna HMO Dental Plan will have significantly more dentists to choose from. Cigna has agreed to allow members to use their expanded Dental Care Access Plus network. Not only are all the current HMO dentists covered by this new network, but thousands more nationwide, including around an additional 800 more dentists in California, are covered under this plan.

Details of any changes and the current rates will be detailed in the Benefits Guide.

2022-23 Scholarship Recipients Selected



Taylor DaSilva



Yazmin Gonzalez



Luke Karagozian

My name is **Taylor DaSilva**, I am the granddaughter of Manuel Caetano, a 20+ year REFCO member. Currently, I am a junior at Fresno State majoring in Kinesiology-Exercise Science. It is my goal to become a Pediatric Physical Therapist in the future! At school I am involved in my sorority, Kappa Alpha Theta, I am secretary of the Kinesiology-Exercise Science Club and a member of the Organization of Physical Therapy Students Club. I am very grateful for this scholarship, it will greatly help me with my school expenses!

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My name is **Yazmin Gonzalez**, I am entering my fourth year at California State University Fresno as a Biology major. During my free time, I volunteer for the Jackson CDC in Fresno, we are currently researching the needs of our neighborhood e.g. vandalism, homeless, theft, and unsafe driving. After graduation, I plan to attend Medical School and return to the Central Valley to provide medical services to underserved communities. I am part of several student organizations: Pre-Medical Club, Louis Stokes Alliance for Minority Participation (LSAMP), and Health Careers Opportunity Program (HCOP) that create more opportunities for students. I am honored to be a recipient of the REFCO scholarship, it will allow me to focus on my studies and continue as an active member of my community.

• • • • •

My name is **Luke Karagozian** and I am a senior at Fresno State and when I finish this year, I plan on starting the credential program to eventually become an elementary school teacher in Fresno County. I look forward to my time in the classroom where I can be a positive role model and help shape the futures of youth. While at Fresno State, I have maintained a 3.9 GPA while working and being an active member of Sigma Chi fraternity. I have been part of a team who has raised \$33,000 for Valley Children's Hospital, volunteered for Dog Days new student orientation, participated annually in the Kids Day Fundraiser, and held multiple offices in my fraternity. Daily time at the gym, time with family, snowboarding, surfing, rock climbing, mountain biking, and paddle boarding is how I spend my free time. I would like to thank REFCO for their continued support.

In Memoriam

MARCH 2022

ACTIVE

Raquel Guerra Princess McClure

BENEFICIARIES

Eric Bratcher Dorothy Licon
Olivia Garcia Reva Neeley
Kenneth Kerner Hide T Yamaguchi

RETIREES

Roseph Carrara Madeleine Kincheloe
Dexter Carraway Helen Linker
Clifford Copper Richard McClurg
Dennis Folks Betty Miller
Loretta Green Ralph Preheim
Randall Griggs Alice Rash
Anita Hartig Hrant Serabian
Pauline Hatfield Steven Stinger
Leroy Holladay Joyce M Walker
Geraldine Jensen Judy Wooldridge

APRIL 2022

ACTIVE

Raquel Monique Guerra

BENEFICIARIES

Murray Grant Adair Murphy
Marilyn Hawley Reva Neeley

DEFERRED

Emily K Greening Raoul Javier Hernandez

RETIREES

Arnold Aalto Karen Godfrey
Steve Alford Maria Hinojosa
Gary Anderson Gary D Hoff
Mo A Ansari John W Jordan
Damon Bagley Paul Lashbrook
Joe Barcelos Sheri E Montero
Julie Beltran Primitiba Moreno
Marlene Brown Darlene Morris
Mary F Cheney Truehard Anita Roberts
Gloria Coyle Glenda Simmons
Simon P Dominguez Gordon Taber
Jon Endara Donna Todd
Marthlou Fernandez Mary Topoozian
James A Friesen

MAY 2022

ACTIVE

Lori Lancaster

BENEFICIARIES

Carolyn Leeper

RETIREES

Bill R Deen Nyla Rivera
Keith Goble Jeffery S Robison
Henry Khoo John R Smith
Donald Pauls Ricardo Trevino
John R Renfro

JUNE 2022

BENEFICIARIES

Helen M Piper Lawrence Turner

RETIREES

Richard Albert Bettina Papagni
Raymond De Leon Duane Redemer
Tracie Emmersen E J Rowland
Dennis Gregg Sharon Shank
Leroy Howard Hedges Eric I Shardlow
Charles Mitchell Nancy L Towe
Michael Monroe John N Visa
Debbie A Nottingham Lewis Wiley

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

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- Investment Strategies
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- Portfolio Reviews



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Advisor Andrew Lewis today.

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Congratulations, New Retirees

March-June 2022

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

MARCH 2022

Tonya Akes	A-C/T-TC	8.2849
Gerardo Amezola	Sheriff	8.9206
Rita Barron	VMC	6.4668*
Veronica Blanco	Soc Servs	19.5773
Karen Butler	Co Counsel	9.2055
Kongjey Cha	Behav Hlth	7.2438
Edward Collins	Inter Servs	2.2163
Jeffrey Downum	Assr	26.7671
Damita Dunbar	Soc Servs	14.0520
Maria Escobedo	Soc Servs	7.0685
Maricella Flores	Publ Hlth	3.5616
Magdalena Gutierrez	Behav Hlth	26.1726
Chad Horneck	Sheriff	24.3945
Crystal Jackson	Soc Servs	15.1068
Ernie Jaime	Sheriff	22.0082
Jesus Jaurique	Soc Servs	28.3430
Kelley D Juhrend	Behav Hlth	33.8520
Dora Ledezma	Soc Servs	25.9890
Nay Lee	Prob	23.7644
Sharon Loving	Pub Wks/Plan	27.9595
Jan Meador	VMC	8.0164
Rachael Medina	Dist Atty	13.0007
Sal Pulido	Pub Wks/Plan	22.4137
Michael Quintanilla	Sheriff	19.5617
Donna Ramirez	Sheriff	31.1397
Gloria Rinder	Sheriff	16.7853
Greg Sanchez	Soc Servs	22.6328
Robert Salazar	Sheriff	27.4438
Harjinder Sanghera	Soc Servs	23.8521
Chia K Vang	Soc Servs	27.3205
Mee Yang	Soc Servs	13.0007
Brenda Zalaha	Assr	16.0274
LiChen Zhao	Soc Servs	20.2082

APRIL 2022

Sheila Brechmann	A-C/T-TC	10.2822
Guadalupe Capozzi	Publ Hlth	5.0001*
Rogenia Cox	Publ Hlth	26.7288
Sean Crawford	Inter Servs	14.9207*
Donna Davis	Sheriff	30.2739
Richard Duran	Hum Res	8.0302*
Michael Findley	Sheriff	10.1644
Leticia Gant	Soc Servs	13.3534
Estela Garay	Soc Servs	11.0411
Javier Gomez Jr	Soc Servs	32.1863

Sally R Haga	Soc Servs	26.8712
Rosemary Heredia	Other Ct Op	21.4959*
Robin Hernandez	Sheriff	26.9535
Audrey Ireland	Prob	24.7455
Laurie Little	Library	18.0822
Irma Macias	Prob	35.8555
Brian Martin	Inter Servs	26.1534
Darawadee Martin	Pub Hlth	16.62
Valarie Mull	Sheriff	15.7068
Garen Oliveira	Ag Comm	16.0431*
Socorro Quiroz	Soc Servs	33.26
Jeffery S Robinson	Behav Hlth	18.12
Michelle Ronsley	Soc Servs	19.44*
Lisa Sakomoto	Child Supp	26.92
Jorge Salas	Sheriff	24.88
Deanna Sepulveda	Soc Servs	26.73
Jim A Teague	Library	20.53
Helen Viau	Soc Servs	14.8575
Zhengwei Yang	Soc Servs	32.27

MAY 2022

Celia Alderete	Pub Defend	30.5643
Glenn Allen	Pub Wks/Plan	17.8657
Andrea J Alvarez	Child Supp	30.0010
Jose Alvarez	Sheriff	26.1562
Nancy Aragon	Hum Res	34.7507
Vincent Ariz	Prob	20.8411
Kenneth C Austin	Publ Hlth	28.4774
Cindy E Ayala	Soc Servs	22.7894
Bennie J Balderama	Publ Hlth	21.0466
Ned Barton	Sheriff	30.8685
Rogelio Benavides	Fresno Mosq	32.0144
Gloria Bengoechea	Soc Servs	41.6579
Barbara Besmer	Publ Hlth	19.4864
Kathy Bird	Pub Defend	28.2559
Bonnie Bogges	Soc Servs	5.6333
David R Bookwalter	Pub Wks/Plan	22.1260
Erich Bowers	Sheriff	20.0137
Anthony Camarena	Sheriff	26.4219
Thomas D Casey	Ag Comm	19.5019
Margaret Castanon	Soc Servs	22.3534
Richard Coningsby	Sheriff	27.5644
Linda Espinosa	Soc Servs	42.0384
Veronica Ford	Soc Servs	22.1973
Petros Ghermay	Behav Hlth	9.9720*
Jacqueline L Gleghorn	Publ Hlth	25.1364



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Your Vision Health



Vision health is often an afterthought. Regular eye exams and proper eyewear can protect your vision health and may help identify other overall health issues.

Wear your sunglasses – Exposure to small amounts of ultraviolet (UV) radiation over a period of many years may increase the chance of developing cataracts, and may cause damage to the retina, which usually is not reversible.

Wear protective gear – Use safety glasses made of polycarbonate impact-resistant plastic to avoid eye injuries. Doctors also encourage anyone engaged in sports activities to wear protective eyewear.

Take frequent breaks – let your eyes rest.

Adjust your workstation – avoid Computer Vision Syndrome by ensuring your computer workstation is properly situated.

For more information:
pgagencies.com/refco or 800-511-9065

Configure your workstation Follow the 20/20/20 Rule

- | | |
|------------------------------|--------------------|
| • Center monitor | • 20 minutes |
| • Arm's length away | • 20 seconds break |
| • Top of screen at eye level | • 20 feet away |
| • Reduce brightness | |
| • Increase magnification | |

Time for a visit? Regular visits to your optometrist are the best way to monitor your eye health and maintain good vision. Are you or a family member due for an eye exam?

Age	Exam Interval
Birth to 24 months	At 6 months of age
2 to 5 years	At 3 years of age
6 to 18 years	Before first grade and every two years thereafter
19 to 60 years	Every two years
61 and older	Annually

Source: American Optometric Association