



The Grapevine

APRIL 2018

Representing all Fresno County retirees and their families

www.refco1.org • INCORPORATED 1978

Thursday, April 19 Luncheon Reservations

**ALL RESERVATIONS
MUST BE MADE BY CHECK**

PARDINI'S

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

Check-in: 10 a.m.

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

**Jacks in the Bag Raffle: \$210
50/50 Raffle**

**Food Drive benefiting:
FRESNO RESCUE MISSION**

Books, CD & DVD Exchange

Reservations \$14 members; \$17
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, April 14. 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**

You may cancel your reservation by
calling Marianne Messina at 559-
439-9524 prior to the deadline of
April 14. 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 19 LUNCHEON**

President's Message

Reasons for Joining REFCO – All persons who are active employees or retired employees from the County of Fresno or any of the special districts that are members of the Fresno County Employees' Retirement Association (FCERA) are eligible for REFCO membership.

REFCO is a non-profit organization incorporated in July of 1978 by a group of former Fresno County employees who were interested in preserving and promoting the general welfare of current and future retired employees of Fresno County.

No matter where you live, as a Fresno County or District retiree, you must be concerned about maintaining and protecting your pension benefits. The primary purpose of REFCO is to keep retirees informed on subjects pertaining to these issues and to provide a statewide collective voice. What else do you receive for your \$1.00 monthly membership fee?

1. REFCO members are able to take advantage of the Supplemental Insurance Plans offered by Pacific Group Agencies, who offer quality group insurance plans at discounted rates, i.e. dental, vision, pet, legal, travel and more.

2. REFCO's Scholarship Program offers a \$2,000 Anna B. Lund Memorial Scholarship annually to two eligible students attending California State University, Fresno and one \$1,000 scholarship to an eligible student attending Fresno City College. The qualifying student must be a relative of a REFCO member.

3. REFCO's website, refco1.org keeps you informed of what your Board members are involved in, as well as posting important links to agencies that provide vital information to our members. You

will also find information and application forms for scholarships and REFCO membership.

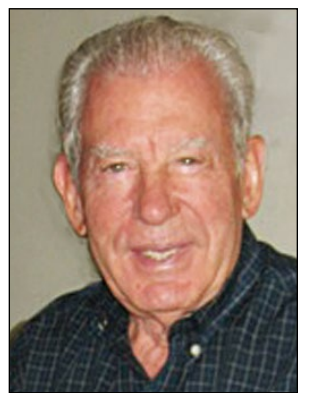
4. In an effort to keep our members updated on current retirement issues and health insurance plans

or yearly revisions, we publish a quarterly newsletter, *The Grapevine* which is sent out via post mail and email if you provide us with your email address.

5. REFCO has joined forces with other County retiree organizations that strive to promote and protect your retirement benefits through the statewide California Retired County Employees' Association (CRCEA).

And lastly, California law recognizes REFCO as the only official organization representing over 7,200 Fresno County retirees. If you know someone who is not a REFCO member and would like to join, see info at the end of this article. If you are already a REFCO member, we appreciate your support, which will strengthen our organization that endeavors to protect the benefits that you have earned by your many years of hard work for Fresno County or one of its Districts. These are your benefits; please help REFCO help you!

A REFCO Membership Application may be printed from our refco1.org website, by clicking on Membership on the left of our homepage, then clicking on Membership Application Form. Complete the form and mail to: REFCO, PO BOX 26384, Fresno CA 93729-6384.



Bob Dowell

FCERA NEWS

COLA: At the February 7, 2018 meeting, the Fresno County Employees' Retirement Association Board of Retirement approved a 3% Cost of Living Adjustment (COLA) effective with the retirement benefit paid on April 30, 2018. Since the COLA is at the maximum 3%, there is no change to the Accumulated Carry-Over ("COLA Bank"). More information can be found on fcera.org or in *The Retirement View* newsletter.

Drop-Off Box: FCERA now has a drop off box available for members to submit forms 24/7. It is located outside of the 7772 N Palm building, which is the south-facing building. Members can submit forms at any time; the box will be emptied twice per business day.



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

REFCO559-431-5032

or 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

- 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.

2018 REFCO Activities Calendar

JANUARY 11: Board Mtg 18: Luncheon	FEBRUARY 8: Board Mtg	MARCH 8: Board Mtg
APRIL 12: Board Mtg 19: Luncheon	MAY 10: Board Mtg	JUNE 14: Board Mtg
JULY 12: Board Mtg 19: Luncheon	AUGUST 9: Board Mtg	SEPTEMBER 6: Bingo Bash 13: Board Meeting
OCTOBER 11: Board Mtg 18: Hlth Fair Lunch	NOVEMBER 8: Board Mtg	DECEMBER 6: Christmas Party

- **Meetings** – 9:00 am, FCFCU Admin Offices, 2550 W Shaw Ave
- **Luncheons** – Lunch at 11:30 am, Pardini's, 2257 W Shaw Ave
- **Christmas Party** – Lunch at 11:30 am, Pardini's, 2257 W Shaw Ave

April Luncheon Features Fresno Rescue Mission

Our April meeting will feature the Fresno Rescue Mission. Food items or \$\$ donations are appreciated. The Fresno Rescue Mission opens their doors to any man, woman, or child in our community who turns to them for help. They offer a variety of services they call our "First Touch Ministries," to meet the most basic and immediate needs such as food, clothing, and emergency services. While they are committed to meeting their immediate, basic needs, we also offer long-term programs to help people escape their current situation and transform their lives completely.

There are rules and guidelines. Many of our guests have never had boundaries and don't understand the concept. They need to learn not only how to live within the law, but also to live a Godly life.

Christian education, literacy and GED preparation, life skills, parenting and marriage skills, career development, and employment services are just a few of the lessons our programs and services offer.

Our desire is to educate our community about how they can help solve the problems of homelessness and ad-

diction. We offer tours of the Mission to explain what we do and why we do it.

The Mission's Life Recovery program, known as the Academy, is for men whose lives have been broken by homelessness, drug and alcohol addiction, physical and mental abuses, and jail and/or prison experiences. The Academy provides hope for a normal life, the opportunity for restoration, and wholeness that comes from faith in God. Rescue the Children is a protected, secure environment providing long-term services to at-risk, abused, homeless, or previously incarcerated women or women with children. The community provides women and their children a place to get away from destructive lifestyles, offering a place to heal, learn, grow, and ultimately become productive members of society. Mothers who feel trapped in a dysfunctional setting can find a place of respite. This type of opportunity can create life change not just for the present, but also for future generations. Our goal is to help one more family who doesn't have to rely on welfare... one more family that learns to be violence-free.

DIRECTORY OF REFCO OFFICIALS/VOLUNTEERS

PO Box 26384 • Fresno CA 93729-6384

Website: refco1.org

Contact Information:

Phone: 559.431-5032

Email: refco.emails@gmail.com

Officers

- PresidentBob Dowell
- 1st Vice President..... Judy Lemos
- 2nd Vice President Regina Wheeler
- Recording Secretary..... Dick Estel
- Membership Secretary Joy Clark
- Treasurer.....Linda Robinson
- Asst Treasurer Marianne Messina
- Imm Past President.....Linda Hutcheson

Directors

- Debbie Blankenship
- June Breese-McClellan
- Julie Hornback
- Don Nelson
- Janet Smith
- Sue Wirt
- Patrice White

Retirement Bd

- Bob Dowell
- Mary Ann Rogozinski (alt)

Committee Chairs

- Advocacy Judy Lemos
- Benefits Les Jorgensen
- By-Laws..... Judy Lemos
- CRCEA Delegate Dick Estel
- CRCEA Alternate Vacant
- Community Outreach Patrice White
- Events Regina Wheeler
- Finance & Budget..... Linda Robinson
- Grapevine Joy Clark
- Health Annie Lee
- LegislationBob Dowell
- Luncheon
- Reservations Marianne Messina
- Luncheon Master
- of CeremoniesKen Smith
- Media Manager Don Nelson
- Membership..... Joy Clark
- Nominating..... Dick Estel
- Parliamentarian..... Dick Estel
- Scholarship Janet Smith
- Sunshine Virginia Quintana
- Webmaster.....Daniel Moore

Congratulations, New Retirees!

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

Marian H Ah Tye.....	Comm Hlth	9.94*	Ophelia C Lee	Soc Servs	12.63
Sherry Alexander	Pub Wks & Plan.....	68*	Joe Maldonado.....	Probation	35.56
Lonnie Alvarez	Behav Hlth.....	19.50	Cindy Matthews	CA Sup Court.....	21.70
Laura Basua	Soc Servs	19.83	Joan McLaughlin	Comm Hlth	7.47*
Dale Baumann	Sheriff.....	23.02	Josette Merced Bello	CA Sup Court.....	11.87
Jodi Camp	Assr-Recorder.....	29.07	David Miller	Behav Hlth.....	10.21
Mee M Chang.....	Soc Servs	27.07	Diane Neuhaus	Assr-Recorder.....	37.21
Yvonne K Coutre	Soc Servs	14.61	David A Nixon.....	Probation	30.03
Debra J Crawford.....	Behav Hlth.....	10.15*	Valine Obanwo.....	Sheriff.....	12.38
Yvonne Cruz	Soc Servs	14.84*	Deborah Patterson	Behav Hlth.....	12.65
Michelle Eskew	Dist Attny	28.63	Suzanne Ruiz Perez	Soc Servs	6.28*
Cheryl Gann	Probation	28.19	Jennie Pham.....	Soc Servs	24.54
Glory G Gibbs	Pub Wks & Plan.....	34.75	Anita M Powell.....	Behav Hlth.....	13.19
Gurdish K Gill	Assr-Recorder.....	16.64	Narcisco Quintana.....	Sheriff.....	20.17
Maria Y Gonzales.....	Sheriff.....	19.17	Babette Louise Reese	Comm Hlth	27.16
Nancy P Graham	Assr-Recorder.....	23.12	Linda Russo.....	CA Sup Court.....	12.59
Barbara Graves.....	CA Sup Court.....	29.64	Wendy Saffery.....	CA Sup Court.....	25.09
David M Hill	Behav Hlth.....	17.98	Cynthia D Samuel	CA Sup Court.....	27.07
Jimmy Hodge.....	Pub Wks & Plan.....	17.25	Edna Saragosti	Library.....	7.12
Mohammed Iqbal	Sheriff.....	15.92	Glenda Simmons.....	Info Tech Servs	22.02
Noe Jimenez.....	Dist Attny	16.13*	John Terry.....	CA Sup Court.....	17.83
Tonetta Jones	No Cent Fire.....	5.31*	Concepcion Valdez	Soc Servs	26.24
Shawn A Kalemkarian	Comm Hlth	1.66*	Adolph G Vidal.....	Behav Hlth.....	37.17
Tiffany Khiev	Behav Hlth.....	10.04	Sherril N Wells.....	CA Sup Court.....	10.07*
Yolanda Ledesma	Comm Hlth	24.58	David D White	Sheriff.....	19.26
Ron Lucchesi	Pub Wks & Plan.....	22.59	Daniel E Woo	Soc Servs	25.56

Wellness Tips from CRCEA Conference

Deciding to live a healthier life is easy. Actually doing it is a real challenge.

At the California Retired County Employees Association (CRCEA) Conference in October, 2017 we were privileged to hear a presentation on wellness by Wendy Hausotter, MPH, Kaiser Permanente Senior Workforce Health Consultant.

The point that struck home most for me was that we should set up for success – make tiny changes and build on them. Set easily attainable goals. Instead of saying “I will exercise every day for 30 minutes starting now,” say “I will exercise for ten minutes today.”

Don’t be discouraged if even these small goals are not met immediately. Change is a nonlinear process – sometimes we have to move back and forth between stages before we succeed.

Focus on creating NEW behaviors, not on stopping old ones. “Stack” a new habit on top of an old. “Before I (old habit) I will (new habit)” – “Before I sit down to watch TV after lunch, I will walk the dog for ten minutes.”

If you have three ideas to help make

an improvement, start with just one. Do it for a week. Then add the second the following week and so on.

Small changes add up – replace a soft drink with water at just one meal; you will drink approximately 40 more gallons of water per year and save up to 50,000 calories and \$500.

Take note of what external factors trigger good or bad health behaviors. Moving bottled water to a more prominent location in a cafeteria caused soda sales to drop 11% and bottled water sales to increase by 26%

I try to walk about two miles three or four times a week. One of my own habits that works against good health is looking at the thermometer on a summer morning and deciding that it’s too hot to go out walking. If I just go out and walk, I will get hot and sweaty. But I can relax and cool down when I get back home, then take a shower.

What steps will YOU take in 2018 to keep enjoying your retirement for as many years as possible?

– Dick Estel, REFCO CRCEA Delegate

How Old Is Grandpa? An Interesting Read

One evening a grandson was talking to his grandfather about current events.

The grandson asked his grandfather what he thought about the shootings at schools, the computer age, and just things in general.

The Grandfather replied, “Well, let me think a minute, I was born before: television, penicillin, polio shots, frozen foods, Xerox, contact lenses, Frisbees and the pill. There were no: credit cards, laser beams or ball-point pens. Man had not invented: pantyhose, air conditioners, dishwashers or clothes dryers, and the clothes were hung out to dry in the fresh

air and space travel was only in *Flash Gordon* books. Your Grandmother and I got married first,... and then lived together. Every family had a father and a mother. Until I was 25, I called every woman older than me, “mam”. And after I turned 25, I still called policemen and every man with a title, “Sir”. We were before gay-rights, computer-dating, dual careers, daycare centers, and group therapy. Our lives were governed by the Bible, good judgment, and common sense. We were taught to know the difference between right and wrong and

Please see page 4

IN MEMORIAM

RETIREES

Charlotte Anderson
Robert Bradley
Esther Caballero
Frank Dodd
Rudy Gamino
Larry Gilstrap
Patricia Henderson
Allene Hensley
Lois Holt
Erma L Jones
Helen Manfredi
Adela Medina
Charles D Meigs
Richard Monroe
Elaine Moss
Crystal Pacheco
Doreen Reteria
Margaret Riggs
Genevieve J Stern
Sandra Surcey
Mikio Uchiyana

BENEFICIARIES

Ralph Auchard of Pat
Joy B Chisholm of Daniel W
Reta Deaver of Lessie
Barbara Ekizian of Gregory
La Fonda Flum of Phillip Bates
Jerry L Huddleston of Barbara
Susan Lancaster of Michael
Michael Lundberg of Cecilia
Shirley Moore of Jim E
Louise Najarian of Vahan
Helen Overbey of Roy
Nadyne Stinson of Glenn

Grandpa

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to stand up and take responsibility for our actions. Serving your country was a privilege; living in this country was a bigger privilege. We thought fast food was eating half a biscuit while running to catch the school bus. Having a meaningful relationship meant getting along with your cousins.

We never heard of FM radios, tape decks, CDs, electric typewriters, yogurt, or guys wearing earrings. We listened to Big Bands, Jack Benny, and the President's speeches on our radios. And I don't ever remember any kid blowing his brains out listening to Tommy Dorsey. If you saw anything with 'Made in Japan' on it, it was junk. The term 'making out' referred to how you did on your school exam. Pizza Hut, McDonald's, and instant coffee were unheard of. In my day: "grass" was mowed, "coke" was a cold drink, "pot" was something your mother cooked in and "rock music" was your grandmother's lullaby. "Aids" were helpers in the Principal's office, "chip" meant a piece of wood, "hardware" was found in a hardware store and "software" wasn't even a word.

How old do you think I am? If you have this old man in mind...you are in for a shock! It's pretty scary if you think about it and pretty sad at the same time.

This man would be 71 years old today... 71 years ago was 1947.

Gives you something to think about...

GET PAID FOR SERVING YOUR COMMUNITY!
Election Day / One-Day Position
★ JUNE 5, 2018 ★

★★★★★
POLL WORKERS NEEDED!
★★★★★

Would you like to...

- Earn some extra cash?
- Add some work experience to your resume? Support your community?
- Learn about the electoral process?

Become a Precinct Officer!

Attention registered voters and legal permanent residents! Fresno County is recruiting individuals to serve at the polls on Election Day. All are welcome to apply.

Individuals who speak one of the following languages are encouraged to apply:

Spanish, Chinese, Khmer, Punjabi, Hmong, Vietnamese, Tagalog or Korean.

Duties:

- Prepare, open and close the polling place location
- Locate voter names on the roster (*list of voters living in precinct*)
- Issue and receive official ballots from voters
- Assist voters in any phase of the voting process

Hours, Position and Pay:

- 6:00 a.m. - 9:30 p.m. (approximately until all duties are completed)
- Inspectors earn **\$175.00**
- Clerks earn **\$150.00**

To apply, visit us at:
www.fresnovote.com
 or call (559) 600-1620

We look forward to working with you!

BUSINESS SPONSORS

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 – email her at: ja-clark@pacbell.net

NOBLE

CREDIT UNION

PACIFIC GROUP AGENCIES, INC.

Pardini's

CATERING & BANQUETS

PARDINI'S

559.224.3188
2257 W Shaw, Fresno • www.pardiniscatering.com

Avoid a Bad Hare Day:
Keep Easter Treats
Away from Pets!

Chocolate
Easter bunny

\$7.68

Vet bill
for chocolate
poisoning

\$356*

Get a special discounted REFCO group quote at PetInsurance.com/REFCO
 or call 877-738-7874 and mention you are a REFCO member!

Check out some of the great ways you can save with a Share Certificate at Noble Credit Union!

Three Wishes Share Certificate

This 24-month Certificate enables you to bump up the rate, make an additional deposit, and withdraw funds without penalty once during the Certificate term.

36-Month Share Certificate

NEW in 2017! A three-year term Certificate, offering one of our best rates of return.

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For additional information:

NobleCU.com

559-252-5000