



# The Grapevine

**JANUARY 2019**

Representing all Fresno County retirees and their families

www.refco1.org • INCORPORATED 1978

## Thursday, February 21 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.

**ELECTION OF OFFICERS**  
**Jacks in the Bag Raffle: \$50**  
**50/50 Raffle**

**Food Drive benefiting:**  
**CATHOLIC CHARITIES**  
**Books, CD & DVD Exchange**

Reservations \$15 members;  
 \$18 nonmembers (a \$1 increase).

Please make your check payable  
 to REFCO, and mail to:

REFCO, P.O. BOX 26384  
 FRESNO, CA 93729-6384

Deadline for reservations is Satur-  
 day, February 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 February 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:**  
**LUNCHEON**  
**APRIL 18**

## President's Message

This will be my last contribution to the President's Message as I am completing my second two-year term as president of the REFCO Board of Directors, but I am leaving your retiree association in very capable hands with your new President Judy Lemos and supporting Board of Directors for 2019. I would tell you that it has been an interesting and educational experience. We have all endured the financial market collapse in 2008, the Public Employees' Pension Reform Act (PEPRA) of 2013 and various attacks on defined benefit pension plans. At this time, we don't know the extent of changes that will come from the proposed repeal and replacement of the Affordable Care Act. There will continue to be challenges in the future and I know that your REFCO Board of Directors will remain informed on issues facing Fresno County retirees and will advise our membership on the potential legislative impacts as well as court attacks on our retirement benefits.

With your support on the upcoming



Bob Dowell

ballot for retiree representation on the Fresno County Employees' Retirement Association board, I will continue to represent our members as well. I have enjoyed my work on the FCERA board as Vice-Chairman and I look forward

to another active and informative year.

In closing, I would like to offer my good wishes on behalf of the entire REFCO Board of Directors and we wish everyone a healthy, joyful and magical winter season. May memories of holidays-past bring you happiness and may you create wonderful new memories to enjoy in the future. Despite varying personal demands, we sincerely recommend that you take time for relaxation and fun. Enjoy your well earned retirement. Cheers and best wishes to all.

## 2019 REFCO Nominations Announced

> *See more February Luncheon News, p. 2*

At the October board meeting, the Nominating Committee submitted, and the board approved, the following slate of candidates for 2019. Other than Kelly Woodard and Douglas Ward, all candidates are incumbents.

**Voting will be held at the annual lunch meeting February 21**, at which time nominations from the floor will also be accepted.

President .....	<b>Judy Lemos</b> <i>(automatic ascension from 1st year VP)</i>
1st Vice President.....	<b>Kelly Woodard</b> <i>(1st year of two-year term)</i>
2nd Vice President .....	<b>Regina Wheeler</b>
Membership Secretary .....	<b>Joy Clark</b>
Recording Secretary.....	<b>Dick Estel</b>
Treasurer.....	<b>Linda Robinson</b>
Assistant Treasurer.....	<b>Marianne Messina</b>

**Board of Directors** (terms expire end of 2020)  
**Douglas Ward** (replacing Patrice White)  
**Janet Smith**  
**June Breese-McClellan**

## Time to Apply for REFCO's Scholarships

The REFCO Board has voted to award two \$2,000 Anna B. Lund Memorial Scholarships to eligible students attending CSUF and one \$1,000 scholarship to an eligible student at Fresno City College for the 2019-20 school year. The application deadline is March 2, 2019 for CSUF and March 4, 2019 for FCC.

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. They must answer "yes" in the check box asking if they are a child, grandchild, or great grandchild of a REFCO member.

A General Selection Committee from each school has the responsibility of reviewing all applications and selecting the potential scholarship winners.

Once a student has been selected for the scholarship, they receive a written notification of the award prior to the start

*Please see **Scholarship** on page 2*



**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.

**Luncheon Cost Will Increase Minimally**

Although REFCO will continue to subsidize the cost of the luncheons at Pardini's, the cost to members and nonmembers will increase by \$1 beginning with the February luncheon – members will be \$15, nonmembers will

be \$18. Attendance at our luncheons continues to increase, which is an indication of how much we appreciate the food, service and facilities. Thank you Pardini's for continuing to make our luncheons such a success.

**February Luncheon Benefits Catholic Charities**

On February 21, REFCO will be sponsoring the Food drive on behalf of Catholic Charities, a non-profit social service agency serving the needs of the poor and disadvantaged in our community. One of their primary services is to operate 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.**

Families who are experiencing difficult economic times can come to Catholic Charities to ease the burden of feeding their families. Catholic Charities embraces their clients by lending a helping hand when times are tough and strive to give nutritional food that will sustain families until they can get back on their feet.

**2019 REFCO Activities Calendar**

<b>JANUARY</b> 10: Board Mtg	<b>FEBRUARY</b> 14: Board Mtg 21: Luncheon	<b>MARCH</b> 14: Board Mtg
<b>APRIL</b> 11: Board Mtg 18: Luncheon	<b>MAY</b> 9: Board Mtg	<b>JUNE</b> 13: Board Mtg
<b>JULY</b> 11: Board Mtg 25: Luncheon	<b>AUGUST</b> 8: Board Mtg	<b>SEPTEMBER</b> 5: Bingo Bash 12: Board Meeting
<b>OCTOBER</b> 10: Board Mtg 17: Hlth Fair Lunch	<b>NOVEMBER</b> 14: Board Mtg	<b>DECEMBER</b> 5: Christmas Party

- **Meetings** – 9:00 am, Noble Credit Union, 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

**Scholarship**

*Continued from page 1*

of the fall semester; however no monies are awarded until the semester is underway and enrollment is confirmed.

In order to be considered for these scholarships, students must complete online scholarship applications at both CSUF and FCC websites.

If you have an eligible student in your

family who would benefit from a CSUF or FCC scholarship follow these instructions: **Scholarship Applications for CSUF & FCC are only available online.** For CSUF log on to [www.csufresno.edu/scholarships/scholarshipapplication](http://www.csufresno.edu/scholarships/scholarshipapplication). The Scholarship Office phone number is (559) 278-6572. For FCC log on to <https://www.fresnocitycollege.edu/admissions-aid/scholarships/fresno-city-college-scholarships.html>. The Scholarship Office phone number is (559) 442-8293.

**DIRECTORY OF REFCO OFFICIALS/VOLUNTEERS**

PO Box 26384 • Fresno CA 93729-6384  
Website: [refco1.org](http://refco1.org)  
Contact Information:  
Phone: 559.431-5032  
Email: [refco.emails@gmail.com](mailto:refco.emails@gmail.com)

**Officers**

President .....Bob 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 Janet Smith  
Don Nelson 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  
Legislation .....Bob Dowell  
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

# Congratulations, New Retirees!

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

Yuleen Al-Saoudi .....	BehHlth.....	14.81*	Mary Lynch .....	Sheriff .....	17.81
Gloria Ayala .....	Soc Servs .....	12.01	Karen Madison .....	Soc servs.....	12.27
Ruben Alvarez.....	CA Sup Cts.....	24.24	Susan Mann .....	Library .....	17.08
John R Bell.....	Pub Hlth .....	28.46	Laura Marquardt .....	Assr-Rec.....	5.33*
Olga Beltran .....	Soc Servs .....	32.86	Myra L Martinez .....	VMC.....	15.31*
Michael J Brooks .....	Pub Wks & Plan .....	9.24*	Michael McGee.....	NCFPD .....	27.68
David S Burns .....	Comm Hlth.....	5.46*	Catrina L McKinney.....	Sheriff .....	26.36
Kathryn Camp.....	CA Sup Cts.....	21.21	Rose Medina .....	Soc Servs .....	35.76
Michael B Carbajal Ortiz.....	A-C/T-TC.....	28.38	Monica Morales.....	Soc Servs .....	14.68*
Joseph D Chavez.....	Beh Hlth.....	38.01	Anthony Moreno.....	CA Sup Cts.....	19.73
Stacy L Cordero .....	Dist Atty.....	21.82	Betty Lou Moreno .....	Sheriff.....	27.57
Raquel N Coria .....	Soc Servs .....	27.61	Elizabeth Morgan.....	Pub Hlth .....	4.10
Edythe E Corum.....	Library .....	16.55	Xaiann Moua.....	Sheriff .....	22.07
Steven Crouch .....	FMAAA.....	7.55*	Mark Murillo.....	Sheriff .....	22.27
Steven Decker .....	A-C/T-TC.....	6.67*	Jamie L O'Malley .....	Comm Hlth.....	17.09*
Delberta A DeVaux.....	Beh Hlth.....	9.55*	Randolph Oaxaca.....	Soc Servs .....	10.67
Stephanie Dickinson .....	Beh Hlth.....	6.48*	Linda Olson .....	Comm Hlth.....	.77*
Rebecca Duffy.....	CA Sup Cts.....	11.74	Lisa Palacios.....	Soc Servs .....	30.22
Richard Egbuziem.....	Sheriff .....	30.02	Irma Y Perez .....	Pub Wks & Plan .....	2.10*
Connie Eggleston .....	CA Sup Cts.....	1.61*	Mary Jane Perez .....	Soc Servs .....	29.16
Nance Espinosa .....	Library .....	24.48	Lisa Prosser .....	Co Clerk .....	11.73
Robert Firestine .....	NCFPD .....	24.47*	Maria Pulliam.....	CA Sup Cts.....	19.85
Charlotte Flanagan .....	FMAAA.....	13.76	Ruby Raya .....	Dist Attny.....	25.25
Karen Fleeting .....	Library .....	8.61*	Juanita R Reyna .....	Soc Servs .....	25.83
Randolph D Fung.....	Pub Defender.....	29.77	Patrick R Rodriguez .....	Soc Servs .....	13.17
Fidel Garibay .....	Beh Hlth.....	11.54	Jill E Ruiz.....	Soc Servs .....	8.83
Patricia Gentry .....	Soc Servs .....	17.40	Sergio Salazar .....	Soc Servs .....	30.03
Laura Graves .....	Sheriff .....	29.84	Adrienne D Salisbury.....	CA Sup Cts.....	30.01
Maria Guerra.....	Soc Servs .....	24.90	Sharon A Schafer.....	Beh Hlth.....	21.90
Paul Harding .....	Pub Wks & Plan .....	5.47*	Roxann Severin .....	CA Sup Cts.....	19.72
Deborah Harper.....	Personnel .....	19.92*	Victoria Solis .....	Soc Servs .....	14.30
Anthony Hatcher.....	Soc servs.....	7.28*	Charlotte Z Singer.....	Dist Attny.....	28.13
Sabrina Hendrix .....	Soc Servs .....	22.47	Jorie E Smith.....	Soc Servs .....	17.18
Joan E Hennes .....	Beh Hlth.....	10.04	Kimberlie Stalcup .....	Beh Hlth.....	8.37
James Higdon .....	Pub Wks & Plan .....	23.33	Satwant S Takhar.....	A-C/T-TC.....	3.03*
Howard Himes .....	Soc Servs .....	27.13	Elaine Taylor.....	Ch Supp Servs.....	15.28
Patricia Hurtado .....	Dist Attny.....	31.25	David Trevino .....	Sheriff .....	22.83
Leslie Renee Ivey.....	CA Sup Cts.....	4.06*	Ruth Tyson .....	Soc Servs .....	28.06
Gloria B Jaime.....	Soc Servs .....	9.93	Chor Vang.....	Pub Hlth .....	17.83
D Dwyne Keyes.....	CA Sup Cts.....	18.53	Nhia Vang.....	Pub Hlth .....	28.11
La Donna Lake .....	Soc Servs .....	23.24	Irma Vera .....	Soc Servs .....	20.09
Dana Lee .....	Sheriff .....	18.25	Steven Vlasis .....	Sheriff .....	19.02
Vicki Lincoln.....	Ch Supp Servs.....	15.78	David J Wall .....	ITSD.....	21.70
Roberta Loring.....	Soc Servs .....	24.31	Jennifer L Wild .....	Soc Servs .....	11.93
Katherine Lui.....	Soc Servs .....	16.45	Pao Yang.....	Sheriff .....	7.86*
Candelario Luna Jr.....	Soc Servs .....	6.05*	Norma E Zieska .....	Pub Hlth .....	20.48

## IN MEMORIAM

### RETIREES

Thomas Addison  
 Francine Armstrong  
 Mary H Beltran  
 Marjorie Bettenhausen  
 Jean W Boyce  
 Sandra Cavalli  
 Fook Chow  
 Harold Cruise  
 Branko Cucuk  
 Verlene David  
 Thomas Distad  
 Mary Gahagan  
 Ruben Garza  
 Shirley Gebhart  
 Gordon Goede  
 Nicolas Harrison  
 Bus Helm  
 Roy A Hines

Lorraine Joneson  
 Nancy Kelly  
 Stanley E King  
 Vivian Konishi  
 Chester G Lovgren  
 Rodolfo Lucero  
 Manuel Luz  
 Brenda Marrash  
 Sigrid Missalek  
 Ben Montoya  
 Darlene Myatt  
 Wesley K Ota  
 Gaylord Peelman  
 Alice Person  
 Wallace R Ransier  
 Jess Rivera  
 Manuel Rodriguez  
 Mary Saldana  
 Avon Seibert

### Jesse Silva

James Glen Smith  
 Ruby M Smith  
 John E Thomas  
 Michael Weinberg  
 Antonia Williams  
 Donald Y Wong  
 Eunice Wood  
 Linda J Yerke

### DEFERRED

Elma Arias  
 Mark C Golden  
 Mai C Yang

### ACTIVE

Esther Hernandez

### BENEFICIARIES

Lupina Cavazos of Leobardo  
 Joyce I Davis of Bobby L  
 Betty R Dixon of Charles E  
 Minnie M Eubanks of Jackson  
 Mary S Franco of Felix  
 Earl Gould of Hazel  
 Dean Higley of Patricia  
 Irene Jelmini of Sergio P  
 Gloria Jones of Clinton A  
 Margaret F Montague of John L  
 Geri Owen of John B  
 Norman D Schwabenland of Mildred  
 Dorothy R White of Harry E

## 2018 Christmas Party Raffle Winners

- **50/50**, \$700 – Nancy Goehring
  - **Jacks In The Bag**, \$50  
..... Lynn Hendricksen
  - **Toys For Tots Gift Basket**  
..... Darlene Maddox
  - **Food Drive**, \$50..... Matilda Rivera
  - **Noble CU Gift Cards**.... Maria Donate,  
John Hinojos, Irene Torres-Pacheco,  
..... Jean Oh, Pati Soto
  - **REFCO**, \$20..... Stella Quintana,  
Bev Sullivan, Arthur Peters, Elaine  
Price, Regina Wheeler
  - **Pacific Group Agencies Gift Cards**,  
\$50 ..... Joy Clark, Kathy Burrows,  
Aurora Gurley
  - **Sue Dowell (Bob Dowell's Wife),  
Sue's Hand Crocheted Blankets**  
..... Judy Lemos, Gloria Jackson
  - **Ancilla Cheek's Handmade Beaded  
Ornament**..... Pita Ramirez
- Photos by Dick Estel*



## 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](mailto:ja-clark@pacbell.net)



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  - You run into flight delays
  - You have to evacuate your resort due
  - You lose your passport
  - Your rental car is damaged

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\*APY=Annual Percentage Yield, Rate shown based on \$50,000 balance. Certificate will automatically roll into a 3-year certificate at maturity.



Where you're worth more

For additional information:



**NobleCU.com**  
**559-252-5000**