



The Grapevine

JULY 2016

Representing 7,023 retirees and their families www.refco1.org • INCORPORATED 1978

Thursday, July 21 Luncheon Reservations

**ALL RESERVATIONS
MUST BE MADE BY CHECK**

INTERNATIONAL CATERING COMPANY

4277 N. West Avenue
Fresno, California

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

“JACKS IN THE BAG” Raffle
50/50 Raffle
Food Drive benefiting
Salvation Army
Books, CD & DVD Exchange

Reservations \$12 members;
\$15 non-members. Please make
your check payable to REFCO,
and mail to:

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

Deadline for reservations is
Saturday, July 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 reserva-
tion by calling Marianne
Messina at 559-439-9524 prior
to the deadline of July 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:
BINGO BASH
THURSDAY, SEPTEMBER 1**

President's Message

After enjoying a beautiful springtime with record-setting rainfall, the long hot days of summer have arrived here in the San Joaquin Valley. But regardless of the weather, REFCO activities continue, one of which is the publishing of this newsletter to provide our members with the latest information – names of new retirees, upcoming luncheon details, college scholarship application deadlines and names of scholarship winners, information on charitable food drives, names of retirees who are no longer with us, and the most current information on our retirement pensions, benefits and health plans.

Luncheon Update: I'm happy to report that more than 160 of our members and a few guests attended our April Spring Luncheon. We had a good time socializing and reconnecting with friends over lunch. The guest speaker was Keri Bennett, Vice-President and Marketing Director of the Fresno County Federal Credit Union. Keri provided the latest information on the Credit Union's on-line banking system; it's ease of use and the many features and services offered (view balances, pay bills, transfer funds within and between accounts, make loan payments from other institutions, access monthly statements and more). Our luncheons always conclude with lots of fun raffle drawings – \$50 food drive raffle, atten-

dance raffles, 50-50 raffle, the “jacks in the bag” raffle – and the lucky winners all leaving with big smiles on their faces.

**REFCO Commit-
tees:** In addition to REFCO's Board of Directors, we have a number of committees that support our association and we are always looking for more volunteers to join in the fun of serving on a REFCO committee. If you like to help plan parties and special events, you might want to join our Events Committee, or if you enjoy helping needy families, our Community Outreach Committee could always use more help. Here's a list of our other committees: Advocacy, By-Laws, Finance and Budget, Grapevine Newsletter, Health, Legislation, Membership, Nominating and Scholarship. If interested, please talk to any one of the REFCO Board members or call the REFCO contact number (559) 431-5032 or write to refco.emails@gmail.com. We always welcome new volunteers and look forward to hearing from you.

And in closing, I leave you with the following anonymous quote, “A good life is when you assume nothing, do more, need less, smile often, dream big, and laugh a lot.” Wishing you all a good life!



Linda Hutcheson

Community Outreach Supports the Salvation Army

The next REFCO Food Drive will be held at our summer luncheon on Thursday, July 21, 2016. We are pleased to announce that the Salvation Army, will receive our food donations and money gifts.

For over 100 years The Salvation Army's Adult Rehabilitation Centers and Harbor Light programs have provided spiritual, social, and emotional assistance for men and women who have lost the ability to cope with their problems and provide for themselves. Centers offer residential housing, work, and group and individual therapy, all in a clean, wholesome environment.

The physical and spiritual care that program participants receive prepares them to re-enter society and return to gainful employment. Many of those who have been rehabilitated are reunited with their families and resume a normal life.

Services rendered to the veterans are

as unique as the communities they live in. It can range from lending assistance with wheelchairs to get veterans outside for some fresh air to experiencing a weekend at camp. Some are provided phone cards and large print Bibles. From coast to coast, Salvation Army programs recognize the sacrifices our veterans have made for their country.

Each year thousands of older adults are served by The Salvation Army. In corps community centers throughout the nation, older adults gather to share interests, develop new skills and enjoy the company of their peers.

Educational classes, day care, hot-lunch programs and pre-retirement seminars are just a few of the programs the Army offers. Each center provides a variety of activities to meet diverse needs. Here, in an atmosphere of understanding and respect, new friendships are formed and talents discovered.



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

Marianne559-439-9524

- 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 lists.

2016 REFCO Activities Calendar

JULY	AUGUST	SEPTEMBER
14: Board Mtg 21: Luncheon	11: Board Mtg	1: Bingo Buffet 8: Board Mtg
OCTOBER	NOVEMBER	DECEMBER
13: Board Mtg 20: Hlth Fair Lunch	10: Board Mtg	8: Christmas Party

- **Meetings** – 9:00am, FCFCU Admin Offices, 2580 W Shaw Ave
- **Luncheons** – Lunch at 11:30am, International Catering, 4277 N West Ave
- **Bingo Bash** – Lunch at 11:30am, Bingo after lunch, International Catering, 4277 N West Ave
- **Christmas Party** – Lunch at 11:30am, International Catering, 4277 N West Ave

CRCEA: Your Pension Watchdog

By Dick Estel, CRCEA Delegate

Did you know that you are a member of CRCEA? Do you even know what it is? When I became a board member several years after I retired, I had never heard of CRCEA. It was several more months before I finally understood what it is

The acronym stands for California Retired County Employees Association, and it is essentially an organization of country retiree associations, limited to the 20 counties governed under the 1937 Pension Act. Members of retiree associations in those counties pay dues to become members of CRCEA.

CRCEA provides support to retirees in a variety of ways, but perhaps the most important is keeping watch on legislation and initiatives that affect our pension and benefits. For example, committees of CRCEA recently took the lead to coordinate with other retiree organizations to deliver a unified message to counter the so-called "Voter Empowerment Act of 2016." This proposed initiative might not affect actual benefits of current retirees, but would heavily impact funding for pension payments, which could only produce long-term negative results.

This initiative has been withdrawn

for the current election cycle, but will surely be back in the future, and CRCEA will be working to counter it.

A more general description of CRCEA's support is summarized in its mission statement, which reads in part:

CRCEA provides a forum for educating members and promoting retiree benefits and issues. Its Volunteer Officers and Directors oversee opportunities to:

- Exchange information through communications and their website
- Meet in semi-annual conferences to provide retirement information and related subjects to members
- Initiate legislation to develop and maintain retirement benefits
- Train and encourage Associations to actively represent retirees to their respective Board of Supervisors and Retirement Boards

With over 170,000 retirees in the 20 counties, we have a strong and significant voice in making sure the benefits we earned are delivered. For more information on CRCEA, visit the web site at <http://www.crcea.org>. For the latest on what's happening, read the organization's newsletters, under "News and Events."

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

- President.....Linda Hutcheson
- 1st Vice President.....Bob Dowell
- 2nd Vice President.....Regina Wheeler
- Recording Secretary.....Dick Estel
- Membership Secretary.....Diann Phelps
- Treasurer.....Linda Robinson
- Asst Treasurer.....Marianne Messina
- Imm Past President.....Julie Hornback

Directors

- Annie Lee Virginia Quintana
- Don Nelson Janet Smith
- Diann Phelps Sue Wirt
- Patrice White

Retirement Bd

- Bob Dowell Mary Ann Rogozinski (alt)

Committee Chairs

- Advocacy.....Bob Dowell
- Benefits.....Les Jorgensen
- By-Laws.....Bob Dowell
- 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.....Diann Phelps
- Nominating.....Dick Estel
- Parliamentarian.....Dick Estel
- Scholarship.....Janet Smith
- Sunshine.....Virginia Quintana
- Webmaster.....Jeannine Geare

Congratulations, New Retirees & New Members!

New REFCO members are **bolded**. *Indicates a deferred member. *Listed alphabetically by last name.*

Note: Missing info on some new REFCO members indicates the info could not be verified by the *Grapevine* deadline.

Rosa Aleman	Comm Hlth	30.33	Maykou Lochungvu	Soc Servs	21.17
Mary Alvarado	Ch Supp Servs	9.83*	Tom L Logan	Sheriff	10.48
George Alvarez	Soc Servs	22.53	Robert A Lovell	Library	15.27
Jennie Anaya	Sheriff	18.56	Les C Lucas	Beh Hlth	24.79
Connie Andrews			Luyen Luu	Beh Hlth	8.18*
Blanca Avina	Soc Servs	28.53	Paul J Lyon	Pub Defender	12.72*
Irwin Band	Pub Adm/Coroner	6.85	Craig Madden	Pub Wks & Plan	12.43*
Shirley C Bayer	Sheriff	29.16	Isabel Martinez		
Mary Benavidez	Beh Hlth	5.26*	Julie J McCaslin	Comm Hlth	10.83
Maria Benningfield	FCERA	27.30	William J McKinney	Soc Servs	11.75
Douglas Bernard			Horacio Mejia	Sheriff	23.02
Donna Bernardi	Beh Hlth	17.90	Joann Mesrobian	Beh Hlth	6.11*
William J Books	Pub Wks & Plan	20.75	Marijou Miller	FCERA	15.53*
Deborah Buffington	Soc Servs	28.10	Sandra Minas	A-C/T-TC	10.21
Glen Burrow	Soc Servs	21.81	Michael J Munneke	Sheriff	31.17
Scott Caldera	Sheriff	16.00	Annie Murray	CA Sup Ct	15.80
Jill P Chandler	Prob	25.96	Gloria Neaton		
Bouaphan Chansavath	Soc Servs	26.37	Berton F Nordberg	A-C/T-TC	8.45*
Ruth A Chavez	Beh Hlth	20.72	Susan K Owens	Soc Servs	14.61*
Peggy Cline	Soc Servs	18.39	Norma C Parvanian	Dist Atty	20.22
Sharon Colyar	Assr-Rec	23.35	Darlene L Perez	Dist Atty	34.19
Martha Connor			Juana G Perez	Soc Servs	27.41
Robin Cook	A-C/T-TC	16.64	Charlie Phanvong	Library	21.28
Ivan Coronado	Pub Wks & Plan	20.64	Davie Plassman	Soc Servs	31.50
Todd S Cotta	Sheriff	16.45	Kelly Prinz	FCERA	17.48
Angie Y Custer	Sheriff	26.48	Gary Pursell		
Thelma Delemos	Ch Supp Servs	26.73	Ronnie E Rackley	Sheriff	7.65*
Diana Diehl			Denise A Redmond	Fac Servs	28.92
Daphne Dwitt	Ch & Fam Servs	7.78*	Antoinette Salvador	Sheriff	
Maria Donate	Prob	34.91	DeWayne Self	ITSD	22.30
Kathleen Donawa	Adm Off	11.93	Kevin W Smith	Sheriff	16.30
Bonita Ann Fernandez	Prob	13.19	Mary Soto	CA Sup Ct	26.73
Henry Flores	Soc Servs	29.80	Corliss Stanfield	Soc Servs	30.89
Theresa Flores	Sheriff	19.98*	Alice Talbot	CA Sup Ct	27.58
Steven Forker	Sheriff	18.06	Linda K Tarango	VMC	5.48*
James George	Soc Servs	15.18	Debra T Tello	Security	15.07
Reuben Gonzalez	Sheriff		Angela Valdez	Soc Servs	26.88
Victor E Gonzalez Jr	CA Sup Ct	12.72	Griselda Vallejo	Soc Servs	
Karla Gran	CA Sup Ct	23.53	Paul Bee Vang	Soc Servs	13.88
Heron Guzman	Prob	12.19*	Maria Vasquez	Beh Hlth	14.24
Melanie A Hathaway	Sheriff	29.32	Fue C Vue	Beh Hlth	24.71
Kyle Heady	Sheriff	16.52	Larry Wages	Internal Servs	16.41
Jeffrey S Heither	Agr	19.17	Rodney A Walker	Fac Servs	33.06
J Robin Heizenrader	Dist Atty	15.40	Debbie Warnshuis	CA Sup Ct	18.15
Sheri Helseth	A-C/T-TC	14.34	Alan Weaver	Pub Wks & Plan	11.76
James E Irwin	Beh Hlth	21.09	Patricia Westbay	Co Counsel	1.33*
Michael Jones	Sheriff	24.04	Mary Wiley	Soc Servs	37.48
Shirley Keith	Beh Hlth	16.94	Debra L Willman	Comm Hlth	11.13*
Kathryn Kidd	Soc Servs	29.22	Nancy Wilson	ITSD	34.58
Maureen T Klinkby	Soc Servs	15.56	Timothy A Wilson	CA Sup Ct	27.80
David Kongbuakay	Soc Servs	28.47	Norma L Yanez	CA Sup Ct	12.42*
Tammy S Kosanovong	Soc Servs	29.61	Ia Vue Yang	Ch & Fam Servs	21.35*
Nancy Sharon Kubota	Pub Wks & Plan	14.87*	Phyllis R Zepeda	Beh Hlth	13.34
Ofelia Leal	Bene of Gregory		Leo Zimmerman		
Karen Lenhof	Prob	1.90*			



Store Purchasing Program
SPC Account # 8012 343 4028

CARDHOLDER INSTRUCTIONS:
For use in Office Depot® retail stores only. Present this card to cashier at checkout to receive your discounted price. Use of this card constitutes acceptance of the terms and conditions. Please visit business.officedepot.com/tcspc for full terms and conditions.

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Update on OfficeMax/ Office Depot Discounts

Although there are 2 discount cards, one for each store, the Office Depot card should be used for both stores. There may be a problem when using the OfficeMax card for printing purposes, so Office Depot suggests that we simplify things by using the Office Depot card exclusively.

The new Office Depot card on this page of the Grapevine will be laminated by either store by bringing it to their printing section on your next visit.

You may still order online at: officemaxsolutions.com, login: cofemploy, password: **myorders04**.

Change is Coming in 2017

You know what they say... the only thing constant is change. And that's true for REFCO, also.

We have had a long and beneficial relationship with the International Catering Co., where we have been having our luncheons for many years. It has been a good site to hold our luncheons and they have provided us with good food and a decorative atmosphere.

Unfortunately, we recently received a letter from them that the company has made a decision to not continue in the current venue (building). Beginning in 2017 they will only offer off-site catering.

This means REFCO will be able to finish out the year, including our Christmas party at the International Catering Co., as scheduled.

Between now and the end of the year we will be looking for another venue that can accommodate 100 to 450 guests with adequate parking – and good food! It could be a venue that provides the room(s) and not the food and we can provide the caterer OR it could be a place that provides the room(s) and the food. If any one can make a recommendation that may fit, PLEASE let us know, call 559-431-5032 or email at: refco.emails@gmail.com

IN MEMORIAM

REFCO extends our condolences to the family and friends of the following deceased, as reported by the Retirement Office:

RETIREEES

- Walter Archer
- John Beyers
- Aston Brock
- Theodore Bryan Jr
- Myrtle R Crabtree
- Glenna L Dalke
- Ruth Edwards
- Charles M Ellenberger
- Barbara Ellis
- James P Gaffney
- Dola Gregory
- Lael G Hartley
- Barry Kondo
- Bernice H Larson
- Michael G Lewis
- Mary E Lynch

- Ethel MacKenzie
- Virginia E Marquez
- Louise Mc Caig
- Carolyn Middleton
- Ronald G Montgomery
- Roger A Nelson
- Ann Nix
- Greg Noll
- Darleen J Parks
- Millie I Perry
- Marlene V Reed
- Larra L Robertson
- Thomas R Russell
- Kenneth Schimmel
- Dorothy Sherman
- Jack Shipley
- Lewis O Smith

- William G Smith
- Gary L Stinecipher
- Kenneth Strickland
- Joseph A Williams

BENEFICIARIES

- Carrie Green of Howard
- Patricia Lewis of Homer
- Lora Vogt of Henry

DEFERRED

- Lorrie Mays

ACTIVE

- Debra Beshwate
- David Ivanov



REFCO
RETIRED EMPLOYEES OF FRESNO COUNTY

Business Sponsors



Fresno County Federal Credit Union
Member owned. Member focused.



PACIFIC GROUP AGENCIES, INC.

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 – phone/fax: 559.456.2697 or email her at: ja-clark@pacbell.net. All applications will be reviewed by the REFCO Directors.

REFCO members could save hundreds on auto and home insurance.



Brenda Cook
CA License #0C59025

CONTACT US TODAY TO START SAVING	
CALL	559-435-2144 Brenda: Ext. 55832
COME IN	7600 North Palm Avenue Suite 102 Fresno, CA 93711



Liberty Mutual

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Fresno County Federal Credit Union

Member owned. Member focused.

Don't forget, FCFCU offers professional and comprehensive financial planning services to our members. Take advantage of this opportunity by scheduling an appointment with Ted Dietz, **CERTIFIED FINANCIAL PLANNER™**



You are invited to meet with the onsite Financial Consultants, Ted Dietz and Chue Lor to discuss how to maximize your retirement funds by calling (559) 437-2002 or by email at chuelor@lpl.com.

LPL Financial
Located at Fresno County Federal Credit Union

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