



# The Grapevine

SEPTEMBER 2023

Representing all Fresno County retirees and their families

www.refco1.org • INCORPORATED 1978

## Thursday, October 19 Luncheon Reservations

**BACK TO  
PARDINI'S**

**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.**

#### **Food Drive benefiting Bulldog Pantry**

Reservations: \$23 members;  
\$25 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 7.** Your check  
must reach us by that date, so  
please mail it early to allow for  
the USPS delivery. *Note: Your  
check will not be deposited until  
after the October 7 deadline.*

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

#### **To cancel reservations:**

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



Debbie Blankenship

## President's Message

*by Debbie Blankenship, President*

Hope you all have been enjoying your summer and your families. Summer has flown by. Today was the first day of school for my grandson. He is starting second grade. It's fun to see all the excited faces anticipating the new school year and seeing their friends.

Our July luncheon was a big success. It is great to be back at Pardini's. The group raised \$493 and donated 191 items for the Central Valley Veterans and there were lots of prizes and money won by the attendees. Enjoy the pictures included of the event in this newsletter.

**Important dates** – Open enrollment **for benefits through FCERA** will be from October 9 through October 27. Benefits through Pacific Group Agencies are available in their open enrollment from October 15 through November 10 (see article below). This is the time to make any changes you may need to your health insurance and other benefits.

REFCO will be going paperless, as much as possible. We are in the process of gathering emails for our members so we can send the newsletter and correspondence electronically. If you haven't done so already, please ensure we have your updated email.

Take care and hope to see you soon at one of our luncheons.

## REFCO Benefit Plans Open Enrollment

*By Greg Margulies, Pacific Group Agencies, Inc.*

We are pleased to announce the upcoming 2024 Open Enrollment period for REFCO benefit plans. Plans include two high benefit dental plans (PPO & HMO), a VSP vision plan, legal services, identity theft protection, pet care, travel protection, life insurance, accident coverage, and much more. This is your once-a-year chance to enroll in or make changes to your dental and vision coverages.

All retirees will receive their annual Open Enrollment Benefits Guide in the mail, and you should have it no later than October 15. This guide details the benefit plans offered exclusively to REFCO members. The Benefit Guides are mailed to the address FCERA (the retirement system) and not REFCO (your retiree association) has on file, so if you have moved, please make sure they have your current address. If you are NOT making changes to your coverages, you do NOT need to return the Enrollment Form. Your enrolled coverage will continue for 2024. If you do plan on making changes or enrolling for the first time, we will need your enrollment form back no later than November 10.

**All retirees will  
receive their  
annual Open  
Enrollment  
Benefits Guide  
in the mail,  
and you should  
have it no later  
than October 15.**



### OFFICERS

President.....Debbie Blankenship  
 1st Vice President.....Christine Balbas  
 2nd Vice President..... Irene Romero  
 Recording Secretary..... Dick Estel  
 Membership Secretary ..... Vacant  
 Treasurer..... Linda Robinson  
 Assistant Treasurer.....Mary Ann Rogozinski  
 Immediate Past President ..... Kelly Woodard

### DIRECTORS

James Hackett, Julie Hornback, Judy Lemos, Don Nelson,  
 DeAnn VonBerg, Patrice White, Sue Wirt

**RETIREMENT BOARD** ..... Laura Basua, Vicki Crow (alt)

### COMMITTEE CHAIRS

Advocacy.....James Hackett  
 By-Laws ..... Debbie Blankenship  
 CRCEA ..... Delegate: Chris Balbas, Alternate: Dick Estel  
 Community Outreach ..... Patrice White  
 Employee Benefits..... Vacant  
 Events.....DeAnn VonBerg  
 Finance & Budget ..... Linda Robinson  
 Grapevine/Newsletter.....Christine Balbas  
 Health..... Annie Lee  
 Luncheon Reservations..... Mary Ann Rogozinski  
 Luncheon Master of Ceremonies.....Ken Smith  
 Media Manager .....Don Nelson  
 Membership & Awards ..... Vacant  
 Nominating..... Dick Estel  
 Parliamentarian ..... Dick Estel  
 Scholarship Liaison ..... Karen Sebilian  
 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

Don Nelson .....[refco.media.mgr@gmail.com](mailto:refco.media.mgr@gmail.com)

**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.

## 2023 REFCO EVENTS CALENDAR

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

JANUARY	FEBRUARY	MARCH
12 BOARD MTG	9 BOARD MTG 16 LUNCHEON	9 BOARD MTG
APRIL	MAY	JUNE
13 BOARD MTG 27 LUNCHEON	11 BOARD MTG	8 BOARD MTG
JULY	AUGUST	SEPTEMBER
13 BOARD MTG 20 LUNCHEON	10 BOARD MTG	7 LUNCHEON 14 BOARD MTG
OCTOBER	NOVEMBER	DECEMBER
12 BOARD MTG 19 LUNCHEON	9 BOARD MTG	5 LUNCHEON

**Luncheons:** Beginning in July, luncheons will again be held at 11:30 am at Pardini's.

### October Food Drive Supports Fresno State Area Students and Families

The Bulldog Pantry was founded in November 2007, with the sole purpose of serving low-income families and students in the Fresno State area. Bulldog Pantry is a student run community committed to beating food insecurity. They rely entirely on donations and student volunteers to keep the distributions going. On a typical distribution day, they spend \$300 to \$400 to purchase food from the Community Food Bank. Feeding a family of 4 for a week typically can cost up to \$150 or higher... but for just \$12 we can feed a family of 4 for a week! All donations are tax deductible.

### REFCO Scholarships Awarded or the 2023-24 School Year

We are proud to announce the winners of the Retired Employees of Fresno County Anna B. Lund Memorial Scholarship who are attending CSU, Fresno. This year, we had six students who each received the \$2,000 scholarship:

**Sarah Bozsum** – Biology major, pursuing a career in conservation biology or zoology.

**Taylor DaSilva** – Kinesiology major, pursuing a career in physical therapy.

**Yazmin Gonzales** – Biology major, pursuing a career as a pediatrician.

**Seth Karagozian** – Education major, pursuing a career in teaching/education.

**Simoni Laguna** – pursuing a career in counseling.

**Jade Rodriguez** – Education major, pursuing a career in teaching.

Congratulations to all our winners!

## Raffle Winners from the July Luncheon!

**50/50 Drawing:** Frances Garcia \$292

**Food Drive \$50:** Joe Lopez

**Jacks in the Bag:** Terri Songer

**Noble CU Gift Cards:** Mary Ann Rogozinski, Dolores Reed, Margaret Anderson, Don McClellan

**REFCO \$20:** Carmina Martinez, Isabel Good, Judy Langworthy, Mary Jean Calote, Emily Piercy

### Sponsored Organization in July: Central Valley Veterans

A total of \$493 in cash, and 191 food items were collected for the Central Valley Veterans at the July luncheon. Thanks to all who donated for your generous support.



*Many REFCO members enjoyed a delicious lunch and caught up with friends at the July luncheon*



*Lady Luck must have been dining with Frances Garcia, the winner of July's 50/50 drawing!*

# Relax, while your money keeps working

Schedule a meeting with  
Noble Investment Services  
CFS Financial Advisor  
Andrew Lewis.

- Estate Planning
- Investment Strategies
- Post-Retirement Planning
- Portfolio Review

559-437-2008

Andrew.Lewis@cusonet.com



**NOBLE**  
Investment Services

Available through CUSO Financial Services, L.P.

Non-deposit investment products and services are offered through CUSO Financial Services, L.P. ("CFS"), a registered broker-dealer (Member FINRA/SIPC) and SEC Registered Investment Advisor. Products offered through CFS: are not NCUA/NCUSIF or otherwise federally insured, are not guarantees or obligations of the credit union, and may involve investment risk including possible loss of principal. Investment Representatives are registered through CFS. The credit union has contracted with CFS to make non-deposit investment products and services available to credit union members.

*Where you're worth more.*

Fresno | Clovis | Madera | Selma  
559-252-5000 NobleCU.com

## Four Key Objectives of a Sound Retirement Plan

A sound retirement plan should be based on your circumstances. No one strategy is suitable for everyone. Once you've retired, your income plan should strive to address four basic objectives: earn a reasonable rate of return, manage the risk of loss, maintain a source of sustainable and predictable income, and reduce the impact of taxes.

**Earn a Reasonable Rate of Return:** Your retirement savings portfolio will likely be used to provide at least a portion of your income throughout retirement. The overall goal is to maintain an amount that produces the necessary income each year. This requires accounting for the rising costs of goods and services (including health-care expenses); identifying your budgetary needs and wants; estimating how long you'll expect retirement to last; and factoring in Social Security and other income sources. It also requires estimating a rate of return you'll need to earn on your portfolio and then putting together an investment strategy to pursue that target rate.

If you have enough savings to meet your retirement needs, you'll want to maintain that level of savings throughout your retirement years. That's why it's important to strive for a realistic rate of return on those savings. Of course, determining a reasonable rate of return depends on your individual circumstances and goals.

**Manage Risk of Loss:** If you have sufficient savings to meet your retirement needs and goals, you'll want to protect those savings and reduce the risk of loss due to sudden market corrections and volatility. The goal is to reduce investment risk and preserve savings. A reduction in savings due to a market downturn could require you to sacrifice important retirement goals and reduce retirement income. Prior to retirement, you have more time to recover from market losses. However, once retired, your time frame for recovery is much shorter. For example, if you had retirement savings of \$500,000 and lost 25% due to market volatility, your savings would be reduced to \$375,000. You would have to earn a rate of return of more than 33% in order to get back to \$500,000. That could take plenty of time to achieve.

**Maintain a Sustainable and Predictable Income:** During our working years, most of us are used to receiving a steady income. However, once we retire, the income we got from work is no longer there, even though that's what we've been accustomed to, so it's important to create a sustainable, dependable, income stream in retirement to replace the income we received during our working years. While you may receive Social Security retirement benefits, it's unlikely that you can maintain your desired lifestyle in retirement on just Social Security. In addition, defined-benefit pension plans are not as prevalent or available as they once may have been. Most employers don't offer pension plans, placing the burden on us to find our own sources of retirement income.

Maintaining a sustainable income in retirement is important for many reasons. You'll want sufficient income to meet your retirement expenses. It is also important that your income is not negatively impacted by downturns in the market. And you'll want your income to last as long as you do.

**Reduce the Impact of Taxes on Retirement Income:** Taxes can cut into your retirement income if you don't plan properly. Many of us think our tax rate will be lower in retirement compared to our working years, but that is often not the case. For instance, we may no longer have all the tax deductions in retirement that we had while working. In addition, taxes may increase in the future, potentially taking a bigger chunk out of your retirement income, so it's important to create a tax-efficient retirement.

Your retirement plan should be suited to your situation. However, these four objectives are often part of a sound retirement plan. A financial professional may be able to help you to earn a reasonable rate of return, manage the risk of loss, create and maintain predictable retirement income, and reduce the impact of taxes on that income. There is no guarantee that working with a financial professional will improve investment results.

## 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).

Claudette McCoy

Judy Zaccheo

Sandra R. Venegas

Virginia Miller

Hope Phelps

Paul J. Christiansen

Shirley F. Smith

William J. Erwin

Joel K. Little

Rita A. Reyes

Ted S. Frazier

## Congratulations, New Retirees

through July 2023

\* REFCO members in **bold**; listed alphabetically by last name

RETIREE	DEPARTMENT	RETIRE DATE	YRS OF SERVICE	RETIREE	DEPARTMENT	RETIRE DATE	YRS OF SERVICE
Maria Isabel Aguirre	Soc Serv	4/1/2023	31.9121	James Minenna	Sheriff	3/24/2023	28.9699
Maria Ancheta	Behav Hlth	7/14/2023	23.6274	Julie Montelongo-Reyes	Child Sup	4/13/2023	6.6877
Miiko L. Anderson	DA	7/8/2023	16.1425	Chris J Nelson	Sheriff	7/24/2022	10.8877
ArdyceLee Ashford	Soc Serv	4/1/2023	5.9014	Gail Janzen Newel	Comm Hlth	5/10/2023	6.0356
Joel Bernal	Behav Hlth	5/13/2023	24.0438	Reuben M Ortiz	Security	7/1/2023	13.1226
Tracy Bozarth	Soc Serv	4/29/2023	7.589	Kathleen S Ortiz	Facility	1/19/2022	14.0219
<b>Denise Braun-Frodsham</b>	<b>VMC</b>	<b>2/23/2023</b>	<b>12.0822</b>	Gwenda Oskam	VMC	4/1/2023	6.3932
Melinda Suzanne Buck	Probation	6/10/2023	23.3043	Patricia L Patterson	Soc Serv	5/20/2023	22.1452
Mariann Coolidge	Child Sup	3/31/2023	32.3167	Roberto L Pena	Retire Assn	2/3/2023	9.2389
Marie T Cortez	Dpt Child Su	5/31/2023	16.42197	Dichau Pham	Soc Serv	12/31/2022	5.2301
Esmeralda Criegio	Interpreter	4/1/2023	18.5083	Twana Lynn Pierce	Behav Hlth	3/20/2023	5.2548
<b>Christopher J Cunha</b>	<b>Soc Serv</b>	<b>4/1/2023</b>	<b>34.5333</b>	David John Pomaville	Comm Hlth	3/31/2023	18.0856
Jose DeLaCruz	Probation	12/2/2022	1.1726	Lorena Ramirez	Probation	5/1/2023	12.5068
Andrew R Delatorre	Purchasing	7/1/2022	1.3288	Mark A Ruby	Payroll	3/31/2023	20.589
Susan Downing	Probation	4/1/2023	24.6432	Maria M Ruiz	Soc Serv	4/29/2023	28.5508
Robert Duenes	Comm Hlth	12/30/2022	0.1671	Brenda K Saicoe	Behav Hlth	6/29/2023	22.354
Desiree Escovedo	Prob-Juv	5/5/2023	23.19	William B Secrest Jr	Library Op	5/15/2023	23.5306
<b>Maria T Nunez Esquivel</b>	<b>Soc Serv</b>	<b>4/1/2023</b>	<b>11.6932</b>	Jose E Serna	Payroll	1/14/2023	20.0349
JoAnn D Fierro	Prob-Juv	4/1/2023	15.8356	Leticia Simental	Soc Serv	5/24/2023	16.8245
Juana Zapata Figueroa	CAO	3/20/2023		Bob M Thomas	PW Survey	12/31/2022	7.2055
Scott A Gow	Fleet	3/29/2023	6.09866	Gareth (Gary) Thomas	Pub Works	12/23/2021	0.9342
Jorge Granados	Roads	3/2/2023	3.1014	Martin Torres	Roads	3/14/2023	25.8027
Dalia Falcon Hernandez	Retire Assn	5/25/2023	7.2877	Hong Tran	Soc Serv	5/2/2023	6.5178
John G Hernandez	Sheriff	10/1/2021	17.5671	Kenny B Travis	Prob-Juv	4/1/2023	18.3288
William E Hicks	Assessor	5/27/2023	18.9041	Charlotte M Trent	AC/TTC	12/31/2015	10.6108
Sharon D Hutchison	Agriculture	5/27/2023	18.4438	Brenda K Villanueva	Soc Serv	5/13/2023	28.4548
Pauline H. Huynh	Behav Hlth	3/31/2023	12.6137	<b>Diane R Volpp-Garcia</b>	<b>Pers Mgmt</b>	<b>4/1/2023</b>	<b>2.6822</b>
David H Jimenez	Probation	6/30/2023	8.4719	Hardin O Weaver	Sheriff	12/31/2022	13.324
<b>Victoria Johns</b>	<b>DSS</b>	<b>12/22/2022</b>		Eric White	Technology	3/23/2023	23.0767
Patti Eileen Ketchum	Behav Hlth	5/11/2023	10.6137	Hue Xiong	Sheriff	5/16/2022	9.5123
Dusty Alan Lawrence	ITSD	4/1/2023	25.4219	Mayder Yang	Soc Serv	7/1/2023	20.7256
Howard Lewis	Payroll	7/7/2023	27.1945	Raymundo Zermeno	Soc Serv	4/1/2023	34.7068
Maria Maniscalco	Soc Serv	6/20/2023	8.4719	Narine Zilfugharyan	Behav Hlth	4/4/2023	10.7726
Brett P McAndrews	Sheriff	4/1/2023	16.2192	Julie Ann Zimmer-Belle	Pub Works	6/3/2023	8.9123
<b>Jennifer L Miller</b>	<b>Comm Hlth</b>	<b>6/10/2023</b>	<b>14.4933</b>				



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

**FRESNO  
COUNTY  
RETIREEES  
OFFICIAL  
NEWSLETTER**

**Do you have a will yet?  
Everyone needs one.**

Creating yours will help plan & protect your future.  
The experienced estate planning attorneys at  
LegalShield will make it easy.



**LegalShield**

Call Pacific Group Agencies  
**800-511-9065**