

CALIFORNIA STATE RETIREES



Vol. 2 A PUBLICATION REPRESENTING CALIFORNIA STATE RETIREES FEBRUARY 2024

CSR Starts 2024 With New Directors and Honors Those We Have Lost

Welcome to 2024, CSR members! Thank you to all who attended our first 2024 meeting at the Embassy Suites in South San Francisco! Over 120 CSR members were in attendance at the three-day event where, as always, many productive conversations took place along with insightful updates on the current state of our organization. Thank you to our dedicated committee members for updating the Board and CSR members on the activities happening throughout the state. Some activities include attending CalPERS meetings, advocating with local and statewide elected officials, and recruiting new members. A special highlight was a heartfelt farewell to those we have lost from 2020-2023. We will miss our friends dearly and are thankful for all the



Big congratulations to Keith Umemoto and Vincent Herrera on their wins as Districts D & E Directors. Herrera and Umemoto were installed by CSR President Stephanie Hueg at the Board meeting and have officially begun their new 3-year terms.

wonderful memories shared with them over the years. Going forward, Staff plans on honoring our lost members at the first Board meeting of each year. Your participation and dedication are greatly appreciated and needed as we work together to protect the pension and health benefits of all retired state employees. As always, CSR Board meetings are full of information, updates, and community, strengthening our relationships and commitment to CSR throughout the state. The next Board meeting will be held June 24-26 in San Diego and the CSR Delegate Assembly will take place in Sacramento on October 21 and 22, 2024. If you are interested in attending a statewide Board meeting, please reach out to your local chapter president to inquire. For more information, please contact CSR HQ at **888.808.7197** or email CSRinfo@CalRetirees.org.

Attention CSR Members!

As we enter 2024, we want to take a moment to reassure you that the safety and security of your confidential information is a top priority for CSR. Such prioritization includes advocating on your behalf when your data is leaked such as what occurred recently at CalPERS as well as ensuring robust internal security measures to protect any confidential information within CSR. One example of CSR's advocacy on your behalf is President Hueg's meeting with CalPERS officials to continue the discussion of protecting personal information after their third-party breach. Internally, CSR is protecting the information of CSR member data and it will always be an utmost priority. CSR membership data and your confidential information is only shared with CSR office holders for the limited purpose of advocating to protect your pensions and health benefits. It is important you know that member data cannot be shared by CSR office holders or used by them for purposes of marketing, monetizing, internal CSR political campaigning or in internal CSR elections.

If you are concerned someone has used your confidential information for marketing or personal campaigning, please reach out to CSRInfo@CalRetirees.org.

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California State
RETIREE

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501(c)(5)

Join us!

43,000 Strong and Growing!



California State Retirees Membership Application

(Print) Last Name First Name Initial Social Security No. Chapter No.

Number and Street City State Zip Code

Retirement Date (MM-DD-YY) Home Phone Email

From Which State Agency did you Retire?

How Did You Hear about Us? Recruiter's Name

Type of Membership (check one)

Retired Membership Available to state retirees only. See Dues Table.

Associate Member Available to persons not eligible for Retired membership. Dues are \$72.00 per year (payable annually).

I hereby apply for membership in California State Retirees, an affiliate of the California State Employees Association, and I authorize CSR to withhold dues from my monthly PERS allowance. I understand my membership rights are set forth in the CSR and CSEA bylaws, policies and procedures. As a member of CSR, I agree to abide by the CSR bylaws, policies and procedures.

Signature Date (MM-DD-YY)

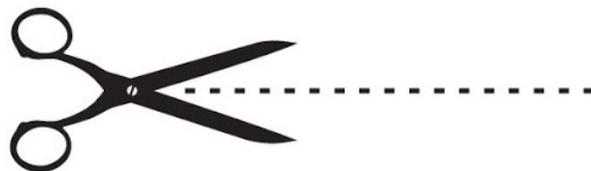
Dues Table for Retired Members	
Monthly PERS Allowance (Base + COLA)	Monthly Dues
\$0 - \$399	\$1.00
\$400 - \$799	\$2.25
\$800 - \$1,199	\$3.25
\$1,200 - \$1,599	\$5.00
\$1,600 - \$1,899	\$6.50
\$1,900 - \$2,299	\$8.00
\$2,300 - \$2,699	\$8.50
\$2,700 - \$3,099	\$9.00
\$3,100 - \$3,499	\$9.50
\$3,500 - \$3,999	\$10.00
\$4,000+	\$12.00

Office Use Only

To join, please fill out the application completely and mail it back in an envelope to:

CALIFORNIA STATE RETIREES: 3000 ADVANTAGE WAY SUITE 100 SACRAMENTO, CA 95834

JOIN ONLINE: WWW.CALRETIRES.ORG/JOINUS



California State Retirees CPAC Application

(Print) Last Name First Name Initial Social Security No. Chapter No.

Number and Street City State Zip Code

Retirement Date (MM-DD-YY) Home Phone Email

From Which State Agency did you Retire?

How Did You Hear about Us? Recruiter's Name

Please choose to which PAC you would like to contribute
You may contribute to both.

CSR Candidates PAC

Payroll Deduction Authorization
I authorize \$2 \$5 \$10 Other _____
to be withheld from my monthly (Maximum of \$15.50/mo)
pension for California State Retirees' Candidates PAC

Contribute to the CSR Candidates PAC
I would like to make a contribution to California State
Retirees' Candidates PAC
Enclosed is my check for:
 \$10 \$25 \$50 \$100 Other _____
(Maximum of \$186.00/year)

CSR Issues PAC

Payroll Deduction Authorization
I authorize \$2 \$5 \$10 Other _____
to be withheld from my monthly (NO maximum/mo)
pension for California State Retirees' Issues PAC

Contribute to the CSR Issues PAC
I would like to make a contribution to California State
Retirees' Issues PAC
Enclosed is my check for:
 \$10 \$25 \$50 \$100 Other _____
(NO maximum/year)

Party Registration (optional) Democrat Republican None Other _____

I hereby authorize the California State Retirees to withhold a designated amount from my pension for California State Retirees' political action fund. I understand that this political activity amount is a voluntary, non-tax-deductible contribution. This authorization will remain in effect until cancelled by me or California State Retirees and I understand that cancelling my California State Retirees membership will terminate this voluntary contribution.

Signature Date (MM-DD-YY)

CALIFORNIA STATE RETIREES: 3000 ADVANTAGE WAY SUITE 100 SACRAMENTO, CA 95834

JOIN ONLINE: WWW.CALRETIRES.ORG/JOINUS

MEMBERS ON THE MOVIE: S.F. BOARD OF DIRECTORS MEETING 2024





By Joe Reynoso, CSR Health Benefits Committee chair

The following provides updates on: 1) Delta Dental, 2) ACO REACH, 3) the Long-Term Care Settlement, and 4) Anthem Blue Cross. At the end of the article is a new section entitled “Ask HBC.” This section provides CSR members an opportunity to ask questions related to CalPERS, health and/or dental issues through CSRinfo@calretirees.org and answers will be provided in future issues. Your privacy will be protected; therefore, member names and contact information will not be included in the published responses.

Delta Dental

As reported in my last article, millions of Delta Dental members were affected by a data breach, which took place in May/June 2023. As of this article, CalHR has not provided any notification as to the severity of the breach, nor are we aware that CSR members were notified of this specific breach. I personally called CalHR and was referred to an email where I left a message and requested follow up communication regarding the breach. CalHR's response stated, “All members affected by this breach have received a letter form (sic) Delta Dental, If you have any questions or concerns, please reach out to Delta Dental's service care phone line at **(888) 899-3734**. They are prepared to assist you with this issue.” I contacted Delta Dental at the provided number and was

told I was not in their system. After further explanation, I was informed Delta Dental created a separate system, which contained information on only those members who the breach affected. If you have questions or concerns, please reach out to Delta Dental at the number provided. The Health Benefits Committee (HBC) has been assigned to work with CSR staff and the Board of Directors (BOD) to develop a strategy going forward to deal with problems related to Delta Dental.

According to Cyber Security Company Government Technology, Delta Dental contracted with the New York City-based Kroll to offer affected customers 24 months of free identity monitoring. The dental insurer urged customers to review their account statements and credit reports and to report suspicious activity to their creditors. In December 2023, Kroll reported they suffered a data breach in August 2023.

ACO REACH (a federally administered Medicare pilot Program)

At the Retiree Roundtable Briefing on Dec. 12, 2023, CalPERS' staff announced the findings of their research into the ACO REACH was completed and a report would soon follow. Dr. Don Moulds commented the findings of the report would not cause them to change their position, meaning CalPERS would not ask for the ACO REACH program to be terminated. Larry Woodson, past CSR HBC Chair, raised concerns of CalPERS' decision. Woodson also attended a Jan. 17, 2024, CalPERS Stakeholder Briefing, which was soon after CalPERS released their ACO REACH report. He once again testified on his concerns of CalPERS' support of ACO REACH and continued to request CalPERS hold an open hearing to thoroughly discuss the issue.

I reported on the ACO REACH Program at the Jan. 23, 2024, BOD HBC meeting, where I explained why the ACO REACH model is a bad idea for people on Medicare. ACO REACH uses a payment arrangement known as Capitation where a provider receives an upfront fee per patient to cover their average, predicted cost of care for the contract period. The problem is exacerbated when ACO REACH Private Equity groups buy a medical practice(s) that owns the contracted program and manages enrollee's care. Their sole purpose is to make a profit for their investors. The medical care of our members should be based on conversations between the member and their physician and not based on the desire to generate revenue.

We will continue to follow the implementation of ACO REACH and communicate to CalPERS our findings and concerns. If you have questions, please send them to CSRinfo@calretirees.org and we will respond to them.

Final Long-Term Care Settlement

If you were identified as a settlement class member, settlement checks were issued to most class members on Jan. 11, 2024. Once you receive your check and agree with the amount, please deposit or cash your check promptly as it will expire 90 days after its issue date. If for some reason you disagree with the amount of the check, do not cash it and immediately contact the settlement administrator at: info@CalpersLTCCClassAction.com or by telephone at **1-866-217-8056**.

Please keep in mind settlement class members who were re-categorized will be included in a future disbursement. If you did not receive your check, need to request a reissue, or have another concern, contact the settlement administrator at the following contact information. Please note

checks will be mailed from: WEDDING V CALPERS, PO BOX 4199, PORTLAND, OR 97208-4199, not CalPERS.

Anthem Blue Cross

Basic PPO Plan: Effective Jan. 1, 2024, Stanford Medical Center and the Anthem PERS Gold Basic plan terminated their contract; therefore, Stanford Medical Center will no longer be an in-network provider to those members in the PERS Gold Basic (non-Medicare) plan. Anthem sent a letter to affected members providing them with a partial list of alternate, contracted medical facilities. The letter also advised affected members of their right to treatment under the “Continuity of Care” (COC) law. If you think you might be eligible for COC transition assistance, please call Anthem CalPERS Customer Service at **(877) 737-7776** in initiating a COC request.

UC/Anthem Contract Dispute: This contract with the University of California (UC) system was extended until March 1, 2024. However, if the contract cannot be re-negotiated and is terminated, only those in the UC system who are currently enrolled in Anthem Blue Cross Basic are impacted, meaning non-Medicare, in either PERS Platinum or Gold, Anthem Blue Cross Traditional HMO or Anthem Blue Cross Select HMO. Members enrolled in the PERS Platinum Medicare Supplement, PERS Gold Medicare Supplement, or Medicare Preferred plans are not impacted.

Ask HBC

Q. How can a member find out if the Delta Dental data breach affected them?

A. Any Delta Dental member with questions or concerns about whether they might be impacted can call Delta Dental at **(888) 899-3734**.

PUZZLES SPACE WORD SEARCH



Tasty tomato tart

Ingredients

- 1 sheet frozen puff pastry, thawed
- 1 onion, thinly sliced
- 1 teaspoon olive oil
- 2-3 large tomatoes (multiple colors make a beautiful tart, but red works just as well)
- 1 cup of your favorite cheese (such as blue cheese, mozzarella, feta, or Parmesan)
- 1 tablespoon Italian seasoning, or chopped fresh herbs like basil and oregano

Instructions

Preheat the oven to 425 F and line a baking sheet with parchment paper or nonstick aluminum foil. Stretch out the puff pastry on the lined baking sheet. With a fork, poke small holes along the bottom. Add onions and olive oil to a skillet over medium heat. Sauté, stirring frequently, until soft — about 5 minutes. Sprinkle cooked onions over the pastry dough, then top with tomato slices so they don't overlap. Sprinkle with cheese and half of your seasoning or herbs. Season with salt (or salt replacement, if you're avoiding sodium) and pepper to your tastes. Bake for 25 minutes until the crust is golden. Sprinkle with the remaining herbs, cut into squares, and enjoy!



- | | | |
|----------------|--------------|--------------|
| ASTEROID | MARS | SATURN |
| ATMOSPHERE | MERCURY | SOLAR FLARE |
| BLACK HOLE | METEOR | SOLAR SYSTEM |
| CLOUD | METEORITE | STAR |
| CONSTELLATION | MOON | SUN |
| CRATER | NEPTUNE | SUNSPOT |
| EARTH | NEUTRON STAR | SUPERNOVA |
| ECLIPSE | ORBIT | TELESCOPE |
| GALAXY | PLANET | TENTH PLANET |
| GRAVITY | PLUTO | UNIVERSE |
| HALLEY'S COMET | PULSAR | URANUS |
| JUPITER | RED GIANT | VENUS |
| LIGHT YEAR | SATELLITE | WHITE DWARF |

PUZZLE ANSWERS ON PAGE 11



Facebook: @CaliforniaStateRetirees
 LinkedIn: @CaliforniaStateRetirees
 Website: www.CalRetirees.org

CSR UPDATES

2024 Chapter Officers & Delegates Election

Members interested in holding a chapter officer position or being a delegate to CSR Delegate Assembly are encouraged to run for office in the upcoming Chapter Officers and Delegate Election. All nominated members must be in good standing and willing to serve the three-year term. The nominations period begins December 1, 2023, and ends February 28, 2024.

Each chapter has an assigned Nominating Committee that is responsible for actively seeking candidates for chapter offices (President, Vice President, Secretary and Treasurer) and enough candidates to fill the calculated number of delegates allowed based on chapter membership. Nominating Committees are encouraged to also recruit for several alternate delegates to ensure a full delegate count for the three-year term. Chapters must hold their Nominations Meeting no later than Feb. 28, 2024, and provide a 30-day advance notice to their membership of the date, time and place of the meeting. To determine when your chapter is holding its Nominations Meeting, check with your chapter president or review the chapter meeting notices section on pages 10 and 11. Members in good standing may

self-nominate or be nominated from the floor during their chapter's Open Nominations Meeting; or members can self-nominate at any time prior to the close of business on Feb. 28, 2024, by submitting a completed candidate consent statement form to CSR headquarters. The form can be found on this page or online via the Election Portal at www.CalRetirees.org.

Candidates have until close of business on March 26, 2024, to submit a 100-word statement to CSR headquarters for inclusion with the ballot. Ballots will be mailed by April 22, 2024, to eligible voters. Instructions and candidate statements will accompany the ballots which must be returned by May 20, 2024. Chapter officers-elect shall be installed at the first regularly scheduled chapter meeting following completion of the statewide elections. A detailed timeline of important dates and deadlines can be found below. It is important that all information be submitted to CSR headquarters on time. Missing deadlines can cause election protests and delay the election process.

For more information, contact the election coordinator at **888.808.7197** or **CSRInfo@CalRetirees.org**.

CALIFORNIA STATE RETIREES

CANDIDATE CONSENT STATEMENT FORM

(PLEASE PRINT NAME AS IT IS TO APPEAR ON THE BALLOT)

I, _____, of Chapter _____
(Print Name) (Chapter #)

hereby consent to be a candidate for the position(s) of chapter officer and/or delegate as specified below:

- President
- Vice President
- Treasurer
- Secretary
- CSEA/CSR Delegate

and, if my eligibility is verified, I hereby affirm my willingness to be a candidate and to serve if elected. I further affirm my willingness to serve by (1) Attending Chapter and Chapter Executive Board meetings unless excused by the chapter president, (2) Abiding by the Bylaws and Governing Rules of California State Retirees (CSR) as well as the CSEA Bylaws and Policies, and (3) Attending sessions of the Delegate Assembly and General Council unless excused by the Corporate President. I understand failure to abide by these provisions will result in my removal from office.

By signing below, 1) I certify I am a member in good standing and 2) As a chapter officer, I understand I cannot engage in an incompatible act (as defined in CSEA Bylaws Article XIV, Section 1), such as simultaneously holding a CSR office and an office within a competing organization (not applicable to the position of CSEA/CSR Delegate).

(Signature) (Date)

(Address) (City) (State) (Zip)

(Last 4 SSN) (Phone) (Email)

2024 Chapter Officers & Delegates Election Timeline

2023

November 15: Deadline for Chapter President to appoint a chapter Nominating Committee.

December 1: Chapters begin holding Open Nominations Meetings; self-nominations begin.

Dec. 1: through Feb. 28, 2024: Nominations period.

2024

February 28: Last day for a chapter to hold an Open Nominations Meeting. **Last day to self-nominate** and submit candidate consent form to HQ by 5:00 p.m.

March 1: Deadline for chapter presidents to notify HQ of chapter candidates, including unopposed candidates.

March 26: Deadline for candidates to submit their 100-word statement for inclusion with the ballot. Statements must be received at HQ by 5:00 p.m.

April 22: Deadline to mail ballots.

May 20: Deadline for return of ballots.

May 30: Deadline for candidates to be notified of the election results.

June 10: Election protest deadline. Protest must be in writing and received at HQ by 5:00 p.m.

October 21 Delegate Assembly committee meetings | October 22 Delegate Assembly

2024-25 State Budget Report

On Wednesday, January 10, Governor Gavin Newsom released his proposed 2024-25 State Budget for the fiscal year that begins on July 1, 2024. The Administration pegs the budget deficit for next year at \$38 billion, which is a decidedly more optimistic than the \$68 billion deficit predicted by the Legislative Analyst's Office (LAO) in December. To bring the budget into balance, as required by our state constitution, the Governor proposes to tap into the rainy day and other reserves (\$13 billion), make budget cuts (\$8.5 billion), borrow from and shift spending to other funds (\$9 billion), and delay and defer previously planned spending (\$7 billion). I am happy to report that the Administration's proposed cuts, deferrals, and otherwise do not threaten CalPERS pensions or the retiree health care benefits state retirees depend upon. What we are left with is a state spending plan totaling \$291.5 billion for the next fiscal year, with \$208.7 billion in general fund expenditures. This represents about an 8% reduction in spending from the current year. The proposed budget maintains \$18 billion in budgetary reserves to help address predicted budget deficits which are expected, unfortunately, in the years to come. In response to a question during his budget press conference, the Governor rejected the notion that the state was in a budget "crisis."

He said the State was "prepared and will manage" the deficit while continuing to provide essential services to Californians. In short, the plan is to weather this difficult budget year and hope and pray the economy/stock market recovers in a way that produces revenue over and above spending obligations. We shall see. Here is a rundown on some of the budget items that will be of most interest to state retirees:

CalPERS Contribution
The proposed budget includes \$6.9 billion for the statutorily required annual state contribution to CalPERS for state pension costs. This is \$1.6 billion lower than the 2023 Budget Act due to the application of prior Proposition 2 debt repayment funding paid to CalPERS.

Supplemental Contribution to CalPERS
Despite the projected revenue shortfall, the Governor affirmed his commitment to the security of state retiree benefits by including \$885 million in one-time Proposition 2 debt funds as a supplemental payment toward the state plans' unfunded liabilities.

CalPERS Health Care
The proposed budget includes \$7.2 billion to meet the state's health care and dental obligations to active and retired state employees. Of the proposed money, \$2.8 billion covers the health and dental benefit costs for retired state employees.

Prefunding Retiree Health Care
The proposed budget continues the state's commitment

to jointly prefund (with active employees) retiree health care benefits for future state retirees. The budget includes \$683 million, including \$375 million in one-time Proposition 2 funding in 2024-25, for the employer's share of contributions to pay for future retiree health benefits. Employees will make the same contribution, collectively, out of their paychecks. Current retiree health care benefit funding is expected to remain as an annual pay-as-you-go state budget item until 2045, when the collectively bargained retiree health care trusts managed by CalPERS are expected to take over payment of the benefits.

State Employee Pay/Budget Savings
The Budget includes a total of \$1.3 billion for increased employee compensation, health care costs for active state employees, and retiree health care prefunding contributions for active employees. As usual, the proposed budget does not include any money for collective bargaining agreements that have yet to be reached. That money will come later and be funded by budget trailer legislation after agreements are completed. The proposed budget does not propose furloughs, personal leave days, or any other similar reductions in active state employee salaries. However, active state employees do not go unscathed in the Administration's cost-saving proposals. The budget proposes the elimination



Ted Toppin of telework stipends through collective bargaining, sweeping reductions in state employee vacant positions, and deferring state employee payroll costs from June 2025 to the 2025-26 fiscal year. This accounting trick has been used during previous deficits to reduce costs and does not impact the timing of state employee payroll. Again, the Governor's proposal is only preliminary and marks the start of the months-long state budget process. The proposal will be revised in May with updated revenue totals and projections. As the Legislature begins its review process, we will monitor these and other proposals that impact CSR members. The Governor's complete 2024-25 budget summary and draft budget can be found here: www.ebudget.ca.gov. Please let us know if you identify budget proposals that are important to you or if you have any questions. Remember, the Legislature must approve the budget by June 15, and the Governor must sign it by June 30, 2024.

CalPERS Warrant News

CalPERS recently announced another option for retirees to access their pay warrant details. Beginning January 20, 2024, the Pay Warrant app will be available to access your current pay warrant as well as previous ones. Go to <https://my.calpers.ca.gov/web/latestWarrant> or scan the QR code in the graphic on your phone. Retirees are also able to access the current month's pay warrant details by phone. Call (888) 225 7377 or (888) CALPERS, follow the prompts and input CalPERS ID or SSN and Date of Birth.



Place your phone camera over the image to the left to get set up!

SAVVY SENIOR

Savvy Senior: How to Fight Back Against Age Discrimination



Send your senior questions to:
Savvy Senior, P.O. Box 5443
Norman, OK 73070
or visit SavvySenior.org

What are the steps to take to fight against age discrimination in the workplace, and where can I turn to for help if I think I've got a case?
--Passed Over Paul

Dear Paul,
If you believe your age has cost you in the workplace - whether it's a job, a promotion, or a raise - you have options for fighting back. Here's what you should know along with some steps to take against this illegal workplace activity.

ADEA Protection

The Age Discrimination in Employment Act (ADEA) is your first defense against age discrimination. This is a federal law that says an employer cannot fire, refuse to hire, or treat you differently than other employees because of your age. Some examples of age discrimination include:

- You were fired because your boss wanted to keep younger workers who are paid less.
- You were turned down for a promotion, which went to someone younger hired from outside the company, because the boss says the company "needs new blood."
- When company layoffs are announced, most of the persons laid off were older, while younger workers with less seniority and less on-the-job experience were kept on.
- Before you were fired, your

supervisor made age-related remarks about you.

- You didn't get hired because the employer wanted a younger-looking person to do the job.

The ADEA protects all workers and job applicants age 40 and over who work for employers that have 20 or more employees



- including federal, state and local governments as well as employment agencies and labor unions.

If your workplace has fewer than 20 employees, you may still be protected under your state's anti-age discrimination law.

Steps to Take

If you think you are a victim of employment age discrimination, you may first want to talk to your supervisor informally or file a formal complaint with your company's human resources department.

If that doesn't resolve the problem,

you should then file a charge with the Equal Employment Opportunity Commission (EEOC) within 180 days from the date of the alleged violation, but it may be extended to 300 days. You can do this online, by mail or in person at your nearest EEOC office (see EEOC.gov/field-office) or call

800-669-4000. They will help you through the filing process and let you know if you should also file a charge with your state anti-discrimination agency.

If you do file, be prepared to provide the names of potential witnesses, your notes about age-related comments and other episodes.

Once the charge is filed, the EEOC will investigate your complaint and find either reasonable cause to believe that age discrimination has occurred, or no cause and no basis for a claim. After the investigation, the EEOC will then send you their

findings along with a "notice-of-right-to-sue," which gives you permission to file a lawsuit in a court of law.

If you decide to sue, you'll need to hire a lawyer who specializes in employee discharge suits. To find one, see the National Employment Lawyers Association at NELA.org, or your state bar association at FindLegalHelp.org.

If you lose your job in a group termination or layoff, you should consider joining forces with other colleagues. There are advantages to proceeding as a group, including sharing costs of the litigation and strengthening your negotiating position.

Another option you may want to consider is mediation, which is a fair and efficient way to help you resolve your employment disputes and reach an agreement. The EEOC offers mediation at no cost if your current or former employer agrees to participate. At mediation, you show up with your evidence, your employer presents theirs and the mediator makes a determination within a day or less.



Welcome Aboard, New Members!

Now that you have become a member of the largest and most experienced state retiree organization in California, we want to properly welcome you aboard. California State Retirees (CSR) has 26 different chapters statewide, and there is one just right for you. Members who don't specify which chapter they want to be in are automatically placed in the chapter within their zip code. Just let us know if the chapter you have been assigned is where you want to stay. A phone call to your chapter president or a visit to your chapter's next meeting is the best way to become acquainted with everything CSR has to offer. Check out pages 10 and 11 for the phone and email information of your chapter president. Each chapter encourages new members to attend their meetings, where state retiree issues are discussed; a variety of speakers appear and lunch is served. At some chapters, new members receive complimentary lunches.

<p>Chapter 1</p> <p>Susan Bernard Carl Hanson Juan Ruiz Kathleen Mayer Freeman Leung Christine Vanderheid Esther Thompson Ligon Ronette Wilson Robin McDavid Teresa Torres-Garcia Maria Pentecostes Catherine Suazo Sharlene Chen Tani Perez Nguyen Tran</p>	<p>Gilbert Mohtes-Chan Diana Cossey Kelly Berry Jerry Brown Debbie Funes Mark Torres Raymond Dell'ara Sandra Hamel Judith Cullum Janette Breault Mary Rios Vanitha Naicker Mary Martinez David Ellis Martin Balcazar Shelly Petkovich Mercedes Guido Kathleen Sublett Diane Fujii John Cortez Albert Brink Horace Hall Jennifer Wroten Thomas Thompson Michael Duffek Michele Kufasimes Steven Rodgers Naomi Fualau Jacob Wilson Rosamond Navarrete Shawn Flanagan Prakash Chand</p>	<p>Marivin Agustin Jesus Salazar Michael Sewell Deborah Pitts Alma Rodriguez Darla Duncan Hector Silva Sylvia Nguyen Pamela White George Lorenz Siska Purnawan Alexis Muto Keith Gers Angelo Smith Earl Wilson Cosette Freer Williama Mefom Anthony Salamanca Alex Asencio Trisha Herrera Natasha Stringfellow Catherine Neldberg Adrienne Watts Bernadette Diaz Susan Vanvoorhis Arnel Recio Carol Garcia</p>	<p>Lydia Lizardo Patricia Smith Gloria Zuniga</p>	<p>Vivian Padilla Yolanda Schuler Robert Segovia Dennis Stephen Connie Rojas Veronica Orsatt Mary Mangay-At Ju-Seu Liu Maria Gozum Manuela Manring</p>	<p>Chapter 34</p> <p>Sandra Middleton Sandra Labowitz Nasys Karasoulas Eric Johnsen David Luu Fredia Travis Susan Winston Jan Martin Patricia Verdugo Cynthia Togami Gabriel Wilson Sonia Gomez Wendy Contreras Susan Gonzalez Timothy Holland Mark Hood Kimberly Hayes</p>
<p>Chapter 2</p> <p>Pamela Pinkham Alfredo Ramirez Ronald Owens Karamel Jett Dina White Tammy Thomas Martha Eszlinger Kar-Ron Wood Dumara Cotton Janna Rinderneck Candace Raney Glenn Noguchi Jose Escobar Viletta Edwards Sylvia Parino David Williams Andrew Ferko Scott Wallace Kevin Fine Michael Mwai Robyn Breidinger Bryan Bruno Judy Lee Mary Archuleta Cheryl Artega Wendy Mcclain Martin Perez Sarita Mehtani Hernando Esteban Joseph Arca Joseph Valila Catherine Davis Ana Topete Martha Reyes Raymond Garcia Angela Reed David Flood Oluwole Olukoya Cheryl Hoggard Ben Russell Rashed Jamil Linus Nwaulu Jo Peinado Tanya Davidson Karen Popovich Michelle Carrillo Joe Villezar Brian Snider Kelly Stevenson-Jackson Patricia Edwards Thomas Mbara Debra Evans Laura Flores Moises Vaca Joe Montoya Lisa Macias Michele Walton Vernetia Syphax Concha Choo Esperanza Romero-Vela</p>	<p>Chapter 3</p> <p>Jean Hipon Nora Javier Roisa Soliven Maria Alvarado Hoa Nguyen Elisa Wong Susan Kazarian Stella Siu Douglas Hankins Leandrew White Karen Shea Vincent Bonfitto Maria Javier Doris Lo Emily Wong Cheung Sally Stevens Marcel Nava Emerenciana Ponce</p>	<p>Chapter 8</p> <p>Kathy Keltz Hugh Dalton Rick Hoheb Dianne Knight Leticia Rosado</p>	<p>Chapter 12</p> <p>Marta Solis Kristina Ayer Elvie Ancheta Ronald Williams Debra Starnes Ruth Landeros-Buffa Marina Magana Julie Walker Maria Serrano Gwendolyn Williams-Blackmon Cheryl Scott</p>	<p>Chapter 20</p> <p>Ruth Barrios Mary Guerin Fariba Ferdosi Toni Uhlendorf Sharlene Tanouye Elizabeth Avaz Blanca Raez Armine Toukhlandjian Patricia Ruble Francesca Smith</p>	<p>Chapter 35</p> <p>Cecilia Anderson Sheryl Gilbert Renee Clark Alice Candelaria David Nucum Pankaj Patel Tami McMullen Patty Breland Marjorie Miller Mary Jacobs Guadalupe Alatorre Karen Cribbs Maria Rubalcava Carol Fonseca</p>
<p>Chapter 4</p> <p>Robert Stephens Howard Mead Mary Garcia Vanessa Banks Raymond Lomax Jean Granillo Felicia Cole Sheryl Barton Shonda Durden Charlene Melton Florence Quon Jacqueline Chavez Carolyn Baker Rita Lopez Sabino Ceja Birgitta Croil Patricia Fermon</p>	<p>Chapter 5</p> <p>Toni Clarke Maria Coronado Lucy Mason Janetta Turner</p>	<p>Chapter 9</p> <p>Patrick Mellinger Leslie Brashear Roberto Favrin Lucinda Garcia Darren Rogholt Antonia Young Adriana Cheng Linda Tiller Miyo Romain Lori Evans Clayton Jung Susan Yates Brenda Ellis Olga Meza-Reid Alexis Rhem Odom Katia Robinson Rita Grillo-Macasiieb Lisa Alvarado Yuen Wong Maria Rios James Barrera Jaralyn Washington</p>	<p>Chapter 13</p> <p>Nancy Clark Gregory Williams Barbara Eaton</p>	<p>Chapter 21</p> <p>Julie Rosado Michelle Smith Lupe Mendoza Scott Robinson Carlos Navarro-Medina Lori Solis Susan Langston Medy Baltazar-Lamorena Pamela Baird Marie-Carmel Dumont Jean Unajan Kimberly Cowart Judy Canton Beverly Sperry Marguerite Theobald Rhonda Raymond Dennis Maxey Mary O'loughlin Nancy Blue Donato Catalan Sylvia Gamboa Carol Hinol</p>	<p>Chapter 36</p> <p>Refugio Jimenez Pamela Cunha Diana Loza Alicia Martinez Jorge Mojica Elaine Tang</p>
<p>Chapter 6</p>	<p>Chapter 7</p>	<p>Chapter 10</p> <p>Nancyann Cross Shelly Wolf Cheri Baumgarten William Soller Diane Zundel</p>	<p>Chapter 14</p> <p>John Dorney Michael Atkinson Dee Katka Diane Flores</p>	<p>Chapter 23</p> <p>George Ekeh Erika Fitch Dora Figueroa De Canizales Betty Alexander Juanita Ceniza Rose Gallipeau Leslie Blum Amar Sidhu Christine Campbell Laura Penafiel Pearl Vera</p>	<p>Chapter 165</p> <p>Alina Davis Tina Wess Jeffery Buck Coleen Kimler Diana Messina Martha Ibarra Donna Kramm Martha Oyog Alicia Kennedy Gulru Jesness Nancy Burford Janet Rennert Denai Miller Xin Fan Joanne Williams Robert Little Margaret Gilpin Michelle Carlson Connie Nord Pamela Sherron Lisa Carlisle Patricia Buchanan Greg Collentine David Torgersen Patricia Royer Vonni Wooldridge Twany Janney Kristin Hughes Margaret Lamarr Cassie Rashad Cristal Butler Virginia Mcqueen Ivory Mitchell</p>
<p>Chapter 11</p> <p>Vincent Garcia Sabrina Romero Michael Olivarez Lowell Probst Rosemary Montemayor Edward Bourdeau Ricky Vasquez Maria Mirelez Lorraine Rodriguez-Sifuentes Robert Schafer Denise White Cynthia Greer</p>		<p>Chapter 15</p> <p>Mari Snider Leonardo Vega Darrell Taylor Kris Rhodewalt Balwant Chima Janet Neitzel Jennifer Gillies Hameed Jaafari Mark Perry Frederick Smith Steven Ferge Barbara Moreau William Frew Diane Flores Phillip Rabago Karen Codromac James Hancock Greg Wachtler Michelle Montgomery</p>	<p>Chapter 16</p> <p>Laura Dragovich Rosemarie Lawas Sheila Johnson Kim Nguyen Cleary Timberlynn Sibley Elizabeth Ramsey</p>	<p>Chapter 26</p> <p>Hernando Mondragon Laurie Davis Sandra Swiecki Lilia Flores Kellie Sloan Maria Uresti</p>	
		<p>Chapter 17</p> <p>Philip Dwyer Susie Childs Rebecca Diaz Juliana Trujillo Elizabeth Canavan Michael Rich Harry Johnson Libby Badr Eirik Einarsson George Haith Teresita Payawal Judy Alford-Mayo Risa Arterburn Allan Caramoan Annelyn Tan Charlotte Boldridge Stephen Lindsey Judi McClellan Cynthia Perdio</p>	<p>Chapter 18</p>	<p>Chapter 31</p> <p>Arnulfo Garcia Evelyn Stevens Guillermo Gallegos Lopez Joseph Mendez Patrice Wheeler Kenji Webb Wendy Olson Jennifer Hawkins Marianne Garrity</p>	

CHAPTER MEETING NOTICES

Please send an email to CSRInfo@CalRetirees.org by the 15th of the month with your meeting information you would like to have printed in the next issue of the CSR newspaper.

CHAPTER 1

ALAMEDA/CONTRA COSTA COUNTIES

President: Allan Lee, ALee@CalRetirees.org; **Vice President:** Nathan Johnson (510) 304-9270, nathan.johnson0406@yahoo.com; **Secretary:** Russell Kilday-Hicks (415) 310-3823 rkildayhicks@gmail.com; **Treasurer:** Peter Greeff petergreeff09@gmail.com. **Meeting:** Tuesday, April 23, noon. **Where:** Fairview at the Metropolitan Golf Links, 10051 Doolittle Dr., Oakland. **Cost:** \$10 for all attendees **Program:** See the March 2024 newspaper for details. **Reservations required:** RSVP by April 13. Please mail your reservation and payment to Allan Lee, P.O. Box 1324, Loomis, CA 95650. **For more information:** Please email Allan Lee.

CHAPTER 2

SACRAMENTO/YOLO AREA

President: Phyllis Johnson, (279) 333-9446, sacyolocsr2@gmail.com; **Vice President:** Sophia Perkins, (916) 613-1813, Idgy1000@att.net; **Treasurer:** Kathleen Elwell (916) 804-6560; **Secretary:** Diane Welsh, (916) 682-7810, **Meeting:** Monday, March 11. Hybrid Meeting: Choice of in-person or Zoom. Please include on your reservation. Setup committee admitted between 10:30 a.m. and 11 a.m. General member access begins at 11 a.m. Official meeting starts at noon.

Where: Sierra 2 Center for the Arts and Community, 2791 24th St., Sacramento. **Program:** TBA. **RESERVATIONS ARE REQUIRED:** By Feb. 19, at 5 p.m. for members and their guests. Contact Phyllis Johnson at sacyolocsr2@gmail.com or (279) 333-9446. Please include any special meal considerations (gluten-free, vegan, vegetarian or other). On all reservations, please include first name, last name, member, or guest. Lunch is not guaranteed for attendees without a reservation. Meals for those who do not RSVP are subject to availability. **For more information:** Contact Phyllis Johnson from 9 a.m. - 5 p.m. ONLY.

CHAPTER 3

WEST BAY AREA

President: Skip Charbonneau, (415) 648-4946; **Vice President:** Billie Feliciano, (415) 324-9058; **Secretary:** Bridget Blount; **Treasurer:** Erlinda Villa (415) 407-7905, aida.b.villa@gmail.com **Meeting:** Friday, Feb. 9, 11:30 a.m. - 2 p.m. **Where:** Basque Cultural Center, 599 Railroad Ave., South San Francisco. **Program:**

Open Nominations Meeting for the 2024 CSR Chapter Officer and Delegate Elections. **Menu:** Salmon or roast veal au jus. **Cost:** \$15 for all attendees. **Reservations required:** RSVP by Feb. 2 to Erlinda Villa.

CHAPTER 4

GREATER LOS ANGELES

President: Marta Zaragoza, (310) 204-0484; **Vice President:** Cynthia Frison, (424) 227-6489; **Secretary:** Virginia Griffin, (323) 290-3655; **Treasurer:** Emma Johnson, (213) 258-8796 **Meeting:** Thursday, Feb. 15, 12:30 p.m. - 2:30 p.m. **Where:** Petrelli's Steakhouse, 5615 Sepulveda Blvd., Culver City. **Program:** Open Nominations Meeting for 2024 CSR Chapter Officer and Delegate Elections. **Reservations required:** RSVP by Feb. 8 to Marta Zaragoza.

CHAPTER 5

CENTRAL VALLEY

FOOTHILLS President: Anita McCabe (209) 602-7775; **Vice President:** Vice President: Nanette Wallace, 209-577-8376 **Secretary:** Korryn Koplen (209) 577-8376; **Treasurer:** Joaquina Canedo (209) 524-7219 **JACKSON Meeting:** Tuesday, Feb. 20, 11 a.m. **Where:** Amador Senior Center, 229 New York Ranch Rd., Jackson. **Program:** Participate in Open Nomination Meeting for 2024 CSR Chapter Officer and Delegate Elections; Question-and-answer time at end of meeting. **Cost:** Free to members. **Reservations required:** RSVP to any officer listed above. **MODESTO Meeting:** Thursday, Feb. 22, 11 a.m. **Where:** Masonic Lodge, 800 Rose Ave., Modesto. **Program:** Participate in Open Nomination Meeting for 2024 CSR Chapter Officer and Delegate Elections; Question-and-answer time at end of meeting. **Cost:** \$5. **RSVP required:** To any officer listed above.

CHAPTER 6

SAN BERNARDINO/ RIVERSIDE COUNTY

President: J. Dee Stoddard, (909) 553-9744; **Vice President:** Frank Ornelas, (909) 948-8758; **Secretary:** Yolanda Ornelas, (909) 948-8758 **Treasurer:** Erlinda Ochoa, (909) 822-4128. *Will meet the second Thursday of even months* **Meeting:** Thursday, Feb. 8, 1 doors open at 11 a.m. meeting begins at 11:30 a.m. **Where:** The Sizzler, 1461 Rimpau Ave., Corona. **Where:** The Sizzler, 1461 Rimpau Ave., Corona. **Program:** TBA. **Cost:** Free to members.

Reservations required: RSVP by Feb. 5 to Frank Ornelas.

CHAPTER 8

NORTH COAST AREA

President: Veronica Avila, (707) 487-0235, VAvila@CalRetirees.org; **Vice President/Treasurer:** Steve Avila, (707) 487-0235, 59avilasteve@gmail.com; **Secretary:** Vacant; **Meeting:** Thursday, March 14, 11:30 a.m. **Where:** Lucky 7 Casino, 350 N. Indian Rd., Smith River. **Program:** TBA. **Cost:** Free to members. **Reservations required:** RSVP by March 4 to Veronica Avila at (707) 487-0235. **For more information:** Please contact a chapter officer listed above.

CHAPTER 9

LOS ANGELES AREA

President: Donna Hernandez, (562) 405-1387, donnacooker@msn.com; **Vice President:** Joseph Sahli, (714) 865-9930, flysam52@aol.com; **Secretary:** Gloria Clansy, (562) 822-6656, gclansy@icloud.com; **Treasurer:** Maria Vazquez Bauer, (909) 519-8055 mavazbauer01@verizon.net **El Monte Meeting:** Wednesday, Feb. 14, doors open at 10:30 a.m. General meeting starts at 11 a.m. **Where:** El Sombrero's, 3550 Santa Anita Ave., El Monte. **Program:** Open Nominations Meeting for 2024 CSR Chapter Officer and Delegate Elections. **Menu:** Buffet with soft drink included. **Cost:** Members pay \$5 at sign in and all guests and non-members of chapter 9 pay \$20. **Downey Meeting:** Wednesday, Mar. 13, Executive meeting starts at 10:30 a.m. All welcome. Order lunch at 11 a.m. Meeting starts at noon. **Where:** Sizzler Restaurant, 10315 Lakewood Blvd., Downey. **Program:** TBA. **Cost:** Members receive \$15 voucher when you sign in. Guests pay for themselves. No vouchers after 11:30 a.m. **For more information:** Contact Donna Hernandez at the number above.

CHAPTER 10

SAN LUIS OBISPO

President: Leticia Soria, (805) 574-0109, LSoria@CalRetirees.org; **Vice President:** Mary Ann DeLeon; **Treasurer:** Marsha Epstein, (805) 704-0723; **Secretary:** Lori Williams, (805) 550-3510, lori.p.w@gmail.com **Meeting:** Thursday, March 21, 11 a.m. **Where:** United Church Of Christ, 11245 Los Osos Valley Road, San Luis Obispo. **Program:** TBA. **Cost:** Members free, Guests \$15 cash payment please. **Reservations required:** RSVP by March 15 to Lori Williams Secretary at (805) 550-3510, or email Lori.p.w@gmail.com.

CHAPTER 11

MID VALLEY

President: Christy Christensen-Fountain, (559) 707-7067; Chrschrs90@aol.com; **Vice President:** Jose Gutierrez, (559) 917-4577; **Secretary:** Claudine Edwards-McDougall, (559) 696-2628; **Treasurer:** Gigi Subilosky, (559) 269-5380 **Meeting:** Wednesday, March 6, 11 a.m. **Where:** Pardini's, 2257 W. Shaw Ave., Fresno **Program:** Learn about updates to your CalPERS pensions and healthcare benefits. Hear guest speakers from Department of Motor Vehicles and CaptionCall discuss helpful advice for retirees. Compete for door prizes and raffles, proceeds from which will go to local nonprofits. Bring two non-perishable food items (no glass items). You will receive a ticket for each item donated in a special raffle drawing. **Cost:** \$10 members and their spouses; \$15 non-members. **Reservations are required:** Please RSVP by Feb. 25. Call (559) 707-7067 or (559) 920-7277 leave a message with your name, phone number and how many people in your group. You will receive a return call to confirm. We look forward to hearing from you.

CHAPTER 12

EASTERN MOUNTAIN AND HIGH DESERT AREAS

President: Linda Currie, (661) 273-6390, lcurrie197@roadrunner.com; **Vice President:** Stephanie Pryzbeski-Gilbert, (661) 537-3811, **Secretary:** Blanca Rodriguez, (909) 553-5625, secrtrycsr@outlook.com; **Treasurer:** Barbara Griffin, (661) 266-1130, bgrif1275@gmail.com; [BarbaraGriffin,\(661\)266-1130,bgrif1275@gmail.com](mailto:BarbaraGriffin,(661)266-1130,bgrif1275@gmail.com) **Meeting:** Tuesday, Feb. 13, noon. **Where:** Sizzler, 16988 Main Street, Hesperia. **Program:** Open Nominations Meeting for 2024 Chapter Officer and Delegate Elections. **Cost:** Free. **Reservations required:** RSVP by Feb. 2 to Barbara Griffin or Stephanie Gilbert at the contact information above.

CHAPTER 13

NORTHERN CALIFORNIA/REDDING

President: Terry Coyle, (916) 869-2094, tlc95821@yahoo.com; **Vice President:** LaDora Cooper, (530) 949-2131, Dola27@charter.net; **Secretary:** Audrey Sandeen, (530) 604-5289, theswede8243@gmail.com; **Treasurer:** Georgene Gibson (530) 524-0662, rbjeepman10@hotmail.com *Currently meeting the first Wednesday of every month* **Meeting:** Wednesday, March 6,

noon. Please arrive at 11:30 a.m. if ordering a meal. Meeting starts at noon. **Where:** Country Waffles, 2300 Athens Ave., Redding.

Program: TBA. **Cost:** Lunch is free to CSR members and associates.

For more information: Please contact Audrey Sandeen.

Yreka Meeting: Thursday, March 7, noon. Please arrive at 11:30 a.m. if ordering a meal. Meeting starts at noon. **Where:** Casa Ramos, 100 Main St., Yreka. **Program:** TBA.

Cost: Lunch is free to CSR members and associates. **For more information:** Please contact Audrey Sandeen.

Cost: Lunch is free to CSR members and associates. **For more information:** Please contact Audrey Sandeen.

Cost: Lunch is free to CSR members and associates. **For more information:** Please contact Audrey Sandeen.

CHAPTER 14

NORTHERN CALIFORNIA/CHICO

President: Kenneth Todd Mayer, (530) 519-2897, KMayer@CalRetirees.org; **Vice President:** S.E. Riazzi, (530) 519-2174, SERiazzi@CalRetirees.org; **Secretary/Treasurer:** Diana King, (530) 310-3454, LadyDi31481@gmail.com. *Chico - Will usually meet the third Thursday of every month* **Chico Meeting:** Monday, Feb. 5, 11 a.m. **Where:** El Guayacan Mexican Restaurant, 2201 Pillsbury Rd., Ste. 124, Chico. **Program:** Open Nominations Meeting for 2024 Chapter Officer and Delegate Elections. **Reservations not required.** **Meeting:** Thursday, Feb. 15, 11:30 a.m. **Where:** Logan's Roadhouse, 1900 E 20th Street, Chico. **Program:** Guest speaker Oliver Allen, Restore Manager from Habitat for Humanity will talk about "A world where everyone has a decent place to live." Reservations are not required.

Meeting: Thursday, March 15, 11:30 a.m. **Where:** Logan's Roadhouse, 1900 E 20th Street, Chico. **Program:** TBD. **Reservations are not required.**

SUSANVILLE - Will usually meet the first Tuesday of the Month March through November **Meeting:** Tuesday, March 5, 11:30 a.m. **Where:** Diamond Mountain Casino, 900 Skyline Dr., Susanville. **Program:** TBD.

Reservations are required: **For more information:** Call or text Diana King or Kenneth Todd Mayer.

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CHAPTER 15

SIERRA FOOTHILLS

President: Pamela Robison, (916) 768-1657, PRObison@CalRetirees.org; **Vice President:** Joann Stewart, (916) 412-2075, JStewart@CalRetirees.org; **Secretary:** Shari Lynn Goodwin, (916) 521-7593; **Treasurer:** Lieutenant Coopwood, 916-206-2732, LtCoopJr@gmail.com **Meeting:** Tuesday, Feb. 6, 11 a.m. - 3 p.m. **Where:** Cattelemens

CHAPTER MEETING NOTICES

Restaurant, 2000 Taylor Road, Roseville. **Program:** Participate in Open Nominations Meeting for 2024 CSR Chapter Officer and Delegate Elections. **Menu:** Choose lunch of chicken (lemon or teriyaki), ravioli, salmon or steak. **Cost:** CSR Members are free; Non-members are \$25, by cash or check payable to CSR Chapter 15. **Reservations required:** RSVP by Jan.29 to Pam Robison at probison@calretirees.org or (916) 768-1657. When submitting RSVP, provide first and last name of member and guest with choice of meal.

CHAPTER 16

SAN JOAQUIN COUNTY
President: Sheila Ward-Shaw, (209) 915-1020, sheilaws2@yahoo.com; **Vice President:** Susan Small, (209) 948-3839; **Secretary:** Georgia Pierce, (209) 405-0173. **Treasurer:** Juan Ochoa, (209) 334-1391. *Meets four times annually in March, July, September and December.*

CHAPTER 17

GREATER SAN DIEGO
President: Arlene Ryan, (619) 203-3124, aryan.ar858@gmail.com; **Vice President:** Danny Morales, (951) 675-1489, morales6391@hotmail.com; **Secretary/Treasurer:** Diane Whorton, (619) 454-3603, dlw.union@gmail.com *We Are Now Meeting QUARTERLY on the following dates: March 7, June 6, September 5 and December 5, 2024*
Meeting: Thursday, March 7, Doors open at 10:15 a.m. Meeting starts 11 a.m. – 2 p.m. **Where:** Elijah's Restaurant, 7061 Clairemont Mesa Blvd., San Diego. **Reservations required:** See postcard mailed to members. For more information: Contact Diane at (619) 454-3603 or Arlene at (619) 203-3124.

CHAPTER 19

NORTH COAST AREA
President: Skip Hulet, (707) 279-4643; **Vice President:** Joan Hume, (707) 279-4811; **Secretary:** Reba Hawley, revjimmy@aol.com; **Treasurer:** Pam O'Toole, (707) 278-0508 *For 2023 we will meet in February, April, June, August, October & December*
Fort Bragg Ukiah Meeting: Monday, Feb. 12, noon. **Where:** Stars Restaurant, 115 S. Orchard Ave., Ukiah.
Program: Open Nominations Meeting for 2024 Chapter Officer and Delegate Elections.
For more information: Contact Skip Hulet at the number listed above.
Upper Lake Meeting: Tuesday, Feb. 13, noon. **Where:** Running Creek Casino, 635 E. Highway 20, Upper Lake. **Program:** Open Nominations Meeting for 2024 Chapter Officer and Delegate Elections. **For more information:** Contact Skip Hulet

CHAPTER 20

SAN FERNANDO VALLEY AND LOS ANGELES AREA
President: M. Cora Okumura, (818) 359-7625, mcokumura@yahoo.com; **Vice President:** Norma Gallegos, (818) 667-2347, norma.2005@gmail.com **Treasurer:** Gaylonn Mayo, (310) 897-7950, gaylonn28@gmail.com; **Secretary:** : LaVerne Archie, (909) 936-9940
Meeting: Thursday, Feb. 8, 9:30 a.m. **Where:** Sizzler Restaurant, 7131 Van Nuys Blvd., Van Nuys. **Program:** Open Nominations for 2024 Chapter Officer and Delegate Elections. **Cost:** Members eat free from the senior/small menu including free salad or soup and coffee, tea, or soda. All others pay cashier for their own. **Reservations required:** RSVP by Jan. 20 by call or text to Cora Okumura. **For more information:** Please contact Cora Okumura.

CHAPTER 21

SONOMA, MARIN, NAPA AND SOLANO COUNTIES
President: Lorna Wright, (707) 750-5990, CSRChapter21@yahoo.com; **Vice President:** Donald Lehnhoff, (707) 795- 9405; ; **Secretary:** Eric Norrbom, (707) 322-1528; **Treasurer:** Christy Morgan, (707) 933-9218, citymorg@comcast.net. *Meets quarterly January, April, July and October*
Meeting: Tuesday, Feb. 13, 11:30 a.m. - 2 p.m. **Where:** Napa Elks Lodge, 2840 Soscol Ave., Napa.
Program: : Open Nominations Meeting for 2024 Chapter Officer and Delegate Elections. **Cost:** Free to members; \$10 for guests and non-members. **Menu:** Choice of chicken cordon bleu w/rice pilaf and vegetables or shrimp scampi with linguini and vegetables.
Reservations required: By Feb. 6. **For more information:** Please contact Lorna Wright at (707) 750-5990 (please leave a message), or email csrchapter21@yahoo.com

CHAPTER 23

SAN JOSE AREA
President: Elvira Acevedo, (408) 550-9273, EAcevedo@calretirees.org; **Vice President:** Brad Geldert, (408) 655-4799, bgeldert@gmail.com; **Secretary:** Christine Jasper, (408) 373-1655, chris0521@sbcglobal.net; **Treasurer:** Larry Roberts, (510) 827-7938, lroberts1956@yahoo.com
Meeting: Wednesday, Feb. 21, 11 a.m. - 1:30 p.m. **Where:** Denny's Restaurant, 1001 E. Capitol Expressway, San Jose. **Program:** Open Nominations Meeting for 2024 Chapter Officer and Delegate Elections. **Cost:** Free to CSR members and one driver or caregiver. **Reservations required:** by Feb. 16 to Elvira Acevedo. Space is limited to the first 45 people.

CHAPTER 26

BAKERSFIELD/KERN COUNTY
President: Ophelia Rabanal, ORabanal@CalRetirees.org (661) 458-6588; **Vice President:** Henry Mendoza, (661) 725-8604; **Secretary:** Sue Kimbriel, (661) 333-0575, ckimbriel@bak.rr.com; **Treasurer:** Joe Salcido, (661) 477-2015, joe.salcido@yahoo.com. *PLEASE NOTE: All chapter meetings will be held on the third Thursday of EVEN Months – February, April, June, August, October and December.*
Meeting: Thursday, Feb. 15, 11 a.m. **Where:** Hodel's Country Dining, 5917 Knudsen Dr., Bakersfield.
Program: Open Nominations Meeting for 2024 Chapter Officer and Delegate Elections. Hear guest speaker from Bakersfield Police Department; Learn about personal safety for seniors and the disabled against the latest scams and methods victimizing our elderly population. **Cost:** Free to first time members attending; Members/Associates \$5; Guest/spouses \$15. **Reservations required:** Advanced reservations a MUST. RSVP deadline is Feb. 10. **For more information:** Please call/text or email Ophelia Rabanal.

CHAPTER 31

VENTURA/SANTA BARBARA
President: Baruska Knight, zhyrafa@aol.com; **Vice President:** Gustavo Ruelas, gustavoruelas0@gmail.com; **Secretary/Treasurer:** Vacant. *Meets quarterly*
Meeting: Tuesday, Feb. 6, 11:30 a.m. - 2:30 p.m. **Where:** Elks Lodge Oxnard, 801 S. A St., Oxnard.
Program: Open Nominations Meeting for 2024 Chapter Officers and Delegate Elections. CSR Membership Committee Chair Diane Padilla will lead a Chapter Planning Session. **Menu:** Choice of salmon or steak entree. **Reservations required:** RSVP by Feb. 1 at 5 p.m. to Susanne Paradis at (916) 919-4091 or svparadis@yahoo.com

CHAPTER 34

ORANGE COUNTY-SANTA ANA
President: Jenny Hayden, (714) 743-8423, jlhaydenn991@yahoo.com; **Vice President:** Joe Whaling, (714) 349-5393; **Secretary:** Joyce Finch, (714) 401-3039; **Treasurer:** Bill Serb III, (714) 826-6029. Usually meets on the second Wednesday of every other month. **Meeting:** Wednesday, Feb. 14, 11:30 a.m. - 2:00 p.m. **Where:** The Old Spaghetti Factory 110 E. Santa Fe Ave., Fullerton. **Program:** Open Nomination Meeting for 2024 Chapter Officer and Delegate Elections. **Reservations required:** Please RSVP

by Feb. 10 to Jenny Hayden or Joe Whaling.

CHAPTER 35

SO. CENTRAL VALLEY PORTERVILLE AREA
President: Lou Flores, (559) 362-0689; **Vice President:** Mary McCaig, (559) 359-6069; **Secretary:** Don Perkins (559) 630-0314; **Treasurer:** Larry Long, (559) 781-8761.
Porterville Meeting: Thursday, Feb. 8, 11 a.m. – 1 p.m. **Where:** The El Nuevo Mexicali Restaurant, 640 N. Prospect St., Porterville. **Program:** TBA. **Reservations required:** By Feb. 1. **Hanford Meeting:** Thursday, Feb. 20, 11 a.m. - 1 p.m. **Where:** Mountain Mike's Pizza, 820 W Lacey Blvd., Hanford. **Program:** TBA. **Reservations required:** By Feb. 13. **For more information** or to RSVP: Contact Lou Flores.

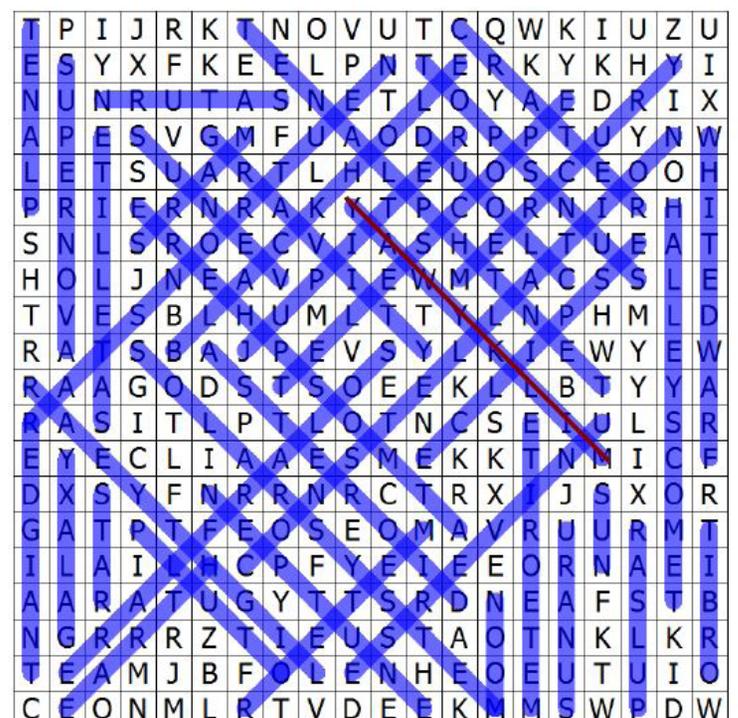
CHAPTER 36

MONTEREY BAY AREA
President: Maureen Thompson, (831) 236-7741; **Vice President:** Carolyn McIntyre, (831) 722-3827; **Secretary:** Susan Sisson (831) 578-1919; **Treasurer:** Abby Bayes, (831) 455-6189
All chapter meetings are held on the third Thursday of even months.
Meeting: Thursday, Feb. 22, 11 a.m. **Where:** Black Bear Diner, 2450 N. Fremont St., Monterey. **Program:** Open Nominations Meeting for Officers and Delegate Elections. **Menu:** Order from the menu. **Cost:** No cost to members, guests \$25. **Reservations required:** by Feb 20 to Susan Sisson (831) 578-1919.

CHAPTER 165

SACRAMENTO/OREGON
President: Joe Reynoso, (916) 708-0369, JReynoso@CalRetirees.org; **Vice President:** Gail Fasciola, (916) 612-0939, gailsgab@comcast.net; **Secretary:** John Bowden, (916) 361-8786, JBowden@CalRetirees.org; **Chapter Treasurer/Oregon Subchapter Chair:** Geanie Hixon, (541) 646-0925, Geanie.Hixon@gmail.com
Sacramento Meeting: Wednesday, Feb. 7, noon (doors open at 11:30 a.m.) **Where:** Old Spaghetti Factory, 12401 Folsom Blvd., Rancho Cordova **Program:** Open Nominations Meeting for Chapter Officer and Delegate Elections. **Reservations:** Not required. **NOTE:** Bring a non-perishable food item for community donation and you will receive an extra ticket for the drawing at the end of the meeting. **For more information:** Contact Joe Reynoso at the number or email listed above. **Brookings, Oregon Meeting:** Thursday, Feb. 15, noon. **Where:** Poncho's Restaurant, 1136 Chetco Ave., Brookings, OR. **Program:** To be announced. **Reservations required:** Please RSVP to Geanie Hixon at the number or email listed above. **For more information:** Contact Geanie Hixon. **NOTE:** Bring a non-perishable food item for community donation and you will receive an extra ticket for the drawing at the end of the meeting.

PUZZLE ANSWERS FROM PAGE 5



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