

CALIFORNIA STATE RETIREES



Vol. 12 A PUBLICATION REPRESENTING CALIFORNIA STATE RETIREES DECEMBER 2024

CSR District Directors Election Update – Districts F & G

The November 15 deadline to file a candidate consent form has passed for CSR members in good standing to run for a seat on the Board in Districts F and G. In District F there were three candidate consent forms submitted: Diane M. Padilla; R. Connie Lira-Beuer; and Jerry Fountain. For the District G seat, two members submitted candidate consent forms: Cessaly D. Hutchinson and J.W. “Jay” Jimenez. The new District Director term of office is from 2025-2028. District director candidates are elected by chapter members in good standing within their respective districts.

Only active members, excluding associates, in District F (chapters 5, 11, 16 & 35) and District G (chapters 6, 12, 17 & 34) will soon be receiving ballots. The CSR District Directors are a part of the governing body of California State Retirees. These individuals usually meet three times a year throughout the state to advocate for retiree health benefits and pensions. Among the District Director duties are attending board meetings, helping coordinate chapter activities, helping chapter presidents and members understand the issues affecting member welfare, participating in political action and providing overall leadership with respect to

the CSR Strategic Plan. We encourage our members to carefully read the ballot instructions and the candidate statements before marking your official ballot. Voting instructions: 1. Vote for one candidate. More than one vote will invalidate your ballot. No write-ins. 2. On your ballot card, place an “X” to the right of the candidate’s name of your choice. 3. Place your ballot card in the small envelope marked “Ballot Envelope” and seal it. 4. Place your sealed “Ballot Envelope” in the postage-paid envelope addressed to California State Retirees, seal, **PRINT YOUR NAME**, and return it to CSR. Be sure to **PRINT YOUR**

NAME on the return envelope in the designated location. This is very important as failure to print your name will invalidate your ballot. 5. Ballots must be received in CSR headquarters office January 2, 2025, by 5 p.m. 6. A replacement ballot may be requested by calling **888.808.7197**. The last day to request a replacement ballot is by noon on December 20, 2024. 7. Election by plurality of vote (the candidate with the most votes wins). 8. The order of names on the ballot was determined by lot. 9. Election protests must be in writing and received in headquarters office on Jan 20, 2025, by 5 p.m.

••DATED MATERIAL – PLEASE DO NOT DELAY••

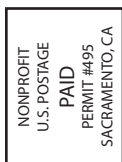
District F Candidate Statements

Diane M. Padilla – I am Diane M. Padilla, Candidate to fill CSR’s District “F” Director leadership position for the next three years; this area covers Chapters #16, #5, #11, and #35. I possess all of the critical thinking, speaking, management and supervision skills needed for this position. I have over thirty years of state service working with various State agencies in rank & file and high level and federal managerial capacities where I served as an assistant to the Director of EDD, as Manager in the Davis gubernatorial Administration and as a prior Congressional District Office Manager in the Central Valley. Since 5/18/23, I serve as the Chair of CSR’s Statewide Membership

Committee where I manage, supervise, oversee all assignments & projects, travel statewide and communicate with our CSR Chapter Presidents, present materials to the Board of Directors for approval; 2) Concurrently am Chapter #5 President in the Central San Joaquin Valley within District “F”. I am dedicated to serving YOU, our CSR Members in our District and humbly ask for your vote to serve as your next District “F” Director. **R. Connie Lira-Beuer** – Greetings my fellow California State Retirees, I’m R. Connie Lira-Beuer, retired Registered Nurse. Some of you know me as I’ve been an active member of CSR, Chapter 16 since 2009 after retiring from

State services with 31 years. Since retirement I immediately became active in my home chapter, San Joaquin County Chapter 16. I have serviced my chapter, as Membership chair, Vice-President and President. I have served and have recently appointed to serve the remainder term left vacant as District F Director (Chapters 5, 11, 16 and 35) ending 2021. I’ve demonstrated the ability to work well with the Chapter Presidents assisting them with any issue they may need and request. I continue to keep interested in the activities at CalPERS, in order to bring the members important information on what’s California State Retirees’ mission statement, ‘to protect our

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Patsy Jimenez

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District G: Ch. 6, Ch. 12, Ch. 17, Ch. 34

Contact us!

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501(c)(5)

CALIFORNIA STATE RETIREES

Membership Application

First Middle Initial Last Name

Social Security Number Chapter

Home Address City State Zip

Home Phone Email

Retirement Date From what State Agency did you retire?

How did you hear about us? Recruiter

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).

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

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 _____

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

www.CalRetirees.org

- **New Calendar**

- **Members on the Move Gallery**

- **Member Resources**

- **New Chapter Map**

- **and much more!**

Did you know?

The NEW CSR website is live!

Check it out:

www.CalRetirees.org

SAVVY SENIOR

Savvy Senior: Be Wary of Winter Heart Attacks

*Dear Savvy Senior,
I've heard that people with heart problems need to be extra careful during the winter months because heart attacks are much more common. What can you tell me about this?*

AFib Alan

Dear Alan,
Everyone knows winter is cold and flu season, but many don't know that it's also the prime season for heart attacks too, especially if you already have a heart condition or have suffered a previous heart attack. Here's what you should know, along with some tips to help you protect yourself.

In the U.S., the risk of having a heart attack during the winter months is twice as high as it is during the summertime. Why? There are a number of factors, and they're not all linked to cold weather. Even people who live in warm climates have an increased risk. Here are the areas you need to pay extra attention to this winter.

Cold temperatures: When a person gets cold, the body responds by constricting the blood vessels to help the body maintain heat. This causes blood pressure to go up and makes the heart work harder. Cold temperatures can also increase levels of certain proteins that can thicken the blood and increase the risk for blood clots. So, stay warm this

winter and when you do have to go outside, make sure you bundle up in layers with gloves and a hat, and place a scarf over your mouth and nose to warm up the air before you breathe it in.
Snow shoveling: Studies have shown that heart attack rates jump dramatically in the first few



days after a major snowstorm, usually a result of snow shoveling. Shoveling snow is a very strenuous activity that raises blood pressure and stresses the heart. Combine those factors with cold temperatures and the risks for heart attack surges. If your sidewalk or driveway needs shoveling this winter, hire a kid from the neighborhood to do it for you, or use a snow blower. Or, if you must shovel, push rather than lift the snow as much as

possible, stay warm, and take frequent breaks.

New Year's resolutions: Every Jan. 1, millions of people join gyms or start exercise programs as part of their New Year's resolution to get in shape, and many overexert themselves too soon.



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

alcohol.

Shorter days: Less daylight in the winter months can cause many people to develop "seasonal affective disorder" or SAD, a wintertime depression that can stress the heart. Studies have also looked at heart attack patients and found they usually have lower levels of vitamin D (which comes from sunlight) than people with healthy hearts. To boost your vitamin D this winter, consider taking a supplement that contains between 1,000 and 2,000 international units (IU) per day.

Flu season: Studies show that people who get flu shots have a lower heart attack risk. It's known that the inflammatory reaction set off by a flu infection can increase blood clotting which can lead to heart attacks in vulnerable people. So, if you haven't already done so this year, get a flu shot and Covid-19 booster for protection. And, if you've never been vaccinated for RSV or pneumococcal pneumonia, you should consider getting these vaccines too.

Stay Connected to CSR News and Events Through Email



Do you receive chapter meeting invitations in your email?

Many CSR chapters use email to promote their events. We encourage members to stay informed with CSR through email. Our emails provide news about your pension and healthcare benefits, as well as information about chapter events. To find an email invitation to an upcoming chapter meeting, check your inbox and spam folder. If you find a chapter meeting invitation in your spam folder, you can prevent further invitations from falling into spam by selecting the message and marking it as "not spam."

To confirm your correct email address is on file, please contact CSR headquarters.

You can call (916) 326-4292 or (888) 808-7197, or email us at CSR@CalRetirees.org

To sign up to receive emails from CSR, go to www.CalRetirees.org/Contact-Us.



**Joe Reynoso, President
Health Benefits Committee
Report**

Below are updates on 1) Formulary Changes, 2) 90-Day Supply Program, 3) Blue Shield/Included Health, 4) Medicare ID Cards, and 5) Kaiser Proposed Expansion.

Formulary Changes:

We have heard concerns from stakeholders about major formulary changes, specifically around drugs for birth control and to treat cancer. We reached out to CalPERS and have included their response: “For 2024, we have had only two chemotherapeutic agents move to excluded status and those both have formulary alternatives - so there are medications that are equivalent in how they work and how effective they are to those that are excluded. Additionally, if a provider thought that their patient absolutely needed the excluded medication, they could submit through the prior authorization process in order to try and get approval.

As for birth control, all generic birth control is covered at zero cost share. There are some brand birth control products that don’t default to zero cost share, because there are generics available. However, if a provider wanted a patient to have the brand product for medical necessity reasons, they could submit a prior authorization to try and get the zero cost share approved.”

90 Day Supply Program:

There seems to be ongoing confusion about the Optum Rx 90-day program. I continue to

hear complaints from retirees who have reported only being allowed to order a 30-day supply of their medication when they used to be allowed to order a 90-day supply. I really wanted to make sure we were providing accurate information to our members so I reached out to CalPERS and received their response: “The Mail Service Member Select (MSMS) program went into effect January 1, 2024, for members with maintenance medications.

Members could switch to Optum Home Delivery (mail) for a reduced copay, or keep filling at retail with no copay savings, but all members were required to opt in or opt out of the program. For members who didn’t make a choice, their maintenance medication at retail would be rejected on the third fill for a 90-day supply. Members who chose to remain at retail could continue to fill a maintenance medication for a 30-day supply. So, although the program went into effect on January 1, it could have become applicable to members much later in the year, depending on when they refilled their prescription. This program continues in 2025.” Please note this new 90-day supply mail order program only applies to members in the basic plans, it does not apply to members in Medicare.

Blue Shield of California/ Included Health:

As many of you are aware, CalPERS awarded a new contract to Blue Shield of California effective January 1, 2025. They stated the new contract was designed to promote savings by lowering healthcare costs over time while improving the quality of care for members enrolled in its self-funded preferred provider organization (PPO) plans. This new contract with Blue Shield of California and Included Health creates financial incentives to provide higher quality care at lower costs.

According to Ramon Rubalcava, Chair of the CalPERS Board of Administration Pension and

Health Benefits Committee, “The new contracts allow CalPERS to provide unique and innovative programs to better serve our PPO members while controlling medical costs that have been very challenging, and improving the experience and quality of care our members receive.”

So what does this mean for CalPERS PPO members? Under the new contracts, Blue Shield of California will partner with Included Health, an integrated national care delivery and navigation company, to provide health care, navigation support, and personalized service to approximately 400,000 CalPERS PPO members (250,000 in Basic PPO plans and 150,000 in Medicare Supplemental plans). This represents about one-third of the 1.5 million CalPERS members who receive health care coverage, with the others covered through fully insured HMOs.

According to CalPERS, Blue Shield of California was chosen because of its commitment to expanding access to high-quality care, controlling costs through innovation, and addressing health equity. Included Health will provide personalized help for members navigating clinical, administrative, and financial issues, in addition to higher levels of support for those with complex and chronic health needs, while supplementing Blue Shield’s provider network with high-quality virtual care for behavioral and primary care needs.

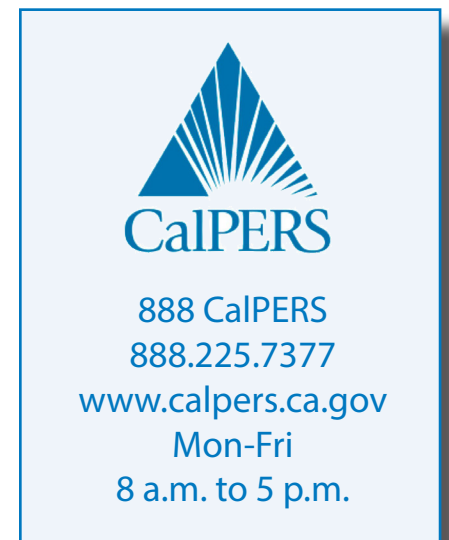
Medicare ID Cards:

At a recent Stakeholder meeting, Larry Woodson brought up an issue regarding Medicare ID cards that only had the subscriber’s name on all cards for a covered family. CalPERS responded with the following clarification, “To mitigate this issue, **Blue Shield of CA will reissue ID cards to Supplement to Original Medicare subscribers and dependents.** Each member will receive a new ID card that lists the subscriber and all dependents. The

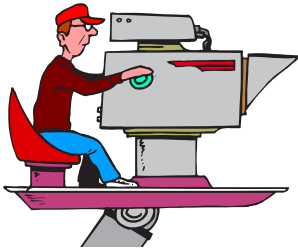
reprinted cards will begin mailing out the week of November 25, 2024, but no later than December 1, 2024. A letter will also be sent in advance to members notifying them that BSC is aware of the issue. Our Contact Center is aware of the issue and can provide assistance to our members. If there are any questions about ID card and plan information, members can contact Blue Shield of California at (800) 405-2127.”

Kaiser Permanente Plan Expansion in 2026:

Following Kaiser’s Basic plan expansion to 12 ZIP codes in Monterey County in 2025, they propose expanding their Basic plan to the remainder of the county. Additionally, Kaiser proposes expanding their two Medicare plans to all of Monterey County. These expansions are pending Kaiser’s successful completion of provider contracting efforts and then approval of covered ZIP codes and networks from the Department of Managed Health Care (DMHC). The Basic HMO plans currently available in Monterey County are Anthem Select and Blue Shield Trio. We are fortunate to get additional plans to expand in historically underserved communities and look forward to these new proposals being implemented.

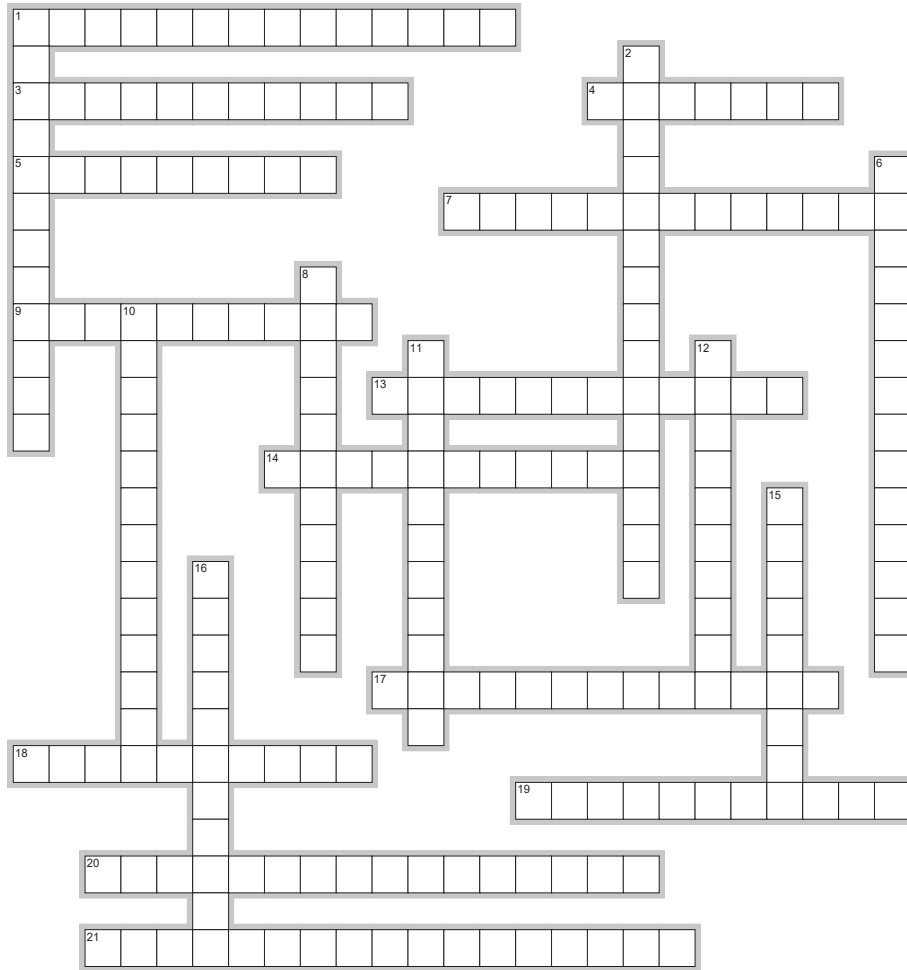


PUZZLES Anagram Celebrity Crossword



Here's a fun and challenging crossword featuring anagrams of celebrities' names. Are you clever enough to solve it?

Unscramble the rather awkward phrase in each clue to spell the first and last names of a well-known celebrity. Did your favorites make my list?



ACROSS

1. Icy caulk manual
3. Buy no intern
4. My anger
5. With mills
7. I jangle in aloe
9. I rent bells
13. Do far horn, sir
14. Wire ill cubs
17. Can etch tablet
18. Hark, Mom ran
19. Hi zeal crews
20. A periodical donor
21. Jolts sanest anchor

DOWN

1. Gram, walk Herb
2. Rejoin fan in nest
6. Green fern in jar
8. Use even rake
10. Call barn kudos
11. A no dim craze
12. Rich in loft
15. Meet mason
16. Yell ark, Glen



Breakfast Cake

Ingredients

- 4 tablespoons butter
- 6 eggs
- 4 ounces softened cream cheese
- 1/4 cup granular erythritol
- 1/2 cup heavy cream
- 1/4 cup coconut flour
- 2 teaspoons almond extract

Directions

Heat your oven to 425°F.
 Add the butter in a cast-iron skillet (or other oven-proof skillet) and transfer to the oven.
 Meanwhile, mix the remaining ingredients together in a mixing bowl to make the batter.
 With oven mitts or a potholder, carefully remove the skillet from the oven once the butter is melted.
 Then, pour your batter into the skillet (make sure the batter completely covers the bottom of the skillet).
 Bake for 15-18 minutes or until it is bubbly and golden brown.
 Top with confectioner's erythritol powder, slivered almonds, and sugar-free syrup before serving.



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



Stay active, live healthy

As you get older, exercise becomes more important.

Exercising regularly improves heart health, flexibility, and prevents disease.

See all of the ways Blue Shield Medicare (PPO) can help you on your fitness journey:



SilverSneakers program allows access to fitness locations nationwide



24/7 access to phone or video consultations with physicians



\$0 deductible



See any doctor that accepts Medicare



Nationwide coverage



Worldwide coverage for emergency services and urgent care



To learn more about Blue Shield Medicare (PPO), visit blueshieldca.com/calpers-retirees or call (888) 802-4599 (TTY: 711), 7 a.m. to 8 p.m., seven days a week.

SilverSneakers is a registered trademark of Tivity Health, Inc. © 2024 Tivity Health, Inc. All rights reserved.

Blue Shield of California is a PPO plan with a Medicare contract. Enrollment in Blue Shield of California depends on contract renewal. Blue Shield of California offers individual and employer group retiree plans to Medicare beneficiaries who have Part A and Part B. Individual plans are open to all Medicare beneficiaries who reside within a plan's specific service area. Employer group retiree plans are open only to Medicare beneficiaries who are eligible group retirees and who reside within a plan's specific service area. Individual and employer group retiree plans have different service areas, benefits and provider networks.

Out-of-network/non-contracted providers are under no obligation to treat Plan members, except in emergency situations. Please call our Customer Service number or see your Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services.

The company complies with applicable state laws and federal civil rights laws and does not discriminate, exclude people, or treat them differently on the basis of race, color, national origin, ethnic group identification, medical condition, genetic information, ancestry, religion, sex, marital status, gender, gender identity, sexual orientation, age, mental disability, or physical disability.

La compañía cumple con las leyes de derechos civiles federales y estatales aplicables, y no discrimina, ni excluye ni trata de manera diferente a las personas por su raza, color, país de origen, identificación con determinado grupo étnico, condición médica, información genética, ascendencia, religión, sexo, estado civil, género, identidad de género, orientación sexual, edad, ni discapacidad física ni mental. 本公司遵守適用的州法律和聯邦民權法律，並且不會以種族、膚色、原國籍、族群認同、醫療狀況、遺傳資訊、血統、宗教、性別、婚姻狀況、性別認同、性取向、年齡、精神殘疾或身體殘疾而進行歧視、排斥或區別對待他人。

Blue Shield of California is an independent member of the Blue Shield Association
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CSR 2024 General Election Results Election Day Brings Strong Results for CSR-Endorsed Candidates

The 2024 General Election has come and gone, but as this is written, there are still many votes left to be counted and one race where we will have to continue to wait and see the result. Those who were victorious on Election Day will be officially sworn in on December 2. The losing candidates will likely turn their attention to the next election or opportunity to get back in the game. Overall, the November 5 election

brought many important wins and a handful of defeats for CSR-endorsed legislative candidates. In total, the CSR candidate was successful in 73 of 83 races that have been decided. The open seat race for Assembly District 58 is still too close to call at this time, with CSR-endorsed candidate Clarissa Cervantes (D-Riverside) slightly trailing her Republican opponent, Leticia Castillo. We will have to stand by and see

where the final votes fall in the days ahead. In the Assembly, CSR's candidate prevailed in 59 of 65 races, including 13 campaigns for open seats. In the Senate, CSR-endorsed candidates were successful in 14 of 18 races in which we took a position, including 7 of 9 open seat races. Complete election results for CSR-endorsed candidates are below. Open seat candidates are in bold.



Ted Toppin

STATE ASSEMBLY CANDIDATES					
Office Sought	Name	Position			
AD-02	Chris Rogers (D)	W	AD-49	Asm. Mike Fong (D)	W
AD-04	Asm. Cecilia Aguiar-Curry (D)	W	AD-50	Robert Garcia (D)	W
AD-06	Maggy Krell (D)	W	AD-51	Asm. Rick Chavez Zbur (D)	W
AD-07	Porsche Middleton (D)*	L	AD-53	Michelle Rodriguez (D)	W
AD-09	Asm. Heath Flora (R)	W	AD-54	Mark Gonzalez (D)	W
AD-10	Asm. Stephanie Nguyen (D)	W	AD-55	Asm. Isaac Bryan (D)	W
AD-11	Asm. Lori Wilson (D)	W	AD-56	Asm. Lisa Calderon (D)	W
AD-12	Asm. Damon Connolly (D)	W	AD-57	Sade Elhawary (D)	W
AD-13	Rhodesia Ransom (D)	W	AD-58	Clarissa Cervantes (D)	TCTC
AD-14	Asm. Buffy Wicks (D)	W	AD-60	Asm. Corey Jackson (D)	W
AD-15	Anamarie Avila Farias	W	AD-61	Asm. Tina McKinnor (D)	W
AD-16	Asm. Rebecca Bauer-Kahan (D)	W	AD-62	Jose Solache (D)	W
AD-17	Asm. Matt Haney (D)	W	AD-64	Asm. Blanca Pacheco (D)	W
AD-18	Asm. Mia Bonta (D)	W	AD-65	Asm. Mike Gipson (D)	W
AD-19	Catherine Stefani (D)	W	AD-66	Asm. Al Muratsuchi (D)	W
AD-20	Asm. Liz Ortega (D)	W	AD-67	Asm. Sharon Quirk-Silva (D)	W
AD-21	Asm. Diane Papan (D)	W	AD-68	Asm. Avelino Valencia (D)	W
AD-22	Asm. Juan Alanis (R)	W	AD-69	Asm. Josh Lowenthal (D)	W
AD-23	Asm. Marc Berman (D)	W	AD-73	Asm. Cottie Petrie-Norris (D)	W
AD-24	Asm. Alex Lee (D)	W	AD-74	Chris Duncan (D)*	L
AD-25	Asm. Ash Kalra (D)	W	AD-76	Darshana Patel (D)	W
AD-26	Tara Sreekrishnan (D)	L	AD-77	Asm. Tasha Boerner (D)	W
AD-27	Asm. Esmeralda Soria (D)	W	AD-78	Asm. Chris Ward (D)	W
AD-28	Asm. Gail Pellerin (D)	W	AD-79	Colin Parent (D)	L
AD-29	Asm. Robert Rivas (D)	W	AD-80	Asm. David Alvarez (D)	W
AD-30	Asm. Dawn Addis (D)	W	Totals:		59 W/6 L/1 TCTC
AD-31	Asm. Joaquin Arambula (D)	W			
AD-34	Asm. Tom Lackey (R)	W			
AD-35	Asm. Jasmeet Bains (D)	W			
AD-36	Joey Acuna (D)	L			
AD-37	Asm. Gregg Hart (D)	W			
AD-38	Asm. Steve Bennett (D)	W			
AD-39	Asm. Juan Carrillo (D)	W			
AD-40	Asm. Pilar Schiavo (D)	W			
AD-41	John Harabedian (D)	W			
AD-42	Asm. Jacqui Irwin (D)	W			
AD-44	Nick Schultz (D)	W			
AD-45	Asm. James Ramos (D)	W			
AD-46	Asm. Jesse Gabriel (D)	W			
AD-47	Christy Holstege (D)*	L			
AD-48	Asm. Blanca Rubio (D)	W			

To review the State Sentate candidates and LAO's Fiscal Outlook for 2025-26, please visit page 8.

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pensions and health care...”. I am committed to bringing to your chapters valuable information to and from the Board of Directors. I am committed to helping individual member, as to my ability and refer them to the appropriate department. I would be thankful to receive your vote, so I continue to serve as your District Director for the term of 2025-2028.

Jerry Fountain – Elect

Jerry Fountain
CSR’s District “F” Director
My qualifications to be elected as District “F” Director are as follows:

As a Chapter 11 member, I previously performed the duties as District “F” Director beginning in 2016; until I was elected as CSR’s Chief Financial Officer.

During my time as District F Director, I worked with each of the four chapter in the district. I attended their chapter meetings and assisted each chapter by providing oral reports on the Board’s financial and investment activities, along with addressing

the financial reporting requirement identified in the Governing Rules. As a past CFO, having spent approximately seven years as a Board member, I have a greater insight into the functions of CSR, which will be of benefit to the chapters in District F.

When preparing items for inclusion on the Board of Directors meeting agenda or submitting a request for additional finances, I know the criteria that must be met on items submitted in writing by a chapter or individual member for Board consideration.

As the past CFO, I have already established a solid working relationship with each of the chapter presidents and have maintained open lines of communications with them and their members.

District G Candidate Statements

Cessaly D. Hutchinson – I am honored to serve as your District G Director because I want to be part of the task force to lower healthcare costs for our membership, a pressing need. I want to serve by increasing membership,

since we are allowed to recruit from all state retirees. This will help lower our healthcare costs, since as a former insurance agent for Allstate Insurance, a broad selection of members can provide significant cost savings depending on the health of the group.

Additionally I want to encourage members to participate in fun events for retirees such as trips, tours and events. Retirement should be a time of relaxation, reflection and fun.

I also want to serve as a listener and doer in finding out what members most pressing issues are, and how we can assist.

There are a wealth of resources available to state retirees, and I would be delighted to inform members, to enhance their lives. I have been a legal analyst for the state for 10 years as well as a realtor and mediator for the state of Georgia. I bring a wealth of experience and knowledge, as well as a willingness to reach out and connect with others.

J. W. “Jay” Jimenez – Greetings District “G” Members,

My name is J. W. “Jay” Jimenez, your candidate for District “G”

Director. I am seeking election to continue my dedication to the six thousand plus members of Chapters 6, Riverside / San Bernardino County; 12, Eastern Mountains and High Desert Areas; 17, Greater San Diego /Imperial County; and 34, Orange County / Santa Ana. As a member of the CSR Board of Directors I will remain committed to being your staunch advocate and the voice of reason. I have devoted more than 49 years in service and leadership to CSEA, CSUEU and CSR. I hope I have earned your confidence and trust. I will continue work to maintain CSR’s position as the preeminent retiree organization in the state of California.

We stand together at the gateway of a new era of progress for CSR. Your new leadership team is proud of our accomplishments. I ask for your vote to keep CSR moving forward as we achieve the goals and objectives of our membership.

Respectfully yours,
J. W. “Jay” Jimenez

Candidate for District “G” Director

continued from page 7

LAO’s Fiscal Outlook for 2025-26

LAO Predicts “Roughly Balanced” Budget Next Year, Warns of Future Deficits

Each year, the non-partisan Legislative Analyst’s Office (LAO) releases its best estimate of California’s financial circumstances heading into the next fiscal year, which is widely seen as the kickoff of State Budget deliberations. On November 20, the LAO released its annual Fiscal

Outlook for the 2025-26 fiscal year that starts July 1, 2025.

After three years of significant budget deficits, the LAO predicts that the 2025-26 budget is “roughly balanced” and “in fair shape,” as a result of billions of dollars in proactive cuts and adjustments made last summer.

That being said, the LAO still warns that, barring additional cuts, the state will still likely see a \$2 billion deficit in the upcoming fiscal year. The LAO also

recommends that the state not make any new spending commitments in the years ahead, estimating that the state will face annual multi-billion-dollar operating deficits beginning in 2026-27 – growing from about \$20 billion to about \$30 billion by the end of the decade.

Governor Newsom will release his proposed 2025-26 budget no later than January 10, as required by the State Constitution. The Legislature will then have until June 15, 2025, to make their final budget alterations and approve the budget bill. As the budget is released and the legislative review process begins, we will be on the lookout for proposals that impact CSR members.

STATE SENATE CANDIDATES

Office Sought	Name	Position
SD-03	Christopher Cabaldon (D)	W
SD-05	Jerry McNerney (D)	W
SD-09	Asm. Tim Grayson (D)	W
SD-11	Sen. Scott Wiener (D)	W
SD-13	Sen. Josh Becker (D)	W
SD-15	Sen. Dave Cortese (D)	W
SD-17	Sen. John Laird (D)	W
SD-19	Lisa Middleton (D)*	L
SD-21	Sen. Monique Limon (D)	W
SD-23	Kipp Mueller (D)	L
SD-25	Sasha Renee Perez (D)	W
SD-27	Sen. Henry Stern (D)	W
SD-29	Asm. Eloise Gomez Reyes (D)	W
SD-31	Asm. Sabrina Cervantes (D)	W
SD-33	Sen. Lena Gonzalez (D)	W
SD-35	Michelle Chambers (D)	L
SD-37	Sen. Josh Newman (D)	L
SD-39	Asm. Akilah Weber (D)	W
Totals		14 W/4 L

GRAND TOTAL: 73 W/10 L/1 TCTC

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: Russell Kilday-Hicks, (415) 310-3823, rkildayhicks@gmail.com; **Vice President:** Nathan Johnson (510) 304-9270, nathan.johnson0406@yahoo.com; **Secretary:** Rose Greeff, rosegreeff@gmail.com; **Treasurer:** Peter Greeff, petergreeff09@gmail.com

CHAPTER 2

SACRAMENTO/YOLO AREA

President: Phyllis Johnson, (279) 333-9446, sacyolocr2@gmail.com; **Vice President:** Suzanna Nye (916) 741-1209, suzannanye@yahoo.com; **Treasurer:** Kathleen Elwell (916) 804-6560; **Secretary:** Diane Welsh, (916) 682-7810.

Sacramento Meeting: Monday, Jan. 6, noon (sign-in begins 11 a.m.) Where: Sierra 2 Center, 2791 24th St., Sacramento. **Program:** Guest speaker from Lodi Memorial Hospital stroke services. **Cost:** Members free, guests \$3. **Menu (please choose one):** Roast beef (also available with gluten-free bread), tuna, or turkey sandwiches; Black bean salad (contains no oil). **Reservations required:** RSVP by Dec. 23 to Suzanna Nye; Members should use their full name from retirement paperwork and provide full names of guests. **For more information:** Please contact Suzanna Nye. **Yolo County Meeting:** Tuesday Jan. 7, 11:30 a.m. (sign-in begins at 10:30 a.m.) **Where:** Stonegate Country Club, 919 Lake Blvd., Davis, CA **Program:** Guest speaker from Lodi Memorial Hospital stroke services. **Cost:** Members free, guests \$3. **Menu (please choose one):** Roast beef (also available with gluten-free bread), tuna, or turkey sandwiches; Black bean salad (contains no oil). **Reservations required:** RSVP by Dec. 24 to Suzanna Nye; Members should use their full name from retirement paperwork and provide full names of guests. For more information: Please contact Phyllis Johnson.

CHAPTER 3

SAN FRANCISCO PENINSULA

President: Stephen McVeigh, (415) 378-8931, SMcVeigh@CalRetirees.org; **Vice President:** Clarice Moody, CMoody@CalRetirees.org; **Secretary:** Bridget Blount; **Treasurer:** Patricia Nguyen **Meeting:** Friday, Dec. 20, 11:30 a.m. – 2 p.m. **Where:** Basque Cultural Center, 599 Railroad Ave., South San Francisco. **Program:** Delegate Assembly report; learn about IT

security for retirees. **Menu:** Prime rib, salmon, or vegetarian meal. **Cost:** \$10 **Reservations requested:** By Dec. 10 to Stephen McVeigh by email or phone above; Please include meal choice.

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, Dec. 19, 12:30 p.m. – 2:30 p.m. **Where:** Petrelli's Steakhouse, 5615 Sepulveda Blvd., Culver City. **Program:** TBD. **Reservations required:** RSVP by Dec. 12 with your request to Marta Zaragoza by phone.

CHAPTER 5

CENTRALVALLEY FOOTHILLS

President: Diane Padilla (209) 233-0473; DPadilla@CalRetirees.org; **Vice President:** Martha Acevedo, (209)761-2034 **Secretary:** Korryn Koplen (209) 577-8376; **Treasurer:** Vacant.

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. **Meeting:** Thursday, Dec. 12, noon (doors open at 11:30 a.m.) **Where:** Old Spaghetti Factory, 11896 E. Foothill Blvd, Rancho Cucamonga. **Program:** TBD. **Cost:** Free to members. **Reservations required:** By Dec. 9 to Frank Ornelas at phone number above.

CHAPTER 8

NORTH COAST AREA

President: Veronica Avila, (707) 487-0235, VAvila@CalRetirees.org; **Vice President:** VACANT; **Secretary:** Kimberly Wiley, (707) 740-9155, kimberlyannwiley@gmail.com; **Treasurer:** Vacant

CHAPTER 9

LOS ANGELES AREA

President: David Matanga (323) 434-3474, dematanga@hotmail.com; **Vice President:** Joe Chacon (562) 282-8005; **Secretary:** Sandra Garcia (626) 814-0966, claire01@peoplepc.com; **Treasurer:** Maria Vazquez Bauer, (909) 519-8055 mavazbauer01@verizon.net **Meeting:** Wednesday, Dec. 11, 12:30 p.m. (Check in at noon). **Where:** Almansor Court, 700

S Almansor St., Alhambra. **Program:** TBD. **Cost:** Members free, all others \$43 (includes lunch buffet, coffee, and tea). **Reservations required:** RSVP by Dec. 6 to David Matanga by phone or email above.

CHAPTER 10

SAN LUIS OBISPO

President: Leticia Soria, (805) 574-0109, LSoria@CalRetirees.org; **Vice President:** Sally Mendez, (805) 598-6404; **Treasurer:** Marsha Epstein, (805) 704-0723; **Secretary:** Lori Williams, (805) 550-3510, lori.p.w@gmail.com **Meeting:** Wednesday, Dec. 11, 11 a.m. **Where:** United Church of Christ, 11245 Los Osos Valley Rd., San Luis Obispo **Program:** TBD. **Cost:** Members free, guests \$10. **Reservations required:** RSVP by Dec. 6 to Lori Williams at contact information above.

CHAPTER 11

MID VALLEY

President: Christy Christensen-Fountain, (559) 707-7067; CChristensenFountain@CalRetirees.org; **Vice President:** Jose Gutierrez, (559) 917-4577; **Secretary:** Claudine Edwards-McDougall, (559) 696-2628; **Treasurer:** Gigi Subilosky-Perlingieri, (559) 269-5380 **Meeting:** Saturday, Dec. 7, 11 a.m. **Where:** Holy Trinity Armenian Church Social Hall, 537 M St., Fresno. **Program:** Learn how CaptionCall can reinvent and revitalize your experience on the phone; Compete for door prizes and raffles; Bring new and unwrapped toys for donation drive; Meet old friends and make new ones; Invite a former coworker as your guest—we encourage it! **Cost:** \$10 members and spouses, \$15 for all others. **Reservations required:** RSVP by Dec. 4 to Christy Christensen-Fountain at (559) 707-7067 or (559) 920-7277.

CHAPTER 12

EASTERN MOUNTAIN AND HIGH DESERT AREAS

President: Linda Currie, (661) 273-6390, lcurrie197@roadrunner.com; **Vice President:** Blanca Rodriguez, (909) 553-5625, secrtrycsr@outlook.com; **Secretary:** Stephanie Pryzbeski-Gilbert, (661) 941-4169; **Treasurer:** Barbara Griffin, (661) 266-1130, bgrif1275@gmail.com; BarbaraGriffin,(661) 266-1130, **Meeting:** Tuesday, Dec. 10, noon. **Where:** Crazy Otto's, 1228 W. Avenue I, Lancaster. **Program:** TBD. **Reservations required:** RSVP by Nov. 30 to Barbara Griffin or Stephanie Gilbert.

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 **Note:** Chapter meets the first Wednesday of every month in Redding, and three times per-year in Yreka. **Meeting:** Wednesday, Dec. 4, noon. Please arrive by 11:30 a.m. to order lunch. **Where:** Country Waffles, 2300 Athens Ave., Redding. **Program:** Christmas party **Cost:** Lunch is free to all CSR members. **For more information:** Please contact Audrey Sandeen. **Meeting:** Tuesday, Jan. 7, noon. Please arrive by 11:30 a.m. to order lunch. **Where:** Country Waffles, 2300 Athens Ave., Redding. **Program:** TBD **Cost:** Lunch is free to all CSR members. **For more information:** Please contact Audrey Sandeen. **Yreka Meeting:** Thursday, Dec. 5, noon (weather permitting). Please arrive by 11:30 a.m. to order lunch. **Where:** Casa Ramos, 100 N. Main St., Yreka **Program:** Christmas party. **Cost:** Lunch is free to all CSR members. **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. Riazi, (530) 519-2174, SERiazi@CalRetirees.org; **Secretary:** Robin Keehn, (530) 899-7911, kkeehnr68@gmail.com; **Treasurer:** Diana King, (530) 310-3454, LadyDi31481@gmail.com **Note:** Chico (usually meets the third Thursday of every month). **Meeting:** Thursday, Dec. 19, 11:30 a.m. **Where:** Logan's Roadhouse, 1900 E. 20th St., Chico. **Program:** Holiday meeting; Participate in white elephant gift exchange; Donate unwrapped present for Toys for Tots gift drive (both activities are optional). **Reservations:** Requested but not required. **For more information:** Call or text Kenneth Todd Mayer or S.E. Riazi. **Meeting:** Thursday, Jan. 16, 2025, 11:30 a.m. **Where:** Logan's Roadhouse, 1900 E. 20th St., Chico. **Program:** Guest speaker TBD. **Reservations:** Requested but not required. **For more information:** Call or text Kenneth Todd Mayer or S.E. Riazi. **Note:** The next Susanville meeting is scheduled for April 2025

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; shari.goodwin1958@gmail.com **Treasurer:** Lieutenant Coopwood, (916) 206-2732, LtCoopJr@gmail.com **Meeting:** Tuesday, Feb. 4. **Where:** Cattlmen's, 2000 Taylor Rd., Roseville. **Program:** See details in January newspaper.

CHAPTER 16

SAN JOAQUIN COUNTY

President: Sheila Ward-Shaw, (209) 915-1020, sheilaws2@yahoo.com; **Vice President:** Susan Small, (209) 948-3839; **Secretary:** Vacant; **Treasurer:** Juan Ochoa, (209) 334-1391. **Meeting:** Friday, Dec. 20, noon. **Where:** Dave Wong's Restaurant & Deli, 2828 W. March Ln., Stockton. **Program:** TBD. **Cost:** Members free, non-members \$30. **Reservations required:** RSVP by Dec. 13 to Sheila Ward-Shaw by phone call, email, or email invitation.



CHAPTER MEETING NOTICES

CHAPTER 16

SAN JOAQUIN COUNTY
President: Sheila Ward-Shaw, (209) 915-1020, sheilaws2@yahoo.com; **Vice President:** Susan Small, (209) 948-3839; **Secretary:** Vacant; **Treasurer:** Juan Ochoa, (209) 334-1391.
Meeting: Friday, Dec. 20, noon.
Where: Dave Wong's Restaurant & Deli, 2828 W. March Ln., Stockton. **Program:** TBD. **Cost:** Members free, non-members \$30. **Reservations required:** RSVP by Dec. 13 to Sheila Ward-Shaw by phone call, email, or email invitation.

CHAPTER 17

GREATER SAN DIEGO
President: (Carl) Mark Flahan, (619) 977-6275; MFlahan@mac.com; **Vice President:** Gaspar Luna Oliveira, (619) 548-4793, gasparlunaoliveira@gmail.com; **Treasurer:** Diane Whorton, (619) 454-3603, dlw.union@gmail.com; **Secretary:** Gloria Koch, (858) 337-0634 **Meeting:** Thursday, Dec. 5, 11 a.m. – 2 p.m. Doors open at 10 a.m. **Where:** Elijah's Restaurant, 7061 Clairemont Mesa Blvd., San Diego. **Program:** Approval of the 2025 Chapter 17 budget; Year-end celebration. **Reservations required:** See flyer mailed to members. **For more information:** Contact Diane at (619) 454-3603 or Gaspar at (619) 548-4793.

CHAPTER 19

NORTH COAST AREA
President: Skip Hulet, (707) 279-4643; **Vice President:** Joan Hume, (707) 279-4811; **Secretary:** Reba Hawley, revjimmyv@aol.com; **Treasurer:** Pam O'Toole, (707) 278-0508 **For 2024 we will meet in February, April, June, August, October & December Ukiah**
Meeting: Monday, Dec. 9, noon.
Where: Stars Restaurant, 115 S. Orchard Ave., Ukiah. **Program:** TBD. **For more information:** Please 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, GaylonnB@gmail.com; **Secretary:** LaVerne Archie (909) 936-9940; **Meeting:** Thursday, Dec. 12, 11 a.m. **Where:** Caruso's Italian Kitchen, 10152 Balboa Blvd., Granada Hills. **Program:** Guest speakers Jose Luis Pacheco, CalPERS Board of Administration, and Keith Umemoto, CSR Executive Vice President; Bring an unwrapped toy

for the Highway Patrol to distribute. **Cost:** Members free, non-members \$35. **Reservations required:** RSVP required by Nov. 30.
Note: If you RSVP and must cancel, please notify Cora Okumura by Dec. 5. Those who do not provide notice in time will be charged for the cost of lunch.

CHAPTER 21

SONOMA, MARIN, NAPA AND SOLANO COUNTIES
President: Owenia Boykins, (707) 980-3343, OBoykins@CalRetirees.org; **Vice President:** Laurel Duncan-Anderson, (916) 397-7125, LadyAnderson60@yahoo.com; **Secretary:** Lorna Wright, (707) 750-5990, CSRChapter21@yahoo.com; **Treasurer:** Christy Morgan, citymorg@comcast.net **Meeting:** Wednesday, Jan. 15, 11 a.m.
Where: Zio Fraedo's, 23 Harbor Way, Vallejo. **Program:** California Highway Patrol guest speaker discusses how to avoid elder abuse (fraud, scams, etc.) **Cost:** Members free, guests \$10 **Menu:** Choose lunch between Chicken Piccata with mashed potatoes and vegetables, salmon, or pasta primavera **Reservations required:** RSVP by Jan. 8 to Laurel Duncan-Anderson (916) 397-7125

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:** Rhonda A. Moreno-Nunez, (408) 891-5593
Meeting: Wednesday, Dec. 11, 11 a.m. – 2 p.m. **Where:** Three Flames Restaurant and Banquets, 1547 Meridian Ave., San Jose.
Program: Learn how CSR helps protect the pension and health benefits of state retirees; Compete for raffle prizes. **Cost:** Free for members (and their driver/caregiver); Guests \$15. **Menu:** Steak, chicken, salmon or vegan. **Reservations required:** By Dec 6 to Elvira Acevedo at EAcevedo@CalRetirees.org or (408) 550-9273. Please indicate your menu choice and how many when you call or email.

CHAPTER 26

BAKERSFIELD/KERN COUNTY
President: Ophelia Rabanal, ORabanal@CalRetirees.org, (661) 458-6588; **Vice President:** Eva McKenzie, (661) 363-3902, evamckenzie2gmail.com; **Secretary:** Elma Rodriguez, (661) 703-9725, rodriguezelm49@yahoo.com; **Treasurer:** Joe Salcido, (661)

477-2015, joe.salcido@yahoo.com. **Meeting:** Thursday, Feb. 20, 2025, 11 a.m.
Where: Hodel's Country Dining, 5917 Knudsen Dr., Bakersfield.
Program: Guest speaker from Kern County Behavioral Health and Recovery Services. **Cost:** Members \$5; All other guests/spouses pay \$15 for their own meals. **Reservations required:** RSVP by Feb. 15 to Ophelia Rabanal. **Note:** For those who RSVP but do not attend, please notify Ophelia. The chapter is responsible for paying for each "no-show" meal. **For more information:** Please call, text, or email Ophelia Rabanal.

CHAPTER 31

VENTURA/SANTA BARBARA
President: Gustavo Ruelas, (805) 216-0793, gustavoruelas0@gmail.com; **Vice President:** Michael Cheng, (805) 689-6700; **Secretary:** Catherine Jimenez, (805) 746-2273; chapter31cj@gmail.com; **Treasurer:** Robert Shiverdecker, codyannie1@gmail.com **Meeting:** Tuesday, Dec. 10, 11 a.m. – 2 p.m.
Where: Sterling Hills Golf Club, 901 Sterling Hills Dr., Camarillo.
Program: Jose Luis Pacheco, CalPERS Board of Administration. Live music by the Dynamic Duo **Menu:** Buffet. **Reservations requested:** RSVP by Dec. 1 at 5 p.m. to Catherine Jimenez. Limit one guest per-member.

CHAPTER 34

ORANGE COUNTY-SANTA ANA
President: Joe Whaling, (714) 349-5393, joewhaling@aol.com; **Vice President:** Mark Barr, markchef@aol.com; **Secretary:** VACANT; **Treasurer:** William (Bill) Serb III, (714) 826-6029, serbthe3rd@att.net **Usually meets on the second Wednesday of each even month.**
Meeting: Wednesday, Dec. 11, 11:30 a.m. **Where:** The Old Spaghetti Factory, 110 E. Santa Fe Ave., Fullerton. **Program:** Learn how CSR protects the pension and health benefits of state retirees. **Reservations requested:** RSVP by Dec. 4 to William (Bill) J. Serb III at the information above.

CHAPTER 35

SO. CENTRAL VALLEY PORTERVILLE AREA
President: Lou Flores, (559) 362-0689; **Vice President:** Lawana Tate (559) 544-5379; **Secretary:** Don Perkins (559) 630-0314; **Treasurer:** Mary McCaig, (559) 359-6069 **Note:** Usually meets on the second Thursday of every month **Porterville Meeting:** Thursday, Dec. 12, 11 a.m. – 1 p.m. **Where:** The Elks Building, 386 N. Main Street, Porterville.

Program: Annual holiday luncheon. **Reservations required:** RSVP by Dec. 12 to Lou Flores. **For more information:** Please contact Lou Flores.

CHAPTER 36

MONTEREY BAY AREA
President: Maureen Thompson, (831) 236-7741, binovc2@aol.com; **Vice President:** Deborah Anzini (831) 277-9110, danzini@comcast.net; **Secretary:** Susan Sisson (831) 578-1919; **Treasurer:** Abby Bayes, (831) 455-6189
All chapter meetings are held on the fourth Thursday of even months, unless otherwise noted. **Meeting:** Thursday, Dec. 12, 11:00 a.m. **Where:** Gino's Fine Italian Food, 1410 S. Main St., Salinas. **Program:** Discuss Chapter 36 budget for 2025; Enjoy buffet lunch (with vegan and vegetarian options available upon request). **Cost:** Free for members and one guest. **Reservations required:** RSVP by Dec. 5 to Deborah Anzini by evite, phone or text message (831) 277-9110; Include guest names.

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; **Treasurer/Oregon Subchapter Chair:** Geanie Hixon, (541) 646-0925, Geanie.Hixon@gmail.com
Sacramento Meeting: Wednesday, Dec. 4, 11 a.m.
Where: Hilton Arden West, 2200 Harvard St., Sacramento. **Program:** Selection of new officers. Those interested in the vacant Vice President or Treasurer positions must notify Gail Fasciola. **Reservations required:** Venue capacity is limited to 80 attendees. RSVP to Gail Fasciola at above contact info or Les Reynoso at baskets4les@comcast.net. **For more information:** Contact Joe Reynoso. **Oregon Meeting:** Thursday, Dec. 19, noon. **Where:** Elmer's, 2000 Biddle Rd., Medford, OR. **Program:** Bring a non-perishable food item to receive an extra ticket for drawing. **Reservations required:** RSVP by Dec. 15 to Sue D'Errico. **For more information:** Contact Sue D'Errico sue.derrico@yahoo.com or (707) 954-2904.



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