

# CALIFORNIA STATE RETIREES



Vol. 1

A PUBLICATION REPRESENTING CALIFORNIA STATE RETIREES

JANUARY 2025

## A Message from CSR President Joe Reynoso

### Introduction:

Happy New Year. I want to take a few minutes to bring you up to speed on what we have accomplished in the short time since assuming leadership of CSR. One of my promises during the campaign was to ensure members would be regularly informed about what we are doing on behalf of retirees. Today, I'm pleased to share this first update with you.

### Lobby Day 2025:

The topic that garnered the most enthusiasm at the 2024 Delegate Assembly was the idea of reinstating Lobby Day, which has not occurred since 2019. One of the most effective ways to

fight for our earned pension and health benefits as retirees is through legislation. Unfortunately, CSR has not pursued any new legislation in over ten years. I'm excited to announce we are working with our Lobbyist, Ted Toppin at Blanning and Baker, to make Lobby Day 2025 a reality. It will take place on April 8 and 9, 2025! This will be a key opportunity to build relationships with legislators, which will be crucial on legislation beneficial to retirees. While there are still details to finalize, we will keep you informed as progress is made.

### Committee Appointments:

To ensure CSR is functioning efficiently and effectively, I have been working with District Directors to identify volunteers for our standing committees. These committees will be appointed and confirmed by the Board at our next meeting on January 15, 2025, at CSR headquarters at 9:00 a.m. This timeline allows the committees to prepare for and

present their work at the February 25, 2025, meeting, which will be held at the Hilton Arden West in Sacramento. Your involvement and input remain invaluable as we organize and plan for the year ahead.

### H.R.-82 – The Social Security Fairness Act

One issue I have followed closely for over a decade is the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO). For those unfamiliar, these laws, implemented in 1983 and 1977 respectively, unfairly reduce Social Security benefits for certain retired public service employees, including many peace officers, firefighters, and teachers, even though they paid into the Social Security system under other employment.

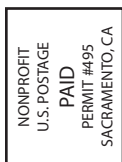
There is good news: Recent Federal legislation, HR-82, also known as the Social Security Fairness Act, passed both the United States House of Representatives and the Senate with overwhelming support. It now

awaits President Biden's signature as of this writing. This legislation would eliminate WEP and GPO, restoring full Social Security benefits to those who worked hard and contributed to the system. CSR strongly supported this legislation. We sent letters of support to California's Senators Alex Padilla and Adam Schiff, as well as to President Biden, urging him to sign the bill into law. If this legislation is enacted, we will provide detailed information on when retirees can expect their full Social Security benefits to be reinstated.

### Closing:

In closing, I want to thank you all for your continued support and dedication to CSR. Together, we are making meaningful progress in advocating for the rights and benefits of retirees. Please stay tuned for further updates, and don't hesitate to reach out if you have questions or ideas. Your input drives our mission forward. Thank you.

••DATED MATERIAL – PLEASE DO NOT DELAY••



CALIFORNIA STATE RETIREES  
3000 Advantage Way Suite 100  
Sacramento, CA 95834  
RETURN SERVICE REQUESTED



Jan. 1: New Year's Day

Jan. 20: Martin Luther King Jr. Day

Jan. 20: Inauguration Day

Feb. 14: Valentine's Day

Feb. 17: President's Day

Feb. 24-26: CSR Board of Directors Meeting in Sacramento

Upcoming Events:

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**Contact us!**

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org  
WEB: www.CalRetirees.org  
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](http://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](http://www.CalRetirees.org)**

# SAVVY SENIOR

## Savvy Senior: What You'll Pay for Medicare in 2025

*Dear Savvy Senior, I know there will be a small 2.5 percent cost-of-living increase in Social Security benefits next year, but what about Medicare? What will the Medicare Part B monthly premiums be in 2025, and when do the surcharges kick in for higher income beneficiaries? Medicare Beneficiary*

Dear Beneficiary, The Centers for Medicare and Medicaid Services recently announced their cost adjustments for 2025 and the increases for premiums and out-of-pocket costs for most beneficiaries will be moderate. But if you're a high earner, you'll pay significantly more. Here's what you can expect to pay in 2025.

### Part B Premium

While Medicare Part A, which pays for hospital care, is premium-free for most beneficiaries, Part B, which covers doctor visits and outpatient services does have a monthly premium. Starting in January, the standard monthly Part B premium will be \$185, up from \$174.70 in 2024. That \$10.30 bump represents a 5.9 percent increase, which is more than double the most recent Social Security cost-of-living adjustment which was 2.5 percent. But if you're a high earning beneficiary, which makes up about 8 percent of all Medicare recipients, you'll have to pay more. Medicare surcharges for high earners, known as the

income-related monthly adjustment amount (or IRMAA), are based on adjusted gross income (AGI) from two years earlier, which means that your 2025 Part B premiums are determined by your 2023 AGI, which is on line 11 of the IRS tax form 1040. Here's how it breaks down. If your 2023



income was above \$106,000 up to \$133,000 (\$212,000 up to \$266,000 for married couples filing jointly), your 2025 Part B monthly premium will be \$259. Monthly Part B premiums for singles with an income between \$133,000 and \$167,000 (\$266,000 and \$334,000 for joint filers) will rise to \$370. Individuals earning above \$167,000 up to \$200,000 (\$334,000 to \$400,000 for joint filers) will see their monthly Part B premium increase to \$480.90.

Those with incomes above \$200,000 up to \$500,000 (\$400,000 to \$750,000 for joint filers), will pay \$591.90 per month in 2025. And single filers with income of \$500,000 or more (\$750,000 or more for joint filers) will pay \$628.90 per month.

### Part D Premium

If you have a stand-alone Medicare (Part D) prescription drug plan, the average premium in 2025 will be \$46.50 per month for most beneficiaries, down from \$53.95 in 2024. But again, for high earners with annual incomes above \$106,000 (\$212,000 for joint filers) you'll pay a monthly surcharge of \$13.70 to \$85.80 (based on your income level) on top of your regular Part D premiums.

### How to Contest Income



Send your senior questions to: Savvy Senior, P.O. Box 5443 Norman, OK 73070 or visit [SavvySenior.org](http://SavvySenior.org)

Beneficiaries that fall into any of the high-income categories and have experienced certain life-changing events that have reduced their income since 2023, such as retirement, divorce or the death of a spouse, can contest the surcharge. For more information on how to do this, see "Medicare Premiums: Rules for Higher-Income Beneficiaries" at [SSA.gov/benefits/medicare/medicare-premiums.html](http://SSA.gov/benefits/medicare/medicare-premiums.html).

### Other Medicare Increases

In addition to the Part B and Part D premium increases, there are other cost increases you should be aware of. For example, the annual deductible for Medicare Part B will be \$257 in 2025, which is \$17 more than the 2024 deductible of \$240. And the deductible for Medicare Part A, which covers hospital services, will increase to \$1,676 in 2025. That's \$44 more than the 2024 deductible of \$1,632. There are no surcharges on Medicare deductibles for high earners.

For more information on all the Medicare costs for 2025 visit [Medicare.gov/basics/costs](http://Medicare.gov/basics/costs) or call 800-633-4227.

## 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](mailto:CSR@CalRetirees.org)

To sign up to receive emails from CSR, go to [www.CalRetirees.org/Contact-Us](http://www.CalRetirees.org/Contact-Us).



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

Below are updates on 1) Blue Shield; 2) Delta Dental; and 3) Blue Cross

**Blue Shield:**

We have been receiving reports of problems with the transition from Anthem Blue Cross to Blue Shield, which is scheduled to take effect on January 1, 2025. One issue was brought forward by Larry Woodson, the former Chair of the Health Benefits Committee, in which he reported receiving a letter from Blue Shield. According to Larry, “The envelope showed from Blue Shield and in large print on the front: ‘Your vision benefit details are inside.’ Inside there was legal size fold out packed with information on both sides. There was no indication that this is a supplement to our VSP. It refers to a Vision Plan ID card and to call the number on its front for questions, but no card is enclosed. It says to register online to begin using benefits at the website on the front of the card, which was not provided. Then on Monday, December 30, 2024, additional information was received from concerned members who also received letters from Blue Shield which mentioned vision benefits available to members through Blue Shield. One retiree even mentioned calling Blue Shield and being informed this new benefit would replace their VSP plan; however, after contacting VSP they reported no such developments existed. It has unfortunately become customary that anytime CalPERS contracts for services

with new providers, bugs have to be worked out. I reached out to CalPERS to have them clarify this matter and received the following response, ‘Blue Shield of California (BSC) sent out a Welcome mailer to Supplement to Original Medicare Members for the PPO Plans informing them that EyeMed is BSC’s Vision Plan Administrator (VPA) for the Supplement to Original Medicare plans. This is an embedded vision benefit (included in the Medical benefit) and is separate from the coverage State retirees could be offered through Vision Service Plan (VSP).’” If you received any of these letters from Blue Shield and have concerns about their offering, please make sure you verify with CalPERS, Blue Shield and/or VSP before making any plan changes. We will work to send an update through the CSR website as soon as CalPERS responds.

**Delta Dental:**

As many of you are aware, I chose not to provide an update on Delta Dental in the December newsletter, but that does not mean we were not continuing to pursue avenues to address shortcomings in the Delta Dental offerings. We continue to get complaints from members who are paying more out of pocket for dental services than ever before. As I reported on multiple occasions, the maximum cap for dental services for any year has been limited to \$2,000.00 for over 40 years. While CalHR reported through Delta Dental that 85% of retirees don’t use the annual maximum benefit, that does very little to comfort those retirees whose dental treatment has required significantly more than \$2,000.00 a year.

In researching how Delta Dental provides benefits to retirees, we became aware of a third party contractor which administers Delta Dental and VSP on behalf of CalHR. This Third Party Administrator, Mercer, was recently awarded a new three-year contract to administer dental and vision plans for retirees and active

employees. Through the Freedom of Information Act, we requested from CalHR a copy of this contract, but so far have not received any documentation. You might ask why we want to look at the contract? Well, so many state retirees are paying thousands of dollars out of pocket because the current Delta Dental contract has the same cap in the policy/services for 40 years. Thus, those subscribing to the benefit have experienced well over a 75 percent reduction in coverage when considering the cost of inflation.


We know the 2025 agreement with Delta Dental is set as open enrollment for state retirees ended on October 11, 2024. We are trying to obtain a copy of the contract to see if it is flexible enough to provide options to mitigate the situation in the future. While we hope to work with CalHR to develop options suitable to retirees, if solutions cannot be identified, the relationships we are developing with legislators will help with any future legislative options.

**Blue Cross:**

As national scrutiny of health insurance intensifies, California officials reportedly fined Anthem Blue Cross \$3.5 million for mishandling member complaints over coverage denials and other issues. According to a news article, “The fine stems from the company’s failure to handle more than 10,000 complaints from its members in a timely manner over a two-year period, according to the state’s Department of Managed Health Care (DMHC). Patient care advocate Linda Winkler Garvin said such behavior can be medically dangerous for patients and strain their mental health as well. It affects their life because many people whether they [have] cancer or have chronic diseases or an acute problem need that authorization as soon as possible and within those required days,”

California law requires companies

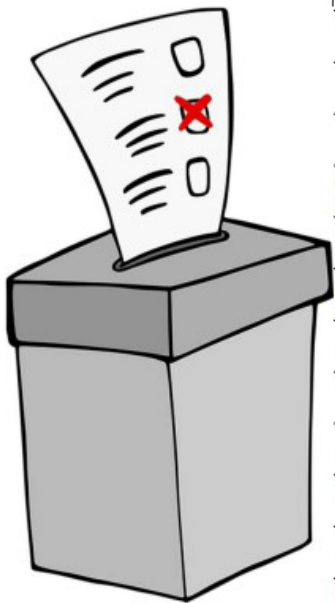
to acknowledge receiving the complaint within five days, but DMHC found that between July 2020 and September 2022, Anthem did not send acknowledgments of 11,670 member grievances within that window. More than 1,600 were not acknowledged for more than 51 days. Anthem also failed to resolve grievances and issue a written resolution within the standard 30-day window in many cases. More than 4,000 resolution letters were sent out late, including 1,630 after more than 51 days. If you are experiencing delays after having filed a grievance or complaint with any medical plan, you can reach out to the California Department of Managed Care, which oversees all medical and dental plans, at **(888) 466-2219**. Blue Cross has reportedly paid the fine and has committed to making changes to better serve their members. If you have any questions about your unresolved health or dental benefits, please send a message to the CSR Health Benefits Committee at **CSRinfo@calretirees.org**. Additionally, if you have any ideas for future healthcare content or would like to submit a guest article, please send an e-mail to **CSRinfo@calretirees.org**.



**CalPERS**  
888 CalPERS  
888.225.7377  
[www.calpers.ca.gov](http://www.calpers.ca.gov)  
Mon-Fri  
8 a.m. to 5 p.m.

# PUZZLES Election Day Word Search

Find these 25 words related to Election Day in the word search. Words may appear in any direction.



## Skillet Ravioli Lasagna

### Ingredients

- 1 (24 ounce) package frozen or refrigerated cheese ravioli
- 1 pound lean ground beef
- 1 ½ teaspoons dried oregano
- ½ teaspoon garlic powder
- ½ teaspoon salt
- ¼ teaspoon ground pepper
- 1 (28 ounce) can no-salt-added crushed tomatoes
- ¼ cup chopped fresh basil
- 8 ounces small fresh mozzarella balls, divided

### Directions

Preheat broiler. Bring a large pot of water to a boil. Cook ravioli according to package directions; drain and set aside. Meanwhile, cook ground beef in a large cast-iron or broiler-safe skillet over medium-high heat until cooked through, 4 to 5 minutes, using the back of a wooden spoon to crumble the beef. Season with oregano, garlic powder, salt and pepper. Add tomatoes and basil; bring to a simmer. Fold in the cooked ravioli and half of the mozzarella balls. Scatter the remaining mozzarella balls over the top of the pasta. Carefully transfer the pan to the oven. Broil until the cheese is melted, 2 to 3 minutes.



ABSENTEE  
BALLOT  
CAMPAIGN  
CANDIDATE  
CONGRESS  
COUNT  
DEBATE  
DEMOCRAT  
ELECTOR  
GOVERNOR  
GREEN PARTY  
INDEPENDENT

ISSUES  
JUDGE  
MAYOR  
MAJORITY  
PARTY  
POLITICS  
POLLS  
PRESIDENT  
PRIMARY  
REPUBLICAN  
SENATOR  
SPEECH  
VOTE



Facebook: @CaliforniaStateRetirees  
LinkedIn: @CaliforniaStateRetirees  
Website: [www.CalRetirees.org](http://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](https://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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A53468CLP\_0824

## 2025-26 Legislative Session Kicks Off

The 2025-26 Legislative Session officially kicked off on December 2, 2024, when members of the State Senate and Assembly were sworn in during the Legislature's special organization session. They will reconvene and officially get to work on January 6, 2025. Later that week, the Governor will release his proposed budget for the 2025-26 fiscal year. The 2024 elections brought significant turnover in both legislative houses. In the Senate, there will be 12 new senators out of 40. Gone due to term limits are long-time leaders like San Diego Democrat Toni Atkins (a former Senate Pro Tem and Assembly Speaker) and Redding Republican Brian Dahle (a past Republican leader and 2022 candidate for governor). Those taking their place include seven new senators moving

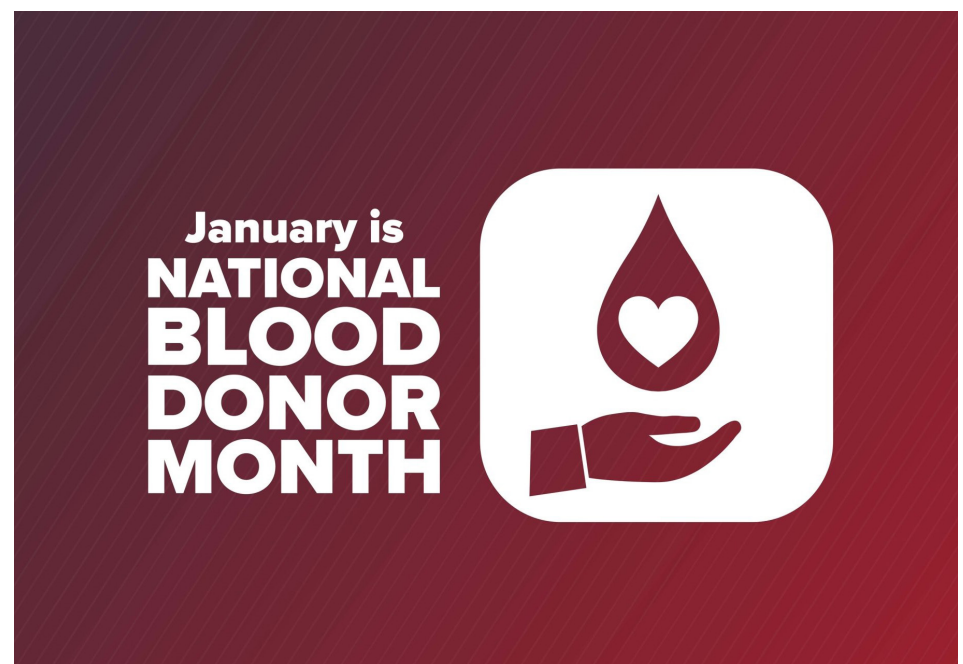
up from the Assembly or served there recently. In something not seen every day – also taking seats in the upper house will be former Members of Congress Jerry McNerney and Laura Richardson. In the Assembly, 23 freshman lawmakers have taken their seats. Moving on because of term limits are multiple influential leaders from the Assembly Class of 2012, including Anthony Rendon (D-Lakewood), who held the Speakership for seven years before giving way to Robert Rivas in 2023. For the first time since 2014, Republicans were able to win back seats in districts that had been long held by Democrats. In the race for SD 37, incumbent Senator Josh Newman (D-Fullerton) was defeated by his Republican challenger, former Assembly

Member Steven Choi. In the Assembly, Jeff Gonzalez (R-Indio) and Leticia Castillo (R-Riverside) defeated Democratic opponents in the campaigns for AD 35 and AD 58, respectively. To begin the 2025-26 legislative session, the Assembly will be comprised of 60 Democrats and 19 Republicans. There is a vacancy in Assembly District 32, which was held by newly elected Member of Congress Vince Fong (R-Bakersfield). The Senate will have 30 Democrats, 9 Republicans, and one vacant seat. The vacancy is in Senate District 36, which was held by Janet Nguyen (R-Garden Grove), who was elected to the Orange County Board of Supervisors in November. Governor Newsom has called special primary elections to fill these seats for Tuesday, February



**Ted Toppin**

25, 2025. If no candidate wins over 50 percent in the primary election, the general election runoffs will be held on Tuesday, April 29, 2025.



## ‘An Honorable Service’: Helping CalPERS Members During the Most Difficult Times

There’s nothing harder than facing a terminal illness or imminent death. But you and your loved ones aren’t alone — our retirement counselors are here to help you navigate your CalPERS benefits during such difficult times. “It is an honorable service to assist a family facing such dire circumstances,” said Sheryl Heuer, a Sacramento Regional Office senior retirement benefits counselor. “When the application is submitted, the member has a sense of relief with the family taken care of.” “Members and their loved ones should know we all are very empathetic during this time,” added Kevin Harris (above), who also is a Sacramento Regional Office senior retirement benefits counselor. “I love that we are very attentive to their needs.”

### When Facing a Terminal Illness

If you’re facing a terminal illness, we can help ensure your benefits are in place to have your wishes carried out.

#### If you’re an active member:

- Make sure your family members know the steps they’ll need to take to receive benefits. Death benefits range from a return of contributions (plus interest) to a monthly allowance. Review the latest information to ensure death benefits are paid to the proper beneficiaries.
- Contact us about the possibility of filing for retirement as soon as possible.
- Contact your employer, union, and the Social Security Administration to determine if there are any other benefits payable.
- Review your beneficiary designation and make any changes via the Pre-Retirement Lump Sum Beneficiary Designation (PDF) form or online through myCalPERS.
- Set up a CalPERS Special

Power of Attorney to designate a representative who can conduct your CalPERS business should you become incapacitated. You may



already have a power of attorney set up through another resource, but it may not address your CalPERS retirement benefits.

#### If you’re a retiree:

Be sure to review your beneficiary designation to ensure it’s accurate and up to date. If you need to make changes, read Changing Your Beneficiary or Monthly Benefit After Retirement (PUB 98) (PDF).

### When Does Emergency Retirement Make Sense?

CalPERS has an expedited process for emergency retirements, which is when a member is facing imminent death and may not survive the normal retirement application and processing (typically 90 to 120 days), or when they are facing a potential comatose condition.

We typically process more than 100 emergency retirements each year. Each is handled by senior retirement benefits counselors from our eight regional offices who receive special training and mentorship to assist with these urgent cases.

In addition to their work on regular retirement cases, these counselors can help members with terminal illness or emergency

retirement concerns, or can even visit hospitals or homes in cases of extreme need.

If an emergency situation arises,

immediately call CalPERS during business hours at **888 CalPERS** (or **888-225-7377**). If the situation arises after hours, fax a Disability Retirement Election Application (PDF) form (attention “Emergency Retirement Counselor”) to **(916) 795-3988**. The form must be received by CalPERS prior to your death. If you are currently employed, contact your employer to determine if any other benefits are payable. Employers also can submit an Employer-Originated Disability Retirement Application to initiate the retirement process on your behalf.

#### Take These Two Steps Today

Consider taking these two simple but important steps today to make coping with serious situations — expected or unexpected — easier for you and your family:

- Have a current CalPERS special power of attorney on file — A CalPERS special power of attorney lets you designate a representative or agent, known as your attorney-in-fact, to conduct your retirement affairs. Should you become unable to act on your own behalf, your designated attorney-in-fact will be able to perform important duties concerning your CalPERS business.

• Ensure your CalPERS beneficiary information is up to date — Your death benefits are paid according to the valid beneficiary designation

on file with us. Active members can name or change your beneficiary online right now through your myCalPERS account, or notify us by mail (PDF). Retired members designate beneficiaries when they retire, but there are limited situations (PDF) after retirement when a member can choose a new option or beneficiary.

“CalPERS is here to support members and their loved ones, but preparation — in the form of having a CalPERS special power of attorney and current beneficiary on file — is an essential part of the process,” said Whitney Tang, a San Jose Regional Office senior retirement benefits counselor.

### Proud to Provide Peace of Mind

Heuer, Tang, and our team of CalPERS retirement counselors throughout California want you to know they are ready to help provide you and your family peace of mind in times of crisis.

“It’s a very satisfying feeling knowing that a member’s last wishes and retirement benefits are being passed on to their loved ones,” said Renzo Vergara, an Orange Regional Office senior retirement benefits counselor who has been performing emergency retirements for the past 13 years. “Many members I have spoken with during emergency retirements have thanked me for clarifying questions, explaining retirement and health benefits, and ensuring their loved ones will be taken care of.”

If you have questions or need assistance regarding terminal illnesses or emergency retirements, contact CalPERS at **888 CalPERS** (or **888-225-7377**). Article courtesy of CalPERS PERSPECTIVE.



# 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.

## Chapter 1

Ligia Serpas  
Casey Lincoln-Burpee  
Eddie Young  
Lauro Trias

## Chapter 2

Michelle Santiago  
Christine Gordon  
Richard Trussell  
Thomas Willis  
Rachel Martinez  
Darryl Mickens  
David Doucette  
Roger Westrup  
Sherrie Bender  
Donna Leiva  
Jeri Pettengill-Foley  
Celeste Albanez  
Linda Woolridge  
Charlene Varney  
Robert Jones  
Mari Diloreto-Montiero  
Linda Salas-Escobar  
Valerie Guido  
Doug Dinnell  
Jessie Aguillo  
Guadalupe Montelongo  
Cynthia Finan  
Bernard Okafor  
Tracy Oberry-Williams  
Daniel Hernandez  
Connie Cat  
Karen Yamada  
Prem Singh

## Chapter 3

Irma Cordoba

## Chapter 4

Irene Preciado  
Mark Lyles  
Sonya Kelly  
Gina Lang

## Chapter 5

Jeffrey Jardine  
Shannon Ormonde

## Chapter 6

Wende Tumbelston-Tandyk  
Annel Martin  
Gloria Banuelos Ortiz  
Flora Leath  
Rian Watts  
Deietra Honore  
Lewis Wood  
Bounthanom Liu  
Ramona Grupposo  
Stephanie Miller

## Chapter 8

Lisa Demartini  
Rory Young

## Chapter 9

Richie Karn  
Melinda Smith  
Debra Covey  
Celina Moreno  
Dorothy Land  
Caroline Zuniga

## Chapter 10

Kelly Anderson  
Jennifer Madrid  
Charles Biggs

## Chapter 11

Dorina Lopez  
Michael Frick  
Maria Lopez  
Janette Cee-Sumner  
Ruth Austin

## Chapter 12

Regine Boundil  
Relda Demoica  
Sherri Sanders

## Chapter 13

Robin Bowman  
Mark Elfgan

## Chapter 15

Lisa Gonzalez  
Melissa Swart-Weikel  
Ronda Roeszler  
Jennifer Cook  
Raymond Sanchez  
Rhonda Capper  
Deborah Mendricks  
Thomas Keshishian

## Chapter 16

Rosanne Pitz  
Genevie Agustinez  
Linda Talton-Shakur

## Chapter 17

Kelly Bowen  
Jennifer Nguyen  
Leonard Koda  
Brigida Wilson  
Melody Winter  
Blanca De La Cruz-Leimgruber  
Ricardo Hernandez  
Concepcion Martinez  
Maria Valdez Marquez

## Chapter 20

Jela Romero

## Chapter 21

Greg Stacy  
John Oneill  
William Hall  
Dick Go  
Eva Van

## Chapter 23

Fatima Medeiros  
Rachel Vimont  
Aidan Ogamba  
Thiem Nguyen

## Chapter 26

Grace Acdan  
Roger Lynch  
Allison Williams  
Lydia Halcon

## Chapter 31

Joel Quintero  
Alexis Hernandez  
James Medina

## Chapter 34

Jorge Hurtado  
Oanh Chu  
Eduardo Abido  
Mary Gutierrez

## Chapter 35

Mary Leal  
Richard Garcia  
Lupe Carrisales  
Joetta Brown  
Lisa Alconcher  
Juachina Eddings

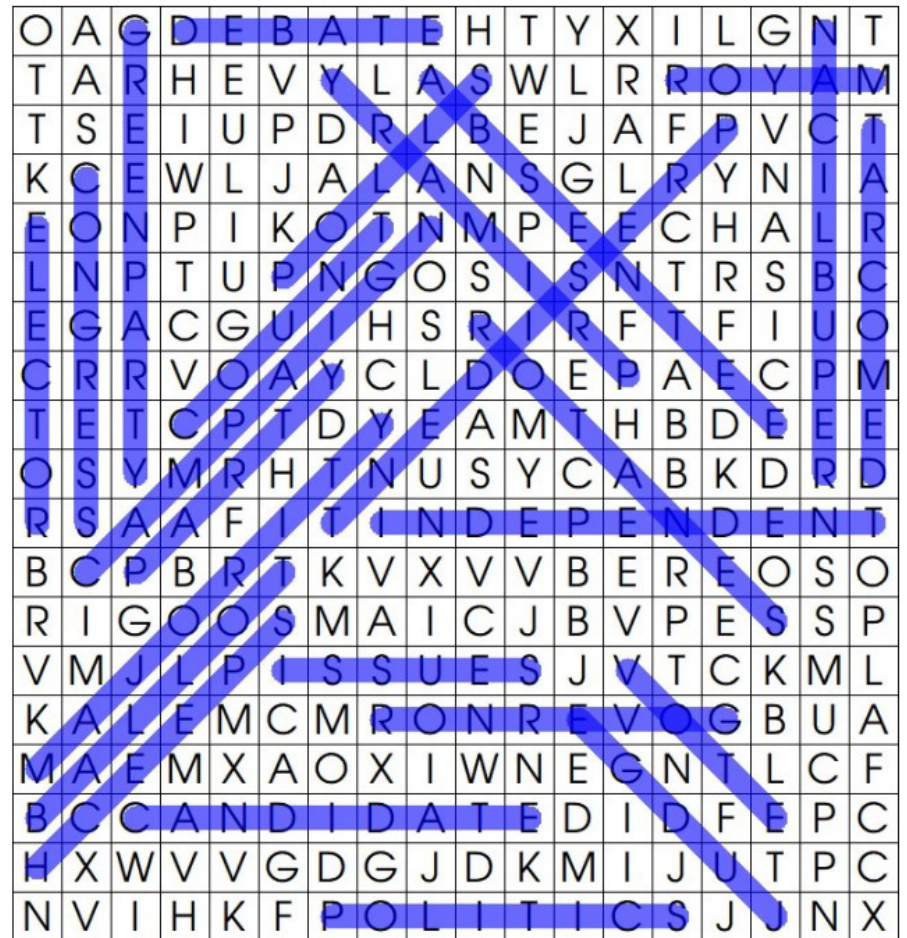
## Chapter 36

Michael Ramirez

## Chapter 165

Kenneth Williams  
Robert Deakin  
Michael Wiggins  
Jamie Swanson  
Peggy Rossell  
Carol Dosch  
Peter Larsen  
Christopher Elverum  
Leanne Wheeler  
Dora Loaiza  
Marissa Ordonez-Le-gaspi  
Catherine Sanchez  
Lisa Hannon

## Puzzle Answers from Page 5



**Don't fret if you joined CSR but don't see your name here. Processing at CalPERS, the State Controller's Office and CSR can take a few months. Check again for your name within the next two months.**



# CHAPTER MEETING NOTICES

Please send an email to [CSRInfo@CalRetirees.org](mailto: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](mailto:rkildayhicks@gmail.com); **Vice President:** Nathan Johnson (510) 304-9270, [nathan.johnson0406@yahoo.com](mailto:nathan.johnson0406@yahoo.com); **Secretary:** Rose Greeff, [rosegreeff@gmail.com](mailto:rosegreeff@gmail.com); **Treasurer:** Peter Greeff, [petergreeff09@gmail.com](mailto:petergreeff09@gmail.com)

## CHAPTER 2

### SACRAMENTO/YOLO AREA

**President:** Phyllis Johnson, (279) 333-9446, [sacyolocsr2@gmail.com](mailto:sacyolocsr2@gmail.com); **Vice President:** Suzanna Nye (916) 741-1209, [suzannanye@yahoo.com](mailto: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. **Meeting:** Monday, Feb. 3, noon (sign-in begins 11 a.m.)

**Where:** Sierra 2 Center, 2791 24th St., Sacramento. **Program:** Guest speaker TBD. **Cost:** Members free, guests \$3 **Menu** (please choose one per-person): Chicken, roast beef, tuna, or turkey sandwiches (roast beef is also available on gluten-free bread); Black bean salad (contains no oil). **Reservations required:** RSVP by Jan. 20 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. **Meeting:** Monday, March 3 at Sierra 2 Center. **Reservations required:** RSVP by Feb. 17 with same instructions as above. **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.

## CHAPTER 3

### SAN FRANCISCO PENINSULA

**President:** Stephen McVeigh, (415) 378-8931, [SMcVeigh@CalRetirees.org](mailto:SMcVeigh@CalRetirees.org); **Vice President:** Clarice

Moody, [CMoody@CalRetirees.org](mailto:CMoody@CalRetirees.org); **Secretary:** Bridget Blount; **Treasurer:** Patricia Nguyen

## 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

## CHAPTER 5

### CENTRALVALLEY FOOTHILLS

**President:** Diane Padilla (209) 233-0473; [DPadilla@CalRetirees.org](mailto:DPadilla@CalRetirees.org); **Vice President:** Martha Acevedo, (209)761-2034; **Secretary:** Korryn Koplen (209) 577-8376; **Treasurer:** Joaquina Canedo, (209) 524-7219; [joaquinac@peoplepc.com](mailto:joaquinac@peoplepc.com). **Meetings:** Scheduled for March 5 (Ione or Jackson, site TBA), March 6 (Modesto Masonic Center), March 18 (Merced Elks Lodge), and March 20 (Chicken Ranch Casino, Jamestown).

## 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.

## CHAPTER 8

### NORTH COAST AREA

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

## CHAPTER 9

### LOS ANGELES AREA

**President:** David Matanga (323) 434-3474, [dematanga@hotmail.com](mailto:dematanga@hotmail.com); **Vice President:** Joe Chacon (562) 282-8005; **Secretary:** Sandra Garcia (626) 814-0966, [claire01@peoplepc.com](mailto:claire01@peoplepc.com); **Treasurer:** Maria Vazquez Bauer, (909) 519-8055, [mavazbauer01@verizon.net](mailto:mavazbauer01@verizon.net) **Meeting:** Wednesday, Jan. 15. Sign-in begins at noon. Meeting begins at 12:30 p.m. **Where:** Marie Callender's, 220 S. Atlantic Blvd., Monterey Park. **Program:** TBD. **Cost:** Members covered for \$20 for lunch (and responsible for any additional costs); Non-members and guests \$20 **Reservations required:** RSVP by Jan. 9 to David Matanga by phone or email. **Meeting:** Wednesday, Feb. 12. Sign-in begins at noon. Meeting begins

at 12:30 p.m. **Where:** El Sombrero, 3550 Santa Anita Ave., El Monte.

**Program:** Guest speaker Jeffrey Prang, Los Angeles County Assessor. **Cost:** Members covered for \$20 for lunch (and responsible for any additional costs); Non-members and guests \$20. **Reservations required:** RSVP by Feb. 7 to David Matanga

## CHAPTER 10

### SAN LUIS OBISPO

**President:** Leticia Soria, (805) 574-0109, [LSoria@CalRetirees.org](mailto: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](mailto:lori.p.w@gmail.com).

## CHAPTER 11

### MID VALLEY

**President:** Christy Christensen-Fountain, (559) 707-7067; [CChristensenFountain@CalRetirees.org](mailto: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:** Wednesday, March 5. **Where:** Pardini's, 2257 W. Shaw Ave., Fresno. **Program:** Meeting information TBA in next CSR newspaper.

## CHAPTER 12

### EASTERN MOUNTAIN AND HIGH DESERT AREAS

**President:** Linda Currie, (661) 273-6390, [lcurrie197@roadrunner.com](mailto:lcurrie197@roadrunner.com); **Vice President:** Blanca Rodriguez, (909) 553-5625, [secrtrycsr@outlook.com](mailto:secrtrycsr@outlook.com); **Secretary:** Stephanie Pryzbeski-Gilbert, (661) 941-4169; **Treasurer:** Barbara Griffin, (661) 266-1130, [bgrif1275@gmail.com](mailto:bgrif1275@gmail.com); [BarbaraGriffin,\(661\)266-1130](mailto:BarbaraGriffin,(661)266-1130); **Meeting:** Tuesday, Feb. 11, noon. **Where:** Olive Garden, 12330 Amargosa Rd., Victorville. **Program:** TBD. **Reservations required:** RSVP by Jan. 29 to either Barbara Griffin or Stephanie Pryzbeski-Gilbert by phone or email.

## CHAPTER 13

### NORTHERN CALIFORNIA/REDDING

**President:** Terry Coyle, (916) 869-2094, [tlc95821@yahoo.com](mailto:tlc95821@yahoo.com); **Vice President:** LaDora Cooper, (530) 949-2131, [Dola27@charter.net](mailto:Dola27@charter.net); **Secretary:** Audrey Sandeen, (530) 604-5289, [theswede8243@gmail.com](mailto:theswede8243@gmail.com); **Treasurer:** Georgene Gibson (530) 524-0662, [rbjeepman10@hotmail.com](mailto:rbjeepman10@hotmail.com) **Note:** Chapter meets the first Wednesday of every month in Redding, and three times per-year in Yreka. **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. **Meeting:** Wednesday, Feb. 5, 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.

## CHAPTER 14

### NORTHERN CALIFORNIA/CHICO

**President:** Kenneth Todd Mayer, (530) 519-2897, [KMayer@CalRetirees.org](mailto:KMayer@CalRetirees.org); **Vice President:** S.E. Riazi, (530) 519-2174, [SERiazi@CalRetirees.org](mailto:SERiazi@CalRetirees.org); **Secretary:** Robin Keehn, (530) 899-7911, [kkeehnr68@gmail.com](mailto:kkeehnr68@gmail.com); **Treasurer:** Diana King, (530) 310-3454, [LadyDi31481@gmail.com](mailto:LadyDi31481@gmail.com) **Note:** Chico (usually meets the third Thursday of every month). **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. **Meeting:** Feb. 20, 11:30 a.m. **Where:** Logan's Roadhouse, 1900 E. 20th St., Chico. **Program:** TBD. **RSVP:** Requested but not required. **Note:** The next Susanville meeting is scheduled for March, weather permitting.

## CHAPTER 15

### SIERRA FOOTHILLS

**President:** Pamela Robison, (916) 768-1657, [PRobison@CalRetirees.org](mailto:PRobison@CalRetirees.org); **Vice President:** Joann Stewart, (916) 412-2075, [JStewart@CalRetirees.org](mailto:JStewart@CalRetirees.org); **Secretary:** Shari Lynn Goodwin, (916) 521-7593; [shari.goodwin1958@gmail.com](mailto:shari.goodwin1958@gmail.com) **Treasurer:** Lieutenant Coopwood, (916) 206-2732, [LtCoopJr@gmail.com](mailto:LtCoopJr@gmail.com) **Meeting:** Tuesday, Feb. 4. **Where:** Cattlmen's, 2000 Taylor Rd., Roseville. **Program:** Hear guest speakers Joe Reynoso, CSR President, and Geanie Hixon, CSR Chief Financial Officer; Contribute to winter sock donation drive. **Menu:** Chicken (lemon or teriyaki), ravioli, salmon, or steak. **Cost:** Chapter members free; All others \$25 by cash or check payable to CSR Chapter 15. **Reservations required:** RSVP by Jan. 27 to Pam Robison by phone or email (please include names and meal choices). **Note:** Zoom access available upon request.

## CHAPTER 16

### SAN JOAQUIN COUNTY

**President:** Sheila Ward-Shaw, (209) 915-1020, [sheilaws2@yahoo.com](mailto:sheilaws2@yahoo.com); **Vice President:** Susan Small, (209) 948-3839; **Secretary:** Vacant; **Treasurer:** Juan Ochoa, (209) 334-1391.

## CHAPTER 17

### GREATER SAN DIEGO

**President:** (Carl) Mark Flahan, (619) 977-6275; [MFlahan@mac.com](mailto:MFlahan@mac.com); **Vice President:** Gaspar Luna Oliveira, (619) 548-4793, [gasparlunaoliveira@gmail.com](mailto:gasparlunaoliveira@gmail.com); **Treasurer:** Diane Whorton, (619) 454-3603, [dlw.union@gmail.com](mailto:dlw.union@gmail.com) **Secretary:** Gloria Koch, (858) 337-0634 Meetings scheduled for 2025: March 6, June 5, Sept. 4, and Dec. 4. **Meeting:** Thursday, March 6, 11 a.m. – 2 p.m. Doors open 10:15 a.m. **Where:** Elijah's Restaurant, 7061 Clairemont Mesa Blvd., San Diego **Program:** TBA. **Reservations required:** Members will receive a postcard with RSVP details in the mail. **For more information:** Contact Diane or Gaspar at phone numbers listed above.



# CHAPTER MEETING NOTICES

## 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, Feb. 10, noon. **Where:** Stars Restaurant, 115 S. Orchard Ave., Ukiah. **Program:** TBD. **For more information:** Please contact Skip Hulet. **Upper Lake Meeting:** Tuesday, Feb. 11, 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, Feb. 13, noon – 3 p.m. **Where:** Kountry Folks Restaurant, 8501 Sepulveda Blvd., North Hills. **Cost:** Members free, non-members \$20. **Program:** Valentine's Day theme. See details in February newspaper, postcard, and email invitation. **Reservations required:** RSVP by Feb. 6 to Cora Okumura by phone or text.

## 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

## CHAPTER 26

### BAKERSFIELD/KERN COUNTY

**President:** Ophelia Rabanal, ORabanal@CalRetirees.org, (661) 458-6588; **Vice President:** VACANT; **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

## 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.*

## 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, Feb. 13, 11 a.m. – 2 p.m.

**Where:** El Nuevo Mexicali, 640 N. Prospect Rd., Porterville.

**Program:** Program. **Reservations required:** RSVP by Feb. 6 to Lou Flores. **For more information:** Please contact Lou Flores. **Hanford Meeting:** Tuesday, Feb. 18, 11 a.m. – 2 p.m. **Where:** Chinese Dynasty, 441 N. 10th Ave., Hanford. **Program:** TBD. **Reservations required:** RSVP by Feb. 11 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.

## CHAPTER 165

### SACRAMENTO/OREGON

**President:** Gail Fasciola, (916) 612-0939, gailsgab@comcast.net; **Vice President:** Caesar Abcarius, (916) 346-9092, caesar.abcarius@sbcglobal.net; **Secretary:** John Bowden, (916) 361-8786, JBowden@CalRetirees.org; **Treasurer:** Les Reynoso, (916) 709-0369, baskets4les@comcast.net; **Oregon Subchapter Chair:** Sue D'Errico, (707) 954-2904, suederrico@yahoo.com **Sacramento Meeting:** Wednesday, Feb. 5, noon (sign-in at 11:30 a.m.) **Where:** Old Spaghetti Factory, 12401 Folsom Blvd., Rancho Cordova. **Program:** TBD. **Reservations:** Not required.



## MEMBERS ON THE MOVE

Please send in your high resolution photos to [CSRInfo@CalRetirees.org](mailto:CSRInfo@CalRetirees.org) for a chance to be

featured in an upcoming Retiree.

Please include any details on the photo including names, dates and event specifics.



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