

CALIFORNIA STATE RETIREES



Vol. 2 A PUBLICATION REPRESENTING CALIFORNIA STATE RETIREES FEBRUARY 2025

Thank You For Your Service, Tim Behrens

It is with extreme heavy hearts we announce the passing of past CSR President, District Director, and Chapter President, Tim Behrens. CSR and its members are forever indebted to the work Tim put into our organization and each of us individually. He was a leader and not just for some but for all. He spent three decades advocating for state employees and retirees with his work in CSEA, ACSS, and to the end, CSR.

During his time as an active state employee working at the Porterville Development Center, he became the president of ACSS in 1997 and steered that organization until he retired in

2008. He led a life defined by stewardship to state employees whether they were actively working or retired. Some have called him a mentor but most called him a friend.

CSR President Joe Reynoso writes, "It is with utmost sadness to say farewell in the passing of Tim Behrens, a friend and fierce advocate within our CSR family. Tim had an incredible ability to

communicate and share his vision for retirees. I was very fortunate to get to know him and saw his passion for defending the pensions and health benefits of retirees. I had the privilege to play golf with him and witnessed his dedication as he took calls and frequently

solved problems for members while on the course. He was a dedicated servant and I will miss his counsel. Our prayers and

started our journey on being more than just a retiree organization but a force to be reckoned with throughout the state. His constant presence and public comments were always welcomed at CalPERS and other state agencies. His long and often thankless drives up and down the state to attend chapter meetings, local events, CBEE's, Board meetings, and of course any fun get together with fellow retirees will never be forgotten.

We will all miss Tim terribly. He is simply irreplaceable. As we mourn his passing, we can all celebrate the proud life he lived. We send our deepest condolences to

his wife, children and step children and join them in grieving his loss. In true Tim fashion, he would want you to reach out to a friend, attend a lunch, and be there when someone needs you. CSR will continue to honor Tim in all the years to come.



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Feb. 14: Valentine's Day

Feb. 17: President's Day

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

March 17: St. Patrick's Day

March 31: Easter

April 8-9: CSR Lobby Day

Upcoming Events:

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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: Service Dogs Can Help Seniors with Disabilities

*Dear Savvy Senior,
What can you tell me about service dogs for seniors with disabilities? My 67-year-old father has chronic arthritis and Parkinson's disease, and I'm wondering if an assistance dog could help make his life a little easier.*

Dog Loving Leah

Dear Leah,

For people with disabilities and even medical conditions, service dogs can be fantastic help, not to mention they provide great companionship and an invaluable sense of security. But be aware that service dogs can be very expensive to purchase and the waiting list to get one can be long. Here's what you should know. While most people are familiar with guide dogs that help people who are blind or visually impaired, there are also a variety of assistance dogs trained to help people with physical disabilities, hearing loss and various medical conditions. Unlike most pets, assistance dogs are highly trained canine specialists – often Golden and Labrador Retrievers, and German Shepherds – that know approximately 40 to 50 commands, are amazingly well-behaved and calm, and are permitted to go anywhere the public is allowed. Here's a breakdown of the different types of assistance dogs and what they can help with.

Service dogs: These dogs are specially trained to help people

with physical disabilities due to multiple sclerosis, spinal cord injuries, Parkinson's disease, chronic arthritis and many other disabling conditions. They help by performing tasks their owner cannot do or has trouble doing, like carrying or retrieving items, picking up dropped items, opening



and closing doors, turning light switches on and off, helping with balance, assisting with household chores, barking to indicate that help is needed and more. Service dogs can also be trained to help people with medical conditions like epilepsy or other seizure disorders, autism, diabetes, PTSD and other psychiatric disabilities.

Guide dogs: For the blind and visually impaired, guide dogs help their owner get around safely

by avoiding obstacles, stopping at curbs and steps, navigate shopping centers and buildings, find doors, seats, pedestrian crossing buttons and more.

Hearing dogs: For those who are deaf or hearing impaired, hearing dogs can alert their owner to specific sounds such as ringing

phones, doorbells, alarm clocks, microwave or oven timers, smoke alarms, approaching sirens, crying babies or when someone calls out their name.

Finding a Dog:

If your dad is interested in getting a service dog, contact some credible assistance dog training programs. To find them, use the Assistance Dogs International website (AssistanceDogsInternational.org) which provides a listing of around 80 accredited members



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

and 25 candidate programs in North America. After you locate a few, you'll need to either visit their website or call them to find out the types of training dogs they offer, the areas they serve, how long their waiting list is and what they charge. Most dog training programs charge anywhere from \$10,000 to \$40,000 or more for a fully trained service dog, however, most programs can assist with fundraising or grant applications for those in need. None of that cost is covered by health insurance or Medicare.

To get an assistance dog, your dad will need to show proof of his disability, which his physician can provide, and he'll have to complete an application and go through an interview process. He will also need to go and stay at the training facility for a week or two so he can get familiar with his dog and get training on how to handle it. It's also important to understand that assistance dogs are not for everybody. They require time, money, and care that your dad or some other friend or family member must be able and willing to provide.

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) Optum Rx; 2) Optum Rx Diabetes Testing Supplies; and 3) Blue Shield

Optum Rx:

We received some information from a CSR member on a Medicare Plan with Blue Shield as her supplemental insurance and would like to share it with you. It relates to changes to Optum Rx regarding the transition from Anthem Blue Cross to Blue Shield. It looks like in the past, Optum Rx allowed a cost-sharing tier at the Tier 1 copay for certain medications. The member reported having one of those medications and each year she requested the reduction in cost. The medication, which would normally cost her \$100.00 for a 90-day supply, would only cost her \$10.00 with the tier reduction. The member usually called Optum around the 1st of December to request the reduction for the next year and this past December was no different. She reported calling Optum Rx on the last day of November, requesting this reduction for 2025. Over the phone, she was approved for 2025 at the Tier 1 rate of \$10.00; however, when she received her medication refill, she noticed the tier reduction was NOT applied. The member called Optum Rx and learned, because of the change from Anthem Blue Cross to Blue Shield, ALL tier reduction approvals must be completely re-done as none previously approved under Anthem

Blue Cross would be honored. The member reported she never received any notice related to the change, and Optum Rx representatives told her Anthem Blue Shield would not have known about the change. The change occurred without any notice. The good news is the member started the whole process over and had the authorization for Tier 1 copay of \$10.00; however, she was still stuck with a \$90.00 bill she did not expect for the medication she already received. To assist with the plan transition, Optum Rx identified a new representative to aid CSR members who are experiencing problems with their pharmacy needs. His name is Ikenna (Ike) Ogoke and he is available to attend chapter meetings and Board Meetings. Ike can be reached at **(612) 474-6014**. He can also be reached via email at **Ikenna.ogoke@optum.com**. Several CSR members have reported having problems accessing their pharmacy benefits through Optum Rx. After researching the matter, I discovered that, with the change from Anthem Blue Cross to Blue Shield for Medicare Supplement plan members, Optum Rx has been sending out new ID cards, which contain a different ID number than what members used to have. Why this is important is because in order to refill prescriptions, the pharmacy will need the new ID number on your new ID card. As always, if you are having any problems refilling your prescriptions please call OptumRx Member Services at **1-855-505-8106 (TTY users call 711)**.

Optum Rx Diabetes Testing Supplies:

While assisting members who reported difficulty getting diabetes supplies through Optum Rx, I learned the Centers for Medicare & Medicaid Services (CMS) has a National Mail Order Program for diabetes testing supplies that requires Medicare Part B members to use a Medicare contracted

supplier. OptumRx Home Delivery Pharmacy is **not** one of the Medicare National Mail Order contract suppliers. This applies to diabetes testing supplies only and will not affect other items and prescriptions you currently fill through OptumRx Home Delivery Pharmacy, including oral medications for treating diabetes. Glucose testing monitors and test strips as well as Lancet devices and lancets are covered under Medicare Part B.


The following information was located on the CalPERS website: To find a Part B Pharmacy:

1. Visit **www.medicare.gov** and click on “What Medicare Covers” and select “Find Suppliers of Medical Equipment & Supplies.” NOTE: Walgreens is a contracted Medicare Part B provider.
 2. Call Medicare toll-free at **1-800-633-4227**.
 3. You may use any out-of-network pharmacy or mail service that is contracted as a Medicare Part B provider for diabetes testing supplies. NOTE: You may be responsible for the copay* at the time of service and will need to submit for reimbursement to Medicare (not OptumRx or the Plan). You can find the address to Medicare for claim submission on the back of your Medicare Part B ID card. For your health and safety, it is important you always have diabetes testing supplies on hand.
1. If you will be using a new Medicare Part B pharmacy, have your doctor write you a new prescription for your diabetes testing supplies. Medicare does not allow existing prescriptions to be transferred to new pharmacies.
 2. Present your Medicare Part B card (your red, white, and blue card) at the time of service, not your OptumRx Medicare Part D ID card. Valid claims will be paid by Medicare. If you have any questions regarding your Medicare Part B coverage for diabetic supplies, please call OptumRx Member Services at **1-855-505-8106 (TTY users call 711)**. Representatives are

available 24 hours a day, 7 days a week. And 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**.

Blue Shield (EyeMed):

We continue to receive complaints from Medicare Supplement Plan members who transitioned from Anthem Blue Cross to Blue Shield regarding a benefit offered by Blue Shield called Eyemed. Members should be aware that this benefit does not replace the benefits provided through VSP. EyeMed is a benefit offered through Blue Shield supplemental plan and in some cases may coordinate benefits with VSP. Also reported was the Evidence of Coverage book Blue Shield provides contains inaccurate information; therefore, members should verify specific benefits with their plan administrator or with CalPERS. I reached out to CalPERS for a response regarding the inaccurate information; however, as of this update, have not received a reply. I will provide an update as soon as I hear from CalPERS.



CalPERS
888 CalPERS
888.225.7377
www.calpers.ca.gov
Mon-Fri
8 a.m. to 5 p.m.

PUZZLES Collectibles Word Search

Collectibles

Find 45 things people like to collect. Words run horizontally, vertically and diagonally, both backward and forward.



Peanut Butter–Stuffed French Toast

Ingredients

- 1/4 cup creamy peanut butter
- 6 slices square-shaped soft white sandwich bread (such as Sunbeam)
- 3 Tbsp. milk
- 2 Tbsp. powdered peanut butter (optional)
- 2 large eggs
- 1 Tbsp. butter
- 2 Tbsp. sweetened condensed milk

Directions

Add peanut butter to bread, and remove crusts. Spread 1 tablespoon peanut butter evenly over each of 4 bread slices. Stack 2 peanut butter–covered bread slices on top of each other and top with 1 remaining bread slice (without peanut butter); repeat with remaining bread. Using a sharp serrated knife, trim off outside crusts to create an even square shape. Make egg mixture: In a pie plate or other shallow dish, whisk together milk; powdered peanut butter, if desired; and eggs. Dip each bread stack into egg mixture, turning to coat on all six sides. Melt butter in a medium skillet over medium-low heat; swirl pan to coat. Add bread stacks to pan; cook until browned on top and bottom, about 3 minutes on each side. Balance bread stacks to brown their edges, 1 to 2 minutes per edge.



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- PAPER DOLL
- PENCIL
- PENNANT
- PLAYING CARDS
- POSTER
- PUPPET
- RECIPE
- RECORD
- RIBBONS
- ROCK
- SEASHELL
- SOUVENIRS
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Facebook: [@CaliforniaStateRetirees](#)
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 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



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See any doctor that accepts Medicare



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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.

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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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2025-26 State Budget Report

On Friday, January 10, the Newsom Administration released their proposed 2025-26 State Budget for the fiscal year that begins on July 1, 2025.

After two years of significant budget deficits, the Administration's 2025-26 proposed budget is balanced, and predicts a very modest \$363 million surplus. The proposed spending plan totals \$322.3 billion for the next fiscal year, with \$228.9 billion in General Fund expenditures. This is an approximately 8% increase over current fiscal year spending. Additionally, the budget plan projects \$16.5 billion in additional revenue will come in over what was previously expected.

Due to the higher revenue projections and the proactive measures taken by the Governor and Legislature last May – such as cuts, deferrals, shifts, and borrowing – this budget proposal does not include any further reductions or significant accounting maneuvers. The Governor's proposal preserves \$16.9 billion in budget reserves to help manage expected state budget deficits in future years. Both the Administration and the Legislative Analysts' Office have forecast significant budget shortfalls in the years to come.

While the budget is balanced, it's important to remember that, as part of the multi-year budget agreement between the Administration and the Legislature adopted last summer, the proposed 2025-26 budget allocates \$7.1 billion from the rainy day fund to cover ongoing expenditures in the next fiscal year. Additionally, more than \$5 billion from the rainy day fund has already been utilized to balance the current state budget.

Here is a rundown on some of the budget items that will be of most interest to state retirees:

CalPERS Contribution.

The proposed budget includes \$9.1 billion for the statutorily required annual state contribution to CalPERS for state pension costs. This is an increase of \$2.3 billion compared to the 2024-25 budget.

Supplemental Contribution to CalPERS.

The Governor continued his commitment to the security of state pension benefits by including \$1.5 billion in one-time Proposition 2 debt funds as a supplemental payment toward the state plans' unfunded liabilities. The budget indicates that similar contributions are planned in the years to follow.

CalPERS Health Care.

The proposed budget includes \$8 billion to meet the state's health care, dental and vision obligations to active and retired state employees. Of the proposed money, \$3 billion covers the health, dental, and vision costs for retirees. The remainder covers active state employees.

Prefunding Retiree Health Care.

The proposed budget continues the state's commitment to jointly prefund (with active employees) retiree health care benefits for future state retirees. The budget includes \$716 million, including \$385 million in one-time Proposition 2 funding, for the employer's share of contributions to pay for future retiree health benefits. Employees will continue to make the same contribution, collectively, out of their paychecks. Current retiree

health care benefit funding is expected to remain as an annual pay-as-you-go state budget item until 2045, when the employer-employee funded retiree health care trusts managed by CalPERS are expected to take over payment of the benefits.

State Employee Compensation & Health Care.

For those of you interested in what is going on with active state employees, the budget includes a total of \$917.8 million for increased employee compensation, health care costs for active state employees, and to match the retiree health care prefunding contributions (OPEB) for active employees during the fiscal year. Money is included to cover the cost of pay raises and benefit increases that are part of collective bargaining agreements that are in place with state employee bargaining units. As is past practice, the proposed budget does not include any money for rank-and-file collective bargaining agreements that have yet to be negotiated. That money will come later and be funded by budget trailer bills after agreements are reached. The proposed budget notes that in 2025 collective bargaining negotiations will commence with seven bargaining units whose contracts or side letter agreements expire this summer, including Attorneys and Hearing Officers; Correctional Officers; Professional Engineers; Stationary Engineers; Physicians, Dentists, and Podiatrists; Psychiatric Technicians; and Health and Social Services/Professionals.

Budget Reform.

The budget also proposes statutory



Ted Toppin

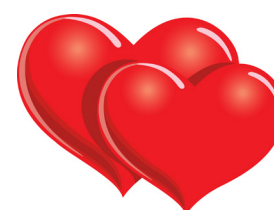
changes to allow the state to put more cash in reserve during those times when tax revenue pours in, with the goal of expanding the state's ability to protect programs and services during the economic downturns. Specifically, the Budget proposes to increase the mandatory deposit level in the rainy day fund from the current 10 percent to 20 percent of General Fund revenues.

Again, the Governor's budget proposal is only preliminary and marks the start of the months-long state budget process. The proposal will be revised in May with updated revenue totals and projections. As the Legislature begins its review process, we will monitor these and other proposals that impact CSR members. The Governor's complete 2025-26 budget summary and draft budget can be found here: www.ebudget.ca.gov.

Please let us know if you identify budget proposals that are important to you or if you have any questions.

Remember, the Legislature must approve the budget by June 15, and the Governor must sign it by June 30, 2025.

Happy Valentine's Day



When Disaster Strikes, We're Here for You

Are you a CalPERS member who's been impacted by a wildfire or other natural disaster? Here are some resources to help you access your health care and benefits during this difficult time.

Access Your Health Care

Our health plans provided answers to the following frequently asked questions:

- If I am displaced or sheltering at home, how do I access routine or urgent care?
- How will my health plan ensure that my care will be covered during this emergency?
- If my health plan ID card is missing, how can I get it replaced?
- How can I update my permanent or temporary address?
- How can I access my prescriptions?

These questions are answered at FAQs: www.calpers.ca.gov/page/active-members/health-benefits/plans-and-rates/disaster-health-faq

Register for myCalPERS

myCalPERS is your gateway to conduct business electronically with us and access real-time details about your CalPERS account. If you don't already have a myCalPERS account, visit Using myCalPERS for step-by-step instructions on how to register. Benefits of setting up your account include the ability to:

- Message us securely with your personal account questions.
- Print retiree benefit and tax statements.
- Run a retirement estimate or apply for retirement online.
- View health plan information and find health plans available in your area.

Update Your Mailing Address

If you've been displaced, ensure we have your current contact information by following the instructions below based on your membership type.

Active Employees: Notify your personnel office of your address change and they will update your information with us.

Retirees: If you have your monthly benefit payment mailed to your home, notify us of your new address as soon as possible. Use one of these options:

- Change your address online by logging in to myCalPERS.
- Contact us by phone at **888 CalPERS (or 888-225-7377)**. Download, complete, and return an Address Change Authorization form by mailing or faxing it to the number shown on the form.
- Send us your new address in writing to: Retirement Benefit Services Division P.O. Box 942716 Sacramento, CA 94229-2716

Set Up Direct Deposit

Maybe you're unsure of where you will be staying the night, or mail service has been delayed. The best way to ensure you receive your payment is by setting up direct deposit.

Active Employees: Contact your personnel office or financial institution.

Retirees: With direct deposit your monthly benefit payments are securely deposited in your financial institution.

There are two ways to sign up:

- By mail: Complete and mail the Direct Deposit Authorization (PDF).
- Online: Log in to myCalPERS. Go to the Retirement tab and select Payment Options.

Once we receive your form, we'll send you a confirmation letter. If there's a problem with your form, we'll return it within approximately two weeks along with a letter explaining what we need.

Run a Retirement Estimate

Thinking about retiring? Use the Retirement Estimate Calculator to get an idea of what your monthly benefit might be to be sure you're ready to retire. You can access the calculator two ways:

- Log in to myCalPERS to estimate your retirement benefits using the latest data reported by your employer. Follow our step-by-step How to Create a Retirement Estimate on myCalPERS guide to

get your estimate.

- Use our online calculator by inputting information from your Annual Member Statement. Keep in mind you will receive more accurate information by using the calculator in myCalPERS.

The Retirement Estimate Calculator is intended to provide only an estimate of your future retirement benefits. Your actual retirement benefit will be determined when you formally apply for retirement based on the California Public Employees' Retirement Law and federal tax law.

Apply for Retirement

You can apply for service retirement online, or by mail.

File Online

To file electronically, log in to myCalPERS. Go to the Retirement tab, select Apply for Retirement, and follow the steps for submitting your application and required documents online to us. There are several benefits to filing for retirement electronically:

- Securely submit your application anytime, 24 hours a day.
- Complete the online application at your convenience — start and return at any point to complete it.
- Prior to submission, review and edit your information.
- Receive confirmation that your application has been successfully submitted.
- Submit additional required documents online.
- Use the Electronic Signature to eliminate the notary requirement for the member signature.

File by Mail

For step-by-step instructions on filling out a paper service retirement application (PDF), review the Service Retirement Election Application (PUB 43) or take the online Member Education class, Completing Your Retirement Application.

If you need additional assistance, schedule an appointment with us. Simply log in to your myCalPERS account and select the Education tab or call us during business hours

at **888 CalPERS (or 888-225-7377)**. Submit your completed retirement application and required documents by mail to the address listed on the form. Keep a copy of all the documents submitted for your own record.

Additional Disaster Assistance Recovery Resources

Here are a few additional resources available to help Californians recover:

- Disaster Assistance Improvement Program (DAIP) DAIP's mission is to provide disaster survivors with information, support, services, and a means to access and apply for disaster assistance through joint data-sharing efforts between federal, tribal, state, local, and private sector partners.
- California Employment Development Department (EDD) Disaster-Related Services EDD provides a variety of services to individuals and businesses affected by disasters in California.
- Federal Emergency Management Agency (FEMA): Get Assistance After a Disaster FEMA can help support your recovery from a major disaster. There are different assistance programs for individual citizens versus public groups like government agencies and private nonprofit organizations. Find the help you need to support your disaster recovery.
- Governor's Office of Emergency Services (Cal OES) Statewide Wildfire Recovery Resources Cal OES is responsible for overseeing and coordinating emergency preparedness, response, recovery, and homeland security activities within the state.
- Internal Revenue Service (IRS): Disaster Assistance and Emergency Relief for Individuals and Businesses The IRS provides special tax law provisions that may help taxpayers and businesses recover financially from the impact of a disaster, especially when the federal government declares their location to be a major disaster area.

Welcome Aboard, New Members!

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

<p>Chapter 1</p> <p>Christopher Urkofsky Donna Diaz Robin Cooley Pamela Bennett Ann Baaten Stanley Sciortino Nazy Kaviani Thomas Corcoran Michelle Meadows Susan Smith Lynn Payerl Joan Quintanilla Scott O'donnell Leticia Martinez Darryl Rance Emma Lewis Daniel Kevin Rulanda Jackson Constance Davenport Elizabeth Koci Choi Ratna Sutanto Mila Wade Tonia Pugh</p>	<p>Michael James Liza Cortero Steven Bosch Steven Carter Marcelina Cortez Kent Wong Neal Watts Lori Bottega-Smith Susan Elliston William Lumbang Derek Dato Evangeline Mcmillon Elizabeth Dietz Lydia Perez Yolanda Curtis Thurlin Pruitt Acquanetta Oliver Maria Rodriguez Elizabeth Wills Kathy Provenzano Barbara Bumpers Elba Jauregui Julie Martin Mahmood Razaghzadeh Lori Jack Janie Guerrero Pamela Reichardt Peggy Lee Thamarah Rodgers Lindy Allen Jerold Jackson John Crews Luis Leon Michael Broussard Rachel Schnabel Kevin Haynes Melynda Gillies Cynthia Self Walter Kress Jesse Ybarra Frederika Alan Ray Apodaca Kathleen Jensen Rosanne Ramirez Juan Ramos Craig Rowland Deborah Carter Cameron Caldwell Melissa Bonetti</p>	<p>Vickie Daniels</p> <p>Chapter 5</p> <p>Glen Forman Michael Chavez Michael Cardoza Julie Fox Gregory Lawless Rose Staylon Hildeberta Hurst Rosemary Feldman Javier Ramirez Chio Saechao Erick Dietz Wilhelmina Whitten Rhea Mcgeragle Christina Chavez La'reay Riley-Gregg Charlene Bohanan Jennifer Hatton Cindy Denherder Sheila Taddeo</p>	<p>Edna Pasion Rosa Acosta - Perez Deborah Hildreth Pisarcik Sharon Medrano Susan Aguirre Toni Mosley Gladys Palacios Maria Helman Rosalinda Lazarin</p>	<p>John Debord Veronica Bryan Joan Dutra Jacqueline Caldwell Raymundo Hernandez Robin Benavidez Syed Absar Mark Liang Antonio Franco Thomas Keshishian</p>	<p>Stacey Pelton Samantha Phillips Donald Strand Gerald Anderson Mary Kramer Ladislao Nisperos Catherine Gatzios Jennifer Angell Rhonda Ables Barbara Weeks Marianne Waters Danelle Mcgrue Joseph Snell Paul Games Lourdes Pena De Salinas Marriette Clayborne</p>
<p>Chapter 2</p> <p>Tracey Moody Gloria Pantoja Constance Walker Jody Marquez Arlene Sakazaki Diana Enriquez Heath Beardsley Elisa Tzintzun Diez Deborah Morgan Anthony Andres Donald Tom Rolonda Moen Tonia Burgess Dorothy Bailey Ramon Carlos Michael Abila Israel Moscoso Daniel Amarillas Stefanie Abdelnour Debra Carlson Lorraine Misicka George Fellines Mary Haynes Judy Yanos Amy Woodman Cesar Ramirez Janice Rios Renee Tantoy John Avis Andrea Collins Steven Barclift Veronica Clark Mcarthur Best Cheryl Jones Marcie Delaini Jennean Boyd Charles Wilson Matthew Polly Victor Wilson Mary Fricke Diana Cossey Heidi Downes Evelyn Brown Diane Howitz Charles Bullock Charles Olivares Rose Chavez Silvia De Leon Jeanette Sandoval Brenda Edmond Richard Mason Angela Hunter</p>	<p>Chapter 3</p> <p>Alexandr Kagan June So Cecilia Hermogeno Louisa Chu Gilbert Castro Cindy Tang Rosanna Choy Nancy Fong</p>	<p>Chapter 6</p> <p>Carey Ochs David Sale Lori Gonzalez Vickie Vassiliou Josephine Sanchez Ruth Lang Stephanie Covington Carie Covell Patricia Aguilar Kari Gers Sakchai Chuaycham Barbara Tolda Tania Salim Maria Bolo Sonia Daniel Theresa Van Son Sarah Hurst Jae Kim Ruben Castillo Maria Banuelos Imogene Cosey Danatis Jefferson Martha Ornelas Paul Mejia Heidi Samonte Nancy Rodriguez Jere Allan Deryk Mason</p>	<p>Chapter 10</p> <p>Lloyd Kinney Carole Chapman Raymond Ladd Virgil Threlkel Patricia Peckham Kathleen Kennemann Calleen Berg Sue Wilkinson Gillian Mccallum Danita Ross Terri Kingsley Andrew Metrogen</p>	<p>Chapter 16</p> <p>Ardria Weston Evangeline Echavarre Charles Udeze David Lobao Tammy Taylor Lai Saephan Carlos Alvarez Mary Rodriguez Bobby Jones Gloria Montes De Oca Elizabeth Racacho Tamara Gerber John Robertson Juanita Lopez Sandra Moore Mona Dzvova</p>	<p>Chapter 23</p> <p>Carmen Rubio Sofia Takele Katherine Hahn-Gronberg Melody Sek Angel Rodriguez Corinna Wilson Virginia Smith Evelia Barragan Lorraine Acosta Cindy Scott Sally Palomo Cassandra Saucedo Kamela Stewart Wei Guardino Camille Manley</p>
<p>Chapter 4</p> <p>Cynthia Del Rosario Chris Huang Billy Cooper Cynthia Herrera Joycelyn Santos Helen Remigio Clarence Rhodes Diane Cooper Antonia Ponce Edward Watland Janiece Esteem Susan Tsuji Andrew Rankin Shavonda Rhodes Lorenzo Luna Maria Bambico Jonathan Osborn Darla Jackson</p>	<p>Chapter 8</p> <p>Timothy Lemos Jennifer Brown Allison Busch-Lovejoy Colleen Collings</p> <p>Chapter 9</p> <p>Siew Lim Catherine Zepeda Marie Valdenor Elissa San Juan Kimberly Hopper Sorath Hangse Debra Hernandez Amalia Robles Ballesteros Frances Petrella Alice Rodriguez Nancy Rudolph Daniel Olsen Carmen Maddan Iris Talactac Martha Garcia Mark Evans Joyce Bell</p>	<p>Chapter 12</p> <p>Gene Buell Michael Escallier Regina Olender Monica Hubbs Gonzalo Alvarez Charles Peterson Stacey Shabazz Martha Blake Geraldyn Cotner Borrueal</p>	<p>Chapter 11</p> <p>G Norris Patricia Gonzalez Karen Trumbly Katherine Escalante Adelaida Moreno Bernadette Nelson Martha Lomeli Patricia Hernandez Robert Garza Laura Salazar Ramiro Hernandez Jeffory Lutz Jeff Sorensen Renee Jackson Catherine Garcia Mary Javaux Antonio Arrambide Lisa Alvarez Anita Perreira Elva Bonilla</p>	<p>Chapter 17</p> <p>Nels Swenson Candice Nagel Kimberly Hall Wendie Conklin Javier Fajardo Cynthia Chie Joseph Newsome Fern Kissel Julie Scalisi Paula Ham Michael Bristow Rush Abrams Denise Brown Barbara Enriquez Gloria Rodriguez Josie Lizarraga Teresa Brandow Maria Garcia Carri Stryker Estelle Quesada Manuel Plancarte Minerva Arriaga Mendiola Dora Mckinley</p>	<p>Chapter 26</p> <p>Teresita Ramos Evangalina Morales Juanita Torres Michael Barrera Deborah Lafebre Barrington Walker Cynthia Obordo Edward Baker Therese Elmore Amanda Clegg Steven Garcia Arlena Valenzuela Anita Cooper Larry Griggs Nellie Almazan Emma Navarro Laura Raber</p> <p>Chapter 31</p> <p>Kit Chan Angel Ramos</p>
			<p>Chapter 13</p> <p>Terese Resh Ruth Anderson</p>	<p>Chapter 20</p> <p>Joseph Deas Carlos Garcia Castillo Raymundo Medina Mollie Baron Maria Llamas Debra Thomas Maria Zaldivar Kevin Hopkins Shakeh Arzoomanian Janice Woods Yolanda Nerio Richard Ventura</p>	<p>Chapter 34</p> <p>Bradley Gardner Christina Davis Yvette Montano James Nicholson Paula Smith Ameeta Perera Kathy Chen Joseph Lussier Kang Hwang Patrick Dabdee Diana Ruiz Hilda Pelaez Lynne Funk ChristineKnadler Mary Gray Susan Rodriguez Marci Powers</p>

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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
Tentative meeting dates for 2025: Aug. 26 (Oakland) and Dec. 2 (Concord).
Meeting: Tuesday, March 11, 11:45 a.m. **Where:** The Old Spaghetti Factory, 1955 Mount Diablo St., Concord. **Program:** Hear report on CSR Statewide Board of Directors Meeting. **Cost:** \$10. **Reservations required:** RSVP by March 4 to Russell Kilday-Hicks. Please send a check (made out to CSR) to Russell Kilday-Hicks, 1208 Carleton St., Berkeley, CA 94702. To make other arrangements, please contact Russell.

CHAPTER 2

SACRAMENTO/YOLO AREA

President: Phyllis Johnson, (279) 333-9446, sacyolocsr2@gmail.com; **Vice President:** Suzanna Nye (916) 741-1209, suzannanye@yahoo.com; **Treasurer:** Kathleen Elwell **Secretary:** Diane Welsh, **Meeting:** Monday, March 3, noon – 2 p.m. Sign-in begins at 11 a.m. **Where:** Sierra 2 Center, 2791 24th St., Sacramento. **Program:** Guest speaker TBD. **Cost:** Members free, guests \$3. **Menu (please choose one):** Chicken, roast beef, tuna, or turkey sandwich; Vegan or vegetarian choice is black bean salad with no oil. Gluten-free option is roast beef on gluten-free bread. **Reservations required:** RSVP by Feb. 17. to Phyllis Johnson; Members should use their full name from retirement paperwork and provide full names of guests; No reservation is no meal. For more information: Contact Phyllis Johnson. **Meeting:** Monday April 7. **Where:** Sierra 2 Center, 2791 24th St., Sacramento. **Reservations required:** RSVP by March 24 using same reservation instructions as above.

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, March 21, 11:30 a.m. – 2 p.m.

Where: Basque Cultural Center 599 Railroad Ave. South San Francisco, CA **Program:** End-of-life planning, Tiffany Ung, Cypress Lawns.

Lunch menu: Choice of lamb, salmon, or vegetarian meal.

Cost: \$10 **RSVP:** By March 10 to Stephen McVeigh by phone or email.

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; **Vice President:** Martha Acevedo, (209)761-2034; moacer7@gmail.com. **Secretary:** Korryn Koplen (209) 577-8376; **Treasurer:** Joaquina Canedo, (209) 524-7219; joaquinac@peoplepc.com. **Meeting:** Tuesday, March 5, 11 a.m.

Where: Castle Oaks Golf Club Grill, 1000 Castle Oaks Dr., Ione. **Program:** Guest speaker Jose Luis Pacheco, CalPERS Board of Administration. **Cost:** \$5.

Reservations required: RSVP by Feb. 26 to Diane Padilla by phone or email. **Meeting:** Thursday, March 6, 11 a.m. **Where:** Masonic Center of Modesto, 800 Rose Ave. Modesto. **Program:** Guest speaker Jose Luis Pacheco, CalPERS Board of Administration. **Cost:** \$5. **Reservations required:** RSVP by Feb. 27 to Diane Padilla by phone or email. **Meeting:** Tuesday, March 18, 11 a.m. **Where:** Merced Elks Lodge, 1910 M St., Merced. **Program:** Guest speaker TBD.

Cost: \$5. **Reservations required:** RSVP by March 11 to Diane Padilla by phone or email. **Meeting:** Thursday, March 20, 11 a.m. **Where:** Chicken Ranch Casino, Sebright Room, 9100 People of the Mountain Rd., Jamestown.

Program: Guest speaker Jose Luis Pacheco, CalPERS Board of Administration. **Cost:** \$5. **Reservations required:** RSVP by March 13 to Diane Padilla by phone or email. **Note:** CSR members who sign up for Chicken Ranch Casino membership receive \$30 play credit. Existing casino members receive \$20 credit.

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, Feb. 13, 11 a.m. (doors open at 10:30 a.m.)

Where: Elks Club of San Bernardino, 1700 Elks Club. Dr. San Bernardino (venue is located off Highland Avenue, east of Perris Hill Park).

Program: Learn how CSR helps protect the pension and health benefits of state retirees like you. **Cost:** Free **Reservations required:** RSVP by Feb. 7 to Frank Ornelas by 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, kimberlyannewiley@gmail.com; **Treasurer:** Vacant **Meeting:** Friday, March 7, 11:30 a.m. – 2 p.m. **Where:** Eureka Village Pantry, 1912 Broadway St., Eureka. **Program:** Learn how CSR helps protect the pension and health benefits of state retirees like you.

Cost: Free for all attendees. **Reservations required:** RSVP by Feb. 28 to Veronica Avila (707) 487-0235.

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, 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 March 6 to David Matanga by phone or email. **Meeting:** Wednesday, March 12. Sign-in begins at noon. Meeting begins at 12:30 p.m. **Where:** Marie Callender's, 200 S. Atlantic Blvd., Monterey Park. **Program:** Learn how CSR helps protect the pension and health benefits of state retirees like you. **Cost:** Members covered \$20 for lunch (and responsible for any additional costs); All other attendees \$20. **Reservations required:** RSVP by March 6 to David Matanga by

phone or email.

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:** Thursday, March 20, 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 March 14 to Leticia Soria by phone or email 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:** Wednesday, March 5, 11 a.m. **Where:** Pardini's, 2257 W. Shaw Ave., Fresno. **Program:** Mackenzie Villalobos, Catholic Charities, shares results our holiday donations of coats and toys; Rodney Lowery, CEO of the Resiliency Center of Fresno, discusses services his organization provides; Learn about seminars available through OLLI-OSHER Lifelong Learning Institute. **Cost:** Members and spouses \$10; All others \$15. **Reservations required:** RSVP by Feb. 25 to Christy Christensen-Fountain at (559) 707-7067 or (559) 920-7277; Please provide names of guests.

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; Barbara Griffin, (661) 266-1130, **Meeting:** Tuesday, Feb. 11, noon. **Where:** Olive Garden, 12330 Amargosa Rd., Victorville. **Program:** TBD. **Reservations required:** RSVP by Jan. 29 to Barbara Griffin or Stephanie Pryzbeski-Gilbert by phone or email.

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 Chapter meets the first Wednesday of every month in Redding, and three time per-year in Yreka. **Meeting:** Wednesday, March 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. Yreka **Meeting:** Thursday, April 3, noon. Please arrive by 11:30 a.m. to order lunch. **Where:** Casa Ramos, 100 N. Main St., Yreka. **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; **Vice President:** S.E. Riazi, (530) 519-2174, SERiazi@CalRetirees.org; **Secretary:** Robin Keehn, (530) 899-7911, kkeehn68@gmail.com; **Treasurer:** Diana King, (530) 310-3454, LadyDi31481@gmail.com **Note:** Chico (usually meets the third Thursday of every month). **Meeting:** Thursday, Feb. 20, 11:30 a.m. **Where:** Logan's Roadhouse, 1900 E. 20th St., Chico. **Program:** Guest speaker Chico City Councilmember Addison Winslow discusses Chico Regional Airport and other local topics. **RSVP:** Requested but not required. **For more information:** Call or text S.E. Riazi or Kenneth Todd Mayer. **Susanville Meeting:** Tuesday, March 11, 11:30 a.m. **Where (new location):** Pizza Factory, 2975 Main St., Susanville. **Program:** Guest speaker TBD. **RSVP:** Requested but not required. **For more information:** Call or text Diana King or Kenneth Todd Mayer.

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

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, March 21, noon – 2 p.m. **Where:** Papapavlo's, 501 Lincoln Ctr., Stockton.
Program: TBD. **Cost:** Members free, guests \$30. **Reservations required:** RSVP by March 14 to Sheila Ward-Shaw by phone or email. **Note:** RSVP cancellation deadline is March 20 at noon. Those who do not comply will be subject to a \$30 fee.

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 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 19

NORTH COAST AREA
President: Skip Hulet, (707) 279-4643; **Vice President:** Joan Hume, (707) 279-4811; **Secretary:** Reba Hawley, revjimmyv@aol.com; **Treasurer:** Dolly Riley, (707) 391-6391, dollypriley@gmail.com 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:** Running Creek Casino, 635 State Hwy. 20, Upper Lake **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. Guest speaker TBD.
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

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, April 23, 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 like you. **Cost:** Free for members (and their driver/caregiver); Guests \$15
Reservations required: RSVP by April 21 to Elvira Acevedo by phone or email.

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, codyanniel@gmail.com. **Meeting:** Tuesday, March 11, 11 a.m. **Where:** Oxnard Elks Lodge, 801 S. A Street, Oxnard.
Program: Guest speaker Roger Horne, Ventura County Area Agency on Aging. **Menu:** Choice of tri-tip or grilled chicken. **Reservations required:** RSVP by March 3 to Cathie Jimenez by phone or email.

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; Secretary: Vacant *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: Guest from office of State Senator Melissa Hurtado. **Reservations required:** RSVP by Feb. 6 to Lou Flores. **For more information:** Please contact Lou Flores. **Meeting:** Thursday, March 13, 11 a.m. – 2 p.m. **Where:** El Nuevo Mexicali, 640 N. Prospect Rd., Porterville. **Program:** Guest from office of State Senator Melissa Hurtado. **Reservations required:** RSVP by March 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: Guest from office of State Senator Melissa Hurtado. **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:** Luana Conley, LuanaConley@gmail.com; **Treasurer:** Abby Bayes, (831) 455-6189
 All chapter meetings are held on the second Thursday of even months, unless otherwise noted.
Meeting: Feb. 13, 11:30 a.m.
Where: Round Table Pizza, 2135 H. Dela Rosa Sr. St., Soledad.
Program: Guest speaker Caitlin Zamudio, victims advocate for the Seaside Police Department
Cost: Chapter members free, all others \$25; Price includes a personal pizza and a trip to the salad bar.
Reservations required: RSVP by Feb. 11 to Deb Anzini by phone or email; Please include guest names.

New Members

Continued from Page 9 & Puzzle Solution from Page 5

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, sue.derrico@yahoo.com **Sacramento Meeting:** Wednesday, April 2, noon
Where: Old Spaghetti Factory, 12401 Folsom Blvd., Rancho Cordova.
Program: TBD. **Reservations:** Not required. **Meeting:** Thursday, Feb. 20, noon (sign-in at 11:30 a.m.)
Where: Foxy's, 16011 Boat Basin Road, Harbor, Ore. **Program:** Hear guest speaker Nick Rail, President of Partnership for the Performing Arts; Bring a non-perishable food item to receive an extra ticket for drawing. **Reservations required:** RSVP by Feb. 18 to Sue D'Errico by email.

Chapter 35

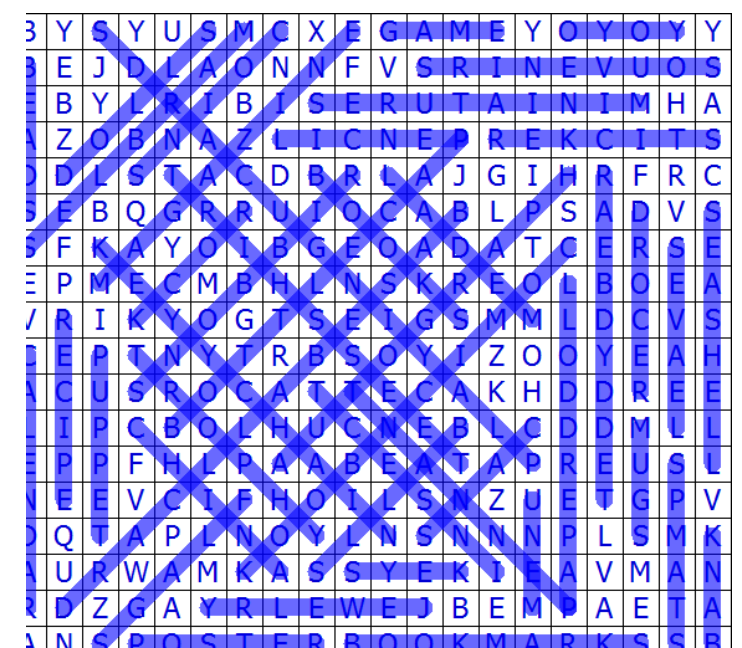
Melody Crumley
 Sharon Love-Cole
 Marcella Medina
 Victor Celaya
 James Searcy
 Bryan Folks
 Melinda Hoffmann
 Lori Nassayan
 Dionisio Gonzalez
 Linda Guzman
 Upendo Jackson
 Judy Lopez
 Joe Rivera
 Daniel Martinez
 Lorraine Soleno

Chapter 36

Greg Benoit
 Tiffany Moreno
 Tamara Doan

Chapter 165

Steven Arend
 Charlene La Grassa
 Diane Getman
 Cynthia Robinson
 Gloria Contreras-Chipman
 Annette Wolfgang
 Mary Benny
 Claudette Yang
 Mark Dinger
 Ruben Catli
 Norbert Ruhmke
 Nancy Angell
 Patricia Mcleod
 Michael Grover
 Brian Nanoo
 Fiona Chu
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 Jimmy Leon
 Keiko Matsushita
 Dustra Shaver
 Jan Stpierre
 Lori Wasson
 Yingfei Li
 Sandra Facino
 Jeri-Lynn Vandyke
 George Rodine



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