

CALIFORNIA STATE RETIREES



Vol. 7

A PUBLICATION REPRESENTING CALIFORNIA STATE RETIREES

JULY 2026

CSR June Board Meeting Update from San Diego

The California State Retirees (CSR) Board of Directors gathered in San Diego in June to conduct the organization's quarterly business meeting, bringing together board members and CSR leadership from across the state to discuss the future of CSR and our continued commitment to serving state retired employees. Throughout the meeting, the Board reviewed reports on membership, finances, communications, legislative affairs, and bylaws and governing rules. Board directors also discussed strategies to strengthen local chapters, increase member engagement, and continue expanding CSR's statewide presence. These conversations reflected the Board's ongoing

focus on ensuring the organization remains responsive to the evolving needs of California state retirees. A key theme throughout the

quality healthcare, and the benefits that retired state employees have earned through their years of public service. The Board

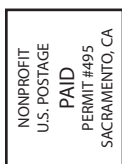


meeting was the importance of advocacy. Board members reaffirmed CSR's commitment to protecting retirement security,

also received updates on recent legislative activity and discussed priorities for the upcoming elections.

In addition to conducting official business, the meeting provided an opportunity for directors to collaborate, exchange ideas, and share successful programs taking place in their local districts and chapters. This spirit of teamwork continues to strengthen CSR as a member-driven organization. Hosting the meeting in San Diego also allowed board members to connect in person, reinforcing the relationships that help guide the organization's work throughout the year. As California State Retirees continues to grow, the Board remains dedicated to responsible governance, thoughtful planning, and advocating for the interests of more than 45,000 retired state employees.

••DATED MATERIAL – PLEASE DO NOT DELAY••



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



In Loving Memory of Jay Jimenez

We are saddened to share the passing of longtime California State Retirees member and leader, Jay Jimenez. Throughout his years of service, Jay held numerous leadership positions within CSR. Most recently, he served as District G Director. Over the years, he also served as District Director, Treasurer of Chapter 34, Secretary of Chapter 6, Delegate, Executive Vice President, and a member of the Bylaws and Governing Rules Committee, leaving a lasting impact on the organization through his dedication and leadership. Jay was also a long-time CSEA member and leader, serving in numerous roles throughout his career. Since 1976, he proudly

represented our affiliated organization, CSUEU, and made significant contributions to both CSEA and the members he served. He retired from California State University, Fullerton, in 2009. Jay will be deeply missed by all who had the privilege of working alongside him. His extensive knowledge of CSEA and CSR bylaws, policies, and governing procedures, combined with his thoughtful guidance and unwavering commitment, helped shape and strengthen both organizations. His wisdom and leadership played an integral role in CSR's success and its standing as a leading organization for retirees in California.



We extend our heartfelt condolences to his wife, Patsy Jimenez, Jay's family, friends, and colleagues during this difficult time.

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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

Member Spotlight

We are excited to introduce Member Spotlight! This new addition will celebrate the people who make our chapters strong. This section will highlight members' achievements, service, and impact within our organization and the community. We invite all CSR members to participate. Please submit a photo along with a short blurb to CSRinfo@Calretirees.org sharing accomplishments, milestones, or contributions you would like recognized. Submissions will be featured monthly. This is also a great opportunity to give a shout-out to someone in your chapter whose dedication deserves recognition. Whether it's leadership, service, mentorship, or behind-the-scenes support, we want to hear about it. Join us in celebrating the individuals who help move CSR forward!

SAVVY SENIOR

Savvy Senior: Should You Get a Heart Calcium Scan?

Dear Savvy Senior,

I just turned 58 and heart disease runs in my family. My cholesterol has been creeping up, and I've been hearing about a scan that can show your actual heart risk. Is that something I should look into?

--Heart Worried

Dear Worried,

You're smart to be thinking about this now. For years, cholesterol numbers have been the main way to estimate heart disease risk. But there's another tool gaining attention that can offer a more direct look: a coronary artery calcium scan, or CAC scan.

This quick, noninvasive test looks for actual plaque buildup in your heart's arteries, not just the risk of developing it.

Here's why that matters. High cholesterol suggests you might develop heart disease someday. But calcium in your arteries means some disease is already present. The higher your calcium score, the greater your risk of a future heart attack or stroke. That makes this test especially useful for people like you with a family history and borderline numbers.

How it works

A CAC scan is a specialized CT

scan that takes about 10 minutes and doesn't require needles or dyes. You simply lie on a table while the scanner takes images of your heart. It uses a small

more confident decisions about whether to start a statin or focus on lifestyle changes alone.

Who needs it

Not everyone needs a CAC scan.



amount of radiation, similar to a mammogram.

The result is a calcium score that reflects how much plaque is in your arteries:

- A score of zero means no detectable plaque.
- A score from 1 to 100 indicates mild plaque.
- A score from 100 to 299 suggests moderate buildup.
- A score of 300 or higher points to more serious disease.

This number gives you and your doctor something concrete to work with. Instead of guessing about your risk, you can make

It's most helpful for adults over 40 who have some risk factors, like high cholesterol, high blood pressure, or a family history of heart disease, but aren't clearly high or low risk.

If your risk level is uncertain or you're hesitant about taking a statin, the scan can help break the tie. It can also be a strong wake-up call. Many people who see plaque on their scan are more motivated to take medication, improve their diet, lose weight, and stay active.

Getting one

CAC scans are widely available at



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

hospitals and imaging centers that offer CT services. You'll usually need a doctor's order, but some centers offer self-pay screenings you can schedule yourself.

The scan typically costs about \$75 to \$200 out of pocket and usually isn't something you need to repeat very often. Results are often available quickly, sometimes within a day or two.

A couple of caveats: A score of zero doesn't mean you have no risk, and the test isn't meant for diagnosing symptoms like chest pain. It's just one piece of the puzzle and should be considered along with your overall health picture.

Given your age, family history, and slightly elevated cholesterol, a CAC scan could be a very useful next step. It's worth having a conversation with your doctor to see if it makes sense for you.

HAVE YOU
MOVED?



Help us stay in touch!

Use the form on the link below to provide CSR headquarters with any changes to your contact details—email, mailing address, or phone number.

To update your information, please visit <https://calretirees.org/Update-My-Info>



Joe Reynoso, CSR President
Health Benefits Committee
Report

This month you will read about
1) CVS/Caremark/SilverScript,
2) Health Insurance Premiums
2027, 3) UnitedHealthcare, and 4)
Kaiser Permanente.

CVS/Caremark/SilverScript

CVS/Caremark/SilverScript continues to be the hot topic of discussion due to member complaints of increased out-of-pocket costs and medication previously covered by Optum Rx no longer being covered or covered at higher expense. It was reported in June, CVS charged me \$10.00 for a 90-day mail order prescription, but I learned from the CVS website, the same medication could be picked up at the local pharmacy for \$3.10. I contacted CalPERS because Optum previously allowed a 90-day mail order supply for a 60-day co-pay and was informed the new CVS contract no longer provided the discount Optum Rx provided for mail order.

I recently attended a chapter meeting and spoke about the possibility members may be able to obtain a 90-day supply of their maintenance medication from the local pharmacy for a lower cost than through mail order. A member approached me after the meeting and asked if I could help her determine if she could obtain her medication at a lower cost from a local pharmacy than through mail order. The member did not have a CVS account, so I was able to use my account where I inserted the name of her medication and

her zip code, which showed her medication would cost her the same whether she ordered it via mail order or picked it up at the local pharmacy. The member commented at least she knew she was getting the best available price for her medication.

I did the same check through the CVS website with my medications and found that two of them would cost significantly less if I picked them up at the local CVS, while one of my medications would cost the same whether I picked it up at a local pharmacy or received it via mail order. At this point, I would encourage our members to use your CVS/Caremark account and conduct your own search to see if you may be able to obtain your maintenance medications at lower cost via either local pharmacy pickup or mail order.

If you are a member and are experiencing higher out-of-pocket costs for the same drug you received through Optum Rx, please email details to **CSRinfo@calretirees.org** or call CSR at **(888) 808-7197**. I personally want to hear from you and help resolve any outstanding issues.

Health Insurance Premiums 2027

On Tuesday, June 16, 2026, the CalPERS Health Plan Research team provided preliminary rate increases for 2027 health insurance plans. After several years of significant and double-digit premium increases, the numbers presented for 2027 were a welcome turn of events. While there were some increases for some of the plans, several plans included 0% premium increases, including the Medicare Supplement Plans for PERS Gold and PERS Platinum. However, the Basic PERS Gold and PERS Platinum both had a 7.34% increase.

Four (4) of the Kaiser Medicare plans included premium decreases, including the Kaiser Permanente Senior Advantage (-6.42), the Kaiser Permanente Senior Advantage Out-of-State (-7.36),

the Kaiser Permanente Senior Advantage Summit (-8.11), and the Kaiser Permanente Senior Advantage Summit Out-of-State (-8.92). The proposed 2027 Basic HMO plans show a weighted average of 4.52% increase compared to a 6.48% increase for 2026. The 2027 Basic PPO plans show a weighted average increase of 7.34% compared to a 12.08% increase for 2026.

Significant progress was made in all Medicare plans, which show an increase of 1.18% for Medicare Advantage plans compared to a 7.13% increase for 2026 and a 0% increase for 2027 Medicare Supplement Plans compared to a 13.68% increase for 2026.

The numbers mentioned above are only preliminary, with the final premium rates being determined at the July 16, 2026, CalPERS meeting in Monterey. Between the time CalPERS revealed the preliminary numbers and the July meeting, the CalPERS team will continue to reconcile data and negotiate further with the health plans. As soon as the information becomes final, we will make every effort to share that information with our members as soon as practical.

United Healthcare SignatureValue Alliance HMO and SignatureValue Harmony HMO

During the June 16, 2026, CalPERS Board meeting, staff announced that for 2027, United Healthcare's Basic plans, including SignatureValue Alliance HMO and SignatureValue Harmony HMO, will no longer be an available option to CalPERS members. CalPERS staff indicated United Healthcare refused to negotiate reasonable premium increases and was therefore discontinued for 2027.

Those members currently enrolled in either plan will have to choose a different plan during the Open Enrollment period which, for 2027, will be September 14 through October 9, 2026.

Changes made during Open Enrollment take effect on January 1, 2027.

CalPERS also reported for 2027, Sutter Health Plan HMO will be offered as a Basic option to those members who choose this plan. This plan will be available in Sacramento, San Joaquin, Stanislaus, Solano, Placer and Yolo counties. The full list of covered ZIP codes will be available sometime in July.

Kaiser Permanente HMO and Kaiser Permanente Senior Advantage HMO

During the June 16, 2026, CalPERS Board meeting, staff reported Kaiser Permanente Basic HMO and Kaiser Permanente Senior Advantage HMO will be expanding into northwestern Nevada and, beginning in January 2027, will be an available option to resident CalPERS members of Carson City, Douglas, Lyon, Storey and Washoe counties. A full list of covered ZIP codes will be located in the 2027 Health Plan Additions and Expansions ZIP Code Listing webpage on the CalPERS website. Remember, if you feel you are being denied benefits to which you are entitled, please reach out to your medical plan, whether it be Blue Cross, Blue Shield, United Healthcare or any other plan.

If they are unable to resolve your concern, reach out to CalPERS and if CalPERS is unable to help, do not hesitate to contact **CSRinfo@calretirees.org**. When I say CSR is here to fight for the protection of the pension and health benefits of retirees, it is not just a slogan, it is who we are and what we do for our members. If you have any questions about your unresolved pension, health or dental/vision 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, please send an e-mail to **CSRinfo@calretirees.org**.

PUZZLES ICE CREAM FLAVORS



Greek Power Bowls

Ingredients

Dressing

2 Tbsp. red wine vinegar
Juice of 1/2 lemon
1 tsp. dried oregano
Kosher salt
Freshly ground black pepper
1/4 cup extra-virgin olive oil

For the Bowls

1 Tbsp. extra-virgin olive oil
2 (6- to 8-oz.) boneless, skinless chicken breasts
1 tsp. dried oregano
Kosher salt
Freshly ground black pepper
2 cups cooked quinoa or brown rice
1/2 English cucumber, chopped
1 avocado, thinly sliced
1 cup halved cherry or grape tomatoes
1/2 cup halved pitted kalamata olives
3/4 cup crumbled feta
Fresh dill, for serving

Directions

Dressing

In a small bowl, stir vinegar, lemon juice, and oregano; generously season with salt and pepper. While whisking, slowly pour in oil until emulsified. Refrigerate until ready to use.

Bowls

In a large skillet over medium-high heat, heat oil. Add chicken; season with oregano, salt, and pepper. Cook, turning halfway through, until golden brown and an instant-read thermometer inserted into thickest part registers 165°, about 8 minutes per side. Transfer to a cutting board. Let rest 5 minutes, then thinly slice.

Divide quinoa among bowls. Top with cucumber, avocado, tomatoes, olives, feta, dill, and chicken. Drizzle with dressing.

T	C	A	N	A	N	A	B	K	M	N	C	M	A
L	Y	H	S	E	S	E	E	R	A	C	O	O	O
R	T	A	O	O	L	G	R	T	N	O	N	O	M
L	A	I	A	C	R	O	I	O	A	T	Y	S	A
R	O	C	G	N	O	L	N	E	C	T	S	E	P
O	A	E	L	E	O	L	G	C	E	O	T	T	L
C	E	K	U	P	R	U	A	C	P	N	R	R	E
K	E	V	O	C	S	T	F	T	E	C	A	A	W
Y	A	E	A	A	O	P	A	E	E	A	W	C	A
R	N	G	E	N	E	C	R	I	T	N	B	K	L
O	C	T	G	L	I	G	O	R	L	D	E	S	N
A	W	L	D	L	Y	L	C	N	N	Y	R	N	U
D	I	I	U	P	T	A	L	I	U	N	R	A	T
N	O	C	F	A	A	S	R	A	I	T	Y	S	L

ROCKY ROAD

COCONUT

COCONUT

PECAN

TIGER TAIL

GREEN TEA

VANILLA

MAPLE WALNUT

COTTON CANDY

CHOCOLATE

NEOPOLITAN

FUDGE

MOOSE TRACKS

STRAWBERRY

BANANA

REESES



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

Putting you well ahead is our priority

PERS Platinum Supplement to Original Medicare

This plan gives you freedom and choice to see any Medicare participating providers nationwide – providing the ultimate flexibility, a seamless claims process, plus valuable supplemental benefits.



Plan highlights

- No deductible; no copayments, referrals, or prior authorizations for most covered services.
- Access care from any Medicare participating provider. This gives you more flexibility and choice.
- No cost for skilled nursing facility care, days 1 – 100; 20% co-insurance, days 101-365.
- Access to large national chains and local pharmacies through CalPERS pharmacy benefit manager (PBM).¹ Mail-order pharmacy services are also available.
- Routine (non-Medicare covered) chiropractic and acupuncture services without referral from a primary care physician.
- Plan includes \$2,000 allowance toward hearing aids every 24 months.
- Plan offers a \$3,000 maximum copayment/coinsurance each calendar year.²



Learn more online

To explore this plan in more detail and search for doctors and other providers in this plan's network, visit blueshieldca.com/calpers-retirees. You can also scan the QR code.



On Friday, June 26, state legislators and Governor Newsom reached a budget agreement that adheres closely to the Governor's May Revise budget proposal. The 2026-27 budget now totals \$351.7 billion (\$251.5 billion general fund) in spending for the fiscal year that begins July 1, 2026.

In the end, legislators were able to stave off some of the many budget cuts and reductions the Administration proposed in May, dedicating about \$2 billion more than the Governor had planned to backfill federal Medi-Cal and other health care cuts, boost homeless and housing programs, and provide thousands of additional state-funded child care spots.

Ultimately, the actions undertaken will balance the budget for this and next year and maintain \$34 billion in reserves, but leave the state with an ongoing structural deficit of nearly \$10 billion going forward. I am pleased to report that all the budget items that are most important to CSR members remain intact from the May Budget Revision, including the state's mandatory (\$9.6 billion) and supplemental contributions (\$3 billion) to CalPERS. The supplemental payment will help pay down the state plans' unfunded liabilities. Retiree health and dental costs (\$3.8 billion) are also included in the final budget. As was the case in May, due to the

personal leave program now in place, there is no money in the budget dedicated to state employee general salary increases this fiscal year.

The budget and budget trailer bills are expected to be approved in floor votes in both houses on Monday, June 29 – in time for the Governor to sign them by the June 30 constitutional deadline.

Upon adjournment of session on July 2, the Legislature will take its regularly scheduled Summer Recess and will return on August 3. They will then have until August 31 to complete their work for the year.

Here is an update on some of the bills that we are supporting that will be of interest to CSR members:

Support

AB 280 (Aguiar-Curry)

Would create mechanisms and procedures to improve health plan provider directories to ensure that consumers receive accurate information and can get efficient access to care.

STATUS: Pending on the Senate Floor.

AB 1190 (Haney)

Would protect all consumers, but particularly seniors, from exploitative websites impersonating the DMV and overcharging for services.

STATUS: Senate Appropriations Committee Suspense File.

ACR 206 (Stefani)

Would acknowledge the month of June 2026 as Elder and Dependent Adult Abuse Awareness Month.

STATUS: Passed both houses, ordered to Engrossing and Enrolling.

SB 888 (Seyarto)

Would exclude service-connected disability payments from the definition of "household income" for the purposes of the disabled veterans' tax exemption.

STATUS:

Awaiting hearing in Assembly Revenue & Taxation Committee.

SB 1249 (Richardson)

Would allow a tax deduction for a qualified, low-income senior taxpayer until the year 2032.

STATUS: Awaiting hearing in Assembly Revenue & Taxation Committee.

SB 1407 (Archuleta)

Would exclude military retirement pay from the calculation of gross income under the Personal Income Tax Law.

STATUS: Awaiting hearing in Assembly Revenue & Taxation Committee.

SB 1444 (Committee on Labor, Public Employment, and Retirement)

Would extend the timeframe for CalPERS members to make elections for the purpose of structuring retirement allowances.

STATUS: Awaiting hearing in Assembly Appropriations



Ted Toppin

Committee.

SR 104 (Becker)

Would resolve that the California State Senate supports targeting the biological process of aging as a strategy to prevent or delay the onset of chronic disease.

STATUS: Adopted.

SR 109 (Menjivar)

Would resolve that the California State Senate honors and recognizes the service and sacrifice of Korean American Vietnam War veterans residing in California.

STATUS: Senate Third Reading File.

For a complete list of all bills that are being monitored by CSR, please see the most recent CSR Legislative Report online.



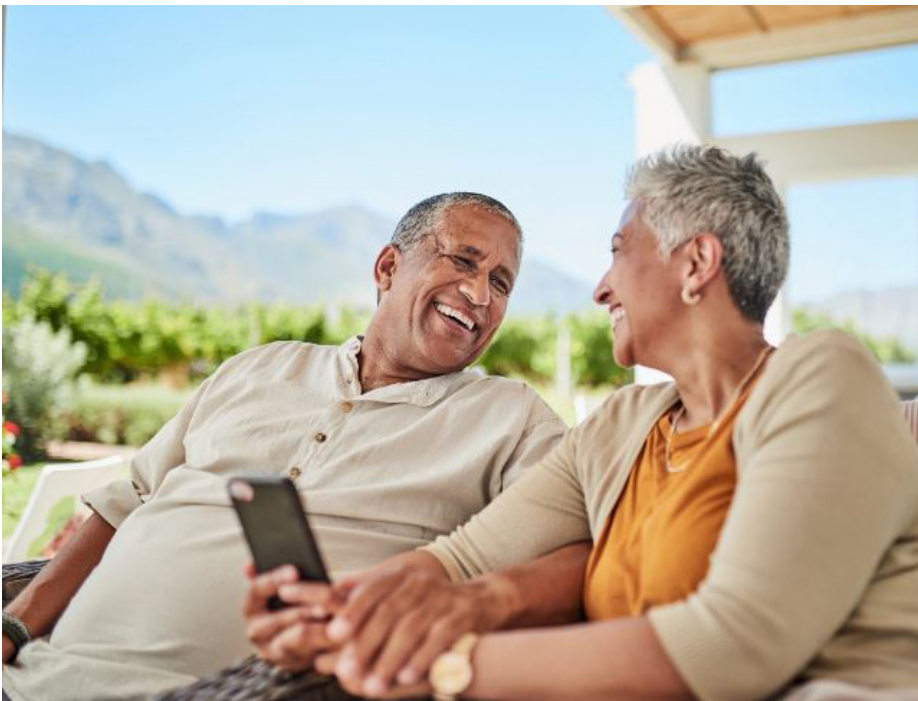
Peace of Mind for Life’s Legal Moments

Retirement is a time to focus on what matters most – family, health and enjoying life. But even in retirement, legal questions still come up. When they do, finding help can feel stressful, confusing and costly. Your Retiree Group Legal Services Insurance Plan from ARAG® offers a simple way to feel prepared and protected, with trusted support you can rely on. **Legal Needs Don’t Retire When You Do** Many retirees encounter legal situations such as:

- Your dream vacation gets cancelled with no refund
 - Your neighbor’s ugly fence sits on your property line
 - Creating or updating your will
 - Your dog bites a neighbor
 - Plus 100+ more ways to use your plan
- Without guidance, these moments can be overwhelming – especially when legal fees are unpredictable. **A Simple Solution You Can Count On** Our legal plan connects you and your eligible dependents with

experienced attorneys for many common personal legal matters. Covered services may include legal advice, document preparation and representation, often with no additional attorney fees when using a network attorney. That means fewer surprises and more confidence when you need legal help. **Protection That Brings Peace of Mind** The true value of legal insurance is real peace of mind. Knowing help is available before a legal

issue arises allows you to focus on enjoying retirement, not worrying about the “what ifs.” **When and How to Enroll** Open enrollment happens from September 14 – October 10, 2026. During open enrollment, you may enroll online with ARAG, by phone or submitting a paper enrollment form. **More Information** For more information, scan the QR code below or visit ARAGlegal.com/SOCretiree.



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

Hugo Guevara
Anabel Jensen
Nalini Goundar
Jorge Torres
Teri Markus
Lourdes Sarmiento
Nurgul Toktogonova
Rossana Anglo

Chapter 2

Corinne Slapnik
Debra Jacob
Tamisha Savage
Carrie Vyvlecka-Trujillo
Tory Rufus
Lisa Schiro
Javonda Calloway
Yvette Michel
Joel Rich
Fay Lee-Franco
Kevin Hoops
Vikki Eszlinger
Graham Johnson
Laurie Walker
Rochelle Sherbert
Teresa Freese
Lise Martin
Rosanna Carson
Paul Ohiri
Sylvia Saenz
Christine Portney
Charles Walton
Calvin Allen
Paisley Berger
Brian Reed
Sunil Singh
Joan Sullivan
Margarita Rabago
Juliet Barbero
June Wada
Cari Thompson

Chapter 3

Helen Ho
Susana Fong
Jonathan Lakritz
Daniel Genove

Chapter 4

Sheretha Benjamin
Mark Gunter
Valerie Hill
Penny Mcdaniel
Ma Villegas

Chapter 5

Connie Quarisa
Francisco Barron
Richard Acuna
Patricia Phillips

Chapter 6

Latanya Lair
Samuel Gonzales
Ana Garcia
Rita Haerr
Cheryl Wiese
Frederika Smith
Evajuani Bynum
Janet Murray
Maribel Landeros
Maria Guzman

Chapter 8

Annette Neal
Kathleen Ward
Lori Dusi

Chapter 9

Gail Smith
Kimberly Evans
Maria Corrales

Kirby Williams
Mark Deboe
John Perez
Thanh Hoang
Phillip Perez
Jennifer Walker
Maria Pinedo
Anna Purtell
Juliana Asabor

Chapter 10

Pamela Rocha
Monica Rodriguez

Chapter 11

Emma Mendoza
Mary Mora
Nancy Porter
Monica Flores-Holt
Juanita Lopez

Chapter 12

Florence Gerardo
Ian Horne

Chapter 13

Chad Glenn

Chapter 14

Jason Smock
Nancy Kitzmiller

Chapter 15

Laurence Butler
James Hayes
Lawrence Brennan
Lawrence Waterworth
Michael Gomes
Amelia Cecchetti

Chapter 16

Charlene May

Chapter 17

Victor Rodriguez
Eugenia Solis
David Runnels
Martin Griffin

Chapter 19

Sindi Ingersoll

Chapter 20

Wayne Thomas
Peter Artinian

Chapter 21

Renato Reg
Stephanie Graham
Kevin Nelson
Cecilia Morrell
La Neeley-Landers
Gerardo Artuz
Mildred Foster
Elizabeth Barroso
Nina Bernstine
Brendnetta Smith

Chapter 23

Nieves Richardson
Joanne Lamb

Chapter 26

Christine Powell
Shady Miranda

Chapter 31

Angela Delfino

Chapter 34

Marissa Gaviola
Richard Nelson
Marilyn Peo
Dieu-Khoi Nguyen

Chapter 35

Marivic Dela Cruz
Shirley Lawless
Dori Campos
Leticia Gomness
Ronald Corral
Donnell Nicks
Ethel Pama
Neriza Balaba Gallagher
Loida Agcaoili

Chapter 36

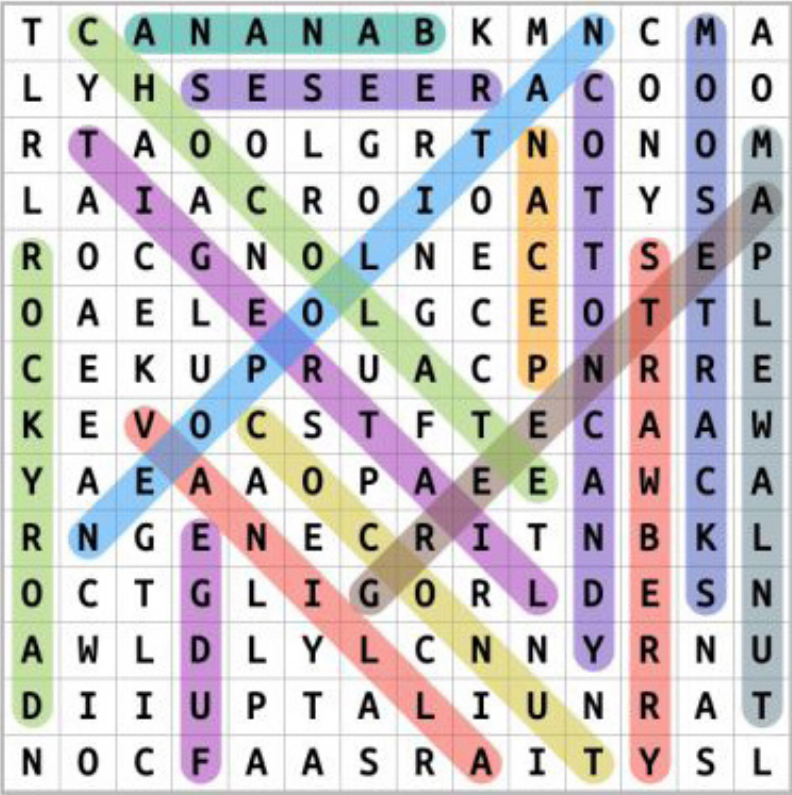
Vilma Ang
Lourdes Sugabo

Chapter 165

Maricela Marcom
John Byerly
Darrel Lawrence
Jennifer Garner
Cynthia Nino
Kelly Mittler
Richard Francis
Laura Cheah
Leslie Riley
Pamela Bennett
Mary Kaberline
Edward Greene
Jeanie Larson

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.

WE'RE
happy
YOU'RE
HERE



CHAPTER MEETING NOTICES

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

CHAPTER 1

ALAMEDA/CONTRA COSTA COUNTIES

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

CHAPTER 2

SACRAMENTO/YOLO AREA

President: Suzanna Nye (916) 741-1209, snye@calretirees.org; **Vice President:** Arlene Espinoza, (916) 397-5002, arlene.espinoza@comcast.net; **Treasurer:** Kathleen Elwell **Secretary:** Diane Buffington., **Meeting:** Tuesday, July 7, 10 a.m. – 11:30 a.m. (sign-in begins at 9:30 a.m.) **Where:** The Center at District 56, 8230 Civic Center Dr., Elk Grove. **Program:** Assemblymember Stephanie Nguyen (D-Elk Grove) discusses how she helps protect your pension and health benefits. **Cost:** Members free, non-members \$15. Admission includes coffee, tea, and light snacks. Feel free to bring a retired friend as a guest. Admission is free to non-members who submit a completed CSR membership application (see page 2 of this newspaper). **Reservations requested:** Capacity is limited. RSVP by July 3 to Peggy Andre at villatresshair@gmail.com or (916) 995-8094, or via email invitation. **Meeting:** Tuesday, Aug. 4, 10 a.m. (please sign in to Zoom and join meeting by 9:45 a.m.) **Where:** Zoom. **Program:** Learn how California State Retirees helps protect your pension and health benefits. **Reservations required:** RSVP by July 31. Attendance limited to 500 attendees. Official invitation will be sent to your current email address on file with CSR headquarters. Please check your email for meeting details and login information. You must have a current email address on file with CSR headquarters to receive the meeting link.

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:** Cecilia Cuadra *Chapter is scheduled to meet on the following remaining dates in 2026: Sept. 17 and Dec. 18.*

CHAPTER 4

GREATER LOS ANGELES

President: Marta Zaragoza, (310) 204-0484; **Vice President:** Cynthia Frison, (424) 227-6489; **Secretary:** Virginia Griffin, (323) 290-3655; **Treasurer:** Emma Johnson, (213) 258-8796 **Meeting:** Thursday, Aug. 20, 12:30 p.m. **Where:** Petrelli's Steakhouse, 5615 Sepulveda, Blvd., Culver City **Cost:** Free for Chapter 4 members in good standing, invited speakers, and invited guests. All others \$30 (cash only). **Reservations required:** RSVP by Aug 14. Please text your RSVP and meal preference to Marta Zaragoza at (310) 204-0484. If she does not reply to the text message, please call the same number.

CHAPTER 5

CENTRAL VALLEY FOOTHILLS

President: Diane Padilla (209) 233-0473; DPadilla@CalRetirees.org; **Vice President:** Martha Acevedo, (209) 761-2034; **Secretary:** Korryn Koplen (209) 577-8376; **Treasurer:** Frank Borrelli, (209) 402-1201, fjborrelli@gmail.com; **Merced Meeting:** Wednesday, July 8, 11 a.m. – 1:30 p.m. **Where:** Merced Elks Lodge, 1910 M St., Merced. **Program:** Guest speaker from Alzheimer's Association of Northern California, Northern California & Northern Nevada Chapter. **Cost:** Free for CSR members and their drivers. **Reservations required:** RSVP by June 30 to Diane Padilla by phone or email above, or via email invitation. **Modesto Meeting:** Thursday, July 9, 11 a.m. – 1:30 p.m. **Where:** Masonic Center of Modesto, 800 Rose Ave., Modesto. **Program:** Guest speaker from Alzheimer's Association of Northern California, Northern California & Northern Nevada Chapter. Guest speaker CSR Executive Vice President Keith Umemoto. **Cost:** Free for CSR members and their drivers. **Reservations required:** RSVP by July 2 to Diane Padilla by phone or email above, or via email invitation. **Jackson Meeting:** Tuesday, July 14, 11 a.m. – 1:30 p.m. **Where:** Best Western Amador Inn, 200 State Hwy. 49, Jackson. **Program:** Guest speaker from Better Business Bureau (BBB). **Cost:** Free for CSR members and their drivers. **Reservations required:** RSVP by July 6 to Diane Padilla by phone or email above, or via email invitation. **Sonora Meeting:** Thursday, July 16, 11 a.m. – 1:30 p.m. **Where:** Standard

Pour, 19040 Standard Rd., Sonora.

Program: Guest speaker Mike Masuda, 5th Congressional District candidate; Guest speaker from Alzheimer's Association of Northern California. **Cost:** Free for CSR members and their drivers. **Reservations required:** RSVP by July 7 to Diane Padilla by phone or

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, Aug. 13, 11 a.m. Doors open 10:30 a.m. **Where:** San Bernardino Elks Lodge, 2055 Elks Ln., San Bernardino. **Program:** Guest speaker Keith Umemoto, CSR Executive Vice President. **Cost:** Free for CSR members. **Reservations required:** RSVP by Aug. 11 to Frank Ornelas (909) 948-8758, or via email invitation.

CHAPTER 8

NORTH COAST AREA

President: Veronica Avila, (707) 487-0235, VAvila@CalRetirees.org; **Vice President:** Elnora Hunter-Fretwell, (916) 320-3461; EHunterFretwell@CalRetirees.org; **Secretary:** Kathy Jorden **Treasurer:** Stephanie Colshan, (831) 241-1722; smcolshan@gmail.com **Meeting:** Friday, July 10, 11:30 a.m. – 2 p.m. **Where:** Eureka Village Pantry, 1912 Broadway St., Eureka. **Program:** Learn about services promoting healthy aging— with insights from Maggie Kraft, Area 1 Agency on Aging. **Cost:** Lunch free for members. Guests pay for their lunch. **Reservations required:** RSVP by July 3 to Veronica Avila, President (707) 487-0235 or via email invitation.

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, (909) 519-8055, mavazbauer01@verizon.net. **Meeting:** Wednesday, Aug. 12, noon (sign-in at 11:30 a.m.) **Where:** Steven's Steak & Seafood House, 5332 Stevens Pl, Commerce. **Program:** Learn how CSR helps protect the pension and health benefits of all state retirees. **Cost:** Members free; Non-members, guests \$20. **Reservations required:** RSVP by Aug. 5 to David Matanga by phone,

email, or via email invitation.

CHAPTER 10

SAN LUIS OBISPO

President: Tamara Walter, (805) 286-7435; twalter@calretirees.org; **Vice President:** Ada Mendez, sallymendez1122@gmail.com; **Treasurer:** Marsha Epstein, (805) 704-0723; **Secretary:** Vacant

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 *Chapter is scheduled to meet on the following dates in 2026: Sept. 2, and December TBD.*

CHAPTER 12

EASTERN MOUNTAIN AND HIGH DESERT AREAS

President: Linda Currie, (661) 273-6390, lcurrie197@roadrunner.com; **Vice President:** Blanca Rodriguez, (909) 553-5625, blancrod703@yahoo.com; **Secretary:** Stephanie Pryzbeski-Gilbert, (661) 941-4169; **Treasurer:** Barbara Griffin, (661) 266-1130, bgrif1275@gmail.com; **Meeting:** Tuesday, Aug. 11, noon. **Where:** Gino's Italian Restaurant, 819 W. Palmdale Blvd., Palmdale. **Program:** Get updates on the CalPERS pension fund—with insights from CalPERS Stakeholder & Event Administration Manager Geeta Kumar. **Reservations required:** RSVP by Aug. 1 to Blanca Rodriguez by phone or email or via email invitation. If we do not receive a reservation, there is a strong chance that there will not be enough room for you to attend.

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 four times per-year in Yreka.* **Redding Meeting:** Wednesday, July 1, noon (order lunch at 11:30 a.m.) **Where:** Country Waffles, 2300 Athens Ave., Redding. **Cost:** Lunch is free to all CSR members. **Redding Meeting:** Wednesday, Aug. 5, noon (order lunch at 11:30 a.m.)

Where: Country Waffles, 2300 Athens Ave., Redding. **Cost:** Lunch is free to all CSR members. **Yreka Meeting:** Tuesday, July 7, noon (order lunch at 11:30 a.m.) **Where:** Casa Ramos, 100 N. Main St., Yreka. **Cost:** Lunch is free to all CSR members. **For more information:** Please contact Audrey Sandeen (530) 604-5289.

CHAPTER 14

NORTHERN CALIFORNIA/CHICO

President: Kenneth Todd Mayer, (530) 519-2897, KMayer@CalRetirees.org; **Vice President:** S.E. Riazi, (530) 519-2174, SERiazi@CalRetirees.org; **Secretary:** Robin Keehn, (530) 899-7911, kkeehnr68@gmail.com; **Treasurer:** Diana King, (530) 310-3454, LadyDi31481@gmail.com *Chapter typically meets in Chico on the third Thursday of each month. We also meet in Susanville on the second Tuesday of each month, March through November (weather permitting).* **Chico Meeting:** Thursday, July 16, 11:30 a.m. **Where:** Logan's Roadhouse, 1900 E. 20th St., Chico. **Program:** Learn how CSR helps protect the pension and health benefits of state retirees like you. **RSVP:** Requested but not required. **Meeting:** Thursday, Aug. 20, 11:30 a.m. **Where:** Logan's Roadhouse, 1900 E. 20th St., Chico. **Program:** Learn how CSR helps protect the pension and health benefits of state retirees like you. **RSVP:** Requested but not required. **For more information:** Call or text S.E. Riazi or Kenneth Todd Mayer. **Susanville Meeting:** Tuesday, July 14, 11:30 a.m. **Where:** Kopper Kettle Café, 2535 Main St., Susanville. **Program:** Learn how CSR helps protect the pension and health benefits of state retirees like you. **RSVP:** Requested but not required. **For more information:** Call or text Diana King or Kenneth Todd Mayer.



CHAPTER MEETING NOTICES

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; SGoodwin@CalRetirees.org **Treasurer:** Lieutenant Coopwood, (916) 206-2732, LtCoopJr@gmail.com **Meeting:** Tuesday, Aug. 4 **Where:** Cattlemens, 2000 Taylor Rd., Roseville. **Program:** Get latest updates on 2027 CalPERS health plans—with insights from Simone Parker, Assistant Division Chief, CalPERS Office of Stakeholder Relations. **Cost:** Chapter 15 members free, nonmembers \$30 cash or check payable to CSR Chapter 15; Admission includes lunch choice of lemon or teriyaki chicken, ravioli, salmon or steak. **Reservations required:** RSVP by July 27 to Shari Lynn Goodwin at SGoodwin@CalRetirees.org or (916) 521-7593 (call or text) or via email invitation. Please include guest name. **Note:** Zoom access available upon request.

CHAPTER 16

SAN JOAQUIN COUNTY

President: Sheila Ward-Shaw, (209) 915-1020, sheilaws2@yahoo.com; **Vice President:** Susan Small, (209) 948-3839; **Secretary:** Donna Crawford (209) 406-6746, Donnacrawfordm65@gmail.com; **Treasurer:** Juan Ochoa, (209) 334-1391. **Meeting:** Friday July 17, noon – 2 p.m. **Where:** BJ's Restaurant & Brewhouse, 5733 Pacific Ave., Stockton. **Program:** Guest speaker from office of Assemblymember Heath Flora. **Cost:** Members free, guests \$30. **RSVP:** Required by July 10 to Chapter President Sheila Ward-Shaw at sheilaws2@yahoo.com, by phone (209) 915-1020, or via email invitation. No text messages, please. RSVP cancellation deadline is July 14.

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:** Mildred Scarber, (619) 871-8658, MillieScarber@gmail.com. *Chapter will meet quarterly in 2026. Each meeting is scheduled for the first Thursday of the month: June 4, Sept. 3, and Dec. 3.*

Meeting: Thursday, Sept. 3, Doors open 10:15 a.m.; Lunch begins at 11 a.m. **Where:** Elijah's Restaurant, 7061 Clairemont Mesa Blvd., San Diego. **Cost:** Members free, non-members \$25 at the door. **Program:** Guest speaker CSR President Joe Reynoso. **Reservations required:** RSVP by Aug. 29 via returned postcard. New members, please bring your membership card to the meeting. **For more information:** Contact Diane Whorton (619) 454-3603 or Gaspar Luna-Oliveira (619) 548-4793.

CHAPTER 19

NORTH COAST AREA

President: Skip Hulet, (707) 279-4643; **Vice President:** Joan Hume, (707) 279-4811; **Secretary:** Reba Hawley, revjimmyv@aol.com; **Treasurer:** Don Merrill, (707) 484-8881 **Meeting:** Monday, Aug. 10, noon. **Where:** Stars Restaurant, 115 S, Orchard Ave., Ukiah. **Program:** Learn how CSR helps protect the pension and health benefits of all retired state employees. **Cost:** Free for CSR members. **For more information:** Please contact Skip Hulet. **Meeting:** Tuesday, Aug. 11, noon. **Where:** Running Creek Casino, 635 State Hwy. 20, Upper Lake. **Program:** Learn how CSR helps protect the pension and health benefits of all retired state employees. **Cost:** Free for CSR members. **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:** Tuesday, Aug. 11, 10 a.m. **Where:** Denny's, 16575 Sherman Way, Van Nuys. **Program:** Learn about spiritual health and mental wellness—with insights from John M. Fischette, MBA. **Cost:** Members eat free. All others pay for their own meals. **Reservations required:** RSVP by Aug. 1 to Cora Okumura (818) 359-7625. **For more information:** Please contact Cora Okumura.

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, (707) 953-5867, 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, Aug. 12, 11 a.m. – 2 p.m. **Where:** Three Flames Restaurant & Banquets, 1546 Meridian Ave., San Jose. **Cost:** Free for members and their driver or caregiver. Guests \$30. **Program:** Learn how CSR helps protect the pension and health benefits of all retired state employees. **Registration required:** RSVP by Aug. 11 to Elvira Acevedo or EAcevedo@CalRetirees.org (408) 550-9273.

CHAPTER 26

BAKERSFIELD/KERN COUNTY

President: Ophelia Rabanal, ORabanal@CalRetirees.org, (661) 458-6588; **Vice President:** Vacant; Position is open to all Chapter 26 members in good standing. For inquiries, please contact an existing chapter officer. **Secretary:** Susan Kimbriel, (661) 458-6588, ckimbriel@bak.rr.com; **Treasurer:** Joe Salcido, (661) 477-2015, joe.salcido@yahoo.com. *All Chapter 26 meetings are scheduled for the third Thursday of even months: August, October, and December.* **Meeting:** Thursday, Aug. 20, 11 a.m. **Where:** Hodel's Country Dining, 5917 Knuden Dr., Bakersfield. **Program:** Learn how to avoid scam efforts—with insights from the Kern County Sheriff's Office Crime Prevention Unit. **Cost:** Free for Chapter 26 members. All other guests/spouses/significant others \$20. **Reservations required:** RSVP by Aug. 14 to Ophelia. Seating is limited. Reservations are mandatory. For those who RSVP but do not attend, please notify Ophelia no later than 72 hours prior to the meeting date. The chapter is responsible for paying for each "no-show" meal. For more information: Please call, text, or email Ophelia (661) 458-6588, csr.chapter26@gmail.com, or via CSR email invitation.

CHAPTER 31

VENTURA/SANTA BARBARA

President: Michael Cheng, (805) 689-6700, mikecheng3@verizon.net; **Vice President:** Vacant; **Secretary:** Catherine Jimenez, (805) 746-2273; chapter31cj@gmail.com; **Treasurer:** Robert Shiverdecker, codyanniel@gmail.com. **Meeting:** Tuesday, July 14, 11 a.m. **Where:** Oxnard Elks Lodge, 801 S. A St., Oxnard. **Program:** Guest speaker from the Ventura County Area

Agency on Aging. **Cost:** Free for CSR members and one guest (limit one per-member). Admission includes Mexican buffet lunch. **Reservations required:** RSVP by July 7 to Cathie Jimenez by phone or text (805) 746-2273 or chapter31cj@gmail.com, or via email invitation. Please include guest names.

CHAPTER 34

ORANGE COUNTY—SANTA ANA

President: Joe Whaling, (714) 349-5393, joewhaling@yahoo.com; **Vice President:** Mark Barr, (949) 310-7675, markchef@aol.com; **Treasurer:** William (Bill) Serb III, (714) 826-6029, serbthe3rd@att.net; **Secretary:** Dana Pape, papedana@gmail.com. *Usually meets on the second Wednesday of each even month.* **Meeting:** Wednesday, Aug. 12, 11:30 a.m. – 2 p.m. **Where:** The Old Spaghetti Factory, 110 E. Santa Fe Ave., Fullerton. **Cost:** CSR members free, guests \$25 **Reservations required:** RSVP by noon on Aug. 10 to or Susie Leon (619) 394-8454 or via email invitation. **Note:** If you received the postcard invitation, please bring it to the meeting.

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 **Porterville Meeting:** Thursday, Aug. 13, 11 a.m. – 1 p.m. **Where:** El Nuevo Mexicali, 640 N. Prospect St., Porterville. **Program:** Guest speakers from the offices of State Sens. Melissa Hurtado and Shannon Grove, and Assemblymember Alexandra Macedo. **Cost:** CSR members free, guests \$20. **RSVP:** Required by Aug. 6 to Lou Flores. **Hanford Meeting:** Tuesday, Aug. 18, 11 a.m. – 1 p.m. **Where:** Chinese Dynasty, 441 N. 10th St., Hanford. **Program:** Guest speakers from offices of State Senator Melissa Hurtado, State Assemblymember Alexandra Macedo. **Cost:** CSR members free, guests \$20. **RSVP:** Required by Aug. 11 to 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:** Patricia Olivas (661) 817-4068, Ptycokes717@yahoo.

com; **Treasurer:** Abby Bayes, (831) 455-6189, abby.bayes@gmail.com. **Meeting:** Thursday, Aug. 13, 11:30 a.m. **Where:** Hindquarter Bar & Grill, 303 Soquel Ave., Santa Cruz **Program:** Guest speaker Carol Childers, Meals on Wheels. **Cost:** CSR members free, guests \$25 (cash-only). **Reservations required:** RSVP by Aug. 11 to Patricia Olivas (661) 817-4068, Ptycokes717@yahoo.com, or via email invitation. Include guest names.

CHAPTER 165

SACRAMENTO/OREGON

President: Caesar Abcarius, (916) 346-9092, caesar.abcarius@sbcglobal.net; **Vice President:** John Bowden, (916) 361-8786, JBowden@CalRetirees.org **Secretary:** Robert (Bernie) Bernstein, (916) 296-2955, berniebob@sbcglobal.net; **Treasurer:** Les Reynoso, (916) 709-0369, chapter165@outlook.com; **Oregon Subchapter Chair:** Sue D'Errico, (707) 954-2904, sue.derrico@yahoo.com *Chapter 165 meets in Rancho Cordova on the first Wednesday of even-numbered months (Aug. 5). The meeting scheduled for Oct. 7 will be held on Zoom. The holiday meeting is scheduled for Friday, Dec. 4.* **Sacramento Meeting:** Wednesday, Aug. 5, noon (sign-in at 11:30 a.m.) **Where:** The Old Spaghetti Factory, 12401 Folsom Blvd., Rancho Cordova. **Program:** Guest speakers State Senator Roger Niello (R-Fair Oaks) and Assemblymember Maggy Krell (D-Sacramento). **Cost:** Chapter 165 members free; Guests \$25. **Reservations required:** RSVP by July 27 to CSR email invitation or contact Les Reynoso by email or phone. **Sacramento Meeting:** Wednesday, August 5, noon (sign-in at 11:30 a.m.). **Where:** The Old Spaghetti Factory, 12401 Folsom Blvd., Rancho Cordova. **Program:** Guest speakers Assemblymember Maggy Krell (D-Sacramento) and State Senator Roger Niello (R-Fair Oaks). **Cost:** Chapter 165 members free. Guests \$25. **Reservations required:** RSVP by July 27 to CSR email invitation or contact Les Reynoso by email or phone. **Oregon Meeting:** Thursday, Aug. 20, noon (check-in at 11:45 a.m.) **Where:** Elmer's Restaurant, 2000 Biddle Rd, Medford, OR. **Cost:** Lunch is free for Chapter 165 members; Guests \$20. **Reservations required:** RSVP by Aug. 17 to sue.derrico@yahoo.com or via CSR email invitation.



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