

CALIFORNIA STATE RETIREES



Vol. 6

A PUBLICATION REPRESENTING CALIFORNIA STATE RETIREES

JUNE 2025

CalPERS Member-At-Large Election

California State Retirees (CSR) encourages all eligible members to stay informed and vote in the upcoming CalPERS Board of Administration election. Important decisions about your pension and health benefits are on the line.

Two Member-at-Large seats are on the ballot—positions that help shape key decisions affecting your pension, health premiums, and investment policy. These seats represent all active and retired CalPERS members statewide, including those from state agencies, schools, and local public agencies.

As the largest advocacy organization for retired California

state employees, CSR is dedicated to protecting the benefits you earned through public service. That's why we strongly encourage members to vote—because

retirement security.”

All active and retired CalPERS members—excluding survivors and beneficiaries—are eligible to vote. Ballots will be mailed Aug.



Candidates on the Ballot:

Position A

- Dominick Bei – City of Santa Monica Fire Department
- Steve Mermell – City of Pasadena (retired)
- David Miller (incumbent) – Department of Toxic Substances Control

Position B

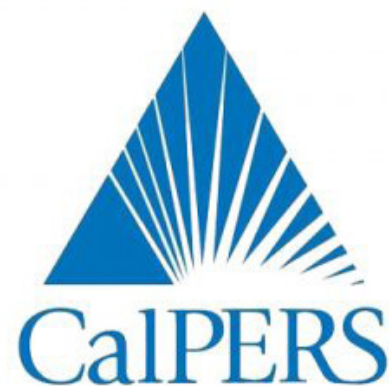
- Sam Hasan Akkad – Department of Transportation (retired)
- Troy Johnson – Sweetwater Union High School District
- Jose Luis Pacheco (incumbent) – San Jose Evergreen Community College District

To view the June 5 ballot order drawing, send an email to:

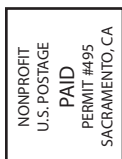
Board_Election_Coordinator@calpers.ca.gov

For more info, visit:

www.calpers.ca.gov/about/



•DATED MATERIAL – PLEASE DO NOT DELAY•



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



CalPERS Board decisions directly impact your financial security, health coverage, and retirement future.

“We urge every eligible CSR member to cast a ballot in this fall’s CalPERS election,” CSR President Joe Reynoso said. “CSR exists to make sure retirees have a strong, united voice when it comes to protecting our pensions and benefits. Your voice matters—and your vote helps us safeguard our

29 and must be received by Sept. 29 to be counted. The new term begins Jan. 16, 2026 and runs through Jan. 15, 2030.

The CalPERS Board has exclusive authority under the California Constitution to administer the pension fund. It sets health premium rates, oversees investments, and adopts policy affecting more than two million members.

June 23-25: CSR Statewide Board of Directors Meeting

**Upcoming
Events:**

July 4: 4th of July

September 1: Labor Day

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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: Essential Legal Documents All Seniors Should Have

*Dear Savvy Senior,
What kinds of legal documents do I need to help my family take care of me in my elder years? I would like to get my affairs in order but could use some help.*

Approaching 80

Dear Approaching,

All adults, especially an older adult like yourself, should have at least five legal documents to protect yourself and your family. These documents will make sure your wishes regarding your estate are legal and clear and will help minimize any conflicts and confusion with your family and your health care providers if you become seriously ill or when you die. Here are the key documents you need, along with some tips to help you create them.

Durable Power of Attorney: This document allows you to designate someone you trust to handle your financial affairs if you become incapacitated.

Advance Directive: This includes two documents that spell out your wishes regarding your end-of-life medical treatment. The two documents are a “living will” which tells your doctor what kind of care you want to receive if you become incapacitated. And a “health care power of attorney” (or health care proxy), which names a person you authorize to make medical decisions on your behalf if you’re unable. To complement your advance directive, you should

also consider getting a Physician Orders for Life-Sustaining Treatment – see **POLST.org**. This is a state specific form that your doctor would fill out that translates your end-of-life wishes into medical orders to ensure your wishes are carried out.

A Will: This lets you spell out your

you die) and helps ensure your estate’s privacy.

HIPAA Release: This form gives your healthcare provider permission to discuss your medical care and medical bills with those you designate. You may need specific HIPAA release forms for each medical professional or health



wishes of how you’d like your property and assets distributed after you die, whether it’s to family, friends or a charity. It also allows you to designate an executor to ensure your wishes are carried out and allows you to name guardians if you have dependent children. In addition to a will, if you own real estate or have considerable assets, another option you may want to consider is a “revocable living trust.” This functions like a will but allows your estate to avoid the time and expense of probate (the public legal process that examines your estate after

care establishment you deal with.

Do-It-Yourself

If you have a simple estate and an uncomplicated family situation, there are do-it-yourself resources that can help you create all these documents for a few hundred dollars. Some top-rated options to consider include Quicken WillMaker & Trust software (see **WillMaker.com**), Trust & Will (**TrustandWill.com**) and Legal Zoom (**LegalZoom.com**).

Get Help

If, however, you want or need assistance or if you have a complicated financial situation,



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

blended family or have considerable assets, you should hire an attorney. An experienced lawyer can make sure you cover all your bases – especially when writing a will or living trust – which can help avoid family confusion and squabbles after you’re gone.

Costs will vary depending on where you reside, but you can expect to pay somewhere between \$500 and \$2,000 for a basic estate plan that includes a will, power of attorney and advance directive. If you want your estate plan to include a living trust, that can run anywhere between \$1,500 and \$5,000.

The National Academy of Elder Law Attorneys (**NAELA.org**) and the National Association of Estate Planners and Councils (**NAEPC.org**) are two good resources that have directories on their websites to help you find someone in your area.

If money is tight, check with your state’s bar association (see **FindLegalHelp.org**) to find low-cost legal help in your area. Or call the Eldercare Locator at **800-677-1116** for a referral.

Get the Updates That Matter—Send Us Your Email

More and more CSR members and chapters use email to stay connected. If you haven’t shared your email address yet, we’d love to add you to the list. Having your email on file ensures you won’t miss important updates from CSR. Many chapters send meeting announcements and reminders by email. It’s also how we share timely updates on legislation, CalPERS news, and benefit alerts. Email is our fastest and most reliable way to keep you

informed. If you haven’t received recent emails from CSR, it likely means we don’t have your email address on file. To provide or update your preferred email address:

- Visit **calretirees.org/Update-My-Info** and provide your name and email address or
- Send your name and preferred email address to:

CSRInfo@calretirees.org

When you’re on our email list, you’ll receive messages such as:

- Chapter meeting invitations
- Timely updates on legislation and pension news
- Scam and fraud alerts
- CSR news and updates
- Information about your benefits—and more.

No waiting, no postage—just important news delivered directly to your inbox.

We only send essential information, and we never share your contact details.

“I really appreciate being kept in the loop about board and chapter meetings, and advocacy for individuals that helps us all,” CSR Chapter 2 member **Kathleen Van Velsor** said. *“Email communications from CSR are the backbone of critical information sharing—on topics ranging from key retiree legislation to breaking news on the CalPERS and federal fronts.”*

TO YOUR HEALTH



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

Below are updates on 1) Dependent Verification, 2) UC Health System/Blue Shield Contract

Dependent Eligibility Verification

Dependent Eligibility Verification is the process of re-verifying the eligibility of your spouse, domestic partner, children, stepchildren, and domestic partner children (dependents) enrolled in health and/or dental benefits. To ensure only eligible dependents are enrolled in employer-sponsored health benefits, Government Code section 19815.9 and California Code of Regulations Section 599.855 mandates you re-verify the eligibility of your dependents. Government Code section 22959 authorizes the review of your dependents' dental benefits enrollment.

CalPERS will re-verify your dependents' eligibility once every three years. The re-verification cycle is based on your birth month. The 2025 schedule will involve members with the birth months of February, May, August and November. This three-year cycle repeats. If you enroll dependent(s) within six months of your birth month, their eligibility will be re-verified during your next cycle.

The verification works like this

If your birth month is February, you would have received your first notification in November 2024, your second notification in December 2024 and your final notification in January 2025. If

you failed to respond to one of the listed notifications, your dependent would have been deleted on March 1, 2025.

If your birth month is May, you would have received your first notification in February 2025, your second notification in March 2025 and your final notification in April 2025. If you failed to respond to one of the listed notifications, your dependent will be deleted on June 1, 2025.

If your birth month is August, you would have received your first notification in May 2025, your second notification will be sent in June 2025 and your final notification in July 2025. If you fail to respond to one of the listed notifications, your dependent will be deleted on September 1, 2025.

If your birth month is November, you will receive your first notification in August 2025, your second notification in September 2025 and your final notification in October 2025. If you fail to respond to one of the listed notifications, your dependent will be deleted on December 1, 2025. The reason I included this topic in the To Your Health article is because every few months a member reaches out for assistance in getting their dependent back on their medical, dental or vision plans. And while we have been successful working with CalPERS in getting dependents reinstated, it has been very difficult and unnecessary if we simply take the time to respond to one of the three notifications provided by CalPERS. CSR will always use the resources at its disposal to provide members with resolution, but I ask you to help me by following the process.

University of California Health System/Blue Shield

Members have begun receiving communication about the potential cancellation of the contract between the University of California Health System and Blue Shield. The message indicates, "The University of California

Health system is approaching the deadline to reach a contract with Blue Shield of California, to keep care in-network for a large group of patients, including many state workers. Some patients received notices that their UC providers may go out-of-network, should the health system and insurer fail to reach a deal. Both parties said they are continuing to negotiate, and want to reach a new agreement before the current contract expires on June 30, 2025. For UC Davis Health alone, 35,000 people would be affected."

It should be noted, health insurers and hospital systems are in near-constant negotiations for contracts that cover different groups of patients. But in most cases, they reach agreements behind closed doors. Occasionally, when a contract deadline draws especially close, patients receive letters notifying them their doctors and specialists may soon be out-of-network, should the groups fail to reach an agreement in time.

This scenario has played out time and time again over the past several years and the hospitals and insurers usually end up reaching an agreement in these cases. The problem for members is their concerns and anxiety increase over the potential disruption to their medical treatment, which may be only weeks away. CSR has definitely seen an uptick in concerned members worrying if their long-time physicians will soon be considered out-of-network if this contract is not resolved by June 30, 2025.

In a recent Sacramento Bee article, Blue Shield of California said "it will continue to negotiate with the UC Health system." The insurer said it wants to reach a deal that keeps UC Health providers in-network at reasonable, sustainable prices. In a statement, UC Davis Health said the health system is "deeply disappointed in Blue Shield of California's negotiating approach." We can only hope these two parties

set aside their dueling statements and get to work resolving this very important issue for retirees.

After all, Blue Shield's Mission Statement reads, "Blue Shield of California is [sic] aims to create a healthcare system that is worthy of our family and friends and sustainably affordable. To do that, we put our mission and values front and center."

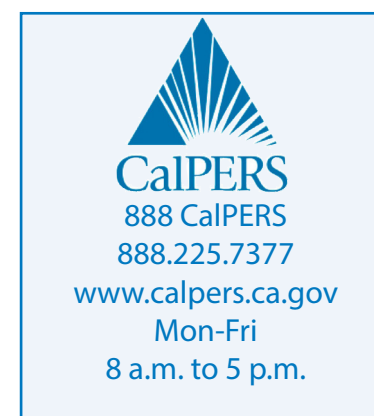
This makes one wonder if the executives at Blue Shield ever bother to read these very important words.

Although not included in the Sacramento Bee article, but is important to note, the cancellation of the policy between the University of California Health Systems and Blue Shield would not involve members on Medicare; the potential cancellation of this contract would only impact those members who are in the Basic medical plans.

CSR will work to keep members informed of any updated information via social media or email

blast. Please contact **CSRinfo@calretirees.org** to make sure you have an email on file in order to receive the most updated information in a timely manner. If you have any questions about your unresolved pension, 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**.



PUZZLES Lunch Break!

LUNCH BREAK

How quickly can you find 40 words related to a workday lunch break? If you're alert, you'll notice there are actually just 39 words on our word list. But one word appears twice in the puzzle. It's a word that tells what you just might feel when the lunch hour finally rolls around!

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

APPETITE	DESK	RELAX
APPLE	EAT	RELIEF
BANANA	ENERGY DRINK	REST
BROWN BAG	FAST FOOD	RUSH
BURGERS	FRIES	SANDWICH
BUZZER	MILK	SODA
CANDY BAR	NAPKIN	TEA
CARROTS	OUTSIDE	THIRST
CLOCK	PARK	TIME CARD
COFFEE	PEANUT BUTTER	VEGGIES
CONVERSATIONS	PEANUTS	WALK
COOKIES	PHONE CALLS	WATER
DELI	PIZZA	YOGURT



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



Strawberry 'Almond Croissant' Puff Pastry Tarts

Ingredients

For the strawberries:

8 ounces fresh strawberries, stems removed and cut into 1/4-inch slices

1 tablespoon granulated sugar

For the pastry:

3 tablespoons salted butter, at room temperature*

1/4 cup (50g) granulated sugar

1 egg yolk

1/2 cup (60 grams) fine blanched almond flour

1 teaspoon almond extract

All purpose flour for dusting

1 puff pastry sheet, defrosted

Topping and garnish:

1 large egg

1/3 cup (37g) sliced raw almonds

1-2 tablespoons powdered sugar, for dusting (optional)

Directions

Preheat the oven to 400 degrees F. Line a large baking sheet with parchment paper.

In a medium bowl, add strawberries and sugar and gently stir to coat the strawberries with sugar to bring out the strawberry flavors and juiciness. Set aside for later. In the bowl of an electric mixer (or feel free to use a hand mixer), add the softened butter, sugar and egg yolk and beat on high for 1 minute until well combined. Add the almond flour and almond extract and beat again on high for another 30 seconds until mixture is light and fluffy. Set aside. Lay the sheet of thawed puff pastry on a clean surface lightly dusted with flour and roll out to an approximately 9x13 inch sheet (sometimes they shrink when frozen). Cut the puff pastry into 9 equal rectangles, then lay each piece on the parchment-lined baking sheet, leaving a 1/2-inch space between each piece. Poke each piece a few times with a fork. Add 1 heaping tablespoon of the almond filling to the middle of each puff pastry and evenly spread towards edges, making a 1/2-inch border around the edge. Top the filling of each pastry with 3-4 strawberry slices.

In a small bowl, whisk the egg with a fork and use a pastry brush to brush on the edges of each puff pastry piece. This will create a nice golden brown crust when baked. Finally, evenly sprinkle almond slices on each piece.

Bake for 19-25 minutes until the pastry is golden brown on the edges and crisp. Remove from the oven and allow to cool for 10 minutes. Very lightly dust with powdered sugar, if desired. Serve warm or at room temperature. Enjoy!

AARP Fraud Watch Network Helpline: 877-908-3360

AARP's Fraud Watch Network™ Helpline is a free resource for AARP members and nonmembers alike. Trained fraud specialists and volunteers field thousands of calls each month. Get guidance you can trust, free of judgment.

Have you or a loved one been targeted by a scam?

If you or a loved one has been targeted by a scam or fraud, you are not alone. Our fraud specialists provide free support and guidance on what to do next.

Common signs of a scam include:

- A phone call asking for money or personal information, such as your Social Security number.
- A request to buy gift cards to pay a purported debt or to send money to someone whom you've only met online.
- An unauthorized charge on your credit card.
- An email or call saying you've won a sweepstakes or lottery, though you don't recall entering

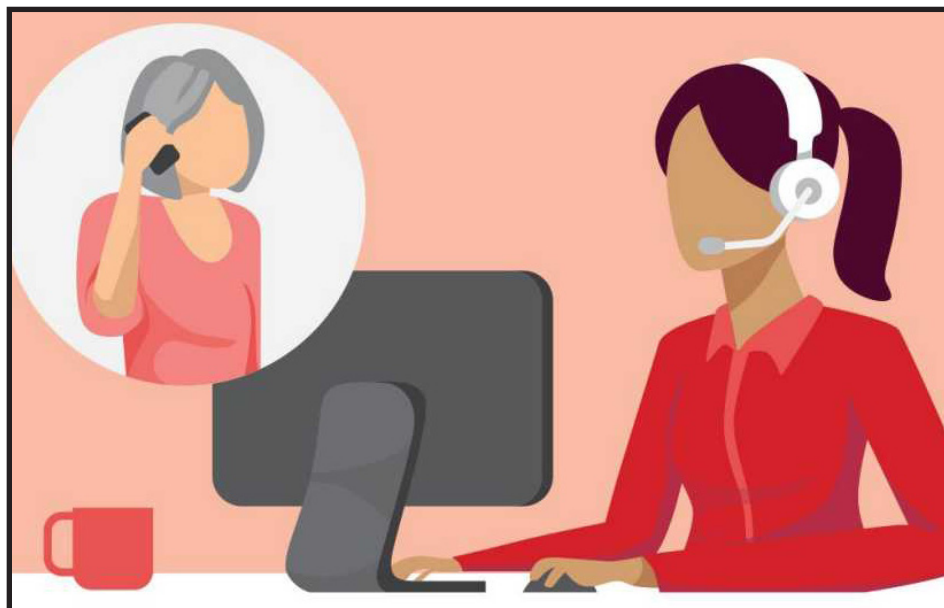
one.

Report a scam or fraud if

- You get a suspicious call, text or email requesting your bank

scammer.

- A relative or friend gave money or something of value to a suspected scammer.



account number; instructing you to buy a gift card; or promising a prize or gift.

- You gave money or financial or medical information to someone whom you now suspect was a

Our volunteers can offer:

- Tips on how to spot a scam.
- Concrete steps to avoid fraud
- Actions to take if you have experienced fraud.
- Emotional support from peers

who have experienced fraud.

- Guidance for families concerned that a loved one is being targeted by a scammer.
- Referrals to law enforcement and other agencies that investigate fraud.

The helpline also offers translation services.

How your call helps

Your call helps AARP and our federal, state and community partners to spot trends and respond to emerging threats. "People who call us, they're our boots on the ground. They're our eyes and ears to what's happening out in the scam world," says Amy Nofziger, director of the Fraud Watch Network Helpline.

Call the AARP Fraud Watch Network Helpline at

877-908-3360 or report it

Our toll-free service is available Monday through Friday, 8 a.m. to 8 p.m. ET

Courtesy of www.AARP.com

Tap Into Mental Health Support with Your CalPERS Health Plan

May was Mental Health Awareness Month, a reminder to care for your mental and emotional well-being just as you would your physical health. Whether you are managing daily stress, anxiety, or more complex challenges, help is available — and it starts with your CalPERS health plan. Our health plans offer broad behavioral health benefits, including therapy and counseling, 24/7 support, and resources designed to support you and your family. Many plans also provide app-based tools and virtual coaching. There are many ways to access care on your schedule, in the way that works best for you. To make it easier to explore what's available, we created the Behavioral Health Programs by Health Plan webpage. This hub is your go-to guide for learning about your plan's mental health services with links to specific resources,

provider directories, and support lines.

Explore What's Available

Choose your health plan below to go straight to your plan's behavioral health offerings:

- Anthem Blue Cross – Get connected to therapists through the Sydney Health app, or virtual visits via LiveHealth Online for counseling on stress, depression, and more.
- Blue Shield of California – Join the Wellvolution platform for digital coaching to reduce stress and manage anxiety.
- Health Net – Tap into personalized support through the Managed Health Network (MHN), providing in-person or virtual therapy and stress management tools via the Unwinding program.
- Kaiser Permanente – Prioritize your mental health using digital self-care apps like Calm and

Headspace for mindfulness, meditation, and stress reduction, with access to individual and group therapy.

- PERS Gold & PERS Platinum – Take advantage of personalized support through Included Health with a range of in-person or virtual care options.
- Sharp Health Plan – Explore online behavioral health resources and track your wellness journey using the NeuroFlow app. You can set up an in-person or video visit with a licensed provider through Magellan Healthcare.
- UnitedHealthcare – Begin your mental wellness journey with the Calm Health app, which offers self-paced digital learning for mental health management. Members can also access in-person and virtual visits for therapy and psychiatric care.
- Western Health Advantage – Explore meditation resources,

self-care tools, and counseling options through Western Health Advantage's partnership with Optum Behavioral Health. No matter which health plan you're enrolled in, you have access to support. These programs are confidential, convenient, and designed to help you take the next step in your mental health journey.

Take the Next Step

Your mental health matters. Explore your plan's behavioral health resources today by visiting the Behavioral Health Programs by Health Plan webpage located here: www.calpers.ca.gov/members/health-benefits/plans-and-rates/behavioral-health-programs-by-health-plan When it comes to your well-being, support should never be hard to find.

On May 14, Governor Newsom released his May Budget Revision for the 2025-26 fiscal year. The bad news: according to the Administration, the budget deficit that was assumed to be closed in January is now projected to be \$12 billion in the fiscal year that begins on July 1, 2025. Just as a reminder, in January the Administration presented a 2025-26 budget that was generally “balanced” after \$28 billion in preemptive cuts and shifts (including \$7 billion from the rainy day fund) made last summer. However, the Administration now points to the federal government’s tariff policies in projecting there will be a \$16 billion drop in tax revenue next year and thus an entirely new projected \$12 billion deficit in 2025-26. The Administration proposes to close this shortfall through a range of solutions, primarily cuts and deferrals in Medi-Cal and other health care programs. These cuts will not have any impact on the state retiree CalPERS-sponsored plans. The May Revise does not account for any future cuts in federal spending but warns that federal spending reductions pose another threat to the budget. As it stands now, the updated budget proposes \$321.9 billion (\$226.4 billion General Fund) in spending in the next fiscal year. The May Revise preserves \$15.7 billion in budget reserves to help manage expected state budget deficits in future years. Here is a rundown on some of the budget items that will be of most interest to state retirees:

CalPERS Contribution: The May Revise maintains \$9 billion for the statutorily required annual state contribution to CalPERS for state pension costs that was proposed in January. This is an increase of \$2.2 billion compared to the 2024-25 budget.

Supplemental Contribution to CalPERS: The January budget proposal included almost \$1.5 billion in one-time Proposition 2 debt funds as a supplemental payment toward the state plans’

unfunded liabilities. Given the current budget situation, the May Revise reduces the supplemental contribution amount to \$573 million.

CalPERS Health Care: The \$8 billion proposed in January to meet the state’s health care, dental, and vision obligations to active and retired state employees remains unchanged. 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 May Revise 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.

Tax Cut for Veterans: Even with a projected deficit, the May Revise proposes a military retirement tax exemption starting this year. Under the proposal, up to \$20,000 of military retirement pay or survivor benefit annuity will be excluded from California taxable income each year, starting with the 2025 tax year. The exemption will be available to those with an adjusted gross income under \$125,000 (single) or \$250,000 (joint filers).

State Employee Compensation & Health Care: For those of you interested in what is going on with active state employees, unfortunately, the Administration is using the projected deficit to justify eliminating or denying pay raises to all state employees in 2025-26. The May Revise cuts the \$767 million that was included

in the January budget to cover collectively bargained pay raises for state employees that were to go into effect on July 1, 2025. The May Revise says elimination or deferral of these raises will be accomplished via collective bargaining. If an agreement cannot be reached at the bargaining table, the Administration says it will impose the cuts. For the seven bargaining units currently at the table, the State has shared that this means there will be no collective bargaining agreements with new pay raises for their members in the 2025-26 fiscal year.

The May Revise does maintain the \$151.1 million proposed in January to cover the health care cost increases for active and retired state employees during the year. The only good news, for now: the Administration also stated that they do not see the need to implement a personal leave program, furloughs, or layoffs this coming year.

Budget Reform: The budget proposes statutory 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.

You can read the complete May Revise budget summary here: www.ebudget.ca.gov. As the Legislature begins its final review process, we will monitor these and other proposals that impact CSR members. 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.

CSR Bill Watch

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



Ted Toppin

Support

AB 53 (Ramos) Would exclude up to \$20,000 of retirement pay and annuity payments from the U.S. Department of Defense Survivor Benefit Plan received by eligible taxpayers from gross income for Personal Income Tax (PIT) purposes from 2025 through 2030. AB 53 will honor those who have dedicated their lives to serving our country while helping to retain and attract uniformed service retirees to California. **STATUS: Awaiting hearing in Assembly Appropriations Committee.**

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: Assembly Appropriations Suspense File.**

AB 371 (Haney) Would require that dental appointments are available within 48 hours, nonurgent dental appointments within 18 business days, and preventive dental care appointments within 20 business days of a request. **STATUS: Assembly Appropriations Suspense File.**

AB 1190 (Haney) Would protect all consumers, but particularly seniors, from exploitative websites impersonating the DMV and overcharging for services. **STATUS: Passed Assembly,**

continued to page 8

Substance Use Disorders: Help Is Available

Addiction is a disease, and like other diseases, it can be treated and managed. Learn more about substance use disorders (SUDs) and get help for yourself or those you love.

What Are Substance Use Disorders?

The U.S. Substance Abuse and Mental Health Services Administration (SAMHSA) defines SUDs as “a chronic disease where people compulsively seek and use drugs despite harmful consequences.”

These disorders can affect anyone, including older adults. In 2023 alone, 48.5 million Americans aged 12 or older had a substance use disorder (SUD) in the past year. And SUDs don’t just affect the individual — they often impact their entire family and social circle, which highlights the importance of family involvement in treatment and support efforts.

You’re Not Alone: Get Help Today

You are not alone. Services are

available — reach out and find out more:

- If you have health care through CalPERS as an active or retired member — CalPERS Basic and Medicare plans offer many

programs available at low or no cost. Contact your primary care provider if you need assistance, call the number on the back of your health plan card, review your plan’s Evidence of Coverage



vital SUD and behavioral health services for you and your enrolled dependents, including some

booklet, or visit your plan’s member services department to find out more.

- Retired members can also contact CalPERS for general health provider information, as we are your Medicare plan administrator.

- If you have health care through another employer or organization — Contact your primary care provider, call the number on the back of your health plan card, or visit your provider’s member services department to find out more.

- If you or your loved one have no insurance — SAMHSA’s National Helpline — **(800) 662-HELP (4357)** — provides information and referrals in English and Spanish for individuals and family members facing behavioral and/or substance use disorders. You can also use the online treatment locator on SAMHSA’s homepage, or send your ZIP code via text to 435748 (HELP4U) to find services near you.

Remember: If you feel you or someone you love is in immediate crisis, call **988** anytime to reach the 988 Lifeline.

CSR Bill Watch

continued from page 7

ordered to Senate.

ACR 80 (Stefani) Would acknowledge the month of June 2025 as Elder and Dependent Adult Abuse Awareness Month in California. **STATUS: In Senate Rules Committee, awaiting committee assignment.**

AJR 3 (Schiavo) Recognizes Social Security, Medicare, and Medicaid as the foundation for income and health care security for millions of Americans and puts California on record opposing any effort to cut or privatize these life-saving benefits. **STATUS: Passed Assembly, ordered to Senate.**

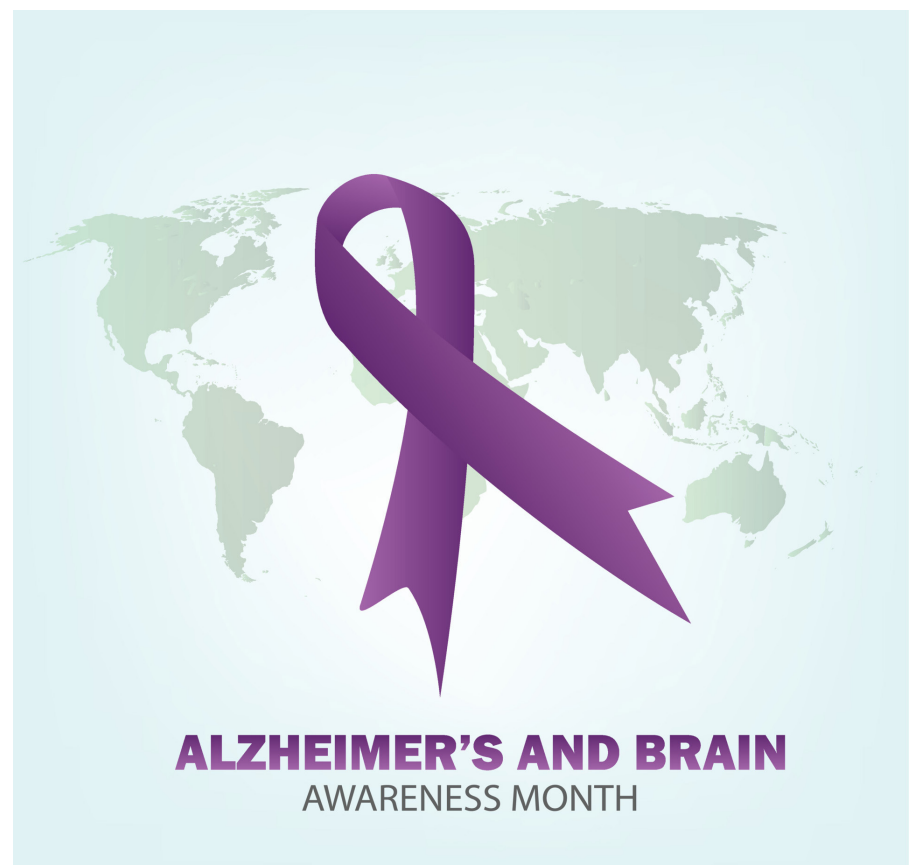
AJR 8 (Schiavo) Calls on California’s Congressional Representatives to vote against cuts to Social Security and to prevent service delays and office closures. **STATUS: Assembly Third Reading File.**

SB 23 (Valladares) Would exempt the primary residences of veterans who have received a 100% disability rating from the Department of Veterans Affairs from property taxes in the State of California. **STATUS: Awaiting hearing in Senate Military & Veterans Affairs Committee.**

SB 56 (Seyarto) Would exclude service-connected disability payments from the calculation of household income for the Low Income Exclusion of the Disabled Veterans’ Property Tax Exemption, as Veterans must receive that compensation in order to qualify for the tax exemption in the first place. **STATUS: Senate Appropriations Suspense File.**

SB 351 (Cabaldon) Would prohibit a private equity group or hedge fund involved with a physician or dental practice in California from interfering with the professional judgment of

physicians or dentists. **STATUS: Senate Appropriations Suspense File.** For a complete list of all bills that are being monitored by CSR, please see the most recent CSR Legislative Report online.



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
Diego Campos
Robert Gutner
Juan Villalobos
Trina Zhao
Dos Nguyen

Chapter 2
Harriet Anderson
Jacqueline Tatum-Bridgew
Luis Rodriguez
Denise Walter
John Levendowski
Janna Debolt
Diana Clements
Anita McCullom
Carol Dirksen
Douglas Jang
Theresa Harr
Veronica Anthony
Russell Lang
Roberta Chinn
Gregory Buford
Jennifer Carter
Evangelina Kawamoto
Susan Perez
Corinne Jackson
Kenneth Wariso
Elisa Ramos

Chapter 3
Maria Agnes Valero
Genciane Mercado

Chapter 4
Sharalyn Jenkins-Sweeten
Nedra Cartwright May
Jay Conedy
Steven Williams
Deborah Johnson
Clare Liu

Chapter 5
Marianne Chang
Maria Mota
Debra Bales
Margarito Franco
Jill Dalton

Chapter 6
Eric Mulz
Lisa Smith
Marian Contreras
Yvonne Ewing
Vicenti Martinez

Chapter 8
Emilia Bartolomeu

Chapter 9
Michael Iacovitti
Juan Rubio
Kristin Files
Timothy He
Maria Pacheco
Mary Uht
Austin Wang
Lorraine Rubalcaba-Duran
Luz Vargas

Chapter 10
Ruth Reupold
Deborah Pippinger
Larita Martinez
Genna Williams
William Swanson
Paula Germain
Shelley Bailey

Chapter 11
Charles Turney
Ricardo Banda
Lisa Williams
Katharine Walker Smith

Chapter 13
Lori Tarvin
Sherry Wagner

Chapter 14
Richard Cain

Chapter 15
Frank Bushnell
Patricia Moore
Erin Case
Irene Sanchez
Judy Gonzalez
Elsa Berrios
Leticia Torres
Sherry Santos
Juan Delgado

Chapter 16
Florence Jorden
Marquette Boles

Chapter 17
Mary Stives
Ian Moore
Michelle Fennell
Josie Avila
Eve McElrath
Victor Le
Kimberly Diamond
Angelica Dillard
Cinthia Moran Uyu
Santos Bascon
Eleanor Corotan
Rossana Morales

Chapter 20
Linda Phillips

Chapter 21
Vanessa Oats
Edith Viera
Bradis McGriff
Joseph Yuhas
Neil Fajardo
Gabrielle Beneitone
Hedda Viray
Gennet Salanga
Josephine Emelo
Pacita Ganzon
Sydney Smith
Leslie Smith
Blanca Macias-Chavez
Florabel Lucerio

Chapter 23
Eberardo Ruiz
Vane Chao

Chapter 26
Andrea Cagle
Judy Davis
Heather Kelley
Nomar Tongco
Editha Gregorio

Chapter 31
Christine Kinal

Chapter 34
Danny Dalija
Anna Sobolewska
Asghar Dashti

Chapter 35
Vickie Johnson
Reggie Melendez
Kumiko Talley
Noemi Pena
Alexandria Burgos

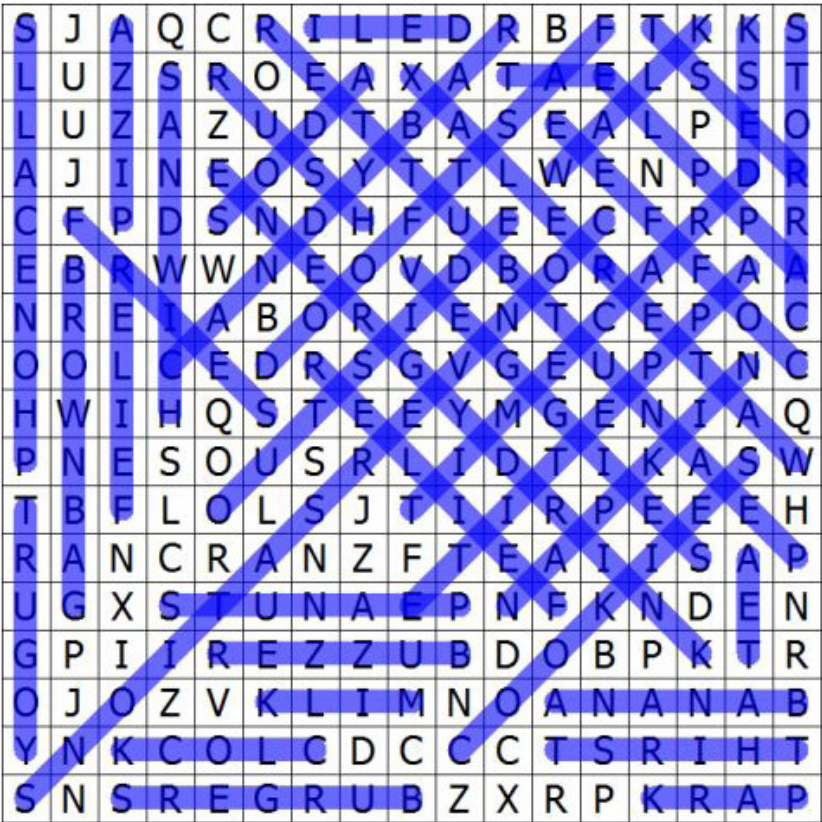
Chapter 36
Jeremy Price
Paul Bruer
Olga Castro

Chapter 165
Patrick Brodrick
Shelby Nordman
Cheree Love
Sharin Stary
Sharlene Richardson
Shawn Kahumoku
Nestor Lawas
Laura Hoogland
Mike Fuentes
Stella Mejia
Teresa Hull
Lora Wells
Casey Mason
Abigail Rossi
Richard Grant
Sandra Castro

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

**Chapter 165 Offers
Pay it Forward Scholarships**
The application for Chapter 165's
Pay it Forward Scholarships for the
2025-2026 school year is now
available to Chapter 165 members
and their eligible relatives.
Send e-mail requests for the
application to the Chapter 165
Scholarship Chair at
Baskets4Les@comcast.net.
Complete application packets must
be received by June 30, 2025, to be
considered.

Puzzle Answers from Page 5



RELIEF appears twice in the puzzle.

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: Tuesday, Aug. 26 (Oakland) and Tuesday, Dec. 2 (Concord)

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 Welsh, **Meeting:** Monday, July 7, noon (sign-in at 11 a.m.) **Where:** Sierra 2 Center for the Arts and Community, 2791 24th St., Sacramento. **Program:** Get updates from statewide CSR Board of Directors Meeting. **Cost:** Members free, guests \$5. **Menu (choose one hot dog):** Jumbo beef, vegetarian, vegan, or gluten-free. All meals served with chili, sauerkraut, vegetarian baked beans, and potato salad. **Reservations required:** Reservations required by June 16 to Peggy Andre, villatresshair@gmail.com. Space is limited to the first 100 responses. All who reply thereafter go on a waiting list. Include full names for members and guests; No reservation is no meal. Available leftovers \$5; For more information, call Peggy Andre (916) 995-8094. **West Sacramento Meeting:** Thursday, June 19, noon (sign-in begins at 11 a.m.)

Where: Vince's Ristorante, 840 Harbor Blvd., West Sacramento.

Program: Guest speaker Gail Samuels, Key Connections. Learn how her organization connects elders with available rooms to those seeking affordable housing. **Cost:** Members free, guests \$10. **Menu (please choose one):** Lasagna, steak sandwich, gluten-free vegetarian pasta, or vegan salad. **Reservations required:** RSVP by June 5 to Peggy Andre, villatresshair@gmail.com. Space is limited to the first 50 responses. All who reply thereafter will be placed on a waiting list.

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, June 20, 2025 11:30 a.m. – 2 p.m. **Where:** Basque Cultural Center, 599 Railroad Ave., South San Francisco. **Program:** Probate and living trusts by Joel Harris, attorney. **Cost:** Members free, non-members \$25. **Lunch menu:** Chicken, salmon, or vegetarian meal. **Reservations requested:** By June 10 to Stephen McVeigh at SMcVeigh@CalRetirees.org or (415) 378-8931. Please include meal choice.

CHAPTER 4

GREATER LOS ANGELES

President: Marta Zaragoza, (310) 204-0484; **Vice President:** Cynthia Frison, (424) 227-6489; **Secretary:** Virginia Griffin, (323) 290-3655; **Treasurer:** Emma Johnson, (213) 258-8796 **Meeting:** Thursday, June 19, 12:30 p.m. **Where:** Petrelli's Steakhouse, 5615 Sepulveda, Blvd., Culver City **Program:** Guest speakers TBD. **Cost:** Free chapter members in good standing and scheduled speakers; All other attendees \$35. **Reservations required:** RSVP by June 12 to Marta Zaragoza by phone number above.

CHAPTER 5

CENTRAL VALLEY FOOTHILLS

President: Diane Padilla (209) 233-0473; DPadilla@CalRetirees.org; **Vice President:** Martha Acevedo, (209) 761-2034; **Secretary:** Korrin Koplen (209) 577-8376; **Treasurer:** Joaquina Canedo, (209) 524-7219; **Meeting:** Tuesday, July 1, 11 a.m. **Where:** Chicken Ranch Casino, Sebright Room, 9100 People of the Mountain Rd., Jamestown.

Program: Guest speakers from the Tuolumne County Senior Center and the Amador Tuolumne Community Action Agency (ATCAA). **Cost:** \$5. **Reservations required:** RSVP by June 17 to Diane Padilla by phone or email above. **Meeting:** Wednesday, July 2, 11 a.m. **Where:** Denny's, 200 S. Hwy. 49, Jackson. **Program:** Guest speaker Kristy Moore, Amador Tuolumne Community Action Agency (ATCAA). **Cost:** \$5. **Reservations required:** RSVP by June 25 to Diane Padilla by phone or email. **Meeting:** Wednesday, July 9, 11 a.m. **Where:** Merced Elks Lodge, 1910 M St., Merced **Program:** Guest speakers Paula Armendarez and Anita Robles, Merced County Adult and Aging Services. **Cost:** \$5. **Reservations required:** RSVP by June 27 to Diane Padilla by phone or email. **Meeting:** Thursday, July 10, 11 a.m. **Where:** Masonic Center of Modesto, 800 Rose Ave., Modesto. **Program:** Guest speaker State

Assemblymember Juan Alanis.

Cost: \$5. **Reservations required:** RSVP by July 1 to Diane Padilla by phone or email.

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, June 12, 11 a.m. (doors open at 10:30 a.m.) **Where:** Elks Club of San Bernardino, 2055 Elks Lane, San Bernardino. **Program:** Hear guest speaker from the San Bernardino Police Department discuss how older adults can avoid scams. **Cost:** Free. **Reservations required:** RSVP by June 9 to Frank Ornelas by phone. **Meeting:** Thursday, Aug. 14, 11 a.m. (doors open at 10:30 a.m.) **Where:** Elks Club of San Bernardino, 2055 Elks Lane, San Bernardino.

Program: TBD. **Cost:** Free **Reservations required:** RSVP by Aug. 11 to Frank Ornelas by phone.

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:** Vacant **Treasurer:** Stephanie Colshan, (831) 241-1722; smcolshan@gmail.com **Meeting:** Friday, July 11, 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 July 1 to Veronica Avila (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 **El Monte Meeting:** Wednesday, June 11. Sign-in begins at noon. Meeting begins at 12:30 p.m. **Where:** El Sombrero, 3550 Santa Anita Ave., El Monte. **Program:** Learn how CSR helps protect the pension and health of state retirees like you; Guest speaker Jackie Wiley, California Department of Financial

Protection and Innovation. **Cost:** Members covered \$20 for lunch (and responsible for any additional costs); All other attendees \$20.

Reservations required: RSVP by June 5 to David Matanga by phone or email. **Monterey Park**

Meeting: Wednesday, July 9, 12:30 pm (sign in at noon) **Where:** Marie Callender's, 220 S. Atlantic Blvd, Monterey Park. **Program:** Learn how CSR helps protect the pension and health benefits of the state retirees like you **Cost:** Members covered \$20 for lunch (but responsible for additional cost). All others \$20.

Reservations required: RSVP by July 3 to David Matanga 323-434-3474 or dematanga@hotmail.com.

CHAPTER 10

SAN LUIS OBISPO

President: Ada Mendez, (805) 598-6404; **Vice President:** Vacant; **Treasurer:** Marsha Epstein, (805) 704-0723; **Secretary:** Lori Williams, (805) 550-3510, lori.p.w@gmail.com.

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 Future meetings in 2025 are scheduled for Sept. 3, and Dec. 6. **Meeting:** Wednesday, June 4. **Where:** Pardini's, 2257 W. Shaw Ave., Fresno. **Program:** Learn about CSR political action plan for 2025; Hear guest speaker discuss how CaptionCall can help you transcribe your phone calls; Learn about how to avoid scams targeting seniors. **Cost:** \$10 members and spouses; \$15 non-members.

Reservations required: RSVP by May 2 to Christy Christensen-Fountain, (559) 707-7067 or (559) 920-7277. Let us know if you are bringing a guest or require special dietary needs.

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; Barbara Griffin, (661) 266-

1130, **Meeting:** Tuesday, June 10, noon. **Where:** Steer-'n-Stein, 12224 Mariposa Rd., Victorville.

Program: Learn about Medicare basics and UnitedHealthcare benefits from guest speaker KathiLena Armstrong-Johnson, field service manager, UnitedHealthcare Retirement Solutions (URS). **Reservations required:** RSVP closed. **Meeting:** Tuesday, Aug. 12, noon. **Where:** Gino's Italian Restaurant, 819 W. Palmdale Blvd., Palmdale. **Program:** Guest speaker TBD. **Reservations required:** RSVP by July 31 to Stephanie Pryzbeski-Gilbert or Blanca Rodriguez. Seating is limited.

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.* **Redding Meeting:** Wednesday, June 4, noon. (order lunch at 11:30 a.m.) **Where:** Country Waffles, 2300 Athens Ave., Redding. **Meeting:** Wednesday, July 2, noon (order lunch at 11:30 a.m.) **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:** Tuesday, July 1, noon. (order lunch at 11:30 a.m.) **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. Riazzi, (530) 519-2174, SERiazzi@CalRetirees.org; **Secretary:** Robin Keehn, (530) 899-7911, kkeehnr68@gmail.com; **Treasurer:** Diana King, (530) 310-3454, LadyDi31481@gmail.com **Note:** Chico (usually meets the third Thursday of every month). **Chico Meeting:** Thursday, June 19, 11:30 a.m. **Where:** Logan's Roadhouse, 1900 E. 20th St., Chico. **Program:** Guest speaker Mark Hooper, Enloe Medical Center, discusses importance of cardiac rehabilitation. **RSVP:**

CHAPTER MEETING NOTICES

Requested but not required. **For more information:** Call or text S.E. Riazzi or Kenneth Todd Mayer. **Meeting:** Thursday, July 17, 11:30 a.m.

Where: Logan's Roadhouse, 1900 E. 20th St., Chico. **Program:** Guest speaker Lauren de Terra, Butte County Fire Safe Council, discusses how to establish a firewise community. **RSVP:** Requested but not required. **Susanville Meeting:** Tuesday, June 10, 11:30 a.m. **Where:** Pizza Factory, 2975 Main St., Susanville.

Program: TBD. **RSVP:** Requested but not required. **For more information:** Call or text Diana King or Kenneth Todd Mayer. **Meeting:** Wednesday, July 9, 11:30 a.m. **Where:** Pizza Factory, 2975 Main St., Susanville. **Program:** 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.goodwin@Treasurer: Lieutenant Coopwood, (916) 206-2732, LtCoopJr@gmail.com **Meeting:** Tuesday, Aug. 5, 11:30 a.m. – 3 p.m. **Where:** Cattlemens, 2000 Taylor Rd., Roseville. **Program:** Guest speaker TBD; See additional details in July CSR newspaper.

CHAPTER 16

SAN JOAQUIN COUNTY

President: Sheila Ward-Shaw, (209) 915-1020, sheilaws2@yahoo.com; **Vice President:** Susan Small, (209) 948-3839; **Secretary:** Vacant; **Treasurer:** Juan Ochoa, (209) 334-1391. **Meeting:** Friday, July 18, noon – 2 p.m. **Where:** BJ's Restaurant & Brewhouse, 5733 Pacific Ave., Stockton. **Program:** Guest speaker TBD. **Cost:** Members free, guests \$30. **Reservations required:** RSVP by July 11 to Sheila Ward-Shaw by phone or email.

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, June 5, 11 a.m. – 2 p.m. Doors open 10:15 a.m. **Where:** Elijah's Restaurant, 7061

Clairemont Mesa Blvd., San Diego **Program:** Guest speaker Joe Reynoso, CSR President. **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 **Upper Lake Meeting:** Tuesday, June 10, noon. **Where:** Running Creek Casino, 635 Hwy 20, Upper Lake. **Program:** TBD. **For more information:** Please contact Skip Hulet. **Meeting:** Tuesday, Aug. 12, noon. **Where:** Running Creek Casino, 635 Hwy 20, Upper Lake. **Program:** TBD. **For more information:** Please contact Skip Hulet. **Ukiah Meeting:** Monday, Aug. 11, noon. **Where:** Stars Restaurant, 115 S. Orchard Ave., Ukiah. **Program:** TBD. **For more information:** Please contact Skip Hulet.

CHAPTER 20

SAN FERNANDO VALLEY AND LOS ANGELES AREA

President: M. Cora Okumura, (818) 359-7625, mcokumura@yahoo.com; **Vice President:** Norma Gallegos, (818) 667-2347, norma.2005@gmail.com **Treasurer:** Gaylonn Mayo, (310) 897-7950, GaylonnB@gmail.com; **Secretary:** LaVerne Archie (909) 936-9940; **Meeting:** Tuesday, June 10, 11 a.m. **Where:** Sumo Buffet and Grill, 21610 Victory Blvd., Woodland Hills. **Cost:** Members eat free; All other attendees pay for their own meals. **Program:** Learn about political advocacy from Steven Alari, CSR Political Action Committee Chair. **Reservations required:** RSVP closed. **Note:** Attendees are encouraged to wear Hawaiian-themed attire (preferred, but not required).

CHAPTER 21

SONOMA, MARIN, NAPA AND SOLANO COUNTIES

President: Owenia Boykins, (707) 980-3343, OBoykins@CalRetirees.org; **Vice President:** Laurel Duncan-Anderson, (916) 397-7125, LadyAnderson60@yahoo.com; **Secretary:** Lorna Wright, (707) 750-5990, CSRChapter21@yahoo.com; **Treasurer:** Christy Morgan, citymorg@comcast.net **Meeting:** Tuesday, July 8, 11 a.m. – 2 p.m., **Where:** Zio Fraedo's, 23 Harbor Way, Vallejo. **Program:** Guest speaker Yvonne Walker, Retired Member Representative, CalPERS Board of Administration. **Menu:** Choice of

chicken Marsala, pan seared salmon, or penne pasta primavera with cream sauce; Lunch served with a mixed green salad and chef's choice dessert. **Reservations required:** RSVP by July 1 to Lorna Wright, (707) 750-5990, or CSRChapter21@Yahoo.com.

CHAPTER 23

SAN JOSE AREA

President: Elvira Acevedo, (408) 550-9273, EAcevedo@calretirees.org; **Vice President:** Brad Geldert, (408) 655-4799, bgeldert@gmail.com; **Secretary:** Christine Jasper, (408) 373-1655, chris0521@sbcglobal.net; **Treasurer:** Rhonda A. Moreno-Nunez, (408) 891-5593 **Meeting:** Wednesday, Aug. 13, 11 a.m. **Where:** Three Flames Restaurant & Banquets, 1547 Meridian Ave., San Jose. **Cost:** Free for members and their driver or caregiver; Additional guests \$5. **Program:** Compete for raffle prizes; Guest speaker TBD. **Reservations required:** RSVP by Aug. 11 EAcevedo@CalRetirees.org or (408) 550-9273 or via email invitation.

CHAPTER 26

BAKERSFIELD/KERN COUNTY

President: Ophelia Rabanal, ORabanal@CalRetirees.org, (661) 458-6588; **Vice President:** Vacant; **Secretary:** Gloria Sullivan, (916) 476-0847, gjs12168631@att.net **Treasurer:** Joe Salcido, (661) 477-2015, joe.salcido@yahoo.com. *Future meetings are scheduled for Oct. 16, and Dec. 11.* **Meeting:** Thursday, Aug. 21, 2025, 11 a.m. **Where:** Hodel's Country Dining, 5917 Knudsen Dr., Bakersfield. **Program:** Guest speaker from Health Insurance Counseling & Advocacy Program (HICAP) **Cost:** Members \$5; All other guests/spouses pay \$20 for their own meals. **Reservations required:** RSVP by Aug. 15 to Ophelia. **Note:** For those who RSVP but do not attend, please notify Ophelia. The chapter is responsible for paying \$20 for each "no-show" meal. **For more information:** Please call, text, or email Ophelia (661) 458-6588 or csr.chapter26@gmail.com.

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:** Wednesday, July 9, 11 a.m. – 2 p.m. **Where:** Santa Barbara Elks Lodge, 150 North Kellogg Ave., Santa Barbara. **Program:** Guest speaker Brian

Weaver, executive director, Central Coast Commission for Senior Citizens. **Cost:** Free for CSR members and one guest (admission includes Mexican food lunch). **Reservations required:** RSVP by July 1 to Cathie Jimenez by phone, text or email (805) 746-2273 or chapter31cj@gmail.com; Please include guest names.

CHAPTER 34

ORANGE COUNTY–SANTA ANA

President: Joe Whaling, (714) 349-5393, joewhaling@yahoo.com; **Vice President:** Mark Barr, markchef@aol.com; **Secretary:** Ravindra Varma (562) 277-5207, ravipvarma@gmail.com; **Treasurer:** William (Bill) Serb III, (714) 826-6029, serbthe3rd@att.net; **Secretary:** Ravindra Varma (562) 277-5207, ravipvarma@gmail.com. *Usually meets on the second Wednesday of each even month.* **Meeting:** Wednesday, June 11, 11:30 a.m. **Where:** The Old Spaghetti Factory, 110 E Santa Fe Ave., Fullerton. **Program:** Learn about CalPERS pharmacy benefits from guest speaker Ike Ogoke, Optum. **Reservations required:** RSVP by June 9 to Bill Serb by phone.

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. 14, 11 a.m. **Where:** El Nuevo Mexicali, 640 N. Prospect St., Porterville. **Program:** Guest speakers from offices of State Senator Melissa Hurtado, State Assemblymember Alexandra Macedo. **Reservations requires:** RSVP by Aug. 7 to Lou Flores. **For more information:** Contact Lou Flores. **Hanford Meeting:** Tuesday, Aug. 19, 11 a.m. **Where:** IHOP, 180 N. 11th Ave., Hanford. **Program:** Guest speakers from offices of State Senator Melissa Hurtado, State Assemblymember Alexandra Macedo. **Reservations required:** RSVP by Aug. 12 to Lou Flores. **For more information:** 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 at 11:30 a.m., unless otherwise noted. Meeting: Thursday, June 12, 11:30 a.m.

Where: The Saddle Club Restaurant at Crazy Horse Ranch, 475 San Juan Grade Rd., Salinas. **Program:** Guest speaker Assemblyman Robert Rivas (or a representative from his office). **Cost:** Members free, guests \$25. **Reservations required:** RSVP by June 10 to Deborah Anzini by phone or text; Please include guest names.

CHAPTER 165

SACRAMENTO/OREGON

President: Gail Fasciola, (916) 612-0939, gailsgab@comcast.net; **Vice President:** Caesar Abcarious, (916) 346-9092, caesar.abcarious@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, June 4, noon (sign-in at 11:30 a.m.) **Where:** Old Spaghetti Factory, 12401 Folsom Blvd., Rancho Cordova.

Program: Lisa MacCarley discusses elder fraud and abuse. **Cost:** Free for Chapter 165 members; Guest \$25 **Reservations required:** RSVP by May 29 to CSR email invitation or contact Les Reynoso by email **Meeting:** Wednesday, Aug. 6, noon (sign-in at 11:30 a.m.) **Where:** Old Spaghetti Factory, 12401 Folsom Blvd., Rancho Cordova.

Program: Guest speaker TBD. **Cost:** Free for Chapter 165 members; Guests \$25 **Reservations required:** RSVP by July 28 to CSR email invitation or contact Les Reynoso by email or phone. or phone.

Oregon Meeting: Thursday, June 19, noon (check-in at 11:45 a.m.) **Where:** Foxy's Restaurant, 16011 Boat Basin Rd, Harbor, Ore.

Program: Guest speakers CSR President Joe Reynoso and Chief Financial Officer Geanie Hixon; Donate a non-perishable food item to receive an extra ticket for drawing. **Cost:** Members free, guests/non-members \$20.

Reservations required: RSVP by June 16 to Sue D'Errico 707-954-2904 or sue.derrico@yahoo.com.



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