

CALIFORNIA STATE RETIREES



Vol. 3

A PUBLICATION REPRESENTING CALIFORNIA STATE RETIREES

MARCH 2025

A Message From CSR President, Joe Reynoso

As previously mentioned, I will periodically write articles when there is information I believe needs to be shared with the membership. With this latest installment, I will provide information related to the WEP and GPO. The WEP stands for Windfall Elimination Provision, which created a penalty for those employees who received a pension from State or Federal employment and also qualified for Social Security benefits for other work which was subject to Social Security deductions. The WEP served to penalize the Social Security benefit of those employees who chose a life of government service for up to 60%

of their Social Security benefit. The GPO stands for Government Pension Offset, which reduced the Social Security benefits to surviving spouses and may even eliminate the benefits. WEP and GPO are two provisions which CSR has been following very closely for the past 10 years, mainly because it directly impacted many retirees who were led to believe they would receive a certain amount of benefit only to later have that benefit significantly reduced. Each year Congress and the Senate debated repealing the provisions and each year for at least the past 10 years Congress and the Senate failed to act. 2024 turned out to be a much different year. The United States Congress passed a bill to repeal the WEP and the GPO. CSR, on behalf of its 44,000 members, sent letters to California Senators Alex Padilla and Adam Schiff urging them to support the legislation and to have the Senate also support the bill. The bill successfully passed the Senate and

waited for President Biden's signature. Once again CSR stood up for its members and sent a letter to President Biden urging him to sign the much needed legislation. On January 5, 2025, President Biden signed the bill into law repealing both the WEP and the GPO. Soon after the bill was signed into law, retirees were informed it may take up to a year for members to receive retroactive benefits and or increased monthly benefit payments; however, on February 25, 2025, the Social Security Administration put out a press release which stated the following: "Starting February 25, 2025: SSA is beginning to pay retroactive benefits and will increase monthly benefit payments to people whose benefits have been affected by the WEP and GPO. If a beneficiary is due retroactive benefits as a result of the Act, they will receive a one-time retroactive payment, deposited into the bank account SSA has on file, by the end of March. This retroactive payment

will cover the increase in their benefit amount back to January 2024, the month when WEP and GPO no longer apply." The Social Security Administration has put out information which indicated if your current mailing address or direct deposit information was accurate, no further action is needed at this time. If you need to verify your mailing address or direct deposit information is accurate, the Social Security Administration is urging retirees to update their information on their Social Security account at www.ssa.gov/myaccount. I am proud of the actions CSR has taken to protect the pensions and health benefits of retirees who have dedicated their lives to public service. If you have any questions or need additional information which you cannot obtain from the Social Security Administration website, please reach out to CSRinfo@calretirees.org.

••DATED MATERIAL – PLEASE DO NOT DELAY••



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



March 17: St. Patrick's Day

March 31: Easter

April 8-9: CSR Lobby Day

May 26: Memorial Day

June 23-25: CSR Statewide Board of Directors Meeting San Francisco

**Upcoming
Events:**

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Contact us!

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WEB: www.CalRetirees.org
501(c)(5)

CALIFORNIA STATE RETIREES

Membership Application

First Middle Initial Last Name

Social Security Number Chapter

Home Address City State Zip

Home Phone Email

Retirement Date From what State Agency did you retire?

How did you hear about us? Recruiter

Type of Membership (Check One)

Retired Membership Available to state retirees only. See Dues Table.

Associate Member Available to persons not eligible for retired membership. Dues are \$72.00 per year (payable annually).

Dues Table for Retired Members	
Monthly PERS Allowance (Base + COLA)	Monthly Dues
\$0 - \$399	\$1.00
\$400 - \$799	\$2.25
\$800 - \$1,199	\$3.25
\$1,200 - \$1,599	\$5.00
\$1,600 - \$1,899	\$6.50
\$1,900 - \$2,299	\$8.00
\$2,300 - \$2,699	\$8.50
\$2,700 - \$3,099	\$9.00
\$3,100 - \$3,499	\$9.50
\$3,500 - \$3,999	\$10.00
\$4,000+	\$12.00

Office Use Only

I hereby apply for membership in California State Retirees, an affiliate of the California State Employees Association, and I authorize CSR to withhold dues from my monthly PERS allowance. I understand my membership rights are set forth in the CSR and CSEA bylaws, policies and procedures. As a member of CSR, I agree to abide by the CSR bylaws, policies and procedures.

Signature _____ Date _____

To join, please fill out the application completely and mail it back in an envelope to:
California State Retirees 3000 Advantage Way Suite 100 Sacramento, CA 95834

www.CalRetirees.org

- **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: How to Replace Important Lost Documents

*Dear Savvy Senior,
How do I go about replacing some important documents that were lost when our home of 50 years burned down? We lost everything including our house deed, car titles, old tax returns, Social Security and Medicare cards, birth certificates, marriage license and passports.
Suffering in SoCal*

Dear Suffering,
I'm very sorry to hear about the loss of your home, but you'll be pleased to know that replacing most of the lost documents you mentioned is pretty easy once you know where to turn. Here are the resources to help you get started.
Birth certificates: If you were born in the United States, contact the vital records office in the state where you were born (see CDC.gov/nchs/w2w/index.htm for contact information). This office will give you specific instructions on what you need to do to order a certified copy and what it will cost you – usually between \$10 and \$30.

Car titles: Most states offer replacements through a local department of motor vehicles office. You'll need to complete a replacement title application form and pay the application fee, which varies by state. You'll also need to show ID and proof that

you own the car, such as your vehicle registration or your license-plate number and VIN (vehicle identification number).

Property deed: To access your house deed, contact your county clerk's office, where deeds are usually recorded. You may be charged a small fee to get a copy.



Marriage certificate: Contact the vital records office of the state you were married in to order a copy (see CDC.gov/nchs/w2w/index.htm). You'll need to provide full names for you and your spouse, the date of your wedding, and the city or town where the wedding was performed. Fees range from \$10 to \$30.

Social Security cards: In most states, you can request a replacement Social Security card online for free at SSA.gov/myaccount. When you get there,

click on "Replace your Social Security Card" and answer a few questions to verify your identity. Medicare cards: If you're enrolled in original Medicare, you can replace a lost or damaged Medicare card by calling Medicare at 800-633-4227, or by logging into your MyMedicare.gov account, where

you can print or request a new card to be mailed to you for free. If you're enrolled in a Medicare Advantage Plan, such as an HMO, PPO, or PDP, you'll need to call your plan to get your card replaced. And, if you get Railroad Retirement Board benefits, you can get a replacement card by calling 877-772-5772.

Tax returns: To get copies of old tax returns start with your tax preparer, who usually keeps copies of your returns on file. You can also get copies of federal returns



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

directly from the Internal Revenue Service. You'll need to fill out and mail in IRS form 4506. To download this form IRS.gov/pub/irs-pdf/f4506.pdf or call 800-829-3676 and ask them to mail you a copy. The cost is \$30 for each return requested.

And to get copies of your state tax returns, contact your state's department of revenue who will also require a request form. See TaxAdmin.org/fta-members for state contact information.

Passports: If your U.S. passports were valid, you'll need to first report them as lost or stolen so they can be canceled. You can do this online at PPTform.state.gov or in person when you apply for a new passport at a Passport Application Acceptance Facility, which are located in many U.S. post offices. See iafdb.travel.state.gov to locate one near you. You'll also need to submit Form DS-64 and Form DS-11. The replacement fee is \$130 per passport. battery, park it in another location so he can't see it or have access to it, or sell it.

Stay Connected to CSR News and Events Through Email



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

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

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



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

Below are updates on 1) Medicare, 2) Blue Shield, 3) Example of What CSR Does for Its Members

Medicare:

Larry Woodson, the recognized Chair Emeritus of the Health Benefits Committee, who has been a long time CSR member and contributor to the Retiree, provided the information related to this Medicare update. According to Larry, he became aware a retiree received a call from a provider at UC Davis Medical Center. The provider informed the retiree Medicare would no longer pay for telehealth services starting April 1, 2025. In this particular case, the provider was a medical specialist who was doing follow up by phone, which was not related to mental or behavioral issues.

Larry researched the issue on the Medicare and Health and Human Services websites, which seemed to have exceptions for behavioral health and rural health care; however, the wording seemed somewhat ambiguous. Other exceptions include some Medicare Advantage plans and if the original Medicare provider was in an ACO. Larry reported it was unclear whether it was more restrictive for phone only or both phone and video. Apparently the law passed during COVID and allowed generous coverage of services, but it was sun setting. Larry reached out to CalPERS requesting clarification of the issue and received the following

response: “You are correct, the pandemic-era telehealth waiver is set to expire on 3/31/25 without another extension by Congress. A bipartisan bill (HR 879) was introduced in Congress, the ‘Patient Access and Practice Stabilization Act,’ that would in part continue the telehealth waiver and stop the Medicare payment cuts. We are waiting to hear more on this in the coming days. We will certainly keep you posted as we continue to track the telehealth provisions set to expire and will work to provide useful information for our Medicare retirees.”

Blue Shield (Basic Plan):

Beginning January 1, 2025, Blue Shield became the plan administrator for basic plan members with the PPO, having replaced Anthem Blue Cross. As is usually the case whenever a new plan is implemented, many problems have surfaced and CalPERS is working with Blue Shield to resolve the problems. Problems included not enough customer service representatives and inaccurate information being disseminated to plan members. Any CalPERS retiree experiencing problems with the Blue Shield plan has been urged to contact Included Health. Included Health services are available to PERS Gold Basic and PERS Platinum Basic PPO plan members. Included Health can help members find the most appropriate high-quality, in-network providers, and will provide care coordination and tailored assistance for Basic PPO members, particularly those with complex health conditions. Included Health is not your insurance. They are your first stop for personalized, all-in-one healthcare, there to simplify your experience. Included Health is like your guide for navigating care, with the option for virtual care built right in. Included Health can help with many things, from answering questions about your health benefits to finding a primary care doctor; they work

seamlessly with Blue Shield of California to find care personalized to your needs.

If your previous PCP (Primary Care Provider) is out-of-network (OON) for 2025 or does not meet Blue Shield’s PCP criteria, you may have been matched to a different PCP within the Blue Shield network. Blue Shield is continually adding new providers to its network and updating its PCP criteria. You can change your PCP whenever you’d like by contacting the Included Health care team or visiting the Blue Shield member portal to search for available PCPs.

Once you are logged into the Blue Shield portal you will be taken to your “Dashboard” and will have the option to view and change your PCP on the right-hand side of the page. Navigate to the “change PCP” button. If you don’t have an account, you’ll need to register first. You’ll need your Social Security Number or Member ID to complete the registration process. If you need assistance navigating the portal, you can contact the Included Health care team for support by calling **855-633-4436** or by logging into your Included Health account to start a chat. Included Health services are available to PERS Gold Basic and PERS Platinum Basic PPO plan at no cost to you except for copays associated with virtual primary care, virtual behavioral health and virtual urgent care visits (\$10 per visit). If you are having difficulties creating an online account, contact the Included Health Care Team by calling **855-633-4436** or sending an email to **support@includedhealth.com**.

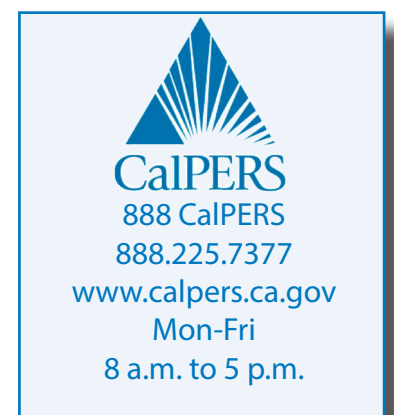
What CSR Can Do for Its Members:

From time to time, CSR is called upon to assist members or survivors with serious matters affecting their health or pension benefits. I would like to share one example of a situation where CSR, with the resources and contacts, was able to assist a surviving spouse experiencing a

difficult problem. I believe the assistance CSR provided to this surviving spouse provides an excellent example as to why retirees of the state of California should be members of the California State Retirees organization.

During the month of February 2025, I received a call from a very distraught retiree, who had just returned home from attending her husband's funeral. She received a letter from CalPERS notifying her that her medical benefits would be terminated effective March 1, 2025. I previously assured this surviving spouse that CSR would be there for her should she ever need assistance with health or pension benefits. I did not anticipate assistance would be needed this soon; however, I immediately got on my computer and emailed CalPERS. To demonstrate the benefits of developing and maintaining collaborative relationships with CalPERS staff, CalPERS staff responded within two minutes of my e-mail and assigned high level administrators to contact the surviving spouse and resolve her issues. I was later notified that same day by a very grateful and relieved retiree, her issues were resolved and her medical benefits were reinstated.

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 Music Word Search



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 KREBS
 KREUSSER
 MEYERBEER
 MAYR

MENDELSSOHN
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 PACHELBEL
 PFITZNER
 PRAETORIUS
 REINECKE
 SCHAFFRATH
 SCHARWENKA
 SCHEIDT
 SCHOP
 SCHUMANN
 SEITZ
 SPOHR
 STRAUSS
 TELEMANN
 VOLKMANN
 VON WEBER
 WAGNER



Corned-Beef Egg Cups

Ingredients

1 tablespoon unsalted butter, melted, plus more for pan
 6 slices potato sandwich bread
 1 small shallot, sliced
 1 ½ ounces corned beef, chopped
 ⅓ cup baby spinach
 6 large eggs
 Kosher salt and freshly ground pepper

Directions

Preheat oven to 375°F. Brush 6 muffin cups (the deeper the better) with melted butter. With a rolling pin, slightly flatten slices of potato bread (trimming off the crusts if desired). Press into prepared cups and brush with more butter.

Melt 1 tablespoon butter in a small skillet over medium heat. Add shallot and cook, stirring, until softened, 2 to 3 minutes. Remove from heat and stir in corned beef and baby spinach.

Divide filling evenly among cups. Crack 1 large egg into each and season with salt and pepper. Bake until egg whites are almost set, 15 to 20 minutes. Let stand 5 minutes before serving.



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

Members On The Move



The California State Legislature returned to the State Capitol on Monday, January 6, marking the start of the 2025-26 Legislative Session. The end of the bill introduction period was Friday, February 21.

This year, Assembly members introduced 1,585 bills and Senators introduced 911, for a grand total of 2,496 bills.

Here is an update on some of the bills that we are monitoring and may be of interest to CSR members:

Support

AB 280 (Aguiar-Curry)

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

STATUS: Awaiting hearing in Assembly Health Committee.

AB 371 (Haney)

Would require dental plans and insurers to ensure dentists are available within 15 miles or 30 minutes from an insured's residence or workplace. Would also 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:

Awaiting hearing in Assembly Health Committee.

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. This includes influencing decisions related to patient care, coding, and billing procedures.

STATUS: In Senate Rules Committee, awaiting committee assignment.

Watch

AB 489 (Bonta)

Would prohibit AI technology from using certain terms, letters, or phrases that indicate or imply that the advice or care being provided through AI is being provided by a natural person with the appropriate health care license or certificate.

STATUS: In print, awaiting committee assignment.

AB 1067 (Quirk-Silva)

Would require a public employee to forfeit all accrued rights and benefits in any public retirement system if convicted of a felony for conduct arising out of, or in the performance of, the public employee's official duties or in connection with obtaining salary,

disability retirement, service retirement, or other benefits.

STATUS: In print, awaiting committee assignment.

ACA 1 (Valencia)

Would change the 10% limit on the balance in the Budget Stabilization Account to 20% of the amount of General Fund proceeds of taxes for the fiscal year estimate.

The measure would specify that funds transferred under these provisions to the Budget Stabilization Account do not constitute appropriations subject to the annual appropriations limit.

STATUS: In print, awaiting committee assignment.

ACA 2 (Jackson)

Would repeal the constitutional prohibition on Members of the Legislature which prevents them from accruing any pension or retirement benefit as a result of legislative service and would instead require the Legislature to establish a retirement system for Members.

STATUS: In print, awaiting committee assignment.

SB 363 (Wiener)

Would require health care service plans or insurers to report the number of treatment denials or modifications that happen each year and provide a comparison of how many denials or modifications are reversed or overturned after



Ted Toppin

independent medical review.

STATUS: In Senate Rules Committee, awaiting committee assignment.

SB 443 (Rubio)

Would allow the City of La Verne and the City of Covina to provide employees with the defined benefit plan or formula that they received from their respective employers, if the cities form a joint powers authority.

STATUS: In Senate Rules Committee, awaiting committee assignment.

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

Member Spotlight: Margie Brinkerhoff

Please meet Chapter 14 member Margie Brinkerhoff!

In 2024 Margie became a centenarian!

Margie was born on November 23, 1924 about seven weeks after President Jimmy Carter.

Margie in her own words "retired" from Napa State Hospital the last working day of 1987.

She started working at Napa State Hospital in 1970 and worked in

the Medical Transcription office for the next 17 years.

Margie is one of Chapter 14's most consistent attendees of their monthly meetings.

At 100 years old Margie is very active in our community and can still legally drive to the meeting.

Chapter 14 is so lucky to have this wonderful person in her midst!



Telehealth, Urgent Care, or Emergency Room?

Your CalPERS health plan provides you choices on receiving care for prevention, accidents, and illness. Typically, your options are to use a telehealth service, visit your doctor's office, head to an urgent care center, or go to the emergency room (ER).

Here are some general guidelines to help you make an informed decision on where to get the care you need — when you need it. Never hesitate to call 911 or make a trip to the ER if you start to experience serious or life-threatening symptoms such as sudden chest pain, difficulty breathing, loss of consciousness, excessive bleeding, broken bones, or high fever.

Telehealth Is Ideal for Non-Urgent Issues

A telehealth clinician can diagnose and treat many non-urgent medical issues, follow up on a chronic health problem, and even submit a prescription for pickup. Telehealth is a good option for routine check-ins and non-urgent medical issues that don't require a physical examination. You can consult with a clinician by phone or a face-to-face video conference for conditions including:

- Cold and flu symptoms
- Respiratory infection
- Ear infection
- Urinary tract infection
- Non-life-threatening allergies
- Skin conditions like acne or

eczema

- Non-urgent behavioral health services

Visit Your Doctor's Office for Routine Care and More

You can make an appointment to see your primary care provider (PCP) for preventive care, routine check-ups, management of chronic conditions such as diabetes, ongoing health concerns or any of the conditions as a telehealth appointment listed above. Establishing and maintaining a relationship with your primary care provider for preventive care,

sensitive or require more prompt attention than a routine in-person or telehealth visit. You can follow up with your primary care doctor afterwards.

Many urgent care centers have extended hours. For health maintenance organization (HMO) plan members, you will want to make sure to use urgent care clinics that are in-network, otherwise you may be responsible for the cost of service.

Urgent care can provide diagnostic services such as blood tests and X-rays to treat conditions such as:

- Small cuts requiring stitches

Life-Threatening Medical Care

When you need immediate, life-threatening medical care, get to the nearest emergency room or call 911. ERs offer around-the-clock care but often have unpredictable wait times. Go to the ER for:

- Chest pain
- Difficulty breathing
- Weakness or numbness on one side
- Slurred speech
- Fainting or changes in mental state including concussion, confusion, and seizure
- Broken bones and dislocated joints



- Serious burns and shock
- Heavy bleeding
- Head or eye injuries, or cuts on the face
- Fever over 103 degrees or fever with a rash
- Severe cold or flu symptoms
- Serious back or neck injuries
- Drug overdose
- Poisoning

Be Ready to Make Informed Decisions

Be ready by having a plan for urgent or emergency situations.

management of chronic conditions, and comprehensive coordination of all your health care needs can help improve health outcomes.

Seek Urgent Care for Time-Sensitive Illness and Non-Life-Threatening Injuries

Urgent care centers are for non-life-threatening injuries and illnesses that are more time-

- Sprains and strains
- Flu, cough, and congestion
- Sore throat
- Vomiting, diarrhea, and dehydration
- Painful urination
- Eye and ear infections
- Rashes
- Bites

Go to the ER for Immediate,

It helps to know your options by working with your primary care clinician or health plan to identify in-network urgent care clinics and emergency rooms for immediate or after-hours care. Also, CalPERS HMO and PPO plans include access to a 24/7 nurse advice line, which can assist you in determining the best option for you.



Hello Spring

Welcome Aboard, New Members!

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

<p>Chapter 1</p> <p>Meenu Chhabra Daisy Isip Maria Couch Marilyn Lawson Marianella Agbayani Gerardo Moreno</p>	<p>Cynthia Self Walter Kress Jesse Ybarra Frederika Alan Ray Apodaca Kathleen Jensen Rosanne Ramirez Juan Ramos Craig Rowland Deborah Carter Cameron Caldwell Melissa Bonetti</p>	<p>Chapter 11</p> <p>Raymond Moser Daniel Mcgaughey Jeanine Craven Alma Sandhu</p>	<p>Pushpa Chandra Ma Zamora</p>	<p>Chapter 34</p> <p>Susan Babcock Liana Ashley</p>	<p>Chapter 165</p> <p>Denise Perry Andy Osburn Jose Loera Sylvia Honton Anthony Piechowski John Richards Jeffrey Lange Elesia Ray James Brown Sheila Sumpter Conrad Luke</p>
<p>Chapter 2</p> <p>Leonidas Payne Jenny Arroyo Lisa Rawson Helena Young Renee Laoyan Teresita Hernandez Christopher Medrano Barbara Rooney Clyde Stribling Aimee Paschane Steven Dorland Raymond Luong Craig Jordan Delia Ardema Janus Gustafson Sandra Ane Bruce Thomas Denise Shi Jeannette Reyes George Smith Evelyn Spencer Adedoyin Adeyemi Sharda Bali Rhose Del Rosario Russell Prokopich Evangelina Laconsay Liza Cortero Steven Bosch Steven Carter Marcelina Cortez Kent Wong Neal Watts Lori Bottega-Smith Susan Elliston William Lumbang Derek Dato Evangeline Mcmillon Elizabeth Dietz Lydia Perez Yolanda Curtis Thurlin Pruitt Acquanetta Oliver Maria Rodriguez Elizabeth Wills Kathy Provenzano Barbara Bumpers Elba Jauregui Julie Martin Mahmood Razaghzadeh Lori Jack Janie Guerrero Pamela Reichardt Peggy Lee Thamarah Rodgers Lindy Allen Jerold Jackson John Crews Luis Leon Michael Broussard Rachel Schnabel Kevin Haynes Melynda Gillies</p>	<p>Chapter 3</p> <p>Adrienne Klein Irina Rudovsky Marcela Padua</p>	<p>Chapter 12</p> <p>Ahmad Nouri Fidel Diaz Cristina Lara</p>	<p>Chapter 23</p> <p>Sofia Moede Aileen Arciaga-Gollayan Elvira Duran</p>	<p>Chapter 35</p> <p>Karen Puder Kate Barnett Pamela Milton Stacy Osler</p>	
	<p>Chapter 4</p> <p>Mine Struhl Thaddeus Horne Gayle Heifetz Gary Cooper La Terrell Rachelle Davis</p>	<p>Chapter 13</p> <p>George Parker Patsie Restori Kathy Goodell</p>	<p>Chapter 26</p> <p>MonicaGrimes Horsey Lisa Wadman</p>	<p>Chapter 36</p> <p>Rozanne Carrillo Georgette Powell Yvonne Hill Elsa Landeros Manuel Hernandez Dyan Nelsen</p>	
	<p>Chapter 5</p> <p>Matilda Pena-Hernandez Brandi Sackett Sheila Taddeo Linda Dayton Deborah Armstrong</p>	<p>Chapter 14</p> <p>Kimberly Goosmann</p>	<p>Chapter 31</p> <p>Norminda Hadap</p>		
	<p>Chapter 6</p> <p>Kimberly Cheek Tammy Johnson Jason Parson Kafi Cayce Clara Roa Maria Stecher Patrice Sims Fatrice Gilkey Stephanie Bibbs Deborah Ward Roopal Harry</p>	<p>Chapter 15</p> <p>Maria Burright Jacqueline Matranga Emma Keaney Karen Harlan Traci Adame Charles O'brien</p>			
	<p>Chapter 9</p> <p>Donna Cruz Kee Chang Debbie Delfin Jocelyn Querubin Agea Geromo Ernesto Fernal Vicky Hung</p>	<p>Chapter 16</p> <p>Maria Abarca Casmir Obinna Jonathan Everson</p>			
	<p>Chapter 10</p> <p>Cindy Utter Pushpa Patel John Milburn Melinda Dunn-Ramos Cynthia Jones</p>	<p>Chapter 17</p> <p>Anh Tran Barbara Sainz Bridget Frattalone Larry Matthews Cynthia Ramirez Kevin Hansen Lorena Estrella Silvia Hernandez Jose Aparejo Manuel Rodriguez Raquel Urquides Wilfredo Amog</p>			
		<p>Chapter 20</p> <p>Rowina Castillo Zhan Peng Alicia Patmon Cherif Nassour</p>			
		<p>Chapter 21</p> <p>Sylvia Aguilar Ana Marsh Velma Bender Angelia Baker-Smith Christine Magsano Teresa Carreon Jeffrey Rekoske Denise Keary Adelina Martinez Alberto Olaes Carl Spears</p>			

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.

Puzzle Answers from Page 5

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

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: Phyllis Johnson, (279) 333-9446, sacyolocsr2@gmail.com; **Vice President:** Suzanna Nye (916) 741-1209, suzannanye@yahoo.com; **Treasurer:** Kathleen Elwell **Secretary:** Diane Welsh, **Meeting:** Monday, April 7, noon. Sign-in begins at 11 a.m. **Where:** Sierra 2 Center for the Arts and Community, 2791 24th St., Sacramento. **Program:** Guest speaker from office of Congressman Ami Bera discusses Healthy Brain Initiative. **Cost:** Members free, guests \$3. **Menu (please choose one):** Chicken, roast beef (available on gluten-free bread), tuna, or turkey sandwich; Chicken salad, veggie, or vegan black bean salad.

Reservations required: RSVP by March 24 to Phyllis Johnson; Members should use their full name from retirement paperwork and provide full names of guests; No reservations is no meal. **For more information:** Contact Phyllis Johnson.

CHAPTER 3

SAN FRANCISCO PENINSULA

President: Stephen McVeigh, (415) 378-8931, SMcVeigh@CalRetirees.org; **Vice President:** Clarice Moody, CMoody@CalRetirees.org; **Secretary:** Bridget Blount; **Treasurer:** Patricia Nguyen **Meeting:** Friday, March 21, 11:30 a.m. – 2 p.m. **Where:** Basque Cultural Center 599 Railroad Ave. South San Francisco, CA **Program:** End-of-life planning, Tiffany Ung, Cypress Lawns.

Lunch menu: Choice of lamb, salmon, or vegetarian meal. **Cost:** \$10 **RSVP:** By March 10 to Stephen McVeigh by phone or email.

CHAPTER 4

GREATER LOS ANGELES

President: Marta Zaragoza, (310) 204-0484; **Vice President:** Cynthia Frison, (424) 227-6489; **Secretary:** Virginia Griffin, (323) 290-3655; **Treasurer:**

Emma Johnson, (213) 258-8796 **Meeting:** Thursday, April 17, 12:30 p.m. **Where:** Petrelli's Steakhouse, 5615 Sepulveda, Blvd., Culver City **Program:** Guest speaker Jose Luis Pacheco, CalPERS Board of Administration. **Cost:** Members free, all others \$35. **Reservations required:** RSVP by April 10 to Marta Zaragoza by phone number above.

CHAPTER 5

CENTRALVALLEY FOOTHILLS

President: Diane Padilla (209) 233-0473; DPadilla@CalRetirees.org; **Vice President:** Martha Acevedo, (209)761-2034; moacer7@gmail.com. **Secretary:** Korryn Koplen (209) 577-8376; **Treasurer:** Joaquina Canedo, (209) 524-7219; joaquinac@peoplepc.com. **Meeting:** Tuesday, March 5, 11 a.m.

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

Reservations required: RSVP by Feb. 26 to Diane Padilla by phone or email. **Meeting:** Thursday, March 6, 11 a.m. **Where:** Masonic Center of Modesto, 800 Rose Ave. Modesto.

Program: Guest speaker Jose Luis Pacheco, CalPERS Board of Administration. Channee Condit, Stanislaus County Board of Supervisors; Margie Palomino, Stanislaus County Department of Aging & Veterans Services. **Cost:** \$5. **Reservations required:** RSVP by Feb. 27 to Diane Padilla by phone or email. **Meeting:** Tuesday, March 18, 11 a.m. **Where:** Merced Elks Lodge, 1910 M St., Merced. **Program:** Guest speaker Rene Garza, Stanislaus County Department of Rehabilitation

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

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

Meeting: Wednesday, April 16. 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 benefits of state retirees like you. **Cost:** Members covered \$20 for lunch (and responsible for any additional costs); All other attendees \$20. **Reservations required:** RSVP by March 6 to David Matanga by phone or email. **Meeting:** Wednesday, April 16. 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 benefits of state retirees like you. **Cost:** Members covered \$20 for lunch (and responsible for any additional costs); All other attendees \$20. **Reservations required:** RSVP by April 11 to David Matanga 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, April 17, 11 a.m. (doors open at 10:30 a.m.) **Where:** Elks Club of San Bernardino, 2055 Elks Lane, San Bernardino. **Program:** Learn how CSR helps protect the pension and health benefits of state retirees like you. **Cost:** Free. **Reservations required:** RSVP by April 11 to Frank Ornelas by phone.

CHAPTER 8

NORTH COAST AREA

President: Veronica Avila, (707) 487-0235, VAvila@CalRetirees.org; **Vice President:** VACANT; **Secretary:** Kimberly Wiley, (707) 740-9155, kimberlyannewiley@gmail.com; **Treasurer:** Vacant **Meeting:** Friday, March 7, 11:30 a.m. – 2 p.m. **Where:** Eureka Village Pantry, 1912 Broadway St., Eureka. **Program:** Learn how CSR helps protect the pension and health benefits of state retirees like you. **Cost:** Free for all attendees.

Reservations required: RSVP by Feb. 28 to Veronica Avila (707) 487-0235.

CHAPTER 9

LOS ANGELES AREA

President: David Matanga (323) 434-3474, dematanga@hotmail.com; **Vice President:** Joe Chacon (562) 282-8005; **Secretary:** Sandra Garcia (626) 814-0966, claire01@peoplepc.com; **Treasurer:** Maria Vazquez Bauer, (909) 519-8055 mavazbauer01@verizon.net **Meeting:** Wednesday, March 12. Sign-in begins at noon. Meeting begins at 12:30 p.m. **Where:** Marie Callender's, 200 S. Atlantic Blvd., Monterey Park. **Program:** Learn how CSR helps protect the pension and health benefits of state retirees like you. **Cost:** Members covered \$20 for lunch (and responsible for any additional costs); All other attendees \$20. **Reservations required:** RSVP by March 6 to David Matanga by phone or email. **Meeting:** Wednesday, April 16. 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 benefits of state retirees like you. **Cost:** Members covered \$20 for lunch (and responsible for any additional costs); All other attendees \$20. **Reservations required:** RSVP by April 11 to David Matanga by phone or email.

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CHAPTER 10

SAN LUIS OBISPO

President: Leticia Soria, (805) 574-0109, LSoria@CalRetirees.org; **Vice President:** Sally Mendez, (805) 598-6404; **Treasurer:** Marsha Epstein, (805) 704-0723; **Secretary:** Lori Williams, (805) 550-3510, lori.p.w@gmail.com. **Meeting:** Thursday, March 20, 11 a.m. **Where:** United Church of Christ, 11245 Los Osos Valley Rd., San Luis Obispo.

Program: TBD. **Cost:** Members free, guests \$10. **Reservations required:** RSVP by March 14 to Leticia Soria by phone or email above.

CHAPTER 11

MID VALLEY

President: Christy Christensen-Fountain, (559) 707-7067; CChristensenFountain@CalRetirees.org; **Vice President:** Jose Gutierrez, (559) 917-4577; **Secretary:** Claudine Edwards-McDougall, (559) 696-2628; **Treasurer:** Gigi Subilosky-Perlingieri, (559) 269-5380 **Meeting:** Wednesday, March 5, 11 a.m. **Where:** Pardini's, 2257 W. Shaw Ave., Fresno.

Program: Mackenzie Villalobos, Catholic Charities, shares results our holiday donations of coats and toys; Rodney Lowery, CEO of the Resiliency Center of Fresno, discusses services his organization provides; Learn about seminars available through OLLI-OSHER Lifelong Learning Institute. **Cost:** Members and spouses \$10; All others \$15.

Reservations required: RSVP by Feb. 25 to Christy Christensen-Fountain at (559) 707-7067 or (559) 920-7277; Please provide names of guests.

CHAPTER 12

EASTERN MOUNTAIN AND HIGH DESERT AREAS

President: Linda Currie, (661) 273-6390, lcurrie197@roadrunner.com; **Vice President:** Blanca Rodriguez, (909) 553-5625, secrtrycsr@outlook.com; **Secretary:** Stephanie Pryzbeski-Gilbert, (661) 941-4169; **Treasurer:** Barbara Griffin, (661) 266-1130, bgrif1275@gmail.com; Barbara Griffin, (661) 266-1130, **Meeting:** Thursday, April 15, noon

Where: Sizzler, 853 W. Palmdale Blvd., Palmdale. **Program:** Learn how CSR helps protect the pension and health benefits of state retirees. **Reservations required:** RSVP by April 1 to Barbara Griffin or Stephanie Pryzbeski-Gilbert. **Note:** 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.* **Meeting:** Wednesday, March 5, noon. Please arrive by 11:30 a.m. to order lunch. **Where:** Country Waffles, 2300 Athens Ave., Redding. **Program:** TBD. **Cost:** Lunch is free to all CSR members. **For more information:** Please contact Audrey Sandeen. **Meeting:** Wednesday, April 2, noon. Please arrive by 11:30 a.m. to order lunch. **Where:** Country Waffles, 2300 Athens Ave., Redding. **Yreka Meeting:** Thursday, April 3, noon. Please arrive by 11:30 a.m. to order lunch. **Where:** Casa Ramos, 100 N. Main St., Yreka. **Program:** TBD. **Cost:** Lunch is free to all CSR members. **For more information:** Please contact Audrey Sandeen.

CHAPTER 14

NORTHERN CALIFORNIA/CHICO

President: Kenneth Todd Mayer, (530) 519-2897, KMayer@CalRetirees.org; **Vice President:** S.E. Riaz, (530) 519-2174, SERiaz@CalRetirees.org; **Secretary:** Robin Keehn, (530) 899-7911, kkeehn68@gmail.com; **Treasurer:** Diana King, (530) 310-3454, LadyDi31481@gmail.com **Note:** Chico (usually meets the third Thursday of every month). **Meeting:** Thursday, March 20, 11:30 a.m. **Where:** Logan's Roadhouse, 1900 E. 20th St., Chico. **Program:** Guest speaker Gabby Lazoya, Members 1st Credit Union. **RSVP:** Requested but not required. **For more information:** Call or text S.E. Riaz or Kenneth Todd Mayer. **Meeting:** Thursday, April 17, 11:30 a.m. **Where:** Logan's Roadhouse, 1900 E. 20th St., Chico. **Program:** TBD. **RSVP:** Requested but not required. **For more information:** Call or text S.E. Riaz or Kenneth Todd Mayer. **Meeting:** Friday, April 18, 11:30 a.m. **Where:** Pizza Factory, 2975 Main St., Susanville. **Program:** Guest speaker TBD. **RSVP:** Requested but not required. **For more information:** Call or text Diana King or Kenneth Todd Mayer.

Meeting: Thursday, March 20, 11:30 a.m. **Where:** Logan's Roadhouse, 1900 E. 20th St., Chico. **Program:** Guest speaker Gabby Lazoya, Members 1st Credit Union. **RSVP:** Requested but not required. **For more information:** Call or text S.E. Riaz or Kenneth Todd Mayer. **Meeting:** Thursday, April 17, 11:30 a.m. **Where:** Logan's Roadhouse, 1900 E. 20th St., Chico. **Program:** TBD. **RSVP:** Requested but not required. **For more information:** Call or text S.E. Riaz or Kenneth Todd Mayer. **Meeting:** Friday, April 18, 11:30 a.m. **Where:** Pizza Factory, 2975 Main St., Susanville. **Program:** Guest speaker TBD. **RSVP:** Requested but not required. **For more information:** Call or text Diana King or Kenneth Todd Mayer.

Meeting: Thursday, March 20, 11:30 a.m. **Where:** Logan's Roadhouse, 1900 E. 20th St., Chico. **Program:** Guest speaker Gabby Lazoya, Members 1st Credit Union. **RSVP:** Requested but not required. **For more information:** Call or text S.E. Riaz or Kenneth Todd Mayer. **Meeting:** Thursday, April 17, 11:30 a.m. **Where:** Logan's Roadhouse, 1900 E. 20th St., Chico. **Program:** TBD. **RSVP:** Requested but not required. **For more information:** Call or text S.E. Riaz or Kenneth Todd Mayer. **Meeting:** Friday, April 18, 11:30 a.m. **Where:** Pizza Factory, 2975 Main St., Susanville. **Program:** Guest speaker TBD. **RSVP:** Requested but not required. **For more information:** Call or text Diana King or Kenneth Todd Mayer.

Meeting: Thursday, March 20, 11:30 a.m. **Where:** Logan's Roadhouse, 1900 E. 20th St., Chico. **Program:** Guest speaker Gabby Lazoya, Members 1st Credit Union. **RSVP:** Requested but not required. **For more information:** Call or text S.E. Riaz or Kenneth Todd Mayer. **Meeting:** Thursday, April 17, 11:30 a.m. **Where:** Logan's Roadhouse, 1900 E. 20th St., Chico. **Program:** TBD. **RSVP:** Requested but not required. **For more information:** Call or text S.E. Riaz or Kenneth Todd Mayer. **Meeting:** Friday, April 18, 11:30 a.m. **Where:** Pizza Factory, 2975 Main St., Susanville. **Program:** Guest speaker TBD. **RSVP:** Requested but not required. **For more information:** Call or text Diana King or Kenneth Todd Mayer.

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Meeting: Thursday, March 20, 11:30 a.m. **Where:** Logan's Roadhouse, 1900 E. 20th St., Chico. **Program:** Guest speaker Gabby Lazoya, Members 1st Credit Union. **RSVP:** Requested but not required. **For more information:** Call or text S.E. Riaz or Kenneth Todd Mayer. **Meeting:** Thursday, April 17, 11:30 a.m. **Where:** Logan's Roadhouse, 1900 E. 20th St., Chico. **Program:** TBD. **RSVP:** Requested but not required. **For more information:** Call or text S.E. Riaz or Kenneth Todd Mayer. **Meeting:** Friday, April 18, 11:30 a.m. **Where:** Pizza Factory, 2975 Main St., Susanville. **Program:** Guest speaker TBD. **RSVP:** Requested but not required. **For more information:** Call or text Diana King or Kenneth Todd Mayer.

CHAPTER 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; shari.goodwin1958@gmail.com **Treasurer:** Lieutenant Coopwood, (916) 206-2732, LtCoopJr@gmail.com **Meeting:** Tuesday, May 6. **Where:** Cattlmen's, 12409 Folsom Blvd., Rancho Cordova. **Program:** See details in April 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, March 21, noon – 2 p.m. **Where:** Papapavlo's, 501 Lincoln Ctr., Stockton. **Program:** Guest speaker Gary Cooper, CA Civil Grand Jury Association. **Cost:** Members free, guests \$30. **Reservations required:** RSVP by March 14 to Sheila Ward-Shaw by phone or email. **Note:** RSVP cancellation deadline is March 20 at noon. Those who do not comply will be subject to a \$30 fee.

CHAPTER 17

GREATER SAN DIEGO

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

CHAPTER 19

NORTH COAST AREA

President: Skip Hulet, (707) 279-4643; **Vice President:** Joan Hume, (707) 279-4811; **Secretary:** Reba Hawley, revjimmyv@aol.com; **Treasurer:** Dolly Riley, (707) 391-6391, dollypriley@gmail.com For 2024 we will meet in February, April, June, August, October & December **Ukiah Meeting:** Monday, April 14,

noon. **Where:** Stars Restaurant, 115 S. Orchard Ave., Ukiah. **Program:** TBD. **For more information:** Please contact Skip Hulet. **Upper Lake Meeting:** Tuesday, April 15, noon. **Where:** Running Creek Casino, 635 State Hwy. 20, Upper Lake **Program:** TBD. **For more information:** Please contact Skip Hulet.

CHAPTER 20

SAN FERNANDO VALLEY AND LOS ANGELES AREA

President: M. Cora Okumura, (818) 359-7625, mcokumura@yahoo.com; **Vice President:** Norma Gallegos, (818) 667-2347, norma.2005@gmail.com **Treasurer:** Gaylonn Mayo, (310) 897-7950, GaylonnB@gmail.com; **Secretary:** LaVerne Archie (909) 936-9940; **Meeting:** Thursday, April 10, 9:30 a.m. **Where:** Sizzler, 7131 Van Nuys Blvd., Van Nuys. **Cost:** Members eat free from the senior/small menus, with free salad or soup, plus coffee, tea, or fountain soda included; All other attendees pay for their own meals. **Program:** TBD. **Reservations required:** RSVP by April 1 to Cora Okumura by phone or text. 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, citymorg@comcast.net **Meeting:** Wednesday April 2, Napa Elks Lodge #832, 2840 Soscol Ave., Napa. **Program:** TBD. **Cost:** Chapter 21 members free; Guests \$10 (limit one guest per-member) **Menu:** Tossed organic green salad w/ blue cheese dressing, baked lasagna, penne Alfredo with chicken & broccoli; seasonal vegetables, vegetarian pasta upon request. Dessert: triple chocolate cake; Garlic bread, iced tea, and coffee included.

Reservations required: RSVP by March 26 with Laurel Duncan-Anderson (916) 397-7125.

CHAPTER 23

SAN JOSE AREA

President: Elvira Acevedo, (408) 550-9273, EAcevedo@calretirees.org; **Vice President:** Brad Geldert, (408) 655-4799, bgeldert@gmail.com; **Secretary:** Christine Jasper, (408) 373-1655, chris0521@sbcglobal.net; **Treasurer:** Rhonda A. Moreno-Nunez, (408) 891-5593 **Meeting:** Wednesday, April 23, 11 a.m. – 2 p.m. **Where:** Three Flames Restaurant and Banquets, 1547 Meridian Ave.,

San Jose. **Program:** Learn how CSR helps protect the pension and health benefits of state retirees like you. **Cost:** Free for members (and their driver/caregiver); Guests \$15 **Reservations required:** RSVP by April 21 to Elvira Acevedo by phone or email.

CHAPTER 26

BAKERSFIELD/KERN COUNTY

President: Ophelia Rabanal, ORabanal@CalRetirees.org, (661) 458-6588; **Vice President:** VACANT; **Secretary:** Vacant; **Treasurer:** Joe Salcido, (661) 477-2015, joe.salcido@yahoo.com. *All chapter meetings will be held the third Thursday of even months (except June): April 17, Aug. 21, Oct. 16, and Dec. 11. Meeting:* Thursday, April 17, 2025, 11 a.m. **Where:** Hodel's Country Dining, 5917 Knudsen Dr., Bakersfield. **Program:** Guest speaker from Alzheimer Association of Kern County. **Cost:** Members \$5; All other guests/spouses pay \$15 for their own meals. **Reservations required:** RSVP by April 11 to Ophelia Rabanal. **Note:** For those who RSVP but do not attend, please notify Ophelia. The chapter is responsible for paying for each "no-show" meal. **For more information:** Please call, text, or email Ophelia Rabanal.

CHAPTER 31

VENTURA/SANTA BARBARA

President: Gustavo Ruelas, (805) 216-0793, gustavoruelas0@gmail.com; **Vice President:** Michael Cheng, (805) 689-6700; **Secretary:** Catherine Jimenez, (805) 746-2273; chapter31cj@gmail.com; **Treasurer:** Robert Shiverdecker, codyannie1@gmail.com. **Meeting:** Tuesday, March 11, 11 a.m. **Where:** Oxnard Elks Lodge, 801 S. A Street, Oxnard. **Program:** Guest speaker Roger Horne, Ventura County Area Agency on Aging. **Menu:** Choice of tri-tip or grilled chicken. **Reservations required:** RSVP by March 3 to Cathie Jimenez by phone or email.

CHAPTER 34

ORANGE COUNTY-SANTA ANA

President: Joe Whaling, (714) 349-5393, joewhaling@yahoo.com; **Vice President:** Mark Barr, markchef@aol.com; **Secretary:** Ravindra Varma (562) 277-5207; **Treasurer:** William (Bill) Serb III, (714) 826-6029, serbthe3rd@att.net; **Secretary:** Vacant *Usually meets on the second Wednesday of each even month.*

Meeting: Wednesday, April 9, 11:30 a.m. **Where:** The Old Spaghetti Factory, 110 E Santa Fe Ave., Fullerton. **Program:** Guest speaker from Collette Travel Tours.

Reservations required: RSVP by

CHAPTER 35

SO. CENTRAL VALLEY PORTERVILLE AREA

President: Lou Flores, (559) 362-0689; **Vice President:** Lawana Tate (559) 544-5379; **Secretary:** Don Perkins (559) 630-0314; **Treasurer:** Mary McCaig, (559) 359-6069 **Note:** Usually meets on the second Thursday of every month **Porterville Meeting:** Thursday, March 13, 11 a.m. – 2 p.m. **Where:** El Nuevo Mexicali, 640 N. Prospect Rd., Porterville. **Program:** Guest speakers from office of State Senator Melissa Hurtado; Pamela Dyer, OSHER Lifelong Learning Institute. **Reservations required:** RSVP by March 6 to Lou Flores. **For more information:** Please contact Lou Flores. **Meeting:** Thursday, April 10, 11 a.m. – 2 p.m. **Where:** El Nuevo Mexicali, 640 N. Prospect Rd., Porterville. **Program:** Guest speakers from office of State Senator Melissa Hurtado. **Reservations required:** RSVP by April 3 to Lou Flores. **For more information:** Please contact Lou Flores.

CHAPTER 36

MONTEREY BAY AREA

President: Maureen Thompson, (831) 236-7741, binovc2@aol.com; **Vice President:** Deborah Anzini (831) 277-9110, danzini@comcast.net; **Secretary:** Luana Conley, LuanaConley@gmail.com; **Treasurer:** Abby Bayes, (831) 455-6189 *All chapter meetings are held on the second Thursday of even months at 11:30 a.m., unless otherwise noted. Meeting:* Thursday, April 10, 11:30 a.m. **Where:** Paine's Restaurant, 421 East St., Hollister. **Program:** TBD. **Cost:** Members free, guests \$25. **Reservations required:** RSVP by April 8 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 Abcarius, (916) 346-9092, caesar.abcarius@sbcglobal.net; **Secretary:** John Bowden, (916) 361-8786, JBowden@CalRetirees.org; **Treasurer:** Les Reynoso, (916) 709-0369, baskets4les@comcast.net; **Oregon Subchapter Chair:** Sue D'Errico, (707) 954-2904, sue.derrico@yahoo.com **Sacramento Meeting:** Wednesday, April 2, (sign-in at 11:30 a.m.) **Where:** Old Spaghetti Factory, 12401 Folsom Blvd., Rancho Cordova. **Program:** Guest speaker Fiona Ma, State Treasurer. **Cost:** Free for Chapter 165 members; Guest \$25 **Reservations required:** RSVP by March 28 to CSR email invitation or contact Les Reynoso by email or phone. **Oregon Meeting:** Thursday, April 17, noon (sign-in at 11:30 a.m.) **Where:** Elmer's, 2000 Biddle Road, Medford, Ore. **Program:** Bring a non-perishable food item to receive an extra ticket for drawing. **Cost:** Members free; Guests \$20 **Reservations required:** RSVP by April 15 to Sue D'Errico by email.



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