

# CALIFORNIA STATE RETIREES



Vol. 5

A PUBLICATION REPRESENTING CALIFORNIA STATE RETIREES

MAY 2025

## Welcome Back, CSR Lobby Day

In April, CSR resumed our showcase event at the Capitol. Lobby Day's revival proved successful.

Over 80 CSR members attended the first CSR Lobby Day since 2019. The eager participants met with state legislators in Sacramento to discuss important topics facing state retirees and advocated for protecting pension and health benefits.

For CSR President Joe Reynoso, Lobby Day 2025 inspired feelings of accomplishment and teamwork. "I want to personally thank all the members who participated. Because of you, CSR's return to Lobby Day was a wonderful



success," he said. "It was a team effort. We made it happen together."

The events began with a training session for CSR participants on April 8 at the Hilton Sacramento Arden West hotel. Ted Toppin, our legislative advocate, reviewed lobbying protocol and the importance of strategic and uniform messaging. The lessons helped prepare our members for their upcoming meetings with legislators and staff.

The next day, two full buses brought CSR members to downtown Sacramento.

Each member arrived with a personalized schedule full of meetings with State Senators and Assembly members representing their specific districts. In total, CSR scheduled 59 meetings. They began at 9:30 a.m. and continued until 2:45 p.m.

With the Capitol undergoing an extensive remodel, the nearby Capitol Annex Swing Space hosted nearly all the day's meetings. The sleek 8-story building on O Street made it very easy for members to attend. Several meetings took place at the venerable Legislative Office Building, located on N Street

across from the Capitol. The political action proved valuable. The CSR members briefly discussed critical issues and outlined their concerns. They also went over key legislation making its way to the floor. Among the bills: AB 371, which would require dental insurers to provide access to an in-network dentist near a patient's home or workplace.

"We were successful in making connections with the legislators," Reynoso said. "We educated and informed them regarding

issues important to CSR." CSR is thrilled to have Lobby Day return this year, as it is a wonderful opportunity for our members to share CSR's mission and the importance of retirement security. We cannot thank the staff, Senators, and Assembly members who took the time out of their day to meet with us. These relationships are invaluable, and we do not take them for granted. We are thankful to all those who spent their valuable time traveling to Sacramento and advocating for issues important to CSR.

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**May 26:** Memorial Day

**June 23-25:** CSR Statewide Board of Directors Meeting

**July 4:** 4th of July

**Upcoming  
Events:**

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**Contact us!**

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CALIFORNIA  
STATE RETIREES

Membership Application

First	Middle Initial	Last Name	
Social Security Number		Chapter	
Home Address	City	State	Zip
Home Phone	Email		
Retirement Date	From what State Agency did you retire?		
How did you hear about us?	Recruiter		

Type of Membership (Check One)

- ☐ **Retired Membership** Available to state retirees only. See Dues Table.
- ☐ **Associate Member** Available to persons not eligible for retired membership. Dues are \$72.00 per year (payable annually).

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

Office Use Only

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

Signature \_\_\_\_\_ Date \_\_\_\_\_

To join, please fill out the application completely and mail it back in an envelope to:  
California State Retirees 3000 Advantage Way Suite 100 Sacramento, CA 95834  
[www.CalRetirees.org](http://www.CalRetirees.org)

- New Calendar

- Members on the Move Gallery

- Member Resources

- New Chapter Map

- and much more!

Did you know?

The **NEW** CSR website is live!

Check it out:

[www.CalRetirees.org](http://www.CalRetirees.org)



# SAVVY SENIOR

## Savvy Senior: Strategies for Paying Off Credit Card Debt

*Dear Savvy Senior,  
My husband and I, who are retired, have accumulated about \$7,000 in credit card debt over the past few years and need some help paying it off. What can you tell us?  
Living Underwater*

Dear Living,  
I'm sorry to hear about your financial woes but know that you're not alone. Credit card debt has become a big problem in this country for millions of older Americans. According to a recent AARP report, 52 percent of adults ages 50 to 64 have credit card debt, along with 42 percent of those ages 65 to 74.

Rising costs of basic expenses like food, housing, utilities and health care are the main culprits.

But now, new tariffs on products made in China and other foreign countries will make many goods more expensive, which could make this problem worse. Of older adults carrying a balance, nearly half owe \$5,000 or more, and nearly a third owe upwards of \$10,000.

While paying off credit card debt can feel overwhelming, it's doable with a solid plan and a bit of belt-tightening and persistence. Here are some strategies to help you tackle it:

### Create a Budget

Start by taking a close look at your income and expenses to see where you can free up money to put toward your credit card debt.

Also look for areas to reduce spending, such as dining out, entertainment or subscriptions. And see if you're eligible for any financial assistance programs (see **BenefitsCheckUp.org**) that can help boost your budget by paying for things like food, utilities, medicine and health care.



### Call the Card Company

While the average credit-card interest rate is more than 20 percent, some credit card companies may be willing to lower your interest rate or work out a payment plan, especially if you're struggling. It doesn't hurt to ask.

### Pay More Than the Minimum

Credit card companies only require the minimum payment, but it's usually mostly interest. Try to pay more than the minimum every month to make a dent in the principal balance.

### Choose a Repayment Strategy

If you have more than one credit

card, pick one and get serious about paying it off. Start with the card that carries the highest interest rate, or the one with the smallest balance.

If you focus on paying off the card with the highest interest rate first, you'll pay less interest over time, saving yourself a lot of

money. Once the highest-interest card is paid off, move to the next highest, and so on.

Or you may want to start with the card with the smallest balance.

Paying off smaller debts quickly can give you a sense of accomplishment and motivate you to keep going.

### Consolidate Your Debt

If you have multiple high-interest cards, look into consolidating your debt with a low-interest personal loan from your bank or credit union. Or consider moving your debts to a balance transfer credit card with 0 percent



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

interest for an introductory period, which is usually 15, 18 or 21 months. This will eliminate the amount of interest you're paying temporarily. But be careful! Once the introductory promotion ends, the card company will charge interest on any remaining balance.

### Consider a Debt Management Plan

If you need more help, use a nonprofit credit counseling agency (see **NFCC.org**) to create a debt management plan for you. At no cost, a counselor will go over your income and debts and determine what's workable. The counselor will then negotiate with your lenders, to get a payment plan that will lower your interest and monthly payments and maybe forgive some debt.

If you accept their negotiated offer, you'll start making one monthly payment to the counseling service, which will in turn pay the issuers.

You'll likely pay the agency a small fee and give up the cards included in the plan, but over time you'll be able to pay off your debt.

## Stay Connected to CSR News and Events Through Email



**D**o 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 **CSRinfo@CalRetirees.org**

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



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

**B**elow are updates on 1) Blue Shield Data Breach, 2) Delta Dental

### **Blue Shield Data Breach:**

Well, here we go again. I recently became aware of another breach of member personal information. I reached out to CalPERS to find out how severe the breach was and how many of our members may be impacted. CalPERS reported they did not know specific numbers at this time, but were actively working with Blue Shield to learn what they could.

What we do know is Blue Shield of California has begun notifying certain members of a potential data breach that may have included elements of their protected health information. Due to the complexity and scope of the disclosures, Blue Shield reported they are unable to confirm whether any particular member's specific information was affected. Out of an abundance of caution, Blue Shield is providing notice to all members who may have accessed their member information on the potentially impacted Blue Shield websites during the relevant time frame. Blue Shield reported, "Blue Shield takes this matter very seriously and has already initiated measures to safeguard against similar future disclosures."

So what happened? Like other health plans, Blue Shield historically used the third-party vendor service, Google Analytics, to internally track website usage of members who entered certain

Blue Shield sites. They claimed they were doing this to improve the services they provide to their members.

On February 11, 2025, Blue Shield discovered that, between April 2021 and January 2024, Google Analytics was configured in a way that allowed certain member data to be shared with Google's advertising product, Google Ads, that likely included protected health information. Google may have used this data to conduct focused ad campaigns back to those individual members. Blue Shield wants to reassure their members that no bad actor was involved, and, to their knowledge, Google has not used the information for any purpose other than these ads or shared the protected information with anyone.

Blue Shield reported they severed the connection between Google Analytics and Google Ads on its websites in January 2024. They claim to have no reason to believe any member data was shared from Blue Shield's websites with Google after the connection was severed. Upon discovering the issue, Blue Shield immediately initiated a review of its websites and security protocols to ensure no other analytics tracking software is impermissibly sharing members' protected health information. When I hear more, you will be updated. Information that may have been impacted includes: Insurance plan name, type and group number; city; zip code; gender; family size; Blue Shield assigned identifiers for members' online accounts; medical claim service date and service provider, patient name, and patient financial responsibility; and "Find a Doctor" search criteria and results (location, plan name and type, provider name and type). According to Blue Shield, there was **no disclosure** of other types of personal information, such as Social Security numbers, driver's license numbers, or banking or credit card information. When I hear more information

about this breach you will be notified via email blast. Please make sure CSR has your email on file.

### **Delta Dental:**

It has been a while since I've written about Delta Dental issues, but I would like to share some positive information. In January 2025, I instructed our lobbyist, Ted Toppin with Blanning and Baker, to work with the California Dental Association (CDA) and legislators to show our support for CDA's bill, AB-371. During CSR's attendance at Lobby Day in early April 2025, we asked the legislators with whom we met for their support on this bill. Before continuing, I would like to share how extremely pleased I am with Lobby Day 2025; it was a tremendous success! After being absent from Lobby Day for six years, CSR is back! We are hoping Lobby Day 2026 will be even bigger and better. Back to the subject at hand. CSR has been working behind the scenes with the CDA and their lobbyists who were authoring legislation which would increase dental benefits for many California retirees. AB-371 is a result of CDA's efforts. Although it is not a perfect bill, it is a step in the right direction.

If passed, this bill will require specified plans and insurers that cover dental services to offer urgent dental appointments within 48 hours of a request, non-urgent dental appointments within 18 business days of a request, and preventive dental care appointments within 20 business days of a request, as specified.

The bill will subject dentists to the relevant departments' regulatory geographic accessibility standards. AB-371 will require plans and insurers to report comprehensive information regarding the networks each dental provider serves.

It will also require the Department of Managed Health Care or the Department of Insurance to review

the adequacy of an entire dental provider network, including the portions of the network serving plans and insurers not regulated by the respective departments.

Because a willful violation of the above-described provisions by a health care service plan would be a crime, this bill will impose a state-mandated local program. The California Constitution requires the state to reimburse local agencies and school districts for certain costs mandated by the state. Statutory provisions establish procedures for making that reimbursement.

While AB-371 does not increase the maximum annual cap, which for most retirees is \$2000, nor does it include any additional benefits not already provided by Delta Dental, it does provide the requirement that should a retiree require dental treatment, they are able to get it in a reasonable time frame and without having to drive tremendous distances from their residence.

I see this as a step in the right direction, but I will concede, more needs to be done and, as President of CSR, I will not be satisfied until Delta Dental comes to the table and offers better benefits to retirees who deserve to be treated with respect and dignity.

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](mailto:CSRinfo@calretirees.org)**.

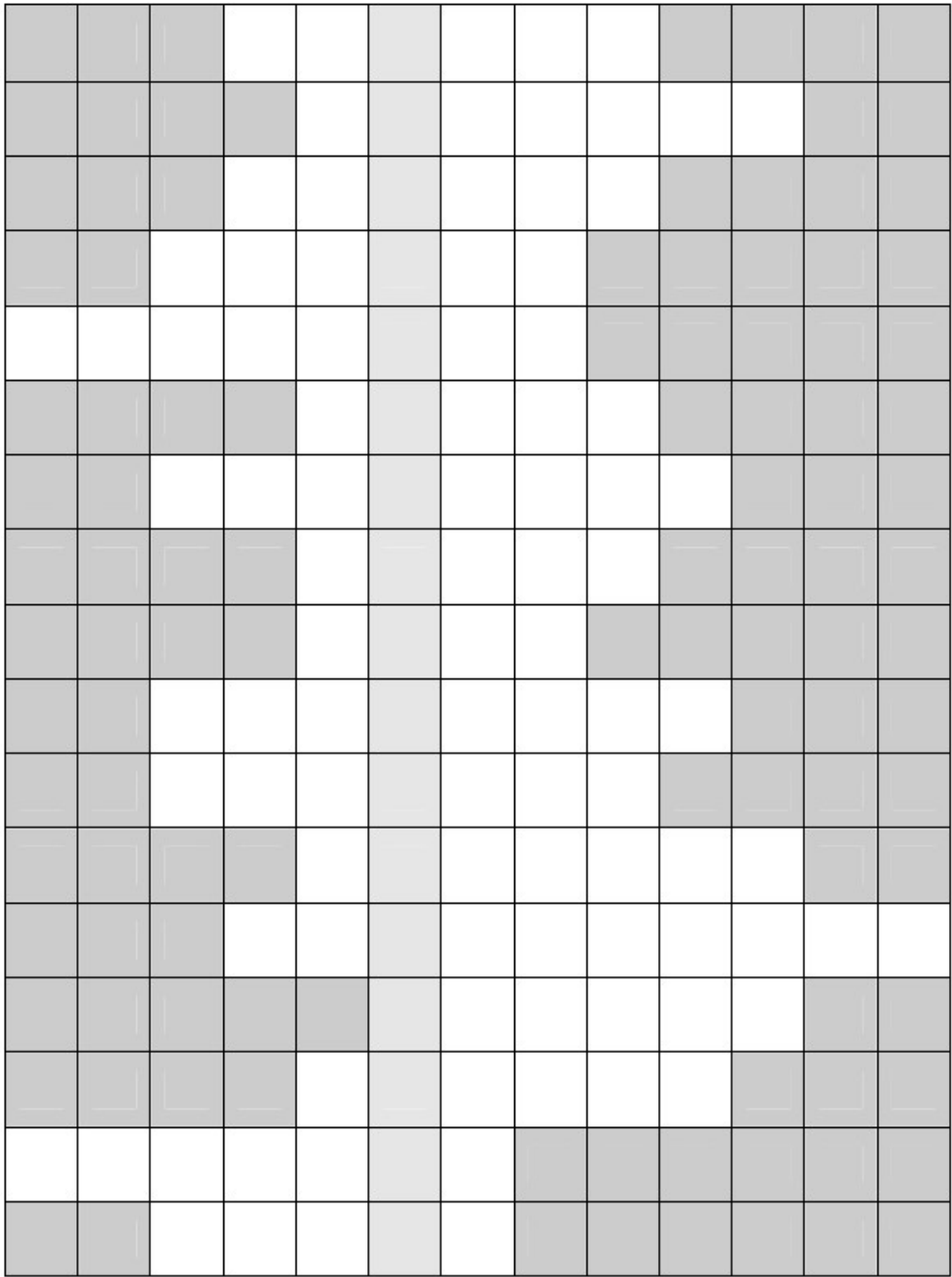
Additionally, if you have any ideas for future healthcare content or would like to submit a guest article, please send an e-mail to **[CSRinfo@calretirees.org](mailto:CSRinfo@calretirees.org)**.





# PUZZLES Picnic Word Scramble

Unscramble each picnic-related word and write it in the grid. When you've finished unscrambling all the words, the letters reading down highlighted column will spell two items that you just might need on your picnic! Hint: Not all of the words are foods.



1. MAYLIF

2. ERRUGBS

3. STABEK

4. STAPLE

5. NOELDEAM

6. LIGLR

7. DACHWINS

8. MESGA

9. NSAT
10. STOODRUO

11. SCIPELK

12. GIVESGE

13. REELOWMANT

14. ROCLOE

15. RICASH

16. TOKOCUO

17. SCIPH



Facebook: @CaliforniaStateRetirees  
LinkedIn: @CaliforniaStateRetirees  
Website: [www.CalRetirees.org](http://www.CalRetirees.org)



## Rainbow Spring Rolls with Ginger Peanut Sauce

### Ingredients

*For the Rainbow Spring Rolls:*

- 6 rice spring roll papers
  - 1 red pepper, thinly sliced
  - 2 carrots, thinly sliced
  - 1 yellow bell pepper, thinly sliced
  - 1 large bunch mint leaves
  - 1 large bunch cilantro
  - ¼ red cabbage, thinly sliced
- For the Ginger Peanut Dipping Sauce:*
- ½ cup peanut butter
  - 1 ½ tablespoon low sodium soy sauce
  - 1 tablespoon raw honey
  - 2 tablespoon freshly squeezed lime juice
  - ½ teaspoon chili paste
  - 1 teaspoon fresh grated ginger

### Directions

*For the Rainbow Spring Rolls:*

To get rice paper flexible for wrapping our spring rolls, dip in warm water for about 3-4 seconds or hold under running water, until the paper becomes fully moistened with water. Then, lay the wrapper onto your work surface which should be clean and flat. Near the bottom of the spring roll in the center, lay out the red bell peppers, followed by thinly sliced carrots, yellow bell pepper, fresh mint and cilantro, and thinly sliced red cabbage. Fold the bottom over the end of the veggies, then fold the uncovered sides inward, then tightly roll the wrapper all the way. The idea is to get it as tightly wrapped as possible. Then repeat with the remaining ingredients.

*For the Ginger Peanut Dipping Sauce:*

In a small bowl, combine the peanut butter, low sodium soy sauce, raw honey, freshly squeezed lime juice, chili paste, and fresh grated ginger. Stir until smooth. You can soften the peanut butter by microwaving for 10-15 seconds, if needed.





# Members on the Move: Lobby Day 2025





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

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 Revenue & Taxation 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 dental plans and insurers to ensure dentists are available within 15 miles or 30 minutes of 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 Appropriations Committee.**

**AJR 3 (Schiavo)**  
Recognizes Social Security, Medicare, and Medicaid as the foundation for income and health care security for millions of Americans. This bill sends a loud and clear message to Washington, D.C., that Californians oppose any effort to cut or privatize these life-saving benefits.  
**STATUS: Assembly Third Reading File.**

**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: Awaiting hearing in Senate Military & Veterans Affairs Committee.**

**SB 351 (Cabaldon)**  
Would prohibit a private equity



Ted Toppin

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: Awaiting hearing in Senate Judiciary Committee.**

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

Blue Shield Contract Nears Termination

The message below is from CalPERS Communications & Stakeholder Relations. We wanted to update you on the potential contract termination between Blue Shield of California (BSC) and the University of California Health System (UC Health). The current contract between BSC and UC Health expires on June 30, 2025. While negotiations continue, letters informing the roughly 20,000 CalPERS Blue Shield Access+ HMO members are required to be sent on May 1, 2025, informing them of a potential contract termination in accordance with Department of Managed Health Care (DMHC) regulations. It is highly likely that those letters will need to be sent, beginning Thursday, May 1. No advance notice is required for the roughly 15,000 CalPERS Basic PPO members associated with UC Health, but a termination will obviously impact those members as well. We are actively working with BSC and UC Health to avoid a termination and will keep you updated on any additional developments.



## Should You Stay or Go? What to Know if You Retire Out-of-State

While you consider where to spend your golden years in retirement, one thing is clear — California remains the favorite choice for retirees. More than 81% of CalPERS retirees remain in-state, keeping more than 75% of the annual pension payments inside its borders. The remaining retirees live primarily in neighboring states, and fewer than 1% live internationally.

If you're planning to depart California in retirement, whether to save money, explore new surroundings, or be closer to family, it's important to evaluate key factors both before and after your move.

### Before You Move Research How Taxes Will Affect Your Retirement Income

You must consider the tax implications of moving out of California. Income taxes, property taxes, and sales taxes differ widely across states. Some states, like Florida, Texas, and Nevada, don't tax pension income at all. Other states provide partial tax breaks on retirement distributions and Social Security. Want to know which states don't tax pensions? Explore your options here: [www.investopedia.com/retirement-friendly-taxes-by-state-8753316](http://www.investopedia.com/retirement-friendly-taxes-by-state-8753316) Once you're retired and decide where to live in retirement, you'll want to check with your new state's tax or revenue agency for more information. You can contact the California Franchise Tax Board, which provides guidance

on determining California resident status, with any questions. If you become a resident of another state and want to discontinue your California tax withholdings, you can make that change in

in California, and some health plans are available only in certain ZIP codes. Be sure to contact the health plan before enrolling to make sure they cover your new ZIP code and that their provider



myCalPERS by selecting Tax Withholdings from the Home tab. You can follow our step-by-step How to Change Your Tax Withholdings on myCalPERS if you need help. Consult a tax professional in your new state if you have questions about your tax withholding.

For general information on taxes and your CalPERS pension, visit Taxes: [www.calpers.ca.gov/retirees/taxes](http://www.calpers.ca.gov/retirees/taxes)

### Check Health Care Costs and Availability

Out-of-state CalPERS health benefit costs may differ from those

network is accepting new patients.

You can use our Health Plan Search by ZIP Code here: [www.calpers.ca.gov/members/health-benefits/plans-and-rates/zip-search](http://www.calpers.ca.gov/members/health-benefits/plans-and-rates/zip-search) or log in to myCalPERS to determine which plans are available in your area.

For an overview of all CalPERS health plans, visit Retiree Plans & Rates on our website.

### After You Move Update Your Direct Deposit Information

If you change banks when you move to another state, be sure

to update your direct deposit information right away. Log in to myCalPERS, go to the Retirement tab, and select Payment Options. When you move out-of-state, before signing up for direct deposit, first verify that your financial institution belongs to the National Automated Clearing House Association (NACHA). While most financial institutions can accept and provide direct deposit, they must belong to NACHA.

### Update CalPERS with Your Address and Contact Information

When you're contacting your utilities and other service providers to change your address, don't forget about CalPERS.

We need your current address and your new contact information if you receive benefit payments, tax statements, or other important correspondence about your pension and health benefits. You can file an official change of address with the U.S. Postal Service so your mail is forwarded to your new address. You can log in to myCalPERS, then select My Account and Contact Information to update your personal email address or phone numbers if they changed. If you're part of other retirement and health programs, such as the CalPERS Long-Term Care Program, CalPERS Deferred Compensation Plans, and the CalHR Savings Plus program, contact them to update your address and contact information.





# 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

Narinder Khahera  
Manjit Randhawa

## Chapter 2

Philip Heinrich  
Teresa Vargas-Patterson  
Jacie Ragland  
Eugenio Cruz  
Anne Boschert  
Dolores Ricks-Albert  
Edward Long  
Debra Johnson  
Marion Waltower  
Wendy Barnes  
Rodrigo Veloso  
Patricia Nance  
Charley Thomas  
James Cassara  
Tommy Cornelius  
Audrey Bailey  
Felicia Mcqueen  
Grace Espindola Trujillo  
Tamara Apodaca  
Faten Batakji  
Juan Mercado

## Chapter 3

Xiao Hong  
Archival Manley  
Jian Deng

## Chapter 4

Janice Payne  
Margaret Vaughn  
Dalia Jaramillo

## Chapter 5

Stacey Ibrahimi  
Terri Barrera

## Chapter 6

Teresa Wassman  
Sara Smith  
Peter Stecher  
Kimberley Scott  
Donna Rushe  
Barbara Silva-Vidor-Kaufman  
Jody Harris  
Rosa Flores  
Annette Kemp  
Deborah Vert

## Chapter 9

Deborah Padilla  
Philipp Concepcion  
Agnes Leung  
Yuet Kwok  
Tami Harshberger  
Ralph Rossetti  
Alex Hwang  
Virginia Quiambao

## Chapter 10

Melinda Howard  
Estrella Mendez

## Chapter 11

Virginia Krauter  
Nancy Morton  
Jacquelyn Mcswain  
James Evans

## Chapter 12

Lakeshia Mason

## Chapter 13

Harold Mcfall

## Chapter 14

Patricia Valceschini  
Beverly Hibbitts

## Chapter 15

Edward Chavez  
James Johnson  
Terry Soule  
Irene Avila  
Marvin Carey  
Roger Curtis  
Rosemarie Domingo

## Chapter 16

Teodoro Hernandez  
Estela Kief

## Chapter 17

Laura Mcguire  
Elsa Alvarez

## Chapter 21

Kimberly Fernandez  
Carlos Santos  
Geeta Menon  
Rosie Schramm  
Todd Wright  
Teresa Mcdonald  
Keith Wynkoop  
Maria Magdaleno  
Stuart Schendel  
Julio Sumagang  
Jessie Avila  
Dalisay Hernandez

## Chapter 23

Nattakarn Boonyagarn  
Eva Ibarra

## Chapter 26

Clifford Smith  
Mica Mello  
Anita Herreria  
Paula Melendrez  
Charlotte Vosburg Luttrull

## Chapter 31

Lydia Hernandez

## Chapter 34

Kathryn Kiyan  
Maura Meade  
Patricia Loeza

## Chapter 35

David Land  
Patricia Flores  
Dawn Jarvie  
Reyes Flores

## Chapter 36

David Feliz  
Judy Chu  
Donna Trevino

## Chapter 165

Michelle Payne  
Barbara Boyd  
Sharon Jackson  
Paige Wittenbrook  
Bevis Lee  
James Maughan  
Brian Galey  
Suyun Leung  
Lance Tobey  
David Hovey  
Rita Bartolo  
Clifford Dickey  
Cindy Derrico

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

**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

			F	A	M	I	L	Y				
				B	U	R	G	E	R	S		
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		C	H	I	P	S						





# CHAPTER MEETING NOTICES

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

## CHAPTER 1

### ALAMEDA/CONTRA COSTA COUNTIES

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

*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, [suzannanye@yahoo.com](mailto:suzannanye@yahoo.com); **Vice President:** Arlene Espinoza, (916) 397-5002, [arlene.espinoza@comcast.net](mailto:arlene.espinoza@comcast.net); **Treasurer:** Kathleen Elwell **Secretary:** Diane Welsh, **Meeting:** Monday, June 2, noon (sign-in at 11 a.m.) **Where:** Sierra 2 Center for the Arts and Community, 2791 24th St., 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 \$5. **Menu** (please choose one): Chicken, roast beef (available on gluten-free bread), tuna, or turkey sandwich; Chicken salad sandwich, veggie, or vegan salad. **Reservations required:** By May 19 to Peggy Andre, [villatresshair@gmail.com](mailto:villatresshair@gmail.com). Space is limited to the first 100 responses. All who reply thereafter go on a waiting list. **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](mailto: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](mailto:SMcVeigh@CalRetirees.org); **Vice President:** Clarice Moody, [CMoody@CalRetirees.org](mailto: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](mailto: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](mailto:DPadilla@CalRetirees.org); **Vice President:** Martha Acevedo, (209) 761-2034; [moacer7@gmail.com](mailto:moacer7@gmail.com). **Secretary:** Korryn Koplen (209) 577-8376; **Treasurer:** Joaquina Canedo, (209) 524-7219; [joaquinac@peoplepc.com](mailto:joaquinac@peoplepc.com). The next Chapter 5 meetings are scheduled for July. Please see a future CSR newspaper for details.

## 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:** Learn how CSR helps protect the pension and health benefits of state retirees like you. **Cost:** Free. **Reservations required:** RSVP by June 9 to Frank Ornelas by phone.

## CHAPTER 8

### NORTH COAST AREA

**President:** Veronica Avila, (707) 487-0235, [VAvila@CalRetirees.org](mailto:VAvila@CalRetirees.org); **Vice President:** Elnora Hunter-Fretwell, (916) 320-3461; [EHunterFretwell@CalRetirees.org](mailto:EHunterFretwell@CalRetirees.org)

org; **Secretary:** Vacant **Treasurer:** Stephanie Colshan, (831) 241-1722; [smcolshan@gmail.com](mailto:smcolshan@gmail.com) **Meeting:** Thursday, May 8, 11:30 a.m. – 2 p.m. **Where:** Lucky 7 Casino, 360 N Indian Rd., Smith River. **Program:** Guest speaker from Smith River Fire Department. **Cost:** Free for CSR members. **Reservations required:** RSVP by April 30 to Veronica Avila (707) 487-0235.

## CHAPTER 9

### LOS ANGELES AREA

**President:** David Matanga (323) 434-3474, [dematanga@hotmail.com](mailto:dematanga@hotmail.com); **Vice President:** Joe Chacon (562) 282-8005; **Secretary:** Sandra Garcia (626) 814-0966, [claire01@peoplepc.com](mailto:claire01@peoplepc.com); **Treasurer:** Maria Vazquez, (909) 519-8055 [mavazbauer01@verizon.net](mailto:mavazbauer01@verizon.net) **Meeting:** Wednesday, May 7. Sign in 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 of state retirees like you. Hear guest speaker Kathilena Armstrong, United Healthcare. **Cost:** Members covered \$20 for lunch (but responsible for additional cost). All others pay \$20. **Reservations required:** RSVP by May 1 to David Matanga by phone or email. **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.

## CHAPTER 10

### SAN LUIS OBISPO

**President:** Leticia Soria, (805) 574-0109, [LSoria@CalRetirees.org](mailto:LSoria@CalRetirees.org); **Vice President:** Ada Mendez, (805) 598-6404; **Treasurer:** Marsha Epstein, (805) 704-0723; **Secretary:** Lori Williams, (805) 550-3510, [lori.p.w@gmail.com](mailto:lori.p.w@gmail.com). **Meeting:** Thursday, May 29, 1 p.m. **Where:** Cuesta Canyon Park, Arroyo Picnic Area, 2400 Loomis Rd., San Luis Obispo. **Program:** Guest speaker Joe Reynoso, president, California State Retirees. **Cost:** Members free, spouses \$15; Children 12-and-under \$10. **Reservations required:** RSVP by May 22 to Leticia Soria by phone

or email above. **Note:** Prepare for sunny weather—wear a hat!

## CHAPTER 11

### MID VALLEY

**President:** Christy Christensen-Fountain, (559) 707-7067; [CChristensenFountain@CalRetirees.org](mailto:CChristensenFountain@CalRetirees.org); **Vice President:** Jose Gutierrez, (559) 917-4577; **Secretary:** Claudine Edwards-McDougall, (559) 696-2628; **Treasurer:** Gigi Subilosky-Perlingieri, (559) 269-5380 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](mailto:lcurrie197@roadrunner.com); **Vice President:** Blanca Rodriguez, (909) 553-5625, [blancrod703@yahoo.com](mailto:blancrod703@yahoo.com); **Secretary:** Stephanie Pryzbeski-Gilbert, (661) 941-4169; **Treasurer:** Barbara Griffin, (661) 266-1130, [bgrif1275@gmail.com](mailto: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 by June 1 to Stephanie Pryzbeski-Gilbert or Blanca Rodriguez. **Note:** Space is limited to the first 35 responses. All who reply thereafter will be placed on a waiting list.

## CHAPTER 13

### NORTHERN CALIFORNIA/REDDING

**President:** Terry Coyle, (916) 869-2094, [tlc95821@yahoo.com](mailto:tlc95821@yahoo.com); **Vice President:** LaDora Cooper, (530) 949-2131, [Dola27@charter.net](mailto:Dola27@charter.net); **Secretary:** Audrey Sandeen, (530) 604-5289, [theswede8243@gmail.com](mailto:theswede8243@gmail.com); **Treasurer:** Georgene Gibson (530) 524-0662, [rbjeepman10@hotmail.com](mailto:rbjeepman10@hotmail.com) *Chapter meets the*

*first Wednesday of every month in Redding, and three time per-year in Yreka. Meeting:* Wednesday, May, 7, noon. Please arrive by 11:30 a.m. to order lunch. **Where:** Country Waffles, 2300 Athens Ave., Redding. **Program:** TBD. **Cost:** Lunch is free to all CSR members. **For more information:** Please contact Audrey Sandeen. **Meeting:** Wednesday, June 4, noon. Please arrive by 11:30 a.m. to order lunch. **Where:** Country Waffles, 2300 Athens Ave., Redding. **Yreka Meeting:** Tuesday, July 1, 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](mailto:KMayer@CalRetirees.org); **Vice President:** S.E. Riazzi, (530) 519-2174, [SERiazzi@CalRetirees.org](mailto:SERiazzi@CalRetirees.org); **Secretary:** Robin Keehn, (530) 899-7911, [kkeehnr68@gmail.com](mailto:kkeehnr68@gmail.com); **Treasurer:** Diana King, (530) 310-3454, [LadyDi31481@gmail.com](mailto:LadyDi31481@gmail.com) **Note:** Chico (usually meets the third Thursday of every month). **Meeting:** Thursday, May 15, 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. Riazzi or Kenneth Todd Mayer. **Meeting:** Tuesday, May 13, 11:30 a.m.. **Where:** Pizza Factory, 2975 Main St. Susanville. **Program:** TBD. **RSVP:** Resquested but not required. **For more information:** Call or text Diana King or Kennet Todd Meyer. **Meeting:** Thursday, June 19, 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. Riazzi or Kenneth Todd Mayer. **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.

## CHAPTER 15

### SIERRA FOOTHILLS

**President:** Pamela Robison, (916) 768-1657, [PRobison@CalRetirees.org](mailto:PRobison@CalRetirees.org); **Vice President:** Joann Stewart, (916) 412-2075, [JStewart@CalRetirees.org](mailto:JStewart@CalRetirees.org); **Secretary:** Shari Lynn Goodwin, (916) 521-7593; [PAGE 10](mailto:shari.good-</a></p></div><div data-bbox=)



# CHAPTER MEETING NOTICES

win1958@gmail.com **Treasurer:** Lieutenant Coopwood, (916) 206-2732, LtCoopJr@gmail.com **Meeting:** Tuesday, May 6, 11:30 a.m.-3 p.m. **Where:** Cattlemens, 12409 Folsom Blvd., Rancho Cordova. **Program:** Guest speaker Jim Uren, CaptionCall. Learn about captioned telephone service. **Menu:** Lemon or teriyaki chicken, ravioli, salmon, or steak. **Cost:** Members free; Non-members \$25 cash or check payable to CSR Chapter 15. **Reservations required:** By April 28 to Pam Robison probison@calretirees.org or (916) 768-1657. Please include names and menu choices; **Note:** Zoom access is available upon request.

## CHAPTER 16

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

## 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

## 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, 9:30 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 by May 31 to Cora Okumura by phone or text. For more information: Please contact Cora Okumura. **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, CaPERS 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

## 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.*

## CHAPTER 31

**VENTURA/SANTA BARBARA** **President:** Gustavo Ruelas, (805) 216-0793, gustavoruelas0@gmail.com; **Vice President:** Michael Cheng, (805) 689-6700; **Secretary:** Catherine Jimenez, (805) 746-2273; chapter31cj@gmail.com; **Treasurer:** Robert Shiverdecker, codyannie1@gmail.com.

## CHAPTER 34

**ORANGE COUNTY-SANTA ANA**

**President:** Joe Whaling, (714) 349-5393, joewhaling@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: Vacant *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 **Note:** Usually meets on the second Thursday of every month

## 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 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 **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 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.

# MEMBERS ON THE MOVE

Please send in your high resolution photos to [CSRInfo@CalRetirees.org](mailto:CSRInfo@CalRetirees.org) for a chance to be featured in an upcoming Retiree. Please include any details on the photo including names, dates and event specifics.





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