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CALIFORNIA STATE RETIREES

SERVING CALIFORNIANS FOR 95 YEARS

Vol. 11 | A PUBLICATION REPRESENTING CALIFORNIA STATE RETIREES | NOVEMBER 2026

Inside the Latest CSR Board of Directors Meeting

California State Retirees (CSR) held its October 2026 Board of Directors gathering October 19–21 at the Hilton Arden West in Sacramento, where more than 150 members gathered for leadership discussions, committee meetings, and organizational updates.

The gathering began Monday with a Leadership Meeting led by CSR President Joe Reynoso. Discussions focused on chapter leadership responsibilities, legislative advocacy, upcoming chapter officer and delegate elections, and preparations for the October 2027 Delegate Assembly. Leaders were encouraged to strengthen relationships with legislative offices and remain actively engaged in representing retired state employees.

On Tuesday, CSR committees met to discuss important issues affecting members and the organization. The Health Benefits Committee reviewed topics including prescription drug costs, dental coverage, mental health, and diabetes. The Bylaws and Governing Rules Committee also discussed developing a training program to help chapter officers better understand CSR's governing documents and responsibilities.

Wednesday's Board of Directors meeting provided an opportunity for statewide officers, district directors, and committee representatives to share updates and discuss organizational priorities.

District directors highlighted chapter activities throughout California, including legislative outreach, membership recruitment, community involvement, and efforts to increase participation in CalPERS meetings.



CSR Legislative Representative Ted Toppin also provided an update on the upcoming general election and candidate endorsements, highlighting CSR's ongoing advocacy on behalf of California's retired state employees. The Board approved moving forward with the development of a chapter leadership training program and received updates on CSR's ongoing efforts to address its federal tax-exempt classification.

Throughout the meetings, members had opportunities to provide feedback, share concerns, and participate in discussions that help guide CSR's priorities and future initiatives.

These statewide gatherings strengthen communication between members and leadership while reinforcing CSR's commitment to protecting the pension and healthcare benefits of California's retired state employees.

CSR extends sincere appreciation to everyone who attended and contributed to the discussions.

The next statewide Board of Directors gathering is scheduled for February 22–24, 2027, in Sacramento.

For general inquiries, contact CSR Headquarters at **(888) 808-7197** or **CSRinfo@CalRetirees.org**.

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Sacramento, CA 95834
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- **Nov. 3:** Election Day
- **Nov. 11:** Veterans Day
- **Nov. 16-18:** CalPERS Board Meetings
- **Nov. 26:** Thanksgiving-HQ closed
- **Nov. 27:** HQ closed

IMPORTANT NOTICE TO CSR DELEGATES:
Upcoming Mail Ballot on 501(c)(4) Reclassification
Please see page 3.

CALIFORNIA STATE RETIREES

CALIFORNIA STATE RETIREES STATEWIDE OFFICERS

Joe Reynoso
President
TEL: 916.708.0369
EMAIL: JReynoso@calretirees.org

Keith Umemoto
Executive Vice President
TEL: 916.715.1880
EMAIL: KUmemoto@att.net

Vincent Herrera
Vice President
TEL: 916.804.6613
EMAIL: VHerrera@CalRetirees.org

Geanie Hixon
CFO/Secretary
TEL: 541.646.0925
EMAIL: GHixon@CalRetirees.org

CSR DISTRICT BOARD DIRECTORS

Steven K. Alari
TEL: 562.704.9191
EMAIL: SKAlari@CalRetirees.org
District A: Ch. 4, Ch. 9, Ch. 20

Leticia Soria
TEL: 805.574.0109
EMAIL: LSoria@CalRetirees.org
District B: Ch. 10, Ch. 26, Ch. 31, Ch. 36

Maria Aguilar
TEL: 408.706.0366
EMAIL: MAguilar@CalRetirees.org
District C: Ch. 1, Ch. 3, Ch. 21, Ch. 23

Pat Gantt
TEL: 530.570.5803
EMAIL: PGantt@CalRetirees.org
District D: Ch. 8, Ch. 13, Ch. 14, Ch. 19

Gail Fasciola
TEL: 916.612.0939
EMAIL: Gailsgab@Comcast.net
District E: Ch. 2, Ch. 15, Ch. 165

Jerry Fountain
TEL: 559.967.9691
EMAIL: JFountain@CalRetirees.org
District F: Ch. 5, Ch. 11, Ch. 16, Ch. 35

Frank Ruffino
TEL: 619.708.2165
EMAIL: FRuffino@CalRetirees.org
District G: Ch. 6, Ch. 12, Ch. 17, Ch. 34

Contact us!

CALIFORNIA STATE RETIREES Headquarters
3000 Advantage Way
Suite 100
Sacramento, CA 95834
TEL: 916.326.4292
FAX: 916.326.4201
TOLL-FREE: 888.808.7197
EMAIL: CSRinfo@CalRetirees.org
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**

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

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).

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

Signature _____ Date_____

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

www.CalRetirees.org

Member Spotlight

We are excited to introduce Member Spotlight! This new addition will celebrate the people who make our chapters strong. This section will highlight members' achievements, service, and impact within our organization and the community.

We invite all CSR members to participate. Please submit a photo along with a short blurb to CSRinfo@Calretirees.org sharing accomplishments, milestones, or contributions you would like recognized. Submissions will be featured monthly.

This is also a great opportunity to give a shout-out to someone in your chapter whose dedication deserves recognition. Whether it's leadership, service, mentorship, or behind-the-scenes support, we want to hear about it.

Join us in celebrating the individuals who help move CSR forward!

SAVVY SENIOR

Savvy Senior: Why Women Lose Hair as They Age – and What Can Be Done About It



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

Dear Savvy Senior,
I'm a 68-year-old woman and over the past few years my hair has become noticeably thinner, especially on top. Is this just part of aging, or could it be a sign of a health problem? And are there treatments that really help women with hair loss?
--Thinning Thelma

Dear Thelma,

Hair thinning is a common concern for women as they age, especially after menopause, but it's not something you should automatically dismiss as getting older. While some hair loss is a normal part of aging, it can also be linked to underlying health conditions, medications, nutritional deficiencies, stress, or other treatable issues. The good news is that in many cases, the cause can be identified and sometimes successfully treated.

Aging changes

One of the most common causes of thinning hair in older women is female pattern hair loss, also called androgenetic alopecia. It usually appears as gradual thinning on the top of the scalp or a widening part, rather than bald patches. After menopause, declining estrogen levels can affect the hair growth cycle, causing strands to become finer, grow more slowly, and shed more easily over time.

Possible causes

But hormones and aging aren't the only explanations. Hair loss can also follow a major illness, surgery, COVID infection, or a period of significant stress. In these cases, shedding often begins a few months later and may



improve on its own.

Other possible causes include thyroid disorders, iron deficiency, poor nutrition, autoimmune conditions, and scalp disorders. Medications can also play a role. Drugs such as blood thinners, antidepressants, beta blockers, cholesterol medications, thyroid treatments, arthritis drugs, and some hormone therapies have all been linked to hair loss in some people. If you suspect a medication may be involved, don't stop it on your own – ask your doctor about alternatives.

Get checked

Because there are so many possible causes, the first step is getting a proper evaluation. See your doctor or a dermatologist if you notice sudden shedding, rapid thinning, bald patches, or scalp itching or pain. They may review your medications, examine your scalp, and order simple blood tests to check for problems such as thyroid imbalance or iron deficiency.

What helps

Treatment depends on the cause. If an underlying condition such as thyroid disease, iron deficiency, medication side effects, or poor nutrition is identified, treating it may help restore hair growth.

For older women with age-related female pattern hair loss, the treatment with the best evidence is topical minoxidil (Rogaine), available over the counter. It can help slow thinning and stimulate some regrowth, but results take several months and continued use is needed to maintain any benefit. Some women who don't respond may be candidates for low-dose oral minoxidil, which is an off-label treatment and requires medical supervision because of possible side effects. Be cautious with hair-growth supplements. Unless you have a true deficiency, products such as biotin usually provide little benefit and can interfere with certain lab tests, including thyroid and some heart tests.

Gentle hair care and cosmetic options can also help. Avoid harsh chemical treatments, tight hairstyles that pull on the hair, and excessive heat from blow dryers or styling tools. A fuller haircut, thickening styling products, hair-building fibers that reduce the appearance of thinning spots, or lightweight hairpieces and wigs can also improve appearance and confidence.

Hair thinning in older women is common, but it isn't always just a normal part of aging. Because it can sometimes signal an underlying medical issue, it's worth getting checked – especially if it comes on suddenly or worsens quickly. While not every type of hair loss can be reversed, treatment and practical strategies can often slow it down and help you feel better about how your hair looks.

Attention Delegates: Please Return Your Ballot

California State Retirees (CSR) is addressing a time-sensitive issue regarding its federal tax-exempt status. The IRS has determined that CSR no longer qualifies for tax-exempt status under Section 501(c)(5) of the Internal Revenue Code because its active members are retired employees.

To address this issue, CSR is seeking recognition as a 501(c)(4) social welfare organization. The IRS Appeals process has temporarily delayed the loss of CSR's current status, giving the organization an opportunity to pursue this change.

Making this transition requires amendments to CSR's Articles of Incorporation and Bylaws, which must be approved by the Delegate Assembly. The CSR Board of Directors has approved moving forward with a mail ballot for Delegates to vote on these important changes.

A reminder to all Delegates: Please complete and return your ballot promptly. Your participation and vote are essential to helping CSR move forward and protect the organization's ability to continue serving California's retired public employees.

TO YOUR HEALTH



Joe Reynoso, CSR President Health Benefits Committee Report

This month you will read about 1) Hospital Observation Status, 2) SB125 Health Plan Tax, and 3) Cancellation of Part D Premium Stabilization in 2027.

Hospital Observation Status

Hospital observation status can have a hidden financial risk for Medicare patients. Retirees need to understand the difference between observation and hospital admission. Members should be aware of an important Medicare issue: being kept in a hospital under observation status is not the same as being formally admitted as an inpatient. This distinction can significantly affect a retiree's out-of-pocket healthcare costs and eligibility for rehabilitation or skilled nursing care after leaving the hospital.

Under Medicare rules, a patient may spend one or more nights in a hospital, receive tests, undergo treatment, and occupy a hospital bed while still being classified as outpatient. Unless a physician formally orders an inpatient admission, the stay generally falls under Medicare Part B outpatient coverage rather than Medicare Part A inpatient coverage. This classification can create unexpected financial consequences.

Under original Medicare, outpatient observation services may involve separate copays and coinsurance for hospital services, along with costs for physician services and certain medications. Depending on the services received and any supplemental coverage, a patient's total out-of-pocket expenses may be higher than expected. One of the most serious consequences involves skilled nursing facility care.

Original Medicare generally requires a qualified inpatient hospital stay of at least three consecutive days before covering skilled nursing facility care. Time spent in the emergency room or under observation does not count toward those three days. Consequently, a retiree who spends several days in a hospital, but is never formally admitted as an inpatient, may face substantial cost for rehabilitation or skilled nursing care after discharge, unless an exception or other coverage applies.

CSR encourages members and their families to ask hospital staff about their official admission status every day. Hospitals must provide a Medicare Outpatient Observation Notice (called a MOON) when applicable observation services extend beyond 24 hours. Patients should also ask how their status affects their expected costs and post-hospital care.

Hospital observation status may be medically appropriate, but patients should never have to discover its financial consequences only after receiving a bill. CSR will continue to advocate for greater transparency and patient protection. Retirees deserve clear explanations of their hospital status, potential financial liabilities, and available appeal rights. Better education can help Medicare beneficiaries make informed decisions and avoid costly surprises during an already stressful medical situation.

SB125-Tax on Health Plans

SB125, which the Governor signed on June 29, 2026, establishes a new tax on health plans of approximately $8.85 per enrolled member per month, subject to possible adjustments. The tax is scheduled to apply during 2027, 2028 and 2029, provided the required Federal approval or certification conditions are satisfied.

Revenue from this tax is projected to help fund Medi-Cal services and payments to healthcare providers. The new tax applies to all health plans, including plans serving private insured members. Consequently, CalPERS retirees could experience indirect financial effects if insurers account for the additional expense when setting future premiums; however, any resulting premium increase is uncertain and is not automatic. Retirees should not assume SB125 alone will cause their premiums to rise. Actual costs will depend on insurers' financial decisions, CalPERS negotiations with health plans, and the CalPERS Board's annual premium-setting process. California State Retirees should monitor how SB125 is implemented and whether health plans identify the new tax as a factor in the proposed 2028 or 2029 premium increases. I spoke with CalPERS regarding the matter and was informed, since the 2027 premium rates were already negotiated and set, any potential impact of SB125 will begin in 2028. CSR will continue to work with CalPERS to seek assurances that any premium increases attributed to SB125 are documented, justified, and carefully evaluated to protect retirees from unnecessary financial burdens.

Cancellation of Part D Premium Stabilization in 2027

The Federal government's decision to end the Medicare Part D premium stabilization demonstration beginning in 2027 raises concerns about prescription drug affordability for retirees. The temporary program helped reduce monthly premiums for standalone Medicare prescription drug plans. Its termination does not eliminate Medicare Part D coverage, but it could result in higher premiums for some beneficiaries.

For California State Retirees the impact depends on individual CalPERS health plans. The subsidy primarily supported standalone Part D plans, so retirees enrolled in traditional Medicare with separate prescription drug coverage may face increased premiums or changes in available plans. The Federal government has indicated many beneficiaries will have affordable alternatives, although individual costs will vary.

I reached out to CalPERS to get their input on the situation and received their response: "This won't affect CalPERS members next year as the 2027 premiums have already been finalized. Also, there are no changes to the co-pays or benefit designs, so member cost sharing isn't changing either. This could have an impact on premiums (not co-pays) in 2028 or beyond, and we'll work through those impacts as we do each year during our rate development process."

CSR will continue to work with CalPERS and urge them to explain any resulting changes clearly, and help members understand their options. Protecting affordable prescription drug access is essential for retirees living on fixed incomes and managing chronic health conditions.

Remember, if you feel you are being denied benefits to which you are entitled, please reach out to your medical plan, whether it be Blue Cross, Blue Shield, United Healthcare or any other plan. If they are unable to resolve your concern, reach out to CalPERS and if CalPERS is unable to help, do not hesitate to contact **CSRinfo@calretirees.org**.

When I say CSR is here to fight for the protection of the pension and health benefits of retirees, it is not just a slogan, it is who we are and what we do for our members.

If you have any questions about your unresolved pension, health or dental/vision benefits, please send a message to the CSR Health Benefits Committee at **CSRinfo@calretirees.org**.

Additionally, if you have any ideas for future healthcare content, please send an e-mail to **CSRinfo@calretirees.org**.

PUZZLES

U	G	B	S	H	M	U	S	D	J	B	O	L	V	H	K	C	T	E
P	U	R	I	T	A	N	S	G	N	I	F	F	U	T	S	E	S	I
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AUTUMN
COLONY
CORNUCOPIA
CRANBERRIES
FALL
FAMILY
FEAST
GOBBLE
GRATITUDE
GRAVY
HARVEST
HOLIDAY
MAIZE
MAYFLOWER
NEW WORLD
NOVEMBER
PILGRIMS
PLYMOUTH
PUMPKIN PIE
PURITANS
SQUASH
STUFFING
THANKSGIVING
THURSDAY
TURKEY
WAMPANOAG
YAMS



the recipe

Skillet Sausage Stuffing

Ingredients
1 pound bulk pork sausage
1-1/4 cups chopped celery
1/2 cup chopped onion
1/2 cup sliced fresh mushrooms
1 large garlic clove, minced
1-1/2 cups reduced-sodium chicken broth
1 teaspoon rubbed sage
1 package (6 ounces) stuffing mix

Directions
In a large skillet, cook the sausage, celery, onion and mushrooms over medium heat until meat is no longer pink. Add garlic; cook 1 minute longer; drain. Stir in broth and sage. Bring to a boil. Stir in stuffing mix. Cover and remove from the heat; let stand for 5 minutes. Fluff with a fork.



get connected

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

CSR Updates

2027 DISTRICT DIRECTOR ELECTION
Districts D & E

2026
OCTOBER & NOVEMBER
Candidate Consent Form
A blank Candidate Consent Form will be printed in the October and November issues of the CSR newspaper.

NOVEMBER 16
Candidate Filing Deadline
Deadline for candidates to submit their Candidate Consent Form and 200-word candidate statement.

DECEMBER 1
Ballots Mailed
Deadline for the corporate office to mail election ballots.

2027
JANUARY 4
Ballot Return Deadline
Deadline for return of ballots.

JANUARY 11
Election Results Notification
Deadline for candidates to be notified of the election results.

JANUARY 20
Deadline for submitting an election protest.

FEBRUARY
Election Results Published
Election results will be printed in the CSR newspaper.

INSTALLATION OF DISTRICT DIRECTORS
The District D and District E directors-elect shall be installed at the first regularly scheduled Board meeting following the election.



CALIFORNIA STATE RETIREES

2027 District Director Election – D & E

CANDIDATE CONSENT FORM

PLEASE PRINT FULL NAME AS IT IS TO APPEAR ON THE BALLOT

I_____, self-nominate and/or consent to

be a Candidate for the office(s) of /Delegate

_____

Name Chapter No: Last 4 SS# or Member ID #

_____

Address City Zip Code

Telephone No. E mail

Candidates may submit a brief, factual, biographical statement of no more than 200 words regarding their qualifications. Such biographical statements must be received in the Corporate Office by **November 16, 2026,** to be distributed with the ballot. The contents of these statements must be in accordance with approved guidelines.

By signing below, I certify I am a member in good standing as defined in Governing Rules 2.02.

_____

Signature: Date:

Join the California State Retirees! Simply scan our QR code to get started! Become part of a strong community of state retirees working together to protect our pensions, benefits, and future.
45,000 strong and growing!

CSR MEMBERS ON THE MOVE









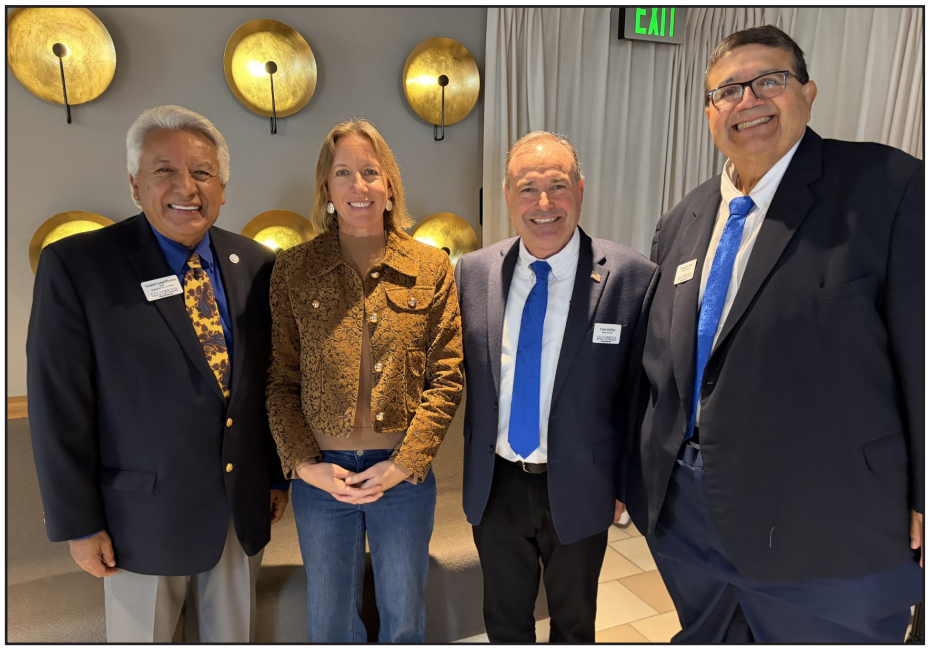








CSR MEMBERS ON THE MOVE













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. All CSR members receive complimentary lunches.

Chapter 1

Sharon Sharpe
Leland Lee
Linda Allen
Alex Moises
Neil Peters
Sheila Gurtu-Bernard
Dawn Bailey
Sueta Balleza
Jennifer Gemmel

Chapter 2

Allan Loucks
Doreen Smith
Adriane Kuehn
Jennifer Heichel
Deborah Holmes
Irene Ramos
Joanne Allen
Betty Gabbert
Belinda James-Ramseur
Bahiyah Hillary
Linda Morales
Margie Gernal
Michael Lipkin
Linda May
Lisa Harrison
Felicia Jackson
Darreyl Reed
Michelle Van
Adnan Sweilem
Vincent Green
Michelle Fadenipo
Angela Eboigbe
Cristina Pangilinan
Mary Furuhashi
Zabrina Cooper
Cheryl Jeffreys
Victor Baker
Antwan Reaves
Monica Mitchell-Howard
Michelle Davis-Phillips
Pauline Lucero
Fernando Ibarra
Salon Jones
Linda Tinkham
Betsy Wannakuwatte
Lisa Marquez
Vivian Dobson
John Pratt
Rudy Valencia
Angela Howell
Mark Tyler
Lance Hayward
Sharon Burnley-Mccode
Patricia Contreras
Kerri Edmond
Sonia Reyes
Rachel Lee
Leticia Corona De Lopez
Maria Procida
Matilde Hanson
Carla Shelton
Vanessa Shum

Chapter 3

Benson Jen
RosemarieRaineycalonsag
Winona Castillo

Chapter 4

Natasha Howard
David Martinez
Mark Siegmund
Lici Garcia
Joyce Harris
Paula Gatewood
Lonita Cunningham

Chapter 5

Tammy Kirkwood
Kimberlea Avis

Chapter 6

James Slemmer
Cherilyn Greenlee
Darlinda Michael
Olga Livingston
Shaun Geer
Andrew Tarpey
Joan Mcloughlin
Scott Nye
Lidia Sanchez
Diane Johnson
Sabrina Spicer
Gloria Swims
Paula Knox
Rachel Lopez
Eileen Kolath
Juanita Ortega
Emma Pearce
Stephanie Rivera
John Madriaga
Betty Faulkner
Margaret Mchatten
Marie-Judith Valdez

Chapter 9

Sonia Magana
Maria Fidaleo Angell
Carolyn Karabenick
Karen Walker
Avneet Palaha
Stephanie Giron Jacobsen
Michael Marshall

Chapter 10

Sheryl Frisch
Dorothy Tallman
Katy Fluitt

Chapter 11

Henry Hernandez
Nicholas Dumas
Cynthia Hernandez
Kristine Connelly
Fei Zhang
Marisela Sanchez

Chapter 12

Nora Gonzales
Patricia Williams
Barbara Buus
John Tapella
Aminat Adebiyi
Myrna Suarez

Chapter 13

Deena Matagulay

Chapter 14

Christopher Smyth
Eric Baker

Chapter 15

Yuriy Sukhostavskiy
Shelly Jones
Michael Otwell
Ashley Cummings
Melinda Lee
Jesse Vasilinda
Jeane Sherrard
Valeria Desilets
Susan Flowers-Williams
Robyn Bryant

Chapter 16

Stacy Dukes
Deborah Nelson

Chapter 17

Maria Saheli
Kim Elliott
Laura Florez
Gladys Hall
Teresita Morison

Chapter 20

Shelita Blache
Elaine Elsayed
Jacqueline Caldwell

Chapter 21

Steven Carter
Sheila Pangelinan
Mariaelisita Martinez
Toni Ignoffo
Anne Slaughter
Jeffrey Thirnbeck
Yvette Amaro
Connie Clary-Thorman
Robert Fantozzi
Bethany Bridges
Eduardo David
Marciana Gregorio
Josefina Angeles
Harleen Agroia

Chapter 23

Chinwe Chukwumerije
Van Chao
William Raby-Brown

Chapter 26

Rebecca Markham
Gerardo Amor
Charlotte Miller
Nirmal Atwal

Chapter 31

Elisa Wolfe

Chapter 34

Debra Mccory
Adrian Gonzales
Rebecca Jimenez
Tamara Poelma
Divyaben Patel
Renee Larum
Ronald Fields
Sultan Abassy

Chapter 35

Mark Jimenez
Jesus Dumlao
Alease Grigsby
Lorena Vasquez
Michelle Gray

Chapter 36

Brian Beckman
Rodrigo Leiva
Jetta Bollinger
Joseph Movilla
Valerie Blume
Rafael Lopez
Maria Canchola

Chapter 165

Marsha Gomez
Marie Bush
Sharon Beasley
Alexander Bourdaniotis
Jeff Bingel
Charise Whitaker
Diana Thomas
Jerry Carlson
Pamela Couch
Rosemary Smith
Shannon Passafiume
Grace Cross
Lisa Mcguire
Jacqueline Maddy
Alexandria Arredondo
Donna Young
Lisa Cooke
Jeffrey Gard
Danea Farley
Michelle Zanetta

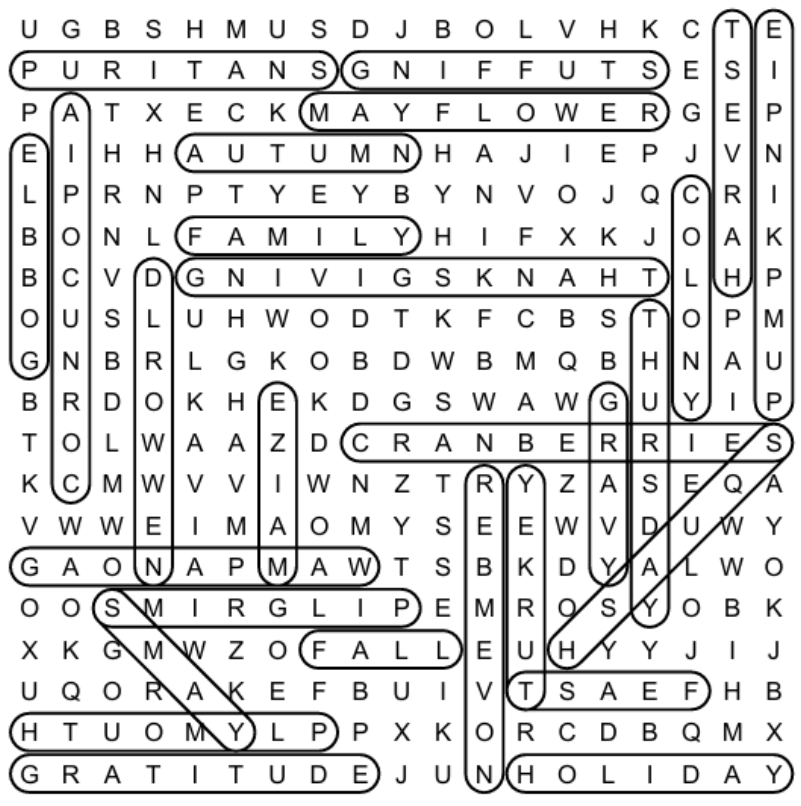
Don't fret if you joined CSR but don't see your name here. Processing at CalPERS, the State Controller's Office and CSR can take a few months. Check again for your name within the next two months.



In Memory of Jenny Hayden

California State Retirees remembers Jenny Hayden for her dedication to fellow retirees and her years of service to CSR. After retiring in 2004 from the California Department of Industrial Relations, Jenny remained active in the retiree community. She served as Chapter 34 Treasurer from 2009 to 2012 and was a Chapter President from 2012 to 2015. In 2013, she also served on the CSR Health Benefits Committee, helping address issues important to retirees. Jenny's commitment to CSR and her family leaves a lasting legacy. She will be missed and fondly remembered by all who knew her.

Puzzle Answers from Page 5



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 **Meeting:** Wednesday, Dec. 2, 11:30 a.m. **Where:** Zio Fraedo's, 611 Gregory Ln., Pleasant Hill. **Program:** Discuss year-end chapter business. Hear guest speaker State Senator Jesse Arreguin. Enjoy live holiday music. **Cost:** CSR members and caregivers free. Guests $35. **Reservations required:** RSVP by Nov. 25 to Chapter President Kilday-Hicks; Send guest checks to: 1208 Carleton St., Berkeley, CA 94702. (For other arrangements, please contact Russell.)

CHAPTER 2

SACRAMENTO/YOLO AREA

President: Suzanna Nye (916) 741-1209, snye@calretirees.org; **Vice President:** Arlene Espinoza, (916) 397-5002, arlene.espinoza@comcast.net; **Secretary:** Diane Buffington, **Treasurer:** Kathleen Elwell, **Meeting:** Tuesday, Nov. 3, 10 a.m. – 11:30 a.m. (sign-in begins 9:30 a.m.) **Where:** The Center at District56, 8230 Civic Center Dr., Elk Grove. **Program:** Guest speaker Kim Johnson, Agency on Aging Area 4 ombudsman. Learn about the important role of an ombudsman within her organization. **Cost:** Members free, nonmembers $15 (free to nonmembers who fill out a CSR membership application). Admission includes coffee, tea, and light snacks. **Reservations required:** RSVP by Nov. 1 to Peggy Andre at villatresshair@gmail.com or (916) 995-8094. Guests are encouraged. to bring a friend who wants to learn about CSR. **Meeting:** Tuesday, Dec. 8, 10 a.m. – 11:30 a.m. (sign-in begins 9:30 a.m.) **Where:** The Center at District56, 8230 Civic Center Dr., Elk Grove. **Program:** Open Nominations Meeting for 2027 Chapter Officer & Delegate Elections. **Cost:** Members free, nonmembers $25 (free to nonmembers who fill out a CSR membership application). **Reservations required:** RSVP by Dec. 2 to Peggy Andre at villatresshair@gmail.com or (916) 995-8094. Guests are encouraged. Feel free to bring a friend who wants to learn about CSR. Seating capacity is 150. **Note:** Admission includes lunch choice of roasted tri-tip and mushrooms, chicken Toscana, vegetarian tortellini, or vegan pasta. Attendees must include lunch choice with RSVP.

CHAPTER 3

SAN FRANCISCO PENINSULA

President: Stephen McVeigh, (415) 378-8931, SMcVeigh@CalRetirees.org; **Vice President:** Clarice Moody, CMoody@CalRetirees.org; **Secretary:** Bridget Blount; **Treasurer**: Cecilia Cuadra (415) 678-7247; caccbon1@gmail.com **Meeting:** Friday, Dec. 18, 11:30 a.m. – 2 p.m. **Where:** Basque Cultural Center, 599 Railroad Ave., South San Francisco. **Program:** Discussion of the nomination process for 2027 Chapter Officer and Delegate Elections; approval of the 2027 Chapter 3 budget. **Cost:** Members free, guests $25. **Menu:** Choice of pork chops, salmon, or vegetarian meal. **Reservations required:** RSVP by Dec. 11 to Stephen McVeigh at SMcVeigh@CalRetirees.org or (415) 378-8931 or via email invitation.

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, Dec. 17, 12:30 p.m.**Where:** Petrelli's Steakhouse, 5615 Sepulveda Blvd., Culver City. **Cost:** Free for Chapter 4 members in good standing, guest speakers, and invited guests. All others $30 (cash only). **Reservations required:** RSVP by Dec. 10. Please text your RSVP and meal preference to Marta Zaragoza at (310) 204-0484. If she does not reply to the text message, please call the same number.

CHAPTER 5

CENTRAL VALLEY FOOTHILLS **President:** Diane Padilla (209) 233-0473; DPadilla@CalRetirees.org; **Vice President:** Martha Acevedo, (209)761-2034; **Secretary:** Korryn Koplen (209) 577-8376; **Treasurer:** Frank Borrelli, (209) 402-1201, fjborrelli@gmail.com. **Merced Meeting:** Wednesday, Dec. 2, 11 a.m. **Where:** Merced Elks Lodge, 1910 M St., Merced. **Cost:** Free for CSR members and their drivers. **Reservations required:** RSVP by Nov. 16 to Diane Padilla (209) 233-0473 or via email invitation. **Modesto Meeting:** Thursday, Dec. 3, 11 a.m. **Where:** Masonic Center of Modesto, 800 Rose Ave., Modesto. **Cost:** Free for CSR members and their drivers. **Reservations required:** RSVP by Nov. 18 to Diane Padilla (209) 233-0473 or via email invitation. **Jackson Meeting:** Tuesday, Dec. 8, 11 a.m. **Where:** Best Western Amador Inn, 200 S. State Hwy. 49, Jackson. **Program:** Guest speakers CSR Executive Vice President Keith Umemoto. Guest speaker from Alzheimer's Association of Northern California. **Cost:** Free for CSR members and their drivers. **Reservations required:** RSVP by Nov. 30 to Diane Padilla (209) 233-0473 or via email invitation. **Sonora Meeting:** Thursday, Dec. 10, 11 a.m. **Where:** The Standard Pour, 19040 Standard Rd., Sonora. **Program:** Learn about estate planning and living trusts from attorney Gwendolyn Christesen. **Cost:** Free for CSR members and their drivers. **Reservations required:** RSVP by Dec. 1 to Diane Padilla (209) 233-0473 or via email invitation.

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, Dec. 10, 11 a.m. Doors open at 10:30 a.m. **Where:** San Bernardino Elks Lodge, 2055 Elks Dr., San Bernardino. **Cost:** Free for CSR members. **Program:** Guest speaker Assemblymember Robert Garcia (District 50). **Reservations required:** RSVP by Dec. 8 to Frank Ornelas (909) 948-8758, or via email invitation.

CHAPTER 8

NORTH COAST AREA

President: Veronica Avila, (707) 487-0235, VAvila@CalRetirees.org; **Vice President:** Elnora Hunter-Fretwell, (916) 320-3461; EHunterFretwell@CalRetirees.org; **Secretary:** Kathy Jorden **Treasurer:** Vacant. **Meeting:** Wednesday, Dec. 9, 11 a.m. **Where:** Eureka Village Pantry, 1912 Broadway St. **Program:** Open Nominations Meeting for 2027 Chapter Officer & Delegate Elections. **Reservations required:** RSVP by Dec. 2 to Veronica Avila (707) 487-0235 or via email invitation.

CHAPTER 9

LOS ANGELES AREA

President: David Matanga (323) 434-3474, dematanga@hotmail.com; **Vice President:** Joe Chacon (562) 282-8005; **Secretary:** Sandra Garcia (626) 814-0966, claire01@peoplepc.com. **Treasurer:** Maria Vazquez, (909) 519-8055, mavazbauer01@verizon.net. **Meeting:** Wednesday, Dec. 9, noon (check-in at 11:30 a.m.) **Where:** Stevens Steak & Seafood House, 5332 Stevens Pl, Commerce. **Program:** Guest speaker CSR President Joe Reynoso. **Cost:** Members free; nonmembers and guests $20. **Reservations required:** RSVP by Dec. 3 to David Matanga by phone, email, or via email invitation.

CHAPTER 10

SAN LUIS OBISPO

President: Tamara Walter, (805) 286-7435; twalter@calretirees.org.; **Vice President:** Ada Mendez, sallymendez1122@gmail.com; **Treasurer:** Marsha Epstein, (805) 704-0723; **Secretary:** Vacant **Meeting:** Tuesday, Dec. 15, 11 a.m.**Where:** Pavilion on the Lake, 9315 Pismo Ave., Atascadero. **Cost:** Members free, guests $30. **Reservations required:** RSVP by Dec. 10 to Leticia Soria (805) 574-0109, LSoria@CalRetirees.org, or via email invitation. **Meeting:** Tuesday, Nov. 17, 11 a.m.**Where:** Vix Creek Saloon, 133 Bridge St., Arroyo Grande.**Cost:** Members free, guests $30. **Reservations required:** RSVP by Nov. 12 to Leticia Soria (805) 574-0109, LSoria@CalRetirees.org, or via email invitation.

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:** Friday, Dec. 4, 11:30 a.m.**Where:** Holy Trinity Armenian Apostolic Church Social Hall, 537 M St., Fresno. **Program:** Chapter 11's Annual Holiday Meeting and Luncheon will open with the American Legion Honor Guard presenting the colors in remembrance of Pearl Harbor. A CalPERS representative will provide an update on CalPERS benefits, and a Veterans Services representative will discuss available services for veterans. Tickets will also be available for the Chapter 11 raffle. **Cost:** CSR Chapter 11 members free; spouses and guests $25. Admission includes lunch. **Reservations required:** RSVP by Nov. 26 at (559) 707-7067 or (559) 920-7277. Please also notify Chapter 11 if your plans change. **Note:** Chapter 11 will accept last-minute donations of coats, socks, scarves, gloves and toys to supplement this year's donation collections and annual toy drive. Donors will receive a ticket for each donated item for a chance to win a prize from the Donation Gift Table.

CHAPTER 12

EASTERN MOUNTAIN AND HIGH DESERT AREAS

President: Linda Currie, (661) 273-6390, lcurrie197@roadrunner.com; **Vice President:** Blanca Rodriguez, (909) 553-5625, blancrod703@yahoo.com, **Secretary:** Phyllis Barring Glass (661) 810-2069;**Treasurer:** Barbara Griffin, (661) 266-1130, bgrif1275@gmail.com; **Meeting:** Tuesday, Dec. 8, noon. **Where:** Sizzler, 853 West Palmdale Blvd., Palmdale. **Program:** Discuss chapter budget for 2027.**Reservations required:** RSVP by Nov. 30 to Phyllis Barring Glass at (661) 810-2069, to Blanca Rodriguez by phone or email, or via email invitation.

CHAPTER 13

NORTHERN CALIFORNIA/REDDING

President: Terry Coyle, (916) 869-2094, tlc95821@yahoo.com; **Vice President:** LaDora Cooper, (530) 949-2131, Dola27@charter.net; **Secretary:** Audrey Sandeen, (530) 604-5289, theswede8243@gmail.com; **Treasurer:** Georgene Gibson (530) 524-0662, rbjeepman10@hotmail.com *Chapter meets the first Wednesday of every month in Redding and four times per year in Yreka.* **Redding Meeting:** Wednesday, Nov. 4, noon (order lunch at 11:30 a.m.) **Where:** Country Waffles, 2300 Athens Ave., Redding. **Program:** Learn how CSR helps protect the pension and health benefits of all retired state employees. **Cost:** Lunch is free to all CSR members. **Note:** For more information, please contact Audrey Sandeen (530) 604-5289. **Redding Meeting:** Wednesday, Dec. 2, noon (order lunch at 11:30 a.m.) **Where:** Country Waffles, 2300 Athens Ave., Redding. **Program:** Learn how CSR helps protect the pension and health benefits of all retired State employees. **Cost:** Lunch is free to all CSR members. **Note:** For more information, please contact Audrey Sandeen (530) 604-5289.

CHAPTER 14

NORTHERN CALIFORNIA/CHICO

President: Kenneth Todd Mayer, (530) 519-2897, KMayer@CalRetirees.org; **Vice President:** S.E. Riazi, (530) 519-2174, SERiazi@CalRetirees.org; **Secretary:** Robin Keehn, (530) 899-7911, kkeehnr68@gmail.com; **Treasurer:** Diana King, (530) 310-3454, LadyDi31481@gmail.com *Chapter typically meets in Chico on the third Thursday of each month. We also meet in Susanville on the second Tuesday of each month, March through*

CHAPTER MEETING NOTICES

November (weather permitting). **Chico Meeting:** Thursday, Nov. 19, 11:30 a.m. **Where:** Logan's Roadhouse, 1900 E. 20th St., Chico. **Program:** Guest speaker Victoria Brennan, HICAP Outreach Coordinator. Learn about Medicare updates for 2027. **RSVP:** Requested but not required. **For more information:** Call or text S.E. Riazi or Kenneth Todd Mayer. **Chico Meeting:** Thursday, Dec. 17, 11:30 a.m. **Where:** Logan's Roadhouse, 1900 E. 20th St., Chico. **Program:** Chapter 14 holiday meeting. **RSVP:** Requested but not required. **For more information:** Call or text S.E. Riazi or Kenneth Todd Mayer.

CHAPTER 15

SIERRA FOOTHILLS

President: Pamela Robison, (916) 768-1657, PRobison@CalRetirees.org; **Vice President:** Joann Stewart, (916) 412-2075, JStewart@CalRetirees.org; **Secretary:** Shari Lynn Goodwin, (916) 521-7593; SGoodwin@CalRetirees.org **Treasurer:** Lieutenant Coopwood, (916) 206-2732, LtCoopJr@gmail.com **Meeting:** Tuesday, Dec. 1, 11:30 a.m. – 3 p.m. **Where:** Whitney Oaks Golf Club, 2305 Clubhouse Dr., Rocklin. **Program:** Chapter meeting and holiday lunch buffet. Enjoy live music by Recycled4. Bring socks for donations to annual Winter Sock Drive. **Cost:** Chapter 15 members free. Nonmembers $50 (cash only). **Reservations required:** By Nov. 17 to Shari Lynn Goodwin by phone/text to (916) 521-7593 or SGoodwin@calretirees.org. Space is limited to a maximum of 96 attendees.

CHAPTER 16

SAN JOAQUIN COUNTY

President: Sheila Ward-Shaw, (209) 915-1020, sheilaws2@yahoo.com; **Vice President:** Susan Small, (209) 948-3839; **Secretary:** Charlene Leathers, csrchp16@outlook.com; **Treasurer:** Juan Ochoa, (209) 334-1391. **Meeting:** Friday, Dec 18, noon. **Where:** Dave Wong's Restaurant & Deli, 2828 March Ln., Stockton.**Program:** Guest speakers State Assemblymember Rhodesia Ransom and San Joaquin County District Attorney Ron Freitas. **Cost:** Members free. Guests $30. **Reservations required:** RSVP by Dec. 10 Chapter Secretary Charlene Leathers at csrchp16@outlook.com or via email invitation.

CHAPTER 17

GREATER SAN DIEGO

President: (Carl) Mark Flahan (619) 977-6275; MFlahan@mac.com; **Vice President:** Gaspar Luna Oliveira, (619) 548-4793, gasparlunaoliveira@gmail.com; **Treasurer:** Diane Whorton, (619) 454-3603, dlw.union@gmail.com **Secretary:** Mildred Scarber, (619) 871-8658, MillieScarber@gmail.com. *Chapter will meet quarterly in 2026. Each meeting is scheduled for the first Thursday of the month* **Meeting:** Thursday, Dec. 3, 11 a.m. (doors open 10 a.m.). **Where:** Elijah's Restaurant, 7061 Clairemont Mesa Blvd., San Diego. **Cost:** Members free, nonmembers $25 at the door. **Program:** Year-end celebration and approval of the Chapter 17 budget for 2027. **Reservations required:** New members, please bring your membership card to the meeting. **For more information:** Contact Diane Whorton dlw.union@gmail.com or (619) 454-3603 or Gaspar Luna Oliveira (619) 548-4793. **Note:** If you have recently retired or signed a new membership application and have not received your membership card, please contact CSR headquarters to obtain your membership number so Chapter 17 can verify it. (If you receive this newspaper, your member number is included, in the second row, above your name on the address label.) Please email that information to Diane Whorton at dlw.union@gmail.com. You will then be added to the reservation list. Those who attend without a reservation will be last to be seated.

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CHAPTER 19

NORTH COAST AREA

President: Skip Hulet, (707) 279-4643; **Vice President:** Joan Hume, (707) 279-4811; **Secretary:** Reba Hawley, revjimmyv@aol.com; **Treasurer:** Don Merrill, (707) 484-8881 **Meeting:** Tuesday, Dec. 8, noon. **Where:** Stars Restaurant, 115 S. Orchard Ave., Ukiah. **Program:** Guest speaker CSR Executive Vice President Keith Umemoto. Learn how CSR helps protect the pension and health benefits of all retired state employees. **Cost:** Free for CSR members. **For more information:** Please contact Skip Hulet.

CHAPTER 20

SAN FERNANDO VALLEY AND LOS ANGELES AREA

President: M. Cora Okumura, (818) 359-7625, mcokumura@yahoo.com; **Vice President:** Norma Gallegos, (818) 667-2347, norma.2005@gmail.com **Treasurer:** Gaylonn Mayo, (310) 897-7950, GaylonnB@gmail.com; **Secretary:** LaVerne Archie (909) 936-9940; **Meeting:** Tuesday, Dec. 8, 11 a.m. **Where:** Caruso's Italian Kitchen Bar & Grill, 10152 Balboa Blvd., Granada Hills **Program:** Hear guest speaker CSR President Joe Reynoso. Enjoy holiday activities. Bring unwrapped toy for donation to Highway Patrol toy drive. Wear holiday-themed attire (encouraged but not required). **Cost:** Free for CSR members. Guests $35 (pay in cash at registration table). **Reservations required:** RSVP by Nov. 23 (no exceptions) by phone or text to Cora Okumura (818) 359-7625 (please leave your full name and phone number), or via email invitation. To cancel a reservation, members and guests must notify Chapter Treasurer Gaylonn Mayo by Dec. 1 at (310) 897-7950 by calling or texting.

CHAPTER 21

SONOMA, MARIN, NAPA AND SOLANO COUNTIES

President: Owenia Boykins, (707) 980-3343, OBoykins@CalRetirees.org; **Vice President:** Laurel Duncan-Anderson, (916) 397-7125, LadyAnderson60@yahoo.com; **Secretary:** Lorna Wright, (707) 750-5990, CSRChapter21@yahoo.com; **Treasurer:** Christy Morgan, (707) 953-5867, citymorg@comcast.net **Meeting:** Tuesday, Dec. 8, 11 a.m. **Where:** Courtyard by Marriott Vallejo Napa Valley, 1000 Fairgrounds Dr., Vallejo. **Program:** Cellular phone help for seniors. **Cost:** Free for CSR members. Guests $40. Admission includes fajita buffet lunch **Reservations Required:** RSVP by Nov. 30 to Lorna Wright, CSRChapter21@yahoo.com or (707) 750-5990, or via email invitation.

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:** Thursday, Dec. 10, 11 a.m. – 2 p.m. **Where:** Three Flames Restaurant & Banquets, 1547 Meridian Ave., San Jose. **Program:** Nominations Meeting for 2027 Chapter Officer & Delegate Elections. Nominations for chapter offices and delegates will be accepted. Guest speaker CSR Vice President Vincent Herrera. Open **Cost:** Free for CSR members and their caregiver or driver; Guests $30. **Reservations required:** RSVP by Dec. 9 to Vera Acevedo by phone (408) 550-9273, EAcevedo@calretirees.org, or via email invitation.

CHAPTER 26

BAKERSFIELD/KERN COUNTY

President: Ophelia Rabanal, ORabanal@CalRetirees.org, (661) 458-6588; **Vice President:** Trella Linley, (559) 359-8092, Trella58@charter.net;. **Secretary:** Vacant **Treasurer:** Joe Salcido, (661) 477-2015 , joe.salcido@yahoo.com. **Meeting:** Thursday, Dec. 10, 11 a.m. **Where:** Hodel's Country Dining, 5917 Knudsen Drive, Bakersfield. **Program:** Join Chapter 26 for its Annual Holiday Luncheon and General Membership Meeting. Treasurer Joe Salcido will present the proposed 2027 Chapter Budget for a membership vote and discuss 2027 chapter activities and events. Enjoy a live holiday music performance by our very own Chapter 26 musicians. Members are also encouraged to wear their favorite holiday sweater for a chance to win prizes. **Cost:** Free for Chapter 26 members and associate members. Guests, spouses and significant others pay $20 for their meal. **Reservations required:** RSVP by Dec. 4 to Ophelia Rabanal at (661) 458-6588 or csr.chapter26@gmail.com. Advance reservations are required. If you RSVP but cannot attend, please notify Ophelia no later than 72 hours before the meeting so the chapter can best accommodate seating and meal arrangements. Please note: The chapter is responsible for the cost of each no-show meal. **More info:** We are here for you. If you have any questions or need information, please call or text Ophelia at (661) 458-6588 or email csr.chapter26@gmail.com.

CHAPTER 31

VENTURA/SANTA BARBARA

President: Michael Cheng, (805)689-6700, mikecheng3@verizon.net; **Vice President:** Vacant ; **Secretary:** Catherine Jimenez, (805) 746-2273; chapter31cj@gmail.com; **Treasurer:** Robert Shiverdecker, codyannie1@gmail.com. **Meeting:** Tuesday, Dec. 8, 11 a.m. **Where:** Sterling Hills by Wedgewood Weddings, 901 Sterling Hills Dr., Camarillo.**Program:** Guest speaker CSR President Joe Reynoso. **Cost:** Free for CSR members and one guest. Admission includes buffet lunch. **Reservations required:** RSVP by Nov. 30 to Cathie Jimenez by phone/text (805)746-2273, chapter31cj@gmail.com, or via email invitation. Please include guest name.

CHAPTER 34

ORANGE COUNTY–SANTA ANA

President: Joe Whaling, (714) 349-5393, joewhaling@yahoo.com; **Vice President:** Mark Barr, (949) 310-7675, markchef@aol.com; **Secretary:** Dana Pape, papedana@gmail.com. **Treasurer:** William (Bill) Serb III, (714) 826-6029, serbthe3rd@att.net; *Usually meets on the second Wednesday of each even month.* **Meeting:** Wednesday, Dec. 9 , 11:30 a.m. – 2 p.m. **Where:** The Old Spaghetti Factory, 110 E. Santa Fe Ave., Fullerton. **Program:** Learn highlights and insights from October CSR Board of Directors Meeting. **Cost:** CSR members free, guests $25. **Reservations required:** RSVP bynoon on Dec. 7 to Bill Serb at serbthe3rd@att.net or Susie Leon at (619) 394-8454, susielovespc@gmail.com, or via email invitation.

CHAPTER 35

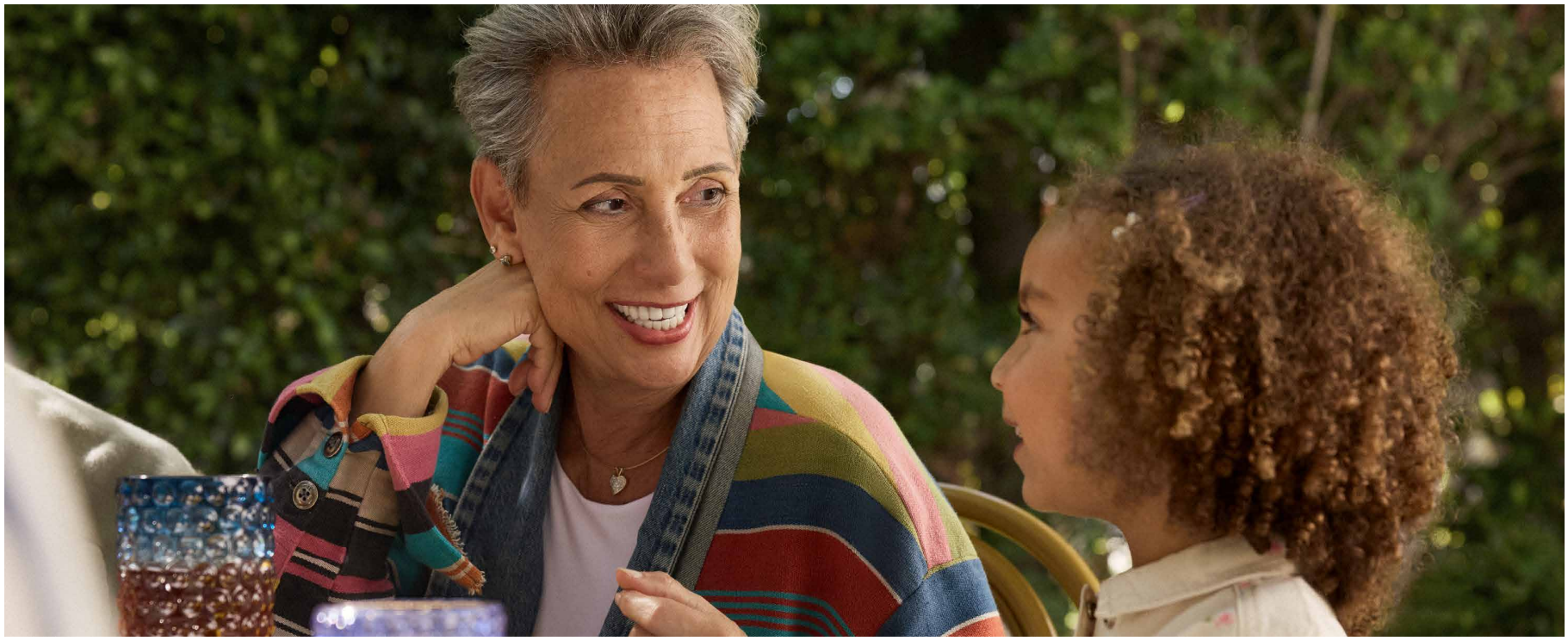
SO. CENTRAL VALLEY PORTERVILLE AREA

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 a.m. **Hanford Meeting:** Tuesday, Nov. 17, 11:15 a.m. – 1 p.m. **Where:** Chinese Dynasty, 441 N. 10th Ave., Hanford. **Program:** Guest speakers from the offices of State Senator Melissa Hurtado and Assemblymember Alexandra Macedo. **Cost:** CSR members free, guests $18.**RSVP:** Required by Nov. 10 to Lou Flores. **Porterville Meeting:** Thursday, Dec. 10, 11 a.m. **Where:** Elks Lodge, 386 N. Main St., Porterville. **Cost:** Members free. Guests $25. **Program:** Guest speakers from the offices of State Senator Melissa Hurtado and Assemblymember Alexandra Macedo. **RSVP:** by Dec. 3 to Lou Flores.

CHAPTER 165

SACRAMENTO/OREGON

President: Caesar Abcarius, (916)346-9092, caesar.abcarius@sbcglobal.net; **Vice President:** John Bowden, (916) 361-8786, JBowden@CalRetirees.org **Secretary:** Robert (Bernie) Bernstein, (916) 296-2955, berniebob@sbcglobal.net; **Treasurer:** Les Reynoso, (916) 709-0369,chapter165@outlook.com; **Oregon Subchapter Chair:** Sue D'Errico, (707) 954-2904, sue.derrico@yahoo.com **Meeting:** Friday, Dec. 4, noon (sign-in at 11:00 a.m.) **Where:** Hilton Sacramento Arden West, 2200 Harvard St., Sacramento. **Program:** Approval of 2027 Chapter 165 budget; holiday entertainment. **Cost:** Chapter 165 members free; Guests $50. **Reservations required:** by Nov. 23 via the CSR email invitation or contact Les Reynoso by email/phone. **Oregon Meeting:** Thurs, Dec. 17, 10 a.m. **Where:** Zoom **Reservations required:** via CSR email invitation.



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4544771808 September 2026