

# CALIFORNIA STATE RETIREES



Vol. 11

A PUBLICATION REPRESENTING CALIFORNIA STATE RETIREES

NOVEMBER 2024

## Delegate Assembly Welcomes New Leadership

California State Retirees closed their 2024 Delegate Assembly on Tues, Oct. 22 in Sacramento at the Hilton Arden West. It was a robust and extensive two-day event as over 240 delegates and alternates convened in Sacramento to advocate for resolutions and select new CSR Statewide Officers. Congratulations to Joe Reynoso for becoming the new CSR President, Executive Vice President Keith Umemoto, Vice President Vincent Herrera, and Chief Financial Officer Geanie Hixon. All four 3-year terms began immediately at the Delegate Assembly. At the two-day event, Delegates gathered to hear from their elected leaders and

work together to review bylaws and make decisions vital to our organization's future. As a reminder, every CSR chapter

members or a major fraction thereof. This turned out to be our biggest Delegate Assembly yet! Day one included committee



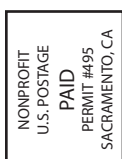
allocates delegates at a ratio of one delegate for every 200 active

meetings and an orientation for all CSR Delegates, spearheaded by

our parliamentarian, Lorenzo Cuesta. Cuesta has served as a CSR parliamentarian at past Delegate Assemblies. His expertise and guidance on Robert's Rules of order allowed our meetings to flow smoothly. For a gallery of images of the 2024 Delegate Assembly, please visit [www.calretirees.org/Get-Involved/Members-on-the-Move](http://www.calretirees.org/Get-Involved/Members-on-the-Move) or visit pages 7 and 11. Thank you to all of our delegates and alternates who traveled to Sacramento. We truly could not have made this a successful event without you.

If you have questions about the 2024 Delegate Assembly, please call **888.808.7197** or email [CSRinfo@CalRetirees.org](mailto:CSRinfo@CalRetirees.org).

••DATED MATERIAL – PLEASE DO NOT DELAY••



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



## Are You Interested In Serving CSR As A District Director? The Elections For District F & G Are Coming Up in 2025

CSR is looking for activists who wish to run for one of two seats up for election on the California State Retirees Board of Directors. The CSR Board of Directors is the governing body of California State Retirees and usually meets three times per year at locations throughout the state. Board member duties include attending Board meetings, helping to coordinate chapter activities, helping chapter presidents and members understand the issues affecting member welfare, participating in political action and providing overall leadership. The terms for Board members in Districts F and G will conclude at the first CSR Board of Directors

meeting in 2025. An election in each of the districts will be conducted only if more than one eligible candidate has consented to serve by the November 15, 2024, filing date. Candidates may also submit a brief 200-word statement regarding their qualifications. The election coordinator reserves the right to disallow any statement material that is considered inaccurate. Ballots in the contested race(s) will be sent to the electorate December 2, 2024, and are due at CSR Headquarters by January 2, 2025. District directors are elected by chapter members within their respective districts. To be eligible to run, you must be a member in good standing.

Candidates must also reside within the district holding the election and in a chapter assigned to the district. The district director position for District F is currently vacant. District F represents Chapters 5, 11, 16 and 35. Patsy Jimenez holds the district director position for District G, representing Chapters 6, 12, 17, and 34. If you are interested in running you must file a Candidate Consent Form, located on page 8, by November 15, 2024. If you are interested in running for these positions or need more information, please contact Corinne Celentano at **888.808.7197** or [CCelentano@CalRetirees.org](mailto:CCelentano@CalRetirees.org) with any questions.

California State  
**RETIREE**

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: Geanie.Hixon@gmail.com

**CSR DISTRICT BOARD  
DIRECTORS**

**Sharon Stoltzman**  
TEL: 424.228.2820  
EMAIL: SStoltzman@CalRetirees.org  
District A: Ch. 4, Ch. 9, Ch. 20

**Susanne Paradis**  
TEL: 916.919.4091  
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District B: Ch. 10, Ch. 26, Ch. 31, Ch. 36

**Maria Aguilar**  
TEL: 408.706.0366  
EMAIL: Md12Aguilar@yahoo.com  
District C: Ch. 1, Ch. 3, Ch. 21, Ch. 23

**Vacant**  
District D: Ch. 8, Ch. 13, Ch. 14, Ch. 19

**Vacant**  
District E: Ch. 2, Ch. 15, Ch. 165

**Vacant**  
District F: Ch. 5, Ch. 11, Ch. 16, Ch. 35

**Patsy Jimenez**  
TEL: 909.862.7615  
EMAIL: PJimenez@CalRetirees.org  
District G: Ch. 6, Ch. 12, Ch. 17, Ch. 34

**Contact us!**

**CALIFORNIA  
STATE RETIREES  
Headquarters**  
3000 Advantage Way  
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TEL: 916.326.4292  
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WEB: www.CalRetirees.org  
501(c)(5)

**CALIFORNIA**  
**STATE RETIREES**  
**Membership Application**

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

How did you hear about us?	Recruiter
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**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)

**In Loving Memory of Mary McDonell**

It is with a very heavy heart that we inform you of the passing of our CSR Vice President Mary McDonnell. Please join us for a somber moment in remembering Mary for the kind and generous person she was but also for her many years of dedicated service to the members of CSR and CSEA. She will be missed greatly and undeniably leaves behind a strong legacy of leadership in CSR with her gentle and understanding stewardship of her chapters and unwavering support for our members.





# SAVVY SENIOR

## Savvy Senior: Best CPAP Alternatives for Sleep Apnea

Dear Savvy Senior,

*I've been diagnosed with sleep apnea and have been trying to use a CPAP device for the past six months but can't tolerate it. Are there any alternative treatment options you can tell me about?*

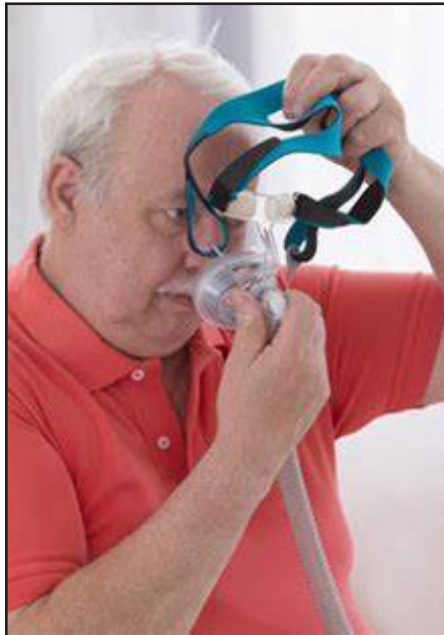
Sleepy Sam

Dear Sam,  
I'm sorry to hear your CPAP mask is keeping you awake at night, but I'm happy to hear that you're addressing your obstructive sleep apnea (OSA) problem. Left untreated, OSA is linked to daytime sleepiness and an increased risk of anxiety, diabetes, hypertension and stroke. For those whose aren't familiar, OSA causes your breathing to pause during sleep because something blocks your airway, like your tongue or relaxed throat muscles. Losing weight, quitting smoking, and limiting alcohol can all help ease obstructive sleep apnea symptoms such as snoring. The primary treatment for people with moderate or severe OSA is a continuous positive airway pressure (CPAP) machine, which keeps your airway open by pumping air through a mask you wear over your mouth and/or nose when you sleep.

But many people, like yourself, have difficulty tolerating CPAP and don't stick with it. But CPAP

machines have become smaller and quieter, with more comfortable options available. And for some people with mild to moderate OSA, less invasive alternatives to CPAP may be worth considering. Here are several to ask your doctor about.

**Dental device:** This is designed



to move the jaw so that the tongue shifts toward the front of the mouth to help keep the airway open. It's one of the primary alternatives to CPAP and can also be used with CPAP to help make severe obstructive sleep apnea milder. A dentist who specializes in sleep medicine (find one at [dentalsleep.org](http://dentalsleep.org)) will be able to customize its fit to help your breathing without causing harm to your bite or teeth. These custom-made oral appliances can cost between

\$2,000 and \$4,000 but may be covered by insurance.

There are much cheaper options available online to treat snoring, but experts say these may not help with OSA, and could move teeth out of place or cause jaw issues if they're not properly fitted.

**Position therapy:** For some,



sleeping on the back can make obstructive sleep apnea dramatically worse. In these cases, switching to side sleeping – perhaps using pillows or a tennis ball attached to a shirt back – can sometimes help.

**Tongue trainer:** In 2021, the Food and Drug Administration approved a tongue-stimulating device for mild sleep apnea called eXciteOSA ([exciteosa.com](http://exciteosa.com)), which people wear for 20 minutes a day for six weeks and then 20 minutes a



Send your senior questions to:  
Savvy Senior, P.O. Box 5443  
Norman, OK 73070  
or visit [SavvySenior.org](http://SavvySenior.org)

couple of times a week indefinitely. It costs \$1,650 and is not covered by insurance.

**Surgery:** Those who can't tolerate CPAP could have upper airway surgery to reduce the size of their soft palate or other tissue in their throat. But such options don't always work, have serious potential complications, and cannot be reversed. So, in general, they should not be first-line treatments. A newer option is a surgically implanted device called Inspire ([inspiresleep.com](http://inspiresleep.com)). Approved in 2014, it stimulates a nerve that moves your tongue to keep your airway open. Inspire can be removed if it is not tolerated, but it should also be tried only if someone is unable to use CPAP, and it is not an option for everyone.

**Drug therapy:** A new study, recently published in the New England Journal of Medicine, found that tirzepatide – the main ingredient found in type 2 diabetes medication Mounjaro and weight loss treatment Zepbound – helps reduce symptom severity by almost two-thirds in adults with obesity and obstructive sleep apnea. Ask your doctor about this option.

## Stay Connected to CSR News and Events Through Email



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

To confirm your correct email address is on file, please contact CSR headquarters.

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

To sign up to receive emails from CSR, go to [www.CalRetirees.org/Contact-Us](http://www.CalRetirees.org/Contact-Us).



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

## **Message from the President:**

**D**uring Delegate Assembly on October 22, 2024, I was elected as President of the California State Retirees. Therefore, I am no longer the chair of the Health Benefits Committee (HBC). However, I am happy to continue writing the articles you have all come to enjoy reading until such time as a new Chair is seated and prepared to take over the duties, which include writing this article. I enjoyed my time on the HBC and appreciate the support I received from those retirees who called on me to assist them with challenges they were facing with their health or dental plans. I will continue to ensure CSR members seeking assistance are helped. Below are updates on 1) the Change Healthcare Breach, and 2) Delta Dental

## **Change Healthcare Breach:**

It appears news of another data breach is becoming a regular occurrence. Change Healthcare, which is part of Optum Rx and the United Healthcare Group, experienced a major data breach in February this year. At the time, the company did not specify how many people the breach impacted but hinted it might impact well more than one-third of the U.S. population, marking one of the largest known digital thefts of medical records to date. You might be thinking, “Why are we just now hearing about this breach if it occurred in February?”

Well, here is what I learned. In May, United Healthcare Group CEO Andrew Witty warned during a congressional hearing that “maybe a third”; of all American's health data was exposed in the attack. A month later, Change Healthcare published a data breach notification warning that the February ransomware attack on Change Healthcare exposed a “substantial quantity of data” for a “substantial proportion of people in America.” On October 22, 2024, Change Healthcare notified the U.S. Department of Health and Human Services Office for Civil Rights (OCR) that approximately or an estimated 100 million individual notices were sent regarding this breach. Then, on October 24, 2024, the OCR Data Breach Portal officially updated the total number of impacted people to 100 million, making it the first time the United Healthcare Group, the parent company of Change Healthcare, put an actual number to the breach. Last week I received a letter from Change Healthcare, which notified me my personal information “may have been compromised.” I reached out to CalPERS to get some clarification and to find out how many CSR members may have been impacted by the breach. The only information I was able to get out of CalPERS was that Change Healthcare was responsible for notifying affected members and CalPERS had no other information to add. The CalPERS representative did say some members would be getting letters letting them know their personal information either “may have been” impacted or was “probably impacted.” Change Healthcare reported the following information was exposed: Health insurance information (such as primary, secondary or other health plans/policies, insurance companies, member/group ID numbers, and Medicaid-Medicare government payor ID numbers); health information (such as medical record numbers, providers,

diagnoses, medicines, test results, images, care and treatment); billing, claims and payment information (such as claim numbers, account numbers, billing codes, payment cards, financial and banking information, payments made, and balances due); and/or other personal information such as Social Security numbers, drivers’ license or state ID numbers, or passport numbers. The information may be different for each individual, and not everyone's medical history was exposed. The United Healthcare Group admitted to paying a ransom demand to receive a de-cryptor and for the threat actors to delete the stolen data. The ransom payment was allegedly \$22 million. According to Change Healthcare, “Any individual who believes their information may have been impacted by this incident can enroll in two years of complimentary credit monitoring and identity protection services. Change Healthcare is paying for the cost of these services for two years. Individuals should be on the lookout and regularly monitor the explanation of benefits statements received from their health plan and statements from health care providers, as well as bank and credit card statements, credit reports, and tax returns, to check for any unfamiliar activity. If individuals notice any health care services they did not receive listed on an explanation of benefits statement, they should contact their health plan or doctor. If individuals notice any suspicious activity on bank or credit card statements or on tax returns, they should immediately contact their financial institution and/or credit card company or relevant agency. If an individual believes they are the victim of a crime, they can contact local law enforcement authorities and file a police report.” If you have any questions or would like to see if your information may have been exposed, call Change Healthcare at **1-866-262-5342**. I will continue to work through CalPERS

to see if they can provide any additional information.

## **Delta Dental:**

As we all know, Delta Dental has become one of our biggest challenges, but not much has transpired in the past month except for an update on the lawsuit the California Dental Association filed against Delta Dental. As previously reported, the California Dental Association accused Delta Dental of changing reimbursement rates, which negatively impacted dentists as well as patients. Delta Dental's practice of unilaterally reducing reimbursement rates may be a significant cause of why dentists have left the plan.

In May 2024, a San Francisco judge dismissed the lawsuit, so the California Dental Association decided to appeal the judge's decision and take the lawsuit to the next level. We will track the status of the lawsuit and keep you informed of any updates. If you have any questions about your health or dental benefits which you have been unable to get resolved, please do not hesitate to send a message to the CSR Health Benefits Committee at **CSRinfo@calretirees.org**. Additionally, if you have any ideas for future healthcare content or would like to submit a guest article, please send an e-mail to **CSRinfo@calretirees.org**.

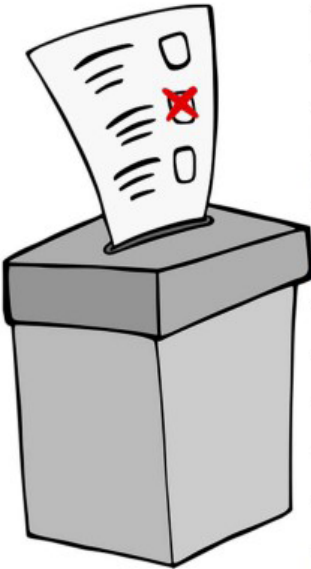


**888 CalPERS  
888.225.7377  
www.calpers.ca.gov  
Mon-Fri  
8 a.m. to 5 p.m.**



# PUZZLES Election Day Word Search

Find these 25 words related to Election Day in the word search. Words may appear in any direction.



ABSENTEE  
BALLOT  
CAMPAIGN  
CANDIDATE  
CONGRESS  
COUNT  
DEBATE  
DEMOCRAT  
ELECTOR  
GOVERNOR  
GREEN PARTY  
INDEPENDENT  
ISSUES  
JUDGE

MAYOR  
MAJORITY  
PARTY  
POLITICS  
POLLS  
PRESIDENT  
PRIMARY  
REPUBLICAN  
SENATOR  
SPEECH  
VOTE



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



## Roasted Winter Squash Soup with Apple

### Ingredients

2 lbs butternut or other seasonal squash or pumpkin, seeds removed, cubed and peeled if needed.  
4 Tbs olive oil  
½ cup cider vinegar  
1 Tbs sugar  
1 medium onion, chopped  
2 stalks celery, chopped  
1 medium carrot, chopped  
2 apples, core removed and rough chopped  
3 tsp ground ginger  
½ tsp cinnamon  
¼ tsp five spice powder  
¼ tsp (scant) ground nutmeg  
2-32 Oz containers vegetable stock, or homemade (kosher) Sea Salt  
Fresh ground pepper  
Crusty Bread- toasted for serving

### Directions

Preheat oven to 425F. Line two rimmed baking sheets with parchment. Combine cider vinegar, sugar and a pinch of salt in a small sauce pan and simmer until reduced by half. Set aside. Toss cubed squash with 2 Tbs olive oil, spread on the prepared baking sheets, season with salt and pepper and roast until edges are caramelized, about 30 minutes. While squash is roasting, preheat a heavy bottomed pot over medium heat. Adjust to medium low and add 2 Tbs olive oil and onion. Sauté and allow onion to “melt” over low heat, about 5-8 minutes. Season with salt and pepper. Add spices and stir to coat. Add carrot and celery, raise heat to medium and sauté until sweating, then add apple and cook until fragrant and slightly tender. Add squash to pot, stir to combine and add vegetable stock. Bring to a simmer. Working in batches, purée mixture in a high performance blender until creamy and smooth. Be careful while blending hot ingredients. I remove the lid plug and replace it with a clean dish towel to allow steam to safely escape and avoid splattering while blending. Return soup to pot and bring to a simmer. Add cider vinegar reduction, stir to combine. Adjust salt and pepper to suit taste.





# Stay active, live healthy

As you get older, exercise becomes more important.

Exercising regularly improves heart health, flexibility, and prevents disease.

See all of the ways Blue Shield Medicare (PPO) can help you on your fitness journey:



SilverSneakers program allows access to fitness locations nationwide



24/7 access to phone or video consultations with physicians



\$0 deductible



See any doctor that accepts Medicare



Nationwide coverage



Worldwide coverage for emergency services and urgent care

To learn more about Blue Shield Medicare (PPO), visit [blueshieldca.com/calpers-retirees](https://blueshieldca.com/calpers-retirees) or call (888) 802-4599 (TTY: 711), 7 a.m. to 8 p.m., seven days a week.

SilverSneakers is a registered trademark of Tivity Health, Inc. © 2024 Tivity Health, Inc. All rights reserved.

Blue Shield of California is a PPO plan with a Medicare contract. Enrollment in Blue Shield of California depends on contract renewal. Blue Shield of California offers individual and employer group retiree plans to Medicare beneficiaries who have Part A and Part B. Individual plans are open to all Medicare beneficiaries who reside within a plan's specific service area. Employer group retiree plans are open only to Medicare beneficiaries who are eligible group retirees and who reside within a plan's specific service area. Individual and employer group retiree plans have different service areas, benefits and provider networks.

Out-of-network/non-contracted providers are under no obligation to treat Plan members, except in emergency situations. Please call our Customer Service number or see your Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services.

The company complies with applicable state laws and federal civil rights laws and does not discriminate, exclude people, or treat them differently on the basis of race, color, national origin, ethnic group identification, medical condition, genetic information, ancestry, religion, sex, marital status, gender, gender identity, sexual orientation, age, mental disability, or physical disability.

La compañía cumple con las leyes de derechos civiles federales y estatales aplicables, y no discrimina, ni excluye ni trata de manera diferente a las personas por su raza, color, país de origen, identificación con determinado grupo étnico, condición médica, información genética, ascendencia, religión, sexo, estado civil, género, identidad de género, orientación sexual, edad, ni discapacidad física ni mental. 本公司遵守適用的州法律和聯邦民權法律，並且不會以種族、膚色、原國籍、族群認同、醫療狀況、遺傳資訊、血統、宗教、性別、婚姻狀況、性別認同、性取向、年齡、精神殘疾或身體殘疾而進行歧視、排斥或區別對待他人。

Blue Shield of California is an independent member of the Blue Shield Association  
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A53468CLP\_0824



2023-24 Legislative Session Comes to a Close

The 2023-24 session of the California Legislature technically ended on September 30 – the constitutionally mandated last day for the Governor to act on bills for the year. In total, CSR supported 15 bills and monitored 49 others in 2023-24. Of those 15 CSR-supported bills, 8 of them successfully made it through the legislative process and will become law. Fortunately, CSR did not need to oppose any bills this session – I am happy to report that your retiree pension and health care benefits remain safe and secure. This year, 2,534 bills were introduced, and over 1,200 were sent to Governor Newsom for final action. He signed 1,017 and vetoed 189. Please see the below update on some of the bills supported by CSR in 2024 and how they fared:

**AB 46 (Ramos)**  
Would exclude from state taxation the gross retirement income received by retired members of the U.S. Armed Forces and recipients of the Department of Defense’s Survivor Benefits Program. AB 46 will honor those who have dedicated their lives to serving our country while helping to retain and attract uniformed service

retirees.

**STATUS: Dead – held in Senate Appropriations. AB 236 (Holden)**  
Would require health plans and insurers to annually update their provider directories to ensure accuracy when patients seek care. This bill would also protect enrollees and insured individuals who receive surprise bills after being provided inaccurate or misleading information contained in a health plan or policy’s provider directory.

**STATUS: Dead – held in Senate Appropriations. AB 2028 (Ortega)**  
Would impose a minimum medical loss ratio of 85% on dental health care service plans and dental health insurance policies in hopes of improving the availability of cost-effective dental benefits to Californians.

**STATUS: Dead – failed deadline in Assembly Health Committee. AB 2207 (Reyes)**  
Would expand the membership of various state Boards and Commissions to include persons that serve or advocate for older adults.

**STATUS: Signed by the Governor and Chaptered by the Secretary of State. AB 3129 (Wood)**  
Requires a private equity group or hedge fund to provide written notice to, and obtain written consent from, the Attorney General prior to a transaction with a health care facility, provider group, or provider to ensure that the transaction is in the public interest.

**STATUS: Vetoed by Governor Newsom. ACR 184 (Bains)**  
Recognizes the month of May 2024 as Older Americans Month and encourages all Californians to renew our shared commitment to a California for all ages and abilities, where we all can grow older with purpose, belonging, and peace of mind.

**STATUS: Chaptered by the Secretary of State. SB 980 (Wahab)**  
Would improve the Medi-Cal dental benefit by lowering the eligibility age for crowns from 21 down to 13 years old. This bill would also add dental implants as a covered benefit.

**STATUS: Dead – held in Assembly Appropriations.**



Ted Toppin

**SCR 104 (Nguyen)**  
Recognizes the month of May 2024 as Older Americans Month and encourages all Californians to recognize and treat all older adults with compassion and respect, and to participate in activities that contribute to the health, welfare, and happiness of older adults.

**STATUS: Chaptered by the Secretary of State.**  
Signed bills will take effect on January 1, 2025. The Legislature will return the first week in December, when legislators will be sworn in for the new session. The regular 2025-26 session will get underway the first week of January 2025.





CALIFORNIA STATE RETIREES

2025 District Director Election – F & G

CANDIDATE CONSENT STATEMENT

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 15, 2024**, 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:

2025 District Director Election Timeline Districts F & G

- 2024**  
**October & November:** A blank candidate consent form will be printed in the CSR November newspaper.
- November 15:** Deadline for candidates to submit their Candidate Consent forms and their 200-word candidate statement.
- December 2:** Deadline for corporate office to mail ballots.
- 2025**  
**January 2:** Deadline for return of ballots.
- January 10:** Deadline for candidates to be notified of the election results.
- January 20:** Election protest deadline.
- February:** Election results will be printed in the CSR newspaper.
- District F-elect and District G-elect shall be installed at the first regularly scheduled Board meeting following the election.





# 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

Georgianna Lear  
Dicorozo Caringal  
Minda Tayam  
Evelyn Gonzales

Chapter 2

Cheryl Stith  
Eric Goines  
Laura Jensen  
Julie Ota  
Kevin Johnson  
Kathi Ocegueda  
Mercedes Nanca  
Ora Duncan  
Krisanne Booher  
Merrold Young  
Edward Pelzman  
Diana Duran  
Nestor Doctolero  
Renee Richardson  
Alice Connors  
Jacqueline Stringer  
Lisa Greene  
Victoria Moreno  
Laquita Travis  
Angela Mccauley - Johnson  
Balbir Randhawa  
Gus Krumm  
David Phillips  
Andrea Franco-Delcid  
Shajendra Sharma  
Josefina Martinez  
Larry Frakes  
Maurice Johnson  
Lawanda Lewis  
Carlos Burks  
Paul Knott

Chapter 3

Daphne Fong  
Vincent Wong  
Suzan Shuler

Chapter 4

Greg Gauthier  
Charles Kidd  
Richard Gronbach  
Mohammad Chowdhury  
Esperanza Hernandez  
Maria Almaraz  
Steven Alari  
Sheri Turner  
Paramjit Samagh  
Shelly Walls

Chapter 5

Joaquin Valenzuela  
Roubina Yadegarian  
Teresa Haigh  
Delores Roller  
Debra Henington

Chapter 6

Michele Jacobsen  
Eva Guilin  
Margaret Sanchez  
Maria-Elena Gonzalez  
Maria Aranguiz  
Vivian Thomas

Natalie Esparza  
Linda Kloss  
Nadia Nageer  
Rosa Hernandez  
Rina Vickery  
Carolyn Young Rodriguez  
Rita Rodriguez  
Lynn Aponte  
Charles Favel

Chapter 9

Letecia Infante  
Atilio Murillo  
Cynthia Trevino  
Alfonso Valadez  
Marius De Vera

Chapter 10

Jenifer Owen  
James Kirk  
Monica Potter  
Jeff Reimer  
Alice Hamrick  
Douglas Fiske  
Shari Fortino  
Michael Smothers

Chapter 11

Ana Pedrali  
Jeanne Binning  
Godwin Akubue  
Edith Brisco  
Douglas Kliever  
Amador Toscano  
Michael Hayes  
Jess Cantu

Chapter 12

Beth Hankins  
Emelita Sabile  
Michele Williams  
Etar Arzu

Chapter 13

Marlinda Johnson  
Carlton Turnage  
Maria Morman

Chapter 14

Cindy Hazzard  
Susan O'hern

Chapter 15

Cara Lambirth  
Gina Reiland  
Robert Correa  
Steven McComb  
Kenneth Smith  
Cesar Rodriguez

Chapter 16

Jake Liddicoat  
Dawn Haro

Chapter 17

Crissene Caramoan  
James Bowen  
Shannon Williams  
Adriana Putko  
Johnny Gambill  
Timothy Pickering  
Herlinda Pumphrey  
Maria Madrid-Co  
Alma Galvan  
Elaine Moore  
Consuelo Nunez  
Maria Sanchez  
Olivia Powers

Chapter 20

Eyda Fernandez  
Maria Rangel  
Peter Scollan  
Esperanza Barajas-Lopez  
Monica Newman  
Clara Villegas

Chapter 21

Katherine Dowdall  
Silvia Pulido  
Hannington Ntete  
Lori Scharf  
Denise Harrinath  
Marilee Alexander  
Letecia Palma  
Ana Sanchez-Becker  
Gerardina Vetter  
Patricia Julian  
Thelma Beasley

Chapter 23

Raymond Creech

Chapter 26

Genaro Perez  
Kelli Drady  
Federico Quiniones  
Felicisima Carias

Chapter 31

Margaret Duncan  
Graciela Becerra

Chapter 34

Mahesh Patel  
Steven Surls  
Kathleen Bell

Chapter 35

Jason Camp  
Kris Szovati  
Theodore Bennett  
Amelia Reyes

Chapter 36

Robert Cubillas

Chapter 165

Donald B Smith  
Micheale Sabbagh  
Teresa Flores  
Kimberly Moon  
Janet Kerr  
Melanie Pruitt  
Natalie Ballard  
Kimberly Swanson  
Helen Guevin  
Cheryl Decristofaro  
Christopher Walker  
Cecilia Cuadra

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



## Puzzle Answers from Page 5

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



# 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) **Meeting:** Tuesday, Nov. 12, 11:30 a.m. **Where:** Fairview at the Metropolitan Golf Links, 10051 Doolittle Dr., Oakland. **Program:** TBD. **Cost:** \$10. **Reservations required:** To RSVP, send a check (made out to CSR) by Nov. 4 to Russell Kilday-Hicks, 1208 Carleton St., Berkeley, CA 94702. (For other arrangements, please contact Russell directly).

## CHAPTER 2

### SACRAMENTO/YOLO AREA

**President:** Phyllis Johnson, (279) 333-9446, [sacyolocsr2@gmail.com](mailto:sacyolocsr2@gmail.com); **Vice President:** Suzanna Nye (916) 741-1209, [suzannanye@yahoo.com](mailto:suzannanye@yahoo.com); **Treasurer:** Kathleen Elwell (916) 804-6560; **Secretary:** Diane Welsh, (916) 682-7810. **Note:** See you the second Monday in November. **Meeting:** Monday, Nov. 11, noon. Setup committee admitted from 10:30 a.m.-11 a.m. for smooth entry, preperation. Doors open for all members at 11 a.m. Meet, greet, and eat with us from 11 a.m. to noon. Official meeting is from noon to 2 p.m. **Where:** Sierra 2 Center for the Arts and Community, 2791 24th St., Sacramento. Meeting is a hybrid format (choice of in-person or Zoom) **Program:** As always, meeting will provide important current information for retirees. **Menu:** (one choice only) Roast beef, tuna, or turkey sandwiches. The vegetarian/vegan option is black bean salad with no oil. The roast beef can be ordered with gluten-free bread. We will not serve lunch to attendees who arrive without reservations until all RSVP's receive their orders. **For more information:** Please contact Phyllis Johnson. **Meeting:** Monday, Dec. 2., 11 a.m. Sign-in from 10:30 a.m. – 11 a.m. **Where:** Elks Lodge, 6446 Riverside Blvd., Sacramento. **Program:** Year-end meeting. **Cost:** Members free, guests \$20 (limit one guest). **Menu** (please choose one): Tri-tip, chicken, pasta primavera, or vegan pasta. **Reservations Required:** RSVP by Nov. 18 at 5 p.m. to Phyllis Johnson at above for this in-person only meeting. Members, please use name as shown on your retirement paperwork. Please include full names of guests. **For more information:**

Please contact Phyllis Johnson.

## 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, Dec. 20, 11:30 a.m. – 2 p.m. **Where:** Basque Cultural Center, 599 Railroad Ave., South San Francisco. **Program:** Delegate Assembly report; learn about IT security for retirees. **Menu:** Prime rib, salmon, or vegetarian meal. **Cost:** \$10 **Reservations requested:** By Dec. 10 to Stephen McVeigh by email or phone above; 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, Dec. 19, 12:30 p.m. – 2:30 p.m. **Where:** Petrelli's Steakhouse, 5615 Sepulveda Blvd., Culver City. **Program:** TBD. **Reservations required:** RSVP by Dec. 12 with your request to Marta Zaragoza by phone.

## CHAPTER 5

### CENTRALVALLEY FOOTHILLS

**President:** Diane Padilla (209) 233-0473; [DPadilla@CalRetirees.org](mailto:DPadilla@CalRetirees.org); **Vice President:** Martha Acevedo, (209) 761-2034 **Secretary:** Korryn Koplen (209) 577-8376; **Treasurer:** Vacant. **Sonora Meeting:** Tuesday, Nov. 12, 11 a.m. **Where:** My Garden Café, 14270 Mono Way, Sonora. **Program:** Guest speakers from the Blue Zones Project of Tuolumne County, an organization who promotes health and wellness in local communities. **Cost:** \$5. **Reservations required:** RSVP to Diane Padilla by Nov. 5 at phone number above. **Merced Meeting:** Wednesday, Nov. 13, 11 a.m. **Where:** Elks Lodge, 1910 M St., Merced. **Program:** Guest speaker Rene Garza, California Department of Rehabilitation. **Cost:** \$5. **Reservations required:** RSVP to Diane Padilla by Nov. 6 at phone number above. **Jackson Meeting:** Wednesday, Nov. 20, 11 a.m. **Where:** Castle Oaks Golf Course Bar & Grill, 1000 Castle Oaks Dr., Ione. **Program:** TBD. **Cost:** \$5. **Reservations required:** RSVP by Nov. 13 to Diane Padilla

at phone number above. **Modesto Meeting:** Thursday, Nov. 21, 11 a.m. **Where:** Masonic Lodge, 800 Rose Ave., Modesto. **Program:** Guest speakers Channce Condit, Stanislaus County Board Supervisors, and Rene Garza, California Department of Rehabilitation. **Cost:** \$5. **Reservations required:** RSVP by Nov. 14 to Diane Padilla at phone number above.

## 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. 12, noon (doors open at 11:30 a.m.) **Where:** Old Spaghetti Factory, 11896 E. Foothill Blvd, Rancho Cucamonga. **Program:** TBD. **Cost:** Free to members. **Reservations required:** By Dec. 9 to Frank Ornelas at phone number above.

## CHAPTER 8

### NORTH COAST AREA

**President:** Veronica Avila, (707) 487-0235, [VAvila@CalRetirees.org](mailto:VAvila@CalRetirees.org); **Vice President:** Steve Avila, (707) 487-0235, [59avilasteve@gmail.com](mailto:59avilasteve@gmail.com); **Secretary:** Kimberly Wiley, (707) 740-9155, [kimberlyannewiley@gmail.com](mailto:kimberlyannewiley@gmail.com); **Treasurer:** Vacant

## 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 Bauer, (909) 519-8055 [mavazbauer01@verizon.net](mailto:mavazbauer01@verizon.net) **El Monte Meeting:** Wednesday, Nov. 13, 11 a.m. Check in at 11:30 a.m. **Where:** Marie Callender's, 220 S. Atlantic Blvd., Monterey Park. **Program:** Learn how CSR helps protect the pension and health benefits of retirees like you. **Cost:** Members pay \$5 at sign-in. Guests and non-members pay \$20. Lunch included. **Reservations required:** RSVP by Nov. 8 to David Matanga.



## CHAPTER 10

### SAN LUIS OBISPO

**President:** Leticia Soria, (805) 574-0109, [LSoria@CalRetirees.org](mailto:LSoria@CalRetirees.org); **Vice President:** Sally Mendez, (805) 598-6404; **Treasurer:** Marsha Epstein, (805) 704-0723; **Secretary:** Lori Williams, (805) 550-3510, [lori.p.w@gmail.com](mailto:lori.p.w@gmail.com) **Meeting:** Thursday, Nov. 21, 11 a.m. **Where:** Gina's Italian Cuisine, 138 E. Branch St., Arroyo Grande. **Program:** TBD. **Cost:** Members free, guests \$10 **Reservations required:** RSVP by Nov 15 to Lori Williams at contact information above. **Meeting:** Wednesday, Dec. 11, 11 a.m. **Where:** United Church of Christ, 11245 Los Osos Valley Rd., San Luis Obispo **Program:** TBD. **Cost:** Members free, guests \$10. **Reservations required:** RSVP by Dec. 6 to Lori Williams at contact information above.

## 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 **Meeting:** Saturday, Dec. 7, 11 a.m. **Where:** Holy Trinity Armenian Church Social Hall, 537 M St., Fresno. **Program:** Learn how CaptionCall can reinvent and revitalize your experience on the phone; Compete for door prizes and raffles; Bring new and unwrapped toys for donation drive; Meet old friends and make new ones; Invite a former coworker as your guest—we encourage it! **Cost:** \$10 members and spouses, \$15 for all others. **Reservations required:** RSVP by Dec. 1 to Christy Christensen-Fountain at (559) 707-7067 or (559) 920-7277.

## 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, [secrtrycsr@outlook.com](mailto:secrtrycsr@outlook.com); **Secretary:** Stephanie Pryzbeski-Gilbert, (661) 941-4169; **Treasurer:** Barbara Griffin, (661) 266-1130, [bgrif1275@gmail.com](mailto:bgrif1275@gmail.com); BarbaraGriffin, (661) 266-1130, **Meeting:** Tuesday, Dec. 10, noon. **Where:** Crazy Otto's, 1228 W. Avenue I, Lancaster. **Program:** TBD. **Reservations required:** RSVP by Nov. 30 to Barbara Griffin or Stephanie Gilbert.

## 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) **Note:** Chapter meets the first Wednesday of every month in Redding, and three times per-year in Yreka. **Redding Meeting:** Wednesday, Nov. 6, 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, Dec. 4, 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.

## 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, Nov. 21, 11:30 a.m. **Where:** Logan's Roadhouse, 1900 E. 20th St., Chico. **Program:** Grandmaster Farshad Azad discusses the importance of physical mobility. **Reservations:** Requested but not required. **For more information:** Call or text Kenneth Todd Mayer or S.E. Riazzi. **Note:** The next Susanville meeting is scheduled for April 2025

## 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; **Treasurer:** Lieutenant Coopwood, 916-206-2732, [LtCoopJr@gmail.com](mailto:LtCoopJr@gmail.com).



# CHAPTER MEETING NOTICES

## CHAPTER 15

**Meeting:** Tuesday, Dec. 3, noon – 3 p.m. Sign-in begins at 11:30 a.m.-12 noon. **Where:** Whitney Oaks Golf Club, 2305 Clubhouse Dr., Rocklin. **Program:** Chapter meeting, buffet, and entertainment. **Cost:** Free for all RSVP's. **Reservations required:** RSVP by Nov. 18 to Pam Robison by phone or email. Space is limited to 90 attendees.

## CHAPTER 16

**SAN JOAQUIN COUNTY**  
**President:** Sheila Ward-Shaw, (209) 915-1020, sheilaws2@yahoo.com; **Vice President:** Susan Small, (209) 948-3839; **Secretary:** Vacant; **Treasurer:** Juan Ochoa, (209) 334-1391. **Meeting:** Wednesday, Dec. 20, noon. **Where:** Dave Wong's Restaurant & Deli, 2828 W. March Ln., Stockton. **Program:** TBD. **Cost:** Members free, non-members \$30. **Reservations required:** RSVP by Dec. 13 to Sheila Ward-Shaw by phone call, email, or 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:** Gloria Koch, (858) 337-0634 **Meeting:** Thursday, Dec. 5, 11 a.m. – 2 p.m. Doors open at 10 a.m. **Where:** Elijah's Restaurant, 7061 Clairemont Mesa Blvd., San Diego. **Program:** Approval of the 2025 Chapter 17 budget; Year-end celebration. **Reservations required:** See flyer mailed to members. **For more information:** Contact Diane at (619) 454-3603 or Gaspar at (619) 548-4793.

## CHAPTER 19

**NORTH COAST AREA**  
**President:** Skip Hulet, (707) 279-4643; **Vice President:** Joan Hume, (707) 279-4811; **Secretary:** Reba Hawley, revjimmyv@aol.com; **Treasurer:** Pam O'Toole, (707) 278-0508 *For 2024 we will meet in February, April, June, August, October & December Ukiah* **Meeting:** Monday, Dec. 9, noon. **Where:** Stars Restaurant, 115 S. Orchard Ave., Ukiah. **Program:** TBD. **For more information:** Please contact Skip Hulet.

## CHAPTER 20

**SAN FERNANDO VALLEY AND LOS ANGELES AREA**  
**President:** M. Cora Okumura, (818) 359-7625, mcokumura@yahoo.com; **Vice President:** Norma Gallegos,

(818) 667-2347, norma.2005@gmail.com **Treasurer:** Gaylonn Mayo, (310) 897-7950, GaylonnB@gmail.com; **Secretary:** LaVerne Archie (909) 936-9940; **Meeting:** Thursday, Dec. 12, 11 a.m. **Where:** Caruso's Italian Kitchen, 10152 Balboa Blvd., Granada Hills. **Program:** Guest speaker Jose Luis Pacheco, CalPERS Board of Administration; Bring an unwrapped toy for the Highway Patrol to distribute. **Cost:** Members free, non-members \$35. **Reservations required:** RSVP required by Nov. 30. **Note:** If you RSVP and must cancel, please notify Cora Okumura by Dec. 5. Those who do not provide notice in time will be charged for the cost of lunch.

## 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

## CHAPTER 23

**SAN JOSE AREA**  
**President:** Elvira Acevedo, (408) 550-9273, EAcevedo@calretirees.org; **Vice President:** Brad Geldert, (408) 655-4799, bgeldert@gmail.com; **Secretary:** Christine Jasper, (408) 373-1655, chris0521@sbcglobal.net; **Treasurer:** Rhonda A. Moreno-Nunez, (408) 891-5593 **Meeting:** Wednesday, Dec. 11, 11 a.m. – 2 p.m. **Where:** Three Flames Restaurant and Banquets, 1547 Meridian Ave., San Jose. **Program:** Learn how CSR helps protect the pension and health benefits of state retirees; Compete for raffle prizes. **Cost:** Free for members (and their driver/caregiver); Guests \$15. **Menu:** Steak, chicken, salmon or vegan. **Reservations required:** By Dec 6 to Elvira Acevedo at EAcevedo@CalRetirees.org or (408) 550-9273. Please indicate your menu choice and how many when you call or email.

## CHAPTER 26

**BAKERSFIELD/KERN COUNTY**  
**President:** Ophelia Rabanal, ORabanal@CalRetirees.org, (661) 458-6588; **Vice President:** Eva McKenzie, (661) 363-3902, evamckenzie2gmail.com; **Secretary:** Elma Rodriguez, (661) 703-9725, rodriguezelm49@yahoo.com; **Treasurer:** Joe Salcido, (661) 477-2015, joe.salcido@yahoo.com. PLEASE NOTE: All chapter meetings will be held on the third Thursday of EVEN Months – June 20, Aug. 15, Oct. 17, and Dec. 12.

**Meeting:** Thursday, Dec. 12, 11 a.m. **Where:** Hodel's Country Dining, 5917 Knudsen Dr., Bakersfield. **Program:** Annual holiday luncheon; Approval of 2025 Chapter 26 budget; Live music provided by Chapter 26 members; Enjoy fun, food, door prizes, and more. **Cost:** Members \$5; All other guests/spouses pay \$15 for their own meals. **Reservations required:** RSVP by Dec. 8 to Ophelia Rabanal. **Note:** For those who RSVP but do not attend, please notify Ophelia. The chapter is responsible for paying for each "no-show" meal. **For more information:** Please call, text, or email Ophelia Rabanal.

## CHAPTER 31

**VENTURA/SANTA BARBARA**  
**President:** Gustavo Ruelas, (805) 216-0793, gustavoruelas0@gmail.com; **Vice President:** Michael Cheng, (805) 689-6700; **Secretary:** Catherine Jimenez, (805) 746-2273; chapter31cj@gmail.com; **Treasurer:** Robert Shiverdecker, (805) 479-4216, codyannie1@icloud.com **Meeting:** Tuesday, Dec. 10, 11 a.m. – 2 p.m. **Where:** Sterling Hills Golf Club, 901 Sterling Hills Dr., Camarillo. **Program:** Jose Luis Pacheco, CalPERS Board of Administration. Live music by the Dynamic Duo **Menu:** Buffet. **Reservations requested:** RSVP by Dec. 1 at 5 p.m. to Catherine Jimenez. Limit one guest per-member.

## CHAPTER 34

**ORANGE COUNTY-SANTA ANA**  
**President:** Joe Whaling, (714) 349-5393, joewhaling@aol.com; **Vice President:** Mark Barr, markchef@aol.com; **Secretary:** VACANT; **Treasurer:** William (Bill) Serb III, (714) 826-6029, serbthe3rd@att.net *Usually meets on the second Wednesday of each even month.* **Meeting:** Wednesday, Dec. 11, 11:30 a.m. **Where:** The Old Spaghetti Factory, 110 E. Santa Fe Ave., Fullerton. **Program:** Guest speaker Stephanie Hueg, past CSR President. Learn how CSR protects the pension and health benefits of state retirees. **Reservations requested:** RSVP by Dec. 4 to William (Bill) J. Serb III at the information above.

## CHAPTER 35

**SO. CENTRAL VALLEY PORTERVILLE AREA**  
**President:** Lou Flores, (559) 362-0689; **Vice President:** Lawana Tate (559) 544-5379; **Secretary:** Don Perkins (559) 630-0314; **Treasurer:** Mary McCaig, (559) 359-6069 **Note:** Usually meets on the second Thursday of every month **Porterville Meeting:** Thursday, Oct. 10, 11 a.m. – 1 p.m. **Where:** El Nuevo Mexicali Restaurant, 640

N. Prospect St., Porterville. **Program:** TBD **Reservations required:** RSVP by Oct. 3 to Lou Flores. **For more information:** Please contact Lou Flores. **Meeting:** Thursday, Nov. 14, 11 a.m. – 1 p.m. **Where:** The Elks Building, 386 N. Main Street, Porterville. **Program:** TBD. **Reservations required:** RSVP by Nov. 7 to Lou Flores. **For more information:** Please contact Lou Flores. **Hanford Meeting:** Tuesday, Nov. 19, 11 a.m. – 1 p.m. **Where:** IHOP, 180 N. 11th Ave., Hanford. **Program:** TBD. **Reservations required:** RSVP by Nov. 12 to Lou Flores. **For more information:** Please contact Lou Flores.

## CHAPTER 36

**MONTEREY BAY AREA**  
**President:** Maureen Thompson, (831) 236-7741, binovc2@aol.com; **Vice President:** Deborah Anzini (831) 277-9110, danzini@comcast.net; **Secretary:** Susan Sisson (831) 578-1919; **Treasurer:** Abby Bayes, (831) 455-6189 *All chapter meetings are held on the fourth Thursday of even months, unless otherwise noted.* **Meeting:** Thursday, Dec. 12, 11:00 a.m. **Where:** Gino's Fine Italian Food, 1410 S. Main St., Salinas. **Program:** Discuss Chapter 36 budget for 2025; Enjoy buffet lunch (with vegan and vegetarian options available upon request). **Cost:** Free for members and one guest. **Reservations required:** RSVP by Dec. 5 to Deborah Anzini by evite, phone or text message (831) 277-9110; Include guest names.

## CHAPTER 165

**SACRAMENTO/OREGON**  
**President:** Joe Reynoso, (916) 708-0369, JReynoso@CalRetirees.org; **Vice President:** Gail Fasciola, (916) 612-0939, gailsgab@comcast.net; **Secretary:** John Bowden, (916) 361-8786, JBowden@CalRetirees.org; **Treasurer/Oregon Subchapter Chair:** Geanie Hixon, (541) 646-0925, Geanie.Hixon@gmail.com **Sacramento Meeting:** Wednesday, Dec. 4, noon (sign-in at 11 a.m.) **Where:** Hilton Arden West, 2200 Harvard St., Sacramento. **Program:** Selection of new officers. Those interested in the vacant Vice President or Treasurer positions must notify Gail Fasciola. **Reservations required:** Venue capacity is limited to 80 attendees. RSVP to Gail Fasciola at above contact info or Les Reynoso at baskets4les@comcast.net. **For more information:** Contact Joe Reynoso. **Oregon Meeting:** Thursday, Dec. 19, noon. **Where:** Elmer's, 2000 Biddle Rd., Medford, OR. **Program:** Bring a non-perishable food item to





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