

CALIF^{OR}NIA STATE RETIREES



Vol. 8

A PUBLICATION REPRESENTING CALIFORNIA STATE RETIREES

AUGUST 2026

CalPERS Replacing United Basic Plans with Sutter

A message from CalPERS Stakeholder Relations

Effective January 1, 2027, the UnitedHealthcare Basic HMO plans (Alliance and Harmony) will no longer be a part of CalPERS offerings.

After conducting independent examinations of cost and utilization data, we did not renew the Basic (non-Medicare) contract with UnitedHealthcare due to their high and unjustified 2027 rate increases. UnitedHealthcare's proposed rate increase for Alliance was 23%, which was over three times CalPERS' projection. For Harmony, CalPERS projection showed no increase, while UnitedHealthcare proposed a 21%

premium increase. If accepted, UnitedHealthcare's proposed rates would have added an additional \$167 million in premiums paid by members and employers.

With the exit of UnitedHealthcare's Basic plans, we are proud to offer Sutter Health Plan as a new HMO option in 2027. This integrated health plan offers members coordinated care across clinicians and hospitals and receives high ratings on quality and service through the National Committee for Quality Assurance. This new partnership contains the same strong terms and conditions across all HMO plans and demonstrates that more affordable options can be provided while prioritizing access to quality care.

The addition of Sutter Health Plan means that many of the members affected by the UnitedHealthcare Basic Plan exit will have the option to continue their existing care with Sutter Health Medical Group. For those who are outside of Sutter Health Plan's service area, we have identified plans that

will provide the best potential access to their existing primary care provider.

To support members affected by the removal of UnitedHealthcare Basic plans, we have created a dedicated webpage with information about this change and resources to help them understand what to expect.

Visit calpers.ca.gov/UHC to find more information, including:

- Why the UnitedHealthcare Basic HMO plans are being removed
 - What affected members should consider during Open Enrollment
 - What happens if a member does not choose a new plan during Open Enrollment
 - The addition of Sutter Health Plan as a new Basic HMO option
 - Continuity of Care
 - Frequently asked questions
- Affected members will also receive communication from CalPERS before and during Open Enrollment. This communication will include:

- Emails beginning at the end of this month
 - Targeted letters in late August
 - Health Plan Statement custom messaging beginning September 8
 - Information during the Open Enrollment Member Webinar on September 9
- Open Enrollment runs from **September 14 through October 9, 2026**. Beginning **September 8, 2026**, members can use myCalPERS to compare available 2027 health plan options, review premiums, and check provider availability.

We encourage you to review calpers.ca.gov/UHC and use this webpage as the primary resource for questions about the UnitedHealthcare Basic HMO plan exit and Sutter Health Plan addition.

For a list of all 2027 health plan changes, visit the Annual Health Plan Changes page here: www.calpers.ca.gov/members/health-benefits/plans-and-rates/annual-health-plan-changes

••DATED MATERIAL – PLEASE DO NOT DELAY••



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



- **Sept. 7:** Labor Day/ CSR HQ Closed
- **Sept. 14-16:** CalPERS Meetings
- **Oct. 19-21:** CSR Board Meetings

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CALIFORNIA
STATE RETIREES

Membership Application

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

Type of Membership (Check One)

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

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

Office Use Only

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

Signature _____ Date _____

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

www.CalRetirees.org

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: I Have a Will – Do I Also Need a Trust?

Dear Savvy Senior:

My wife and I were recently talking about updating our will and wondered if we should also set up a trust. How do we know if we need one?

--Planning Ahead

Dear Planning,

That's an excellent question. A will is one of the most important tools in estate planning, but many people wonder if it's enough, or if adding a trust makes sense. The answer depends on your finances, your family situation, and what you want your plan to accomplish. Here's a simple way to think about it.

What a will does

A will spells out who gets your assets after you pass away. It also names an executor to carry out your wishes and can designate a guardian for minor children. The downside is that a will must go through probate, which is the court process that validates it and oversees distribution. Probate can take months and, in many states, becomes part of the public record.

What a trust adds

A trust works a little differently. A revocable living trust holds your assets during your lifetime and directs how they'll be distributed after your death, without going through probate. Unlike a will, it stays private and lets a successor trustee step in

immediately if you can't manage your finances, which is useful in cases of illness, injury, or dementia. Trusts can also help with

WillMaker & Trust, Trust & Will or LegalZoom to save money, but they're generally best for simple situations. If your finances or family circumstances are more



complicated family situations, like blended families or children with special needs, giving you more control over who gets what and when. The biggest challenge is that you have to move your accounts and property into the trust yourself, which takes time and care. Most people who create a trust also keep a simple "pour-over will" to catch anything that wasn't transferred.

Because trusts are more complex, they usually cost more than a will. Attorneys typically charge \$1,000 to \$3,000 for a trust versus \$300 to \$1,200 for a will, although costs vary depending on the estate and location. You can use do-it-yourself options like Quicken

complicated, hiring an attorney is usually worth the cost.

When a trust makes sense

You might benefit from a trust if you own real estate – especially in more than one state – want to avoid the costs and delays of probate or prefer to keep your estate matters private. It's also helpful if you have a larger estate, a blended family, or want to ensure someone can manage your finances if you become incapacitated.

When a will may be enough

If your estate is relatively small, your family situation is simple, and most of your assets already have named beneficiaries – like life insurance, IRAs, or bank accounts



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

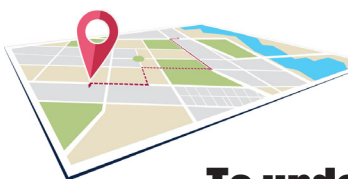
with pay-on-death or transfer-on-death designations – a will may be all you need. Some states also offer simplified probate for small estates, which can make the process quicker and cheaper. You don't need a trust just because you have a will. But if avoiding probate, protecting privacy, or managing assets during incapacity is important to you, a trust is worth considering. Even a modest estate can benefit from a clear plan.

Getting help

If you don't already have an attorney, a good estate-planning professional can help figure out what's right for you. Two trusted resources are the National Academy of Elder Law Attorneys (**naela.org**) and the National Association of Estate Planners and Councils (**naepc.org**), both of which let you search for local professionals.

Taking the time to put a plan in place, whether it's a will, a trust, or both, can protect your loved ones, ease stress, and give you peace of mind now and in the future.

**HAVE YOU
MOVED?**



Help us stay in touch!

Use the form on the link below to provide CSR headquarters with any changes to your contact details—email, mailing address, or phone number.

To update your information, please visit <https://calretirees.org/Update-My-Info>



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

This month you will read about 1) Open Enrollment, 2) Health Insurance Premium Final Rates 2027, and 3) CalPERS' Power of Attorney

Open Enrollment

The 2026 Open Enrollment period is from September 14 through October 9. Any changes made during Open Enrollment take effect January 1, 2027. There will be some changes to the available health plans for 2027. Effective January 1, 2027, UnitedHealthcare SignatureValue Alliance HMO and UnitedHealthcare SignatureValue Harmony HMO will no longer be part of CalPERS' health plan offerings. It is important to note these are Basic plans only (non-Medicare). UnitedHealthcare Group Medicare Advantage will remain for retired Medicare members.

CalPERS chose not to renew its Basic contract with UnitedHealthcare due to the proposed rate increase for Alliance of 23%, which was over three times CalPERS' projection. For Harmony, the CalPERS projection showed no increase, while UnitedHealthcare proposed a 21% premium increase.

If you are enrolled in one of these plans, you will receive an email and letter from CalPERS with important information on how you are affected and guidance on factors to consider during Open Enrollment. CalPERS recognized many UnitedHealthcare Basic plan enrollees used Sutter Health Medical Group for their

care. To prioritize continued access to Sutter Health Medical Group for affected members, CalPERS added a Sutter Health Plan to the Basic plan offerings effective January 1, 2027.

During open enrollment you will be given the opportunity to change to a different plan which best suits your family needs. There will be several plans available depending on in which county and zip code you reside. **If you do not choose a new plan, you and any dependent(s) will be administratively transferred into another available health plan for 2027.**

CalPERS reported administrative transfer plans have been selected based on primary care provider continuity. CalPERS wanted to ensure retirees and their families could continue with the same primary care provider relationship they have today, where possible. For more detailed information about which plans are available, please review the CalPERS website under the Annual Health Plan Changes tab. If you wish to enroll in the administrative transfer plan selected for you, no action is required. CalPERS will automatically transfer you to this plan.

Beginning September 8, members can find Open Enrollment information on the CalPERS website, and customized information in your myCalPERS accounts. Using the Search Health Plans tool in your myCalPERS accounts, you can compare plan monthly premiums and copays, and search for primary care doctors and specialists to see which plan works best for you and your family.

Health Insurance Premiums 2027

On Wednesday, July 15, 2026, the CalPERS Health Plan Research team provided final premium rate increases for 2027 health insurance plans and reported they were able to keep the overall weighted rate change to a 4.97% increase. According to CalPERS, this year's

rates continue a three-year trend of lower year-over-year increases, and a significant improvement over 2026, when CalPERS rates rose by 8.21%. The increase is also lower than commercial healthcare inflation trends, which are expected to rise 9% in 2027.

CalPERS' CEO Marcie Frost indicated the rates reflected CalPERS' methodical approach to purchasing health coverage and holding plans accountable for cost and performance, rather than simply accepting the rates proposed by carriers. The average rate change for each group is as follows: Basic (non-Medicare) plans, 5.78%; Basic health maintenance organization (HMO) plans, 4.49%; Basic preferred provider organization (PPO) plans, 7.34%; and Medicare plans, 0.51% overall.

Medicare plans did much better and even had premium decreases including to the Kaiser Permanente Senior Advantage plan, which had a 6.42% decrease, the Kaiser Permanente Senior Advantage Out-of-State plan had a 7.36% decrease, the Kaiser Permanente Senior Advantage Summit had a 8.11% decrease and the Kaiser Permanente Senior Advantage Summit Out-of-State plan had an 8.92% decrease. Additionally, the PERS Gold Medicare Supplement and the PERS Platinum Medicare Supplement had no increase in premium rates.

CalPERS' Power of Attorney

A CalPERS Special Power of Attorney allows you to designate a representative or agent, known as your attorney-in-fact, to conduct your retirement affairs. Should you become unable to act on your own behalf, your designated attorney-in-fact will be able to perform important duties concerning your CalPERS business, such as address changes, Federal or state tax withholding changes, or retirement benefit changes.

The CalPERS' Special Power of Attorney form is specifically designed to help manage CalPERS

retirement issues, but they will also accept other power of attorney documents that specifically grant the attorney-in-fact authority to conduct business with CalPERS. If you have a power of attorney document other than the CalPERS form and it does not contain a durability clause, CalPERS will not be able to honor it if you become incapacitated. There have been several instances when members reached out for assistance after the death of a CalPERS member and were unable to conduct CalPERS business because there was no Special Power of Attorney on file. A Health Care power of attorney permits your attorney-in-fact to make decisions about your health care if you are unable to do so. CalPERS cannot accept this type of power of attorney for retirement transactions. Members are encouraged to have a CalPERS Special Power of Attorney form on file. Because of the broad power granted by the CalPERS Special Power of Attorney, we recommend you consult an attorney before signing the form.

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 AT THE MOVIES



Marry Me Chicken

Ingredients

3 Tbsp. extra-virgin olive oil, divided
4 boneless, skinless chicken breasts
Kosher salt
Freshly ground black pepper
2 garlic cloves, finely chopped
1 Tbsp. fresh thyme leaves
1 tsp. crushed red pepper flakes
3/4 cup low-sodium chicken broth
1/2 cup finely chopped sun-dried tomatoes
1/2 cup heavy cream
1/4 cup finely grated Parmesan
Torn fresh basil, for serving

Directions

Arrange a rack in center of oven; preheat to 375°. In a large ovenproof skillet over medium-high heat, heat 1 Tbsp. oil. Generously season chicken with salt and black pepper and cook, turning halfway through, until golden brown, about 5 minutes per side. Transfer chicken to a plate.

In same skillet over medium heat, heat remaining 2 Tbsp. oil. Stir in garlic, thyme, and red pepper flakes. Cook, stirring, until fragrant, about 1 minute. Stir in broth, tomatoes, cream, and Parmesan; season with salt. Bring to a simmer, then return chicken and any accumulated juices to skillet.

Transfer skillet to oven. Bake chicken until cooked through and an instant-read thermometer inserted into thickest part registers 165°, 10 to 12 minutes.

Arrange chicken on a platter. Spoon sauce over. Top with basil.



ADULTS
AISLE
BOOTH
COMEDY
CREDITS
CURTAIN
DARK
DRAMA
EXIT
FEATURE
HORROR
LICORICE
LIGHTS
LINE

MARQUEE
MUSIC
POPCORN
PREMIERE
PREVIEWS
RATING
ROMANCE
ROW
SCIFI
SCREEN
SODA
SOUND
TICKET
USHER
WESTERN



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Website: www.CalRetirees.org

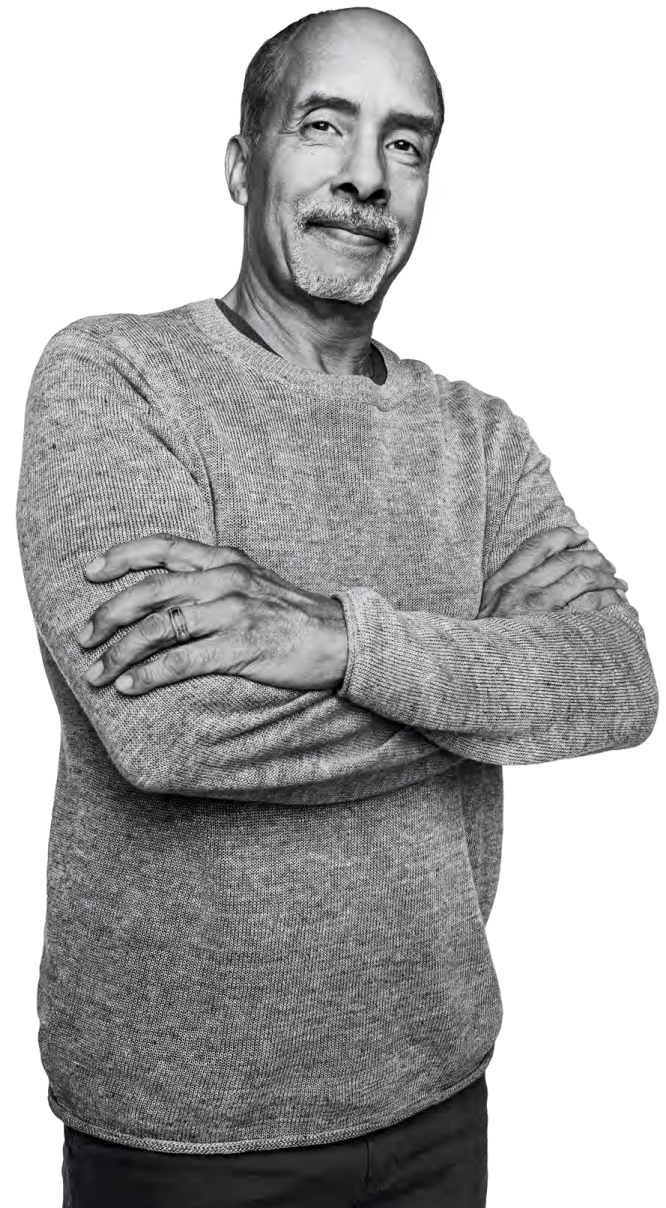
Stay active, live healthy

As you get older, exercise becomes more important.

Exercising regularly improves heart health, flexibility, and prevents disease. Staying fit also reduces falls and stress.

See all of the ways Blue Shield Medicare (PPO), PERS Gold Supplement to Original Medicare, and PERS Platinum Supplement to Original Medicare plans can help you on your fitness journey:

- SilverSneakers® program makes it easy to stay fit with access to gyms in nearby communities.
- 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 retiree plans, visit blueshieldca.com/calpers or call **(888) 802-4599 (TTY: 711)** for the Blue Shield Medicare (PPO) plan and **(800) 405-2127 (TTY: 711)** for the PERS Supplement to Original Medicare plans, 7 a.m. to 8 p.m. PT, seven days a week.

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 Customer Service 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。

[approval code]

Blue Shield of California is an independent member of the Blue Shield Association

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As this is written, the California State Legislature is currently on Summer Recess and will return on Monday, August 3. Legislators will then have four weeks to complete any unfinished business in the 2025-26 legislative session before adjourning for the year on August 30. What awaits them back in the district? Voters! The General Election is set for Tuesday, November 3, 2026.

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

Support

AB 280 (Aguiar-Curry)
Would create mechanisms and procedures to improve health plan provider directories to ensure that consumers receive accurate information and can get efficient access to care.
STATUS: Pending on the Senate Floor.

AB 1190 (Haney)
Would protect all consumers, but particularly seniors, from exploitative websites impersonating the DMV and overcharging for services.
STATUS: Senate Appropriations Committee Suspense File.

SB 888 (Seyarto)
Would exclude service-connected disability payments from the definition of “household income” for the purposes of the disabled veterans’ tax exemption.
STATUS: Awaiting hearing in Assembly Appropriations Committee.

SB 1249 (Richardson)
Would allow a tax deduction for a qualified, low-income senior taxpayer until the year 2032.
STATUS: Assembly Revenue & Taxation Committee Suspense File.

SB 1407 (Archuleta)
Would exclude military retirement

pay from the calculation of gross income under the Personal Income Tax Law.
STATUS: Awaiting hearing in Assembly Appropriations Committee.

SB 1444 (Committee on Labor, Public Employment, and Retirement) Would extend the timeframe for CalPERS members to make elections for the purpose of structuring retirement allowances.
STATUS: Awaiting hearing in Assembly Appropriations Committee.

SR 104 (Becker)
Would resolve that the California State Senate supports targeting the biological process of aging as a strategy to prevent or delay the onset of chronic disease.
STATUS: Adopted.

SR 109 (Menjivar)
Would resolve that the California State Senate honors and recognizes the service and sacrifice of Korean



Ted Toppin
American Vietnam War veterans residing in California.
STATUS: Senate Third Reading File.
For a complete list of all bills that are being monitored by CSR, please see the most recent CSR Legislative Report online.

CALIF^{BEAR}ORNIA

STATE RETIREES

Member
Spotlight:

Erlinda Villa



California State Retirees proudly recognizes Erlinda Villa for her years of dedicated service and leadership.

Erlinda served as Chapter 6 President from 2004 to 2009 and later as Chapter 6 Treasurer from 2017 to 2024. She has also been a dedicated Chapter Ambassador, welcoming new members and helping strengthen the chapter.

Her commitment, leadership, and willingness to serve the members of CSR have made a lasting impact on both the chapter and its members. We thank Erlinda for her many years of service and her continued dedication to California State Retirees. We appreciate you!

Expanded Dental Choices Coming in 2027 for State Retirees

Starting January 1, 2027, you will have more dental options to smile about. Six plans from Delta Dental and MetLife (four PPOs and two DHMOs) offer more ways to find affordable care, stay with your dentist and get needed treatments. Review plans and enroll during Open Enrollment, September 14 – October 9, 2026, for coverage effective January 1, 2027.

What's New
* More PPO choices: Added MetLife, doubling your PPO options.
* Better access: Expanded provider networks improve chances of keeping your dentist and lowering out-of-pocket costs.
* Enhanced benefits: Some plans include improved implant coverage and advanced imaging.

Important transition: Western Dental, Premier Access and MetLife Enhanced DHMO end December 31, 2026. If you're enrolled in a DHMO and do not choose a plan by October 9, 2026, you will be auto-enrolled in MetLife Select DHMO effective January 1, 2027. If you are enrolled in a Delta Dental PPO plan, your coverage will continue.

How to Enroll
1. Compare plan benefits and confirm whether your dentist is in the plan's network.
2. Enroll September 14 – October 9, 2026, through CalPERS.
3. Use your benefits in 2027. Choose a dentist and schedule your twice-yearly dental cleanings.
To learn more, visit the CalHR Benefits website: <https://benefits.calhr.ca.gov/state-retirees/>

Understanding Your CalHR-Administered Benefits: A Retiree Benefits Forum

CalHR is hosting a Retiree Benefits Forum on September 17–18. This event is designed for State of California retirees to learn about retiree benefits administered by CalHR and CalPERS to prepare for the upcoming Open Enrollment period. Attendees will:
* Hear presentations from participating benefit representatives from Delta Dental, MetLife, VSP, The Standard, ARAG and CalPERS
* Learn about benefit options and enhancements for 2027

* Have an opportunity to submit questions in advance for a live Q&A
Benefits administered by CalHR include:
* Dental coverage
* Vision coverage
* Group legal insurance
* Supplemental life insurance
* Long-term disability insurance
Register Now
In-Person Retiree Benefits Forum
Thursday, September 17
9:00 a.m. – 1:00 p.m.
Location: CalHR Headquarters, 1810 16th Street, Sacramento, CA

95811
Register here: <https://benefits.calhr.ca.gov/open-enrollment/benefits-fairs/retiree-forum/>
Virtual Retiree Benefits Forum
Friday, September 18
1:00–4:45 p.m.
Location: Microsoft Teams
Register here: <https://benefits.calhr.ca.gov/open-enrollment/benefits-fairs/retiree-forum/>
Submit Your Questions
If you have questions or topics you would like addressed during the Retiree Forum, we encourage you to submit them in advance.

For questions about the forum, please contact RetireeBenefits@calhr.ca.gov.

As a reminder, Open Enrollment is Sept. 14 – Oct. 9, 2026. This is an opportunity for retirees to enroll or make changes to their benefits and ensure they and their loved ones have the right coverage for the future. Changes will take effect on Jan. 1, 2027.



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

Mishelle Wortman
Sahar Khoury
James Langston
Higfreda Galban
Gregory Hebert
Darryl Muhammad
Duane Ebesugawa
Pege Krameramann
Mark Graves
Stacey Subaba

Chapter 2

Amalia Carlos
Carrie Yeager
Larita Abdul-Rahman
Sonia Fernandez-Herrera
Jessica Cross
Mark Hendricks
Bee Moua
Eduardo Morales
Jenny Chen
Gwendolyn Hammer
John Myers
Lorena Van Rein
Lisa Haley
Lisa Williams
Paul Curtis
Anastacia Byrne-Reed
Wendy Yu
Ana Pierman
Derrick Jackson
Michael Blackmore
Angela Barlow
Cheryl Livingston
Erin Frederici
Ann Fausett
Maria Pereira
Mark Miller
Kathryn Williams
Marinda Smith
Lisa Garner
Mario Smith
Jerry Tritt
Lynn Zee
Martha Amaya
Maria Keh
Stella Cendana
Sarah Avitia-Castro
Willie Miranda
Susan Hunter

Chapter 3

Edward Sullivan
Rosalina Ortiz
Ramon Flores
Vincent Coppey
Helen Ho

Chapter 4

Pepper Mcintosh
Loranda Cutrer
Abbey Awolope
Latanya Thompson
Latanya Stafford
Linda Sherman
Derek Washington

Chapter 5

Nancy Clark
Vincent Strykers
Lisa Smith

Chapter 6

Joseph Estes
Mary Huckabaa
Janet Miller Goldstein
Tiffany Rector
Terrance Hines
Martin Oswari
Karen Martinson
Elizabeth Ramirez
Julie Chandler
Amy Doyle
Carl Reed

Shelly Denney
Mary Gerardi
Tim Carpenter
Paul Rincon
Jocelyn Millender
Christina Benard

Chapter 8

Addie Dunaway
Brian Smith
Diane Clifton
Jill Mooney

Chapter 9

Juan Villafuerte
Marilyn Dela Cruz
Shelley Benson
Luis Burquez

Chapter 10

Patricia Marshall
Carl Brandt
Jason Stansbury
Karen Reed
Craig Stubler
Cheryl Snell
Jacob Githinji
Rose Hill
Tina Creel
Kay Brynildson

Chapter 11

Gale Sparkman
Kelly Foster-Nelum
Lisa Dennis
Oscar Robles
Annette Wholaver
Jennie Ybarra
Antonio Criado

Chapter 12

Mario Aguilar
Cheryl Scarlata
Odilia Rodriguez

Chapter 14

Deborah Hansen

Chapter 15

Marie Lavin
Stephen Snaveley
Jodee Barton
Catherine Cortez
Jeffrey Geromel
Vicente Cuisson
Andrew Summers
Kathleen Rochin
Donald Padilla
Dana Kokx
Justin Manford
Nadera Murray
Janet Whitaker
Lisa Campbell

Chapter 16

Charles Carteret
Mary Werner
Sonia Avila
William Mitchell

Chapter 17

Mary Chang
Millard Austin
Lynda Fomby
Blanca Vizcarra Soto
Jeffrey Levy
Cheryl Martinez
Joquin Gonzales
Raquel Gonzalez

Chapter 19

Joleen Kenney

Chapter 20

Francesca Martin

Chapter 21

Susan Kay
Larry Sherman
Judith Caliz
Catherine Mangapot
David Kopler
Haydee Aboy

Chapter 23

Lucy Miranda
Gemma Usac
Zhihong Gong

Chapter 26

Dina Baca-Ebeling
Adekunle Shittu

Chapter 31

Cynthia Gambill
Marco Navarro
Eric Senesac
Carmen Krebs
John Haran

Chapter 34

Amber Puertas
Angelina James
Traci Price
Laura Harris-Warren
Martin Valle

Chapter 35

William Lord

Chapter 36

Karen Mcdonald

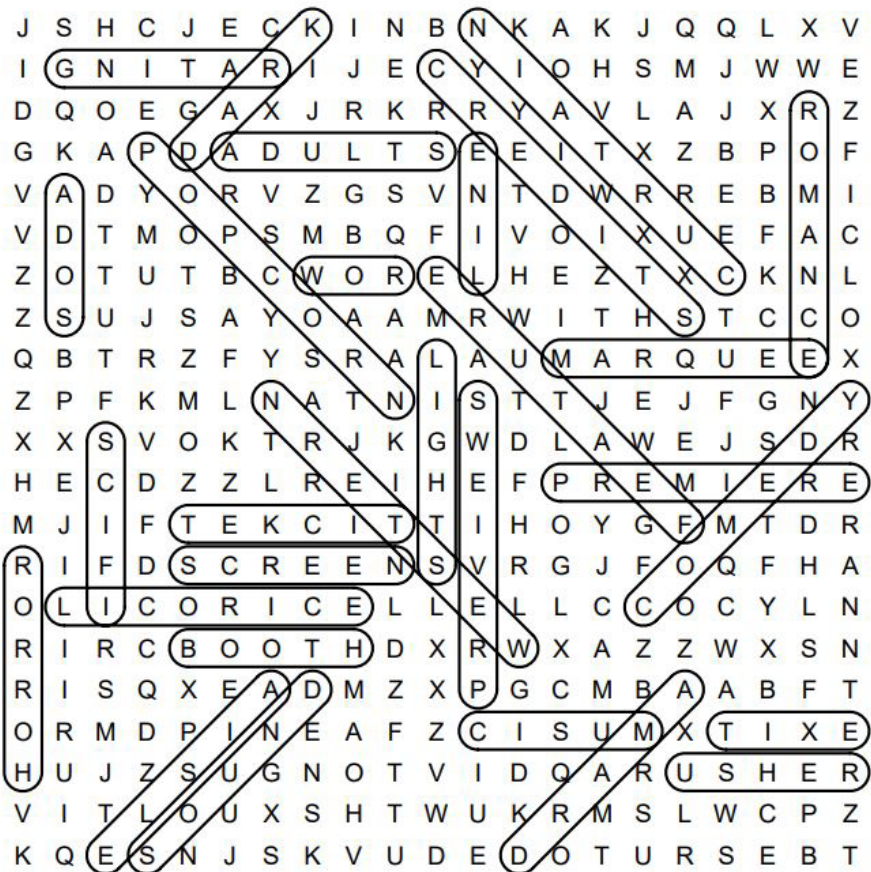
Chapter 165

Sheri Peak
Marisa Rey
Brian Boon
Connie Hughes
Rochelle Jenkins
Rebecca Harris
Shari Oneal
Julie Ruiz
Dianne Ramos
Lisa Howard
Tracey Castillo
Aida Zavala
Maria Cervantes
Megan Macdonald
Robert Dominguez

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.



Representing California State Retirees (CSR), Chapter 17 Vice President and PAC Chair Gaspar Luna Oliveira, District G Director Frank Ruffino, and Chapter 17 member Gracie Ruffino attended a fundraiser in San Diego supporting Mara Elliott's campaign for State Senate District 40. The event provided an opportunity for CSR leaders to strengthen relationships with elected officials and candidates while continuing to advocate for the interests of retired state employees and the issues that matter most to our members.



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 *Our last meeting of the year is tentatively scheduled for Dec. 2 in Pleasant Hill.* **Meeting:** Wednesday, Sept. 9, 11:30 a.m. **Where:** El Torito, 5 Monarch Dr., San Leandro. **Cost:** Free to members and caretakers, guests \$25. Please mail \$25 guest admission check to Russell Kilday-Hicks, 1208 Carleton St., Berkeley, CA 94702. **Reservations required:** RSVP by Sept. 2 to Russell Kilday-Hicks at rkildayhicks@gmail.com or (415) 310-3823.

CHAPTER 2

SACRAMENTO/YOLO AREA

President: Suzanna Nye (916) 741-1209, snye@calretirees.org; **Vice President:** Arlene Espinoza, (916) 397-5002, arlene.espinoza@comcast.net; **Treasurer:** Kathleen Elwell **Secretary:** Diane Buffington., **Meeting:** Tuesday, Aug. 4, 10 a.m. (please sign in to Zoom and join meeting by 9:45 a.m.)

Where: Zoom. **Program:** Learn how California State Retirees helps protect your pension and health benefits.

Reservations required: RSVP by July 31. Attendance limited to 500 attendees. Official invitation will be sent to your current email address on file with CSR headquarters. Please check your email for meeting details and login information. You must have a current email address on file with CSR headquarters to receive the meeting link. **Meeting:** Tuesday, Sept. 1, 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 Enrollment for 2027 CalPERS health plan benefits begins in September—learn valuable information to help you prepare.

Cost: Members free, non-member \$15 (free to non-members who fill out a CSR membership application). Admission includes coffee, tea, and light snacks. **Reservations required:** RSVP by Aug. 30 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.

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; cacbon1@gmail.com

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, Aug. 20, 12:30 p.m. **Where:** Petrelli's Steakhouse, 5615 Sepulveda, Blvd., Culver City **Cost:** Free for Chapter 4 members in good standing, invited speakers, and invited guests. All others \$30 (cash only). **Reservations required:** RSVP by Aug 14. 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. Our next meeting will occur in December

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, Aug. 13, 11 a.m. Doors open 10:30 a.m. **Where:** San Bernardino Elks Lodge, 2055 Elks Ln., San Bernardino. **Program:** Guest speaker CSR President Joe Reynoso. **Cost:** Free for CSR members. **Reservations required:** RSVP by Aug. 11 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:** Friday, Sept. 11, 11:30 a.m. **Where:** Eureka Village

Pantry, 1912 Broadway St., Eureka.

Program: Learn about latest updates from CalPERS and CSR leadership—with insights from CSR District D

Director Pat Gantt. **Cost:** Lunch free for members. Guests pay for their lunch. **Reservations required:** RSVP by Sept. 4 to Veronica Avila, President (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, Aug. 12, noon (sign-in at 11:30 a.m.) **Where:** Steven's Steak & Seafood House, 5332 Stevens Pl, Commerce. **Program:** Learn how CSR helps protect the pension and health benefits of all state retirees. **Cost:** Members free; Non-members, guests \$20. **Reservations required:** RSVP by Aug. 5 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

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 *Chapter is scheduled to meet on the following dates in 2026: Sept. 2, and December TBD.* **Meeting:** Wednesday, Sept. 2, 11 a.m. **Where:** Pardini's Catering and Banquets, 2257 W. Shaw Ave., Fresno. **Program:** Learn about updates to 2027 CalPERS health plans. Guest speakers include Lisa Middleton, CalPERS Board of Administration, and representatives from several CalPERS health insurance carriers. **Cost:** CSR members free. Guests, spouses, and nonmembers \$25 **Reservations required:** RSVP by Aug. 26 to Christy Christensen-Fountain by phone (559) 707-7067 or (559) 920-7277.

CHAPTER 12

EASTERN MOUNTAIN AND HIGH DESERT AREAS

President: Linda Currie, (661) 273-6390, lcurrie197@roadrunner.com; **Vice President:** Blanca Rodriguez, (909) 553-5625, blancrod703@yahoo.com; **Secretary:** Stephanie Pryzbeski-Gilbert, (661) 941-4169; **Treasurer:** Barbara Griffin, (661) 266-1130, bgrif1275@gmail.com; **Meeting:** Tuesday, Aug. 11, noon.

Where: Gino's Italian Restaurant, 819 W. Palmdale Blvd., Palmdale.

Program: Get updates on the CalPERS pension fund—with insights from CalPERS Stakeholder & Event Administration Manager Geeta Kumar.

Reservations required: RSVP by Aug. 1 to Blanca Rodriguez by phone or email or via email invitation. If we do not receive a reservation, there is a strong chance that there will not be enough room for you to attend.

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, Aug. 5, noon (order lunch at 11:30 a.m.) **Where:** Country Waffles, 2300 Athens Ave., Redding. **Cost:** Lunch is free to all CSR members. **Redding Meeting:** Wednesday, Sept. 2, noon (order lunch at 11:30 a.m.) **Where:** Country Waffles, 2300 Athens Ave., Redding. **Cost:** Lunch is free to all CSR members.

CHAPTER 14

NORTHERN CALIFORNIA/CHICO

President: Kenneth Todd Mayer, (530) 519-2897, KMayer@CalRetirees.org; **Vice President:** S.E. Riazzi, (530) 519-2174, SERiazzi@CalRetirees.org; **Secretary:** Robin Keehn, (530) 899-7911, kkeehnr68@gmail.com; **Treasurer:** Diana King, (530) 310-3454, LadyDi31481@gmail.com *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 November (weather permitting).* **Meeting:** Thursday, Aug. 20, 11:30 a.m. **Where:** Logan's Roadhouse, 1900 E. 20th St., Chico. **Program:** Learn how CSR helps

protect the pension and health benefits of state retirees like you. **RSVP:** Requested but not required. **For more information:** Call or text S.E. Riazzi or Kenneth Todd Mayer.

Meeting: Tuesday, Aug. 11, 11:30 a.m. **Where:** Kopper Kettle Café, 2535 Main St., Susanville.

Program: Learn how CSR helps protect the pension and health benefits of state retirees like you. **RSVP:** Requested but not required.

For more information: Call or text Diana King or Kenneth Todd Mayer. **Meeting:** Tuesday, Sept. 8, 11:30 a.m. **Where:** Kopper Kettle Café, 2535 Main St., Susanville.

Program: Learn how CSR helps protect the pension and health benefits of state retirees like you.

RSVP: Requested but not required.

For more information: Call or text Diana King or Kenneth Todd Mayer.

CHAPTER 15

SIERRA FOOTHILLS

President: Pamela Robison, (916) 768-1657, PRobison@CalRetirees.org; **Vice President:** Joann Stewart, (916) 412-2075, JStewart@CalRetirees.org; **Secretary:** Shari Lynn Goodwin, (916) 521-7593; SGoodwin@CalRetirees.org **Treasurer:** Lieutenant Coopwood, (916) 206-2732, LtCoopJr@gmail.com **Meeting:** Tuesday, Aug. 4, 11:30 – 3 p.m. **Where:** Cattlepens, 2000 Taylor Rd., Roseville.

Program: Get latest updates on 2027 CalPERS health plans—with insights from Simone Parker, Assistant Division Chief, CalPERS Office of Stakeholder Relations.

Cost: Chapter 15 members free, nonmembers \$30 cash or check payable to CSR Chapter 15; Admission includes lunch choice of lemon or teriyaki chicken, ravioli, salmon or steak.

Reservations required:

RSVP by July 27 to Shari Lynn Goodwin at SGoodwin@CalRetirees.org or (916) 521-7593 (call or text) or via email invitation. Please include guest name. **Note:** Zoom access available upon request.



CHAPTER MEETING NOTICES

CHAPTER 16

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

CHAPTER 17

GREATER SAN DIEGO
President: (Carl) Mark Flahan, (619) 977-6275; MFlahan@mac.com; **Vice President:** Gaspar Luna Oliveira, (619) 548-4793; gasparlunaoliveira@gmail.com; **Treasurer:** Diane Whorton, (619) 454-3603, dlw.union@gmail.com **Secretary:** 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: June 4, Sept. 3, and Dec. 3..*

Meeting: Thursday, Sept. 3, Doors open 10:00 a.m.; Lunch begins at 11 a.m. **Where:** Elijah's Restaurant, 7061 Clairemont Mesa Blvd., San Diego. **Cost:** Members free, non-members \$25 at the door. **Program:** Meet two prominent CSR-endorsed candidates for statewide office. Scheduled guest speakers are State Treasurer Fiona Ma (candidate for Lt. Governor) and Assemblymember Darshana Patel (D-San Diego), the incumbent for Assembly District 76. **Reservations required:** RSVP by Aug. 29. Please return the postcard with your reservation. 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 received this newspaper, your member number is included above your name on the address label.) Please email that information to Diane Whorton at the above listed email address. You will then be added to the reservation list. Seating is limited. Those who attend without a reservation will be last to be seated.

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:** Monday, Aug. 10, noon. **Where:** Stars Restaurant, 115

S. Orchard Ave., Ukiah.

Program: 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. **Meeting:** Tuesday, Aug. 11, noon. **Where:** Running Creek Casino, 635 State Hwy. 20, Upper Lake. **Program:** 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, Aug. 11, 10 a.m. **Where:** Denny's, 16575 Sherman Way, Van Nuys. **Program:** Learn about spiritual health and mental wellness—with insights from John M. Fischette, MBA. **Cost:** Members eat free. All others pay for their own meals. **Reservations required:** RSVP by Aug. 1 to Cora Okumura (818) 359-7625. **For more information:** Please contact Cora Okumura.

CHAPTER 21

SONOMA, MARIN, NAPA AND SOLANO COUNTIES
President: Owenia Boykins, (707) 980-3343, OBoykins@CalRetirees.org; **Vice President:** Laurel Duncan-Anderson, (916) 397-7125, LadyAnderson60@yahoo.com; **Secretary:** Lorna Wright, (707) 750-5990, CSRChapter21@yahoo.com; **Treasurer:** Christy Morgan, (707) 953-5867, citymorg@comcast.net **Meeting:** Wednesday, Sept. 9, 11 a.m. – 2 p.m. **Where:** Zio Fraedo's, 23 Harbor Wy., Vallejo. **Program:** Guest speakers Yvonne Walker, CalPERS Board of Administration, and State Senator Christopher Cabaldon (D-West Sacramento). **Cost:** Members free, guests \$42. **Menu:** Admission includes lunch of house salad, entrée (choice of chicken Marsala, salmon, or cheese ravioli), and dessert. **Reservations required:** RSVP by Sept. 4 to Lorna Wright (707) 750-5990, CSRChapter21@yahoo.com, 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:** Wednesday, Aug. 12, 11 a.m. – 2 p.m. **Where:** Three Flames Restaurant & Banquets, 1546 Meridian Ave., San Jose. **Cost:** Free for members and their driver or caregiver. Guests \$30. **Program:** Guest speaker State Treasurer – and candidate for Lt. Governor – Fiona Ma. **Registration required:** RSVP by Aug. 11 to Elvira Acevedo or EAcevedo@CalRetirees.org (408) 550-9273.

CHAPTER 26

BAKERSFIELD/KERN COUNTY
President: Ophelia Rabanal, ORabanal@CalRetirees.org, (661) 458-6588; **Vice President:** Vacant; Position is open to all Chapter 26 members in good standing. For inquiries, please contact an existing chapter officer. **Secretary:** Sue Kimbriel, (661) 333-0375, ckimbriel@bak.rr.com; **Treasurer:** Joe Salcido, (661) 477-2015, joe.salcido@yahoo.com. *All Chapter 26 meetings are scheduled for the third Thursday of even months: August, October, and December.* **Meeting:** Thursday, Aug. 20, 11 a.m. **Where:** Hodel's Country Dining, 5917 Knuden Dr., Bakersfield. **Program:** Learn how to avoid scam efforts—with insights from the Kern County Sheriff's Office Crime Prevention Unit. **Cost:** Free for Chapter 26 members. All other guests/spouses/significant others \$20. **Reservations required:** RSVP by Aug. 14 to Ophelia. Seating is limited. Reservations are mandatory. For those who RSVP but do not attend, please notify Ophelia no later than 72 hours prior to the meeting date. The chapter is responsible for paying for each "no-show" meal. For more information: Please call, text, or email Ophelia (661) 458-6588, csr.chapter26@gmail.com, or via CSR email invitation.

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.

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; **Treasurer:** William (Bill) Serb III, (714) 826-6029, serbthe3rd@att.net; **Secretary:** Dana Pape, papedana@gmail.com. *Usually meets on the*

second Wednesday of each even month. **Meeting:** Wednesday, Aug. 12, 11:30 a.m. – 2 p.m. **Where:** The Old Spaghetti Factory, 110 E. Santa Fe Ave., Fullerton. **Program:** Guest speaker from office of State Assemblymember Diane Dixon (R-Newport Beach). **Cost:** CSR members free, guests \$25 **Reservations required:** RSVP by noon on Aug. 10 to Susie Leon (619) 394-8454 or via email invitation. **Note:** If you received the postcard invitation, please bring it to the meeting.

CHAPTER 35

SO. CENTRAL VALLEY PORTERVILLE AREA
President: Lou Flores, (559) 362-0689; **Vice President:** Lawana Tate (559) 544-5379; **Secretary:** Don Perkins (559) 630-0314; **Treasurer:** Mary McCaig, (559) 359-6069 **Porterville Meeting:** Thursday, Aug. 13, 11 a.m. – 1 p.m. **Where:** El Nuevo Mexicali, 640 N. Prospect St., Porterville. **Program:** Guest speakers from the offices of State Sens. Melissa Hurtado and Shannon Grove, and Assemblymember Alexandra Macedo. **Cost:** CSR members free, guests \$20. **RSVP:** Required by Aug. 6 to Lou Flores. **Hanford Meeting:** Tuesday, Aug. 18, 11 a.m. – 1 p.m. **Where:** Mountain Mike's Pizza, 820 W. Lacey Blvd., Hanford. **Program:** Guest speakers from offices of State Senator Melissa Hurtado, State Assemblymember Alexandra Macedo. **Cost:** CSR members free, guests \$20. **RSVP:** Required by Aug. 11 to 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:** Patricia Olivas (661) 817-4068, Ptycakes717@yahoo.com; **Treasurer:** Abby Bayes, (831) 455-6189, abby.bayes@gmail.com. **Meeting:** Thursday, Aug. 13, 11:30 a.m. **Where:** Hindquarter Bar & Grill, 303 Soquel Ave., Santa Cruz **Program:** Guest speaker Carol Childers, Meals on Wheels. **Cost:** CSR Chapter 36 members free, guests \$25 (cash-only). **Reservations required:** RSVP by Aug. 11 to Patricia Olivas Ptycakes717@yahoo.com, or (661) 817-4068, or via email invitation. Include guest names.

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 *Chapter 165 meets in Rancho Cordova on the first Wednesday of even-numbered months (Aug. 5). The meeting scheduled for Oct. 7 will be held on Zoom. The holiday meeting is scheduled for Friday, Dec. 4.* **Sacramento Meeting:** Wednesday, August 5, noon (sign-in at 11:30 a.m.). **Where:** The Old Spaghetti Factory, 12401 Folsom Blvd., Rancho Cordova. **Program:** Guest speakers Assemblymember Maggy Krell (D-Sacramento) and State Senator Roger Niello (R-Fair Oaks). **Cost:** Chapter 165 members free. Guests \$25. **Reservations required:** RSVP by July 27 to CSR email invitation or contact Les Reynoso by email or phone. **Oregon Meeting:** Thursday, Aug. 20, noon (check-in at 11:45 a.m.) **Where:** Elmer's Restaurant, 2000 Biddle Rd, Medford, OR. **Cost:** Lunch is free for Chapter 165 members; Guests \$20. **Reservations required:** RSVP by Aug. 16 to sue.derrico@yahoo.com or via CSR email invitation.





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