

CALIFORNIA STATE RETIREES



Vol. 4

A PUBLICATION REPRESENTING CALIFORNIA STATE RETIREES

APRIL 2025

CalPERS 2025 Member-at-Large Election is here!

The CalPERS 2025 Member-at-Large Election is here once again. The CalPERS Board of Administration consists of 13 members who are elected, appointed, or hold office ex officio for four-year terms. The decisions they make will affect all active and retired members. This year, CalPERS will hold an election for the two Member-at-Large positions which represent all CalPERS members. All eligible active and retired members (excluding survivors and beneficiaries) of CalPERS are eligible to vote for the two representatives in Position A and Position B. The term of the incumbents, David Miller and Jose Luis Pacheco, will expire on

••DATED MATERIAL – PLEASE DO NOT DELAY••

Jan. 15, 2026. The new term of office will begin January 16, 2026, and end January 15, 2030. Political endorsements have always been a crucial function of the CSR Board and a duty we take very seriously. The complete process proves to be thorough and inclusive. Our process includes examining each candidate and conducting an in person candidate interview with the CSR Board. At this time, we have not scheduled any candidate interviews. We will standby until all candidates' names have been released. At that time, CSR will reach out to each candidate and complete an in-depth interview. We also take the time to review candidate backgrounds, positions on health care benefits and pension protections, as well as their overall position on issues affecting CalPERS and its members. Most importantly, we look at how this representative will support CSR members throughout their term. Once we have completed these efforts, we will reconvene and make the final decision on which candidate CSR will be endorsing. That candidate will be featured in an upcoming edition of the Retiree along with other CSR sponsored materials. If you have any further

questions on the CSR endorsement process, please contact CSR HQ at **888.808.7197** or

CSRInfo@CalRetirees.org
CalPERS Election Process
Who's Eligible to Vote?

CalPERS members active as of July 1, 2025 are eligible to vote. Retired CalPERS members (excluding survivors and beneficiaries) whose effective date of retirement is on or before July 1, 2025. A ballot package with instructions on how to vote will be mailed to eligible voters on August 29, 2025. Ensure your mailing address is current so you receive your ballot. The voting period is Aug. 29 through Sept. 29. Your vote must be received by mail, telephone, or online by 11:59 p.m. PST on Sept. 29, or it won't be counted.

If a candidate doesn't receive a majority vote in the primary election, a runoff election will be conducted between the two candidates receiving the highest number of votes. CalPERS members active as of Oct. 1, 2025 are eligible to vote in the runoff election. Retired members (excluding survivors and beneficiaries) whose effective date of retirement is on or before Oct. 1, 2025, are also eligible to vote in

the runoff election. A runoff ballot package will be mailed on Nov. 7, 2025, and the voting period will be from Nov. 7 until Dec. 8. Your runoff vote must be received by mail, telephone, or online by 11:59 p.m. PST on Dec. 8, or it won't be counted.

Notice of Election

The Notice of Election provides information on becoming a candidate, voter eligibility, and the election schedule. To learn more, visit www.calpers.ca.gov/about/board/board-elections/how-to-become-a-member-at-large-candidate.

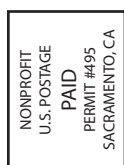
Candidate Information

Information on the candidates running in this election will be posted after the nomination period has ended on May 15, 2025.

Have a question for CalPERS?

If you have questions about the board election process or need further assistance, email the **Board_Election_Coordinator@calpers.ca.gov** or call **(800) 794-2297**.

If you are looking for information on the upcoming board election and resources for members and candidates, you will find them by visiting www.calpers.ca.gov.



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



April 8-9: CSR Lobby Day

April 20: Easter

May 26: Memorial Day

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

**Upcoming
Events:**

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

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

**CSR DISTRICT BOARD
DIRECTORS**

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

Susanne Paradis
TEL: 916.919.4091
EMAIL: SVParadis@yahoo.com
District B: Ch. 10, Ch. 26, Ch. 31, Ch. 36

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

Pat Gantt
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District D: Ch. 8, Ch. 13, Ch. 14, Ch. 19

Merilee Colton
TEL: 626.627.0085
EMAIL: merileecolton@gmail.com
District E: Ch. 2, Ch. 15, Ch. 165

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

Jay Jimenez
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EMAIL: Jayj1946@gmail.com
District G: Ch. 6, Ch. 12, Ch. 17, Ch. 34

Contact us!

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501(c)(5)

CALIFORNIA STATE RETIREES

Membership Application

First Middle Initial Last Name

Social Security Number Chapter

Home Address City State Zip

Home Phone Email

Retirement Date From what State Agency did you retire?

How did you hear about us? Recruiter

Type of Membership (Check One)

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

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

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

Office Use Only

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

Signature _____ Date _____

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

www.CalRetirees.org

- **New Calendar**

- **Members on the Move Gallery**

- **Member Resources**

- **New Chapter Map**

- **and much more!**

Did you know?

The NEW CSR website is live!

Check it out:

www.CalRetirees.org

SAVVY SENIOR

Savvy Senior: Navigating Social Security as It Downsizes

*Dear Savvy Senior,
My local Social Security office was recently shut down because of staff layoffs and large-scale downsizing by the Department of Government Efficiency. All this disruption makes me very nervous, as I'll be applying for my Social Security retirement benefits later this year. My question is, how are we supposed to get help with our Social Security questions or problems now that our office is permanently closed? What can you tell me?*

Anxious Aaron

Dear Aaron,

I've been getting a lot of questions on this very topic. The Social Security Administration (SSA) is facing massive budget cuts and layoffs under President Donald Trump's administration, which is leading to dozens of office closures and a lot of angst across the country. Led by Elon Musk and the Department of Government Efficiency (DOGE), many Social Security experts believe these deep staff cuts could cause interruptions in monthly benefit payments, an increase in improper payments, delays in the processing of new benefit applications and disability claims, and longer wait times for Social Security help.

There are 73 million Americans who currently receive Social Security benefits, including seniors, children and people with disabilities. Many rely on these benefits for the bulk of their

income, so any disruption or errors in payments or other service delays could cause a lot of problems for beneficiaries. Advocacy groups are urging concerned Americans to contact their members of Congress and demand protections for the program. To find your elected members contact information, go



to [Congress.gov/members/find-your-member](https://www.congress.gov/members/find-your-member). With that said, here's how you can best navigate the SSA as they downsize.

Use SSA.gov

Most Social Security business today can be conducted online. To get started, just go to [SSA.gov/onlineservices](https://www.ssa.gov/onlineservices) where you can create a personal online "my Social Security" account so you can view your latest statement and earnings history, apply for retirement, disability, and Medicare benefits, check the status of an application or appeal, request a replacement Social Security card (in most areas), print a benefit

verification letter, and much more. Their website also has a wealth of information and answers to frequently asked questions that you can access at [SSA.gov/faqs](https://www.ssa.gov/faqs).
Phone Assistance
If you can't conduct your Social Security business online or you need some extra help, you can

also get phone assistance by calling your nearby field office (see [SSA.gov/locator](https://www.ssa.gov/locator) for contact information) or by calling the SSA national number at **800-772-1213** (TTY **800-325-0778**) between 8:00 a.m. – 7:00 p.m. local time, Monday through Friday. This number has many automated service options you can use without waiting, but if you do need to speak to a representative, wait times are typically shorter early in the morning (between 8 and 10am) or later in the afternoon (between 4 and 7pm). You may also experience shorter wait times later in the week (Wednesday



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

to Friday) and later in the month. If you need to visit your nearby SSA office, it's best to call and make an appointment first as walk-ins have much longer wait times. To make an appointment call **800-772-1213** or contact your local SSA office.

Be Patient

Also remember to practice patience and plan ahead. With all the SSA staff cuts, delays and longer wait time will be inevitable. And if you're planning to start drawing your Social Security benefits in the near future, it's best to apply as early as possible as the SSA recently announced that new applicants who cannot properly verify their identity over the agency's "my Social Security" online service, will be required to visit an SSA field office in person to complete the verification process. And that could take some additional time. This change will also apply to unverified existing recipients who want to change their direct deposit information. You can apply for benefits up to four months before you expect to receive them. Applying as early as possible can help ensure they're available when needed.

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 CSRinfo@CalRetirees.org

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



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

Below are updates on 1) Medicare Telehealth, 2) Blue Shield, 3) Cost of Living, and an example of What CSR Does for Its Members

Medicare Telehealth:

If you recall from the March To Your Health article, Larry Woodson reported Medicare would no longer cover non-behavioral health telehealth services starting April 1, 2025. The law which created the telehealth program passed during the COVID era and allowed generous coverage of services, but it was sun setting and scheduled to end on March 31, 2025. However, there is some good news; telehealth flexibilities in Medicare have been preserved for another six months, just weeks before the pandemic-era changes to virtual care policy were set to expire.

The flexibilities, which significantly expanded telehealth coverage for Medicare beneficiaries, were extended through September 30, 2025, as part of the short-term government funding bill President Donald Trump signed on March 15, 2025. While this is definitely good news, another short-term extension creates unpredictability for providers. The uncertainty surrounding telehealth coverage over the last several months clearly demonstrates the need for a permanent telehealth solution that provides peace of mind for both patients and providers. During the March 27, 2025, Stakeholder briefing with CalPERS, information was

provided which seemed to indicate the Medicare providers contracted with CalPERS would continue to provide telehealth services after the September 30, 2025, extension. We will stay in contact with CalPERS to ensure CSR members continue to receive updates on this development.

Blue Shield (Medicare Plan):

Beginning January 1, 2025, Blue Shield became the plan administrator for basic plan members with the PPO, having replaced Anthem Blue Cross. Blue Shield also replaced the supplement plan for those members who previously had Anthem Blue Cross along with traditional Medicare as their primary insurance. The transition from Anthem Blue Cross to Blue Shield has not been without its challenges. CSR has been getting reports from members who have received medical bills previously paid by Anthem Blue Cross which should have been paid by Blue Shield. After conducting a brief evaluation of the problem, it appeared, for some members, their Medicare plan no longer showed a supplemental plan; subsequently, Medicare would not have sent the bills to Blue Shield resulting in the provider billing the patients, our members.

After consultation with Blue Shield representatives, it was determined, for some members, a “crossover” needed to be established, which could take as much as 90 days. Once the “crossover” is created, Medicare will send claims from January 1, 2025, to Blue Shield who will then pay the billed balances. Apparently, only Blue Shield can send in the “crossover” request for Medicare to process. We reached out to CalPERS related to one member who experienced this problem and, within 3 minutes of sending the e-mail to CalPERS, we received a reply that CalPERS would reach out to our member to help resolve the matter. According to a Blue Shield representative, the problem was not an isolated issue and appeared to be systemic.

We urge all Medicare recipients who have Blue Shield as their supplemental plan to regularly check your Medicare statements to see if there is a note that the claim was sent to Blue Shield and then check your Blue Shield statements to make sure they received the claims from all your medical appointments. If something seems amiss, please call Blue Shield and request a “crossover” with Medicare be created. In the event you are unable to get the matter resolved, please do not hesitate to reach out to CSR at csrinfo@retirees.org.

Cost of Living Update:

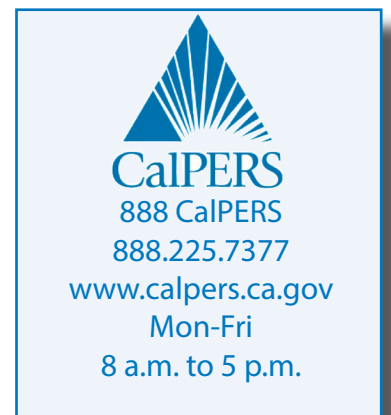
CalPERS reported preliminary information for the 2025 Cost of Living (COLA) increase. Almost 96% of CalPERS retirees have a 2% COLA provision. The remaining retirees have a 3, 4 or 5% COLA as negotiated by their specific employer. CalPERS reported that, for those retirees who retired from 1987-2023, the 2025 COLA increase, which will be effective May 1, 2025, will be 2%, and for those retirees who retired from 1965-1986, the COLA will be 2.95%.

What CSR Can Do for Its Members:

From time to time, CSR is called upon to assist members or survivors with serious matters affecting their health or pension benefits. I would like to share an example of situations where CSR, with its resources and contacts, was able to assist retirees experiencing difficult problems. I believe the assistance CSR provides to its members is an excellent example as to why retirees of the state of California should be members of the California State Retirees organization.

In late February 2025, I received an email from a retired member who has been living in Nevada for 14 years and had never experienced any problems with her previous provider, Anthem Blue Cross; However, that all changed for her in January 2025 when her plan was taken over by Blue

Shield of California with concierge services from Included Health. She reported extremely long wait times on the phone with Included Health and was recently denied a very necessary MRI, an ongoing procedure for which she was previously approved to have through Anthem Blue Cross every three months. The member reported she was informed if Blue Shield did not cover the cost, she would be responsible for \$4,300 for an MRI every three months. CSR reached out to its CalPERS resources and received the following message within a few minutes: “Our Appeals team opened the case and sent an acknowledgment notice to the member on 2.26.2025, and provided the email address to communicate directly with that team. The member has an open appeal with Blue Shield and we are working with them to determine if the charges should be covered because the provider was in-network. We will follow-up with the member via phone today.” While this case has not been fully resolved, CSR and I will not rest until every CSR member experiencing medical benefit problems is treated in a fair and just manner. If you have any questions about your unresolved pension, health or dental benefits, please send a message to the CSR Health Benefits Committee at CSRinfo@calretirees.org. Additionally, if you have any ideas for future healthcare content or would like to submit a guest article, please send an e-mail to CSRinfo@calretirees.org.



PUZZLES You've Got Mail!



s	g	a	t	d	r	a	w	r	o	f	t
p	v	l	i	a	m	t	o	h	w	o	n
a	t	t	a	c	h	m	e	n	t	s	e
s	s	b	m	d	a	e	r	n	u	s	i
c	e	e	t	r	a	s	h	z	o	g	p
f	a	n	n	t	r	i	m	p	g	h	i
o	x	r	d	d	b	e	m	k	t	h	c
l	o	s	b	a	e	o	a	c	d	e	e
d	b	a	b	o	c	r	e	d	t	o	r
e	n	m	c	m	n	j	h	e	q	o	l
r	i	a	i	m	b	c	l	u	n	h	i
s	t	p	p	u	n	e	o	o	r	a	a
w	r	s	s	k	d	o	d	p	t	y	m
l	i	a	m	k	n	u	j	c	y	r	g

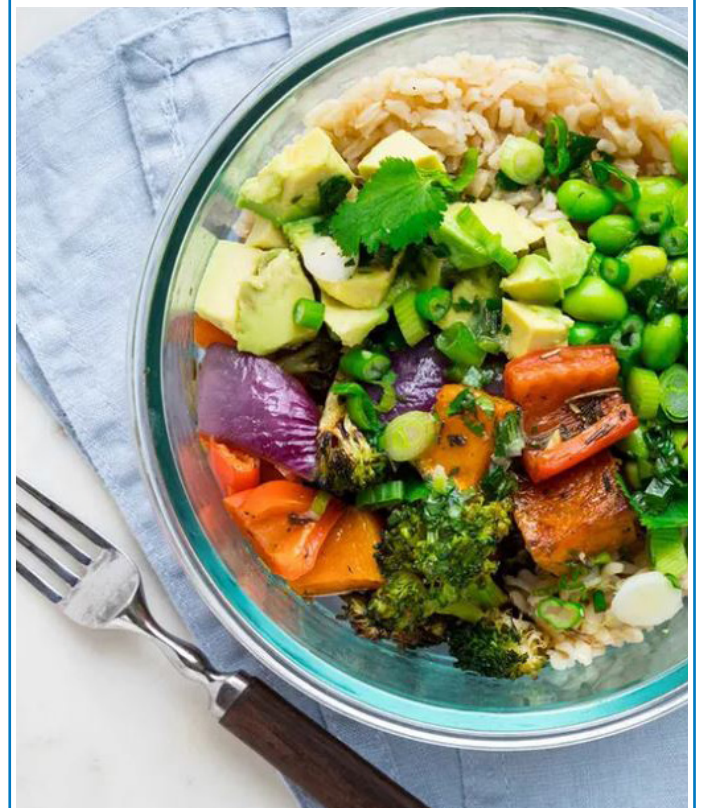
Edamame & Veggie Rice Bowl

Ingredients

- ½ cup cooked brown rice
- 1 cup roasted vegetables
- ¼ cup edamame
- ¼ cup avocado, diced
- 2 tablespoons sliced scallions
- 2 tablespoons chopped fresh cilantro
- 2 tablespoons citrus-lime vinaigrette

Directions

Arrange rice, veggies, edamame and avocado in a 4-cup sealable container or bowl. Top with scallions and cilantro. Drizzle with vinaigrette just before serving.



- Attachment
- Carbon copy
- Compose
- Delete
- Folders
- Forward
- Gmail
- Hotmail
- Inbox
- Junk mail

- Read
- Recipient
- Send
- Sender
- Spam
- Subject
- Tags
- Trash
- Unread
- Yahoo



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

2025 CalPERS Pay Days



CalPERS

**CALIFORNIA
STATE RETIREES**

2025 CalPERS Retirement Check Pay Days

Benefits are paid at the beginning of the month for the previous month's benefits. For tax reasons, your December retirement check is always dated the first day of the New Year.

The State Controller's Office issues checks and determines mailing dates. If you have direct deposit, contact your financial institution to see when funds are placed in your account.

BENEFIT MONTH	Southern California/ Out of State MAILING DATE	Northern California MAILING DATE	DIRECT DEPOSIT DATE
January	January 29	January 29	January 31
February	February 26	February 26	February 28
March	March 27	March 28	April 1
April	April 28	April 28	May 1
May	May 28	May 28	May 30
June	June 26	June 26	July 1
July	July 29	July 29	August 1
August	August 27	August 27	August 29
September	September 26	September 26	October 1
October	October 29	October 29	October 31
November	November 25	November 25	December 1
December	December 29	December 29	January 2, 2026

The State Controller's Office distinguishes Northern and Southern California using Zip Codes:

- Southern California is between 90000 through 93599
- Northern California is between 93600 through 96199

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

Support

AB 53 (Ramos)

Would exclude up to \$20,000 of retirement pay and annuity payments from the U.S. Department of Defense Survivor Benefit Plan received by eligible taxpayers from gross income for Personal Income Tax (PIT) purposes from 2025 through 2030. AB 46 will honor those who have dedicated their lives to serving our country while helping to retain and attract uniformed service retirees.

STATUS: Awaiting hearing in Assembly Revenue & Taxation Committee.

AB 280 (Aguiar-Curry)

Would create mechanisms to improve health plan provider directories to ensure that consumers receive accurate

information and can get efficient access to care.

STATUS: Awaiting hearing in Assembly Health Committee.

AB 371 (Haney)

Would require dental plans and insurers to ensure dentists are available within 15 miles or 30 minutes from an insured's residence or workplace. Would also require that dental appointments are available within 48 hours, nonurgent dental appointments within 18 business days, and preventive dental care appointments within 20 business days of a request.

STATUS:

Awaiting hearing in Assembly Health Committee.

SB 23 (Valladares)

Would exempt the primary residences of veterans who have received a 100% disability rating from the Department of Veterans Affairs from property taxes in the

State of California.

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

SB 56 (Seyarto)

Would exclude service connected disability payments from the calculation of household income for the Low Income Exclusion of the Disabled Veterans' Property Tax Exemption, as Veterans must receive that compensation in order to qualify for the tax exemption in the first place.

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

SB 351 (Cabaldon)

Would prohibit a private equity group or hedge fund involved with a physician or dental practice in California from interfering with the professional judgment of physicians or dentists. This includes influencing decisions



Ted Toppin

related to patient care, coding, and billing procedures.

STATUS: In Senate Rules Committee, awaiting committee assignment.

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

Five Best Stretches for Seniors

It's important for seniors to get regular exercise—a number of studies, in fact, have shown that it can help slow the aging process. But did you know that stretching should always be a part of your workout routine? We have narrowed it down to the 5 most important stretches you should be doing every day. Of course, you should check with your doctor before doing any stretches and/or workouts.

Leg stretches:

Face a wall and extend one leg behind the other, keeping the heel of the trailing leg on the ground. In this position, lean the hips and shoulders into the wall for 10 to 15 seconds. "This stretches out the muscles in the backs of the legs," explains Bill Neal, a physical education professor who also directs the seniors' exercise program at Richland College in Dallas, TX. Aim for 5 to 10 repetitions, the slower the better.

Groin muscle stretches:

Stand with your feet a bit wider

than shoulder-width apart, then squat as deeply as you can, hopefully touching the floor with your fingertips or even the palms of your hands. Repeat this stretch 5 to 10 times, holding the position for 10 to 15 seconds each time.

Upper torso stretch:

Stand 6 inches from a wall and turn your back to it, toes pointed straight ahead. In that position, you should rotate your upper body to one side, trying to get your shoulders as far toward the wall as possible. Repeat this movement in the opposite direction with the other shoulder. Aim to do 15 slow repetitions, holding the stretch for 10 to 15 seconds each time.

Shoulder stretch:

While standing, extend your arms to the sides and make circles to the back and front. Repeat 10 to 15 times in each direction.

Neck stretch:

Loosen up your neck by letting your head roll onto your shoulders, and then roll back over your shoulder blades as well. Reverse

direction. Repeat 10 to 15 times in each direction. "This translates into better neck flexibility, and being able to look over your shoulders as your driving," Neal says.

Neal recommends doing these exercises daily. Wei adds that stretches should be just one part of the exercise plan, which should also include cardio and resistance training.

These moves don't take long, but can make a lifelong difference, Neal stresses. "If older people did at least this much stretching each day, it would make it easier for them to drive, and to get in and out of cars," he says. Their general mobility would improve as well," he says.

LifeWorx recommends incorporating the stretching into your daily routines. Once it is part of your routine, you will start to look forward to it and it won't be something you have to convince yourself to do.

Increased flexibility makes all other daily activities more

manageable too, and can help guard against accidents and injuries, Neal adds. "For example, if grandma or grandpa is at the soccer field watching their grandchild's game, they'll be able to see a soccer ball coming at them," he says. "That's because their necks are more flexible, which improves peripheral vision." These can be done with their spouse, child, grandchild, caregiver or on their own if they're able to! And if your senior protests that he's too old to exercise, Neal is ready to call his bluff. "In my exercise class, the mean age is 84, and I've got 50 or 60 people, including 3 who are in their early 90s" he says.

Clearly, his students understand the importance of staying healthy—at any stretch.

Find your peace-of-mind.

Article courtesy of www.LifeWorx.com

Learn the 4 Phases of Retirement

It's easy to think of retirement in simple terms of "before and after." One day you're working and the next day you're not. But experts suggest we think of retirement more expansively, in a phased approach—especially when it comes to financial planning. In fact, there are generally four distinct phases around retirement: pre-retirement, early retirement, mid-retirement, and late retirement. Although not universal to every individual, these phases may help you envision your financial planning and lifestyle needs more thoroughly.

1. Pre-Retirement (Ages 50-62)

Pre-retirement generally refers to the 10 years or so before you actually plan to retire. In this time period, you'll have a clearer picture of the total savings or income streams available to you after retirement. This is the time to seriously assess your financial position by checking the balances in your supplemental savings plans, such as 401(k) or 457 plans, and other investments, and get an estimate of your lifetime monthly CalPERS retirement benefits by using the Retirement Estimate Calculator in myCalPERS.

Finally, Investopedia marks 62 as the unofficial end of the pre-retirement period and the age some people can begin to draw on Social Security benefits, but there are financial advantages to waiting until later to collect Social Security, if you qualify. If you are born in 1960 or later, full benefits are not available until age 67. For more information, contact Social Security.

Compare these income sources to your current spending and other debts. If you're concerned about making ends meet, now's the time

to tighten spending and create additional savings and income strategies.

2. Early Retirement (Ages 62-70)

Just like any big change, when you first retire and your income sources shift, expect a period of adjustment. Some new retirees even spend more than they expected during the first few years after retirement.

If eligible, retirees may begin to collect Social Security benefits in addition to their CalPERS pension. Age 65-67 is the age range at which you can begin receiving the

downsized or moved to a lower-cost area.

On the other hand, the cost of living changes every year with inflation. CalPERS retirees rely on an annual Cost-of-Living Adjustment (COLA), a benefit to ensure your value of money at retirement keeps up with the rate of inflation.

Middle retirement is a good time to revisit your will and estate plan. Consider naming someone your financial power of attorney to execute your wishes should you become unable to act on your own behalf. Don't forget to designate

amounts payable.

Checklist: Planning Your Financial Future

Creating a plan to ensure you're financially secure can be a challenging process, but we're here to help. Use this checklist as a guide to help you start planning your financial future today. Our Planning Your Financial Future video series can also help you prepare for retirement.

Work With a Financial Adviser

There's no wrong time to seek professional guidance for your specific financial situation. Do your research to find a financial adviser you trust. Make sure the adviser is a fiduciary, meaning they are legally bound to act in your best interest. Talk with them about your financial goals and set up steps to achieve them.

If you have questions or concerns about your investment

accounts, consider contacting the Financial Industry Regulatory Authority (FINRA), a not-for-profit organization that helps ensure the integrity of the U.S. financial system and educates investors.



full Social Security benefit you're eligible for. If your employer contracts with CalPERS for health benefits, you may elect to enroll in or continue health coverage upon retirement. Then a few months before you turn 65, CalPERS will notify you of the requirements to continue your health coverage based on your Medicare eligibility. If you're still concerned about your income and savings, or just want to get back into the workplace, many younger retirees consider returning to work either part-time or full-time.

3. Mid-Retirement (Ages 70-80)

At this point in your retirement, your expenses may decrease. You may be traveling less or have fewer dependents relying on you for financial support. You may have

a CalPERS Special Power of Attorney, an agent to conduct your retirement affairs.

4. Late Retirement (Ages 80+)

Increased costs in later retirement generally revolve around health care. CalPERS Medicare plans cover many costs, but you may still need to plan for copayments and coinsurance. You may also need to plan for home health services, a move to an assisted living facility, or other long-term care support. Know what services Medicare and your health plan do and don't cover. Benefits payable upon the death of a retired CalPERS member depend on a variety of factors. It's not possible to know exactly what is payable until we review each specific case. Contact us to request the exact benefits and



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

Silvia Zepeda
Preston Borchardt
Brenda Call
Kevin Tyner
Datonja Ramirez
Elaine Henderson
Manuel Mamaradlo

Chapter 2

Charles Williams
Rodney Gastinell
Jean Crow
Dana Olson
Allen Nunley
Randy Davis
Valeria Gonzales
Lewdaynis Glenn
Diana Daprato
Anna Jaime
Darlene Moreno
Cindy Kidd
Erika Syphax
Kevin Harris
Deborah Gallegos
Lamont Wilson
Edwin Yee
Vanassa Gaines
Maria Flores
Renee Turner
Tracy Metzger
Raymond Matteucci

Chapter 3

David Grady
Lori Higa
Raymund Penafloida

Chapter 4

Joe Oduoza
Henry Byrd
Curtis Johnson
Nedrolyn White

Chapter 5

David Zachariou-Rempp
Lucinda Pimentel
Delia Mojica

Chapter 6

John Corder
Joshua Santos
Sandra Leon Guerrero
Omodupe Taiwo

Chapter 8

Mary Comella

Chapter 9

Norril Sumanqui
Melodee Wilcox
Jacqueline Southern
Editha Villanueva

Chapter 10

Lynell Martin

Chapter 11

Allen Campbell
Sharon Colburn
Kathleen Harrison
Debbie Allison
Margarita Dicochea
Satbir Sihota

Chapter 12

Lori Inez
Alexandra Mcqueen
Timothy Sarres
Sylvia Torrez

Chapter 14

Luke Reid

Chapter 15

Molly Anderson
Carolina Sammons
Sam Racelis

Chapter 16

Deloris Walker
Victoria Bertroch
Kirk Dunn
Lennette Gaines

Chapter 17

Loan Nguyen
Matthew Pumphrey
David Chavez
Sonia Amial
Benjamin Palanca
Anne Tipton

Chapter 20

Imelda Mcelveney
Kelli Esser
Natalia Zarrabi
Silvy Aslanian

Chapter 21

Timothy Gonzales
Dominique Spencer
Melecio Nera
Raymond Callejo

Chapter 23

Robin Mcelhatton
Denise London
Elva Hernandez
Elisa Garcia

Chapter 26

Victor Alvarez
Anna Bernal
Kathleen Driscoll
Lupe Gutierrez
Penny Santana

Chapter 31

Lynn Medart
Tom Weems

Chapter 34

Alfreda Hart
Arleen Lequang

Chapter 35

Jennifer Barkhurst
Karen Henry
Kim James
Anita Mccoy

Chapter 36

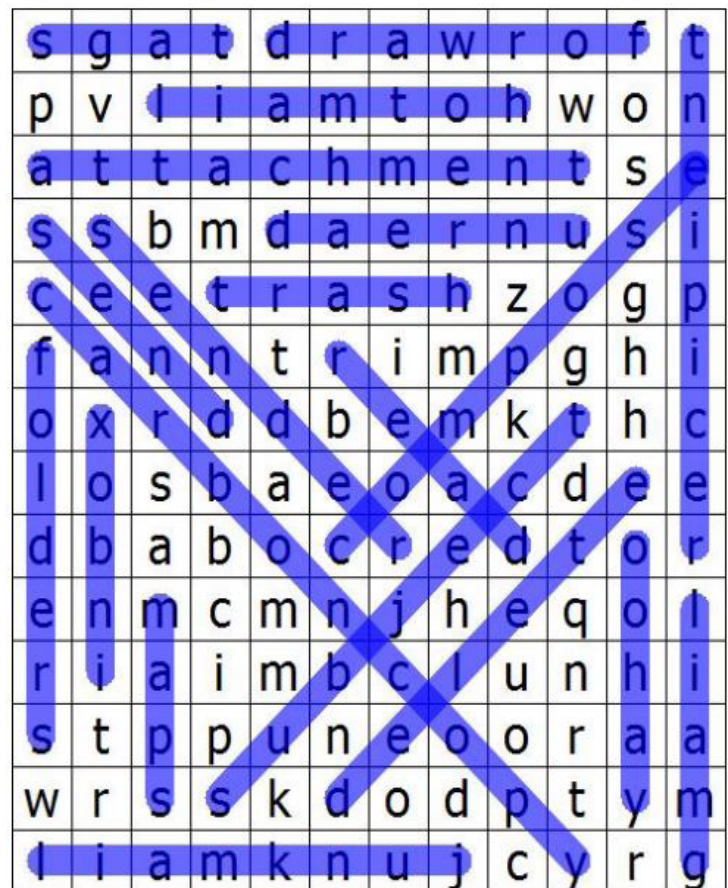
Loraine De La Rosa
Chieko Ichinaga
Jo Carranza-Nichols

Chapter 165

Robert Taylor
Jermaine Womack
Brandon Jackson
Danny Lopez
Raymond Strasser-King
Robert Wilson
Ian Knutilla
Silvia Macedo
Duane Freeman
Linda Graham
Thad Laferriere
Charles Brown
Michelle Parker
Deborah Trujillo

**Chapter 165 Offers
Pay it Forward Scholarships**
The application for Chapter 165's Pay it Forward Scholarships for the 2025-2026 school year is now available to Chapter 165 members and their eligible relatives. Send e-mail requests for the application to the Chapter 165 Scholarship Chair at Baskets4Les@comcast.net. Complete application packets must be received by June 30, 2025, to be considered.

Puzzle Answers from Page 5



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

CHAPTER MEETING NOTICES

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

CHAPTER 1

ALAMEDA/CONTRA COSTA COUNTIES

President: Russell Kilday-Hicks, (415) 310-3823, rkildayhicks@gmail.com; **Vice President:** Nathan Johnson (510) 304-9270, nathan.johnson0406@yahoo.com; **Secretary:** Rose Greeff, rosegreeff@gmail.com; **Treasurer:** Peter Greeff, petergreeff09@gmail.com
Tentative meeting dates for 2025: Tuesday, Aug. 26 (Oakland) and Tuesday, Dec. 2 (Concord)

CHAPTER 2

SACRAMENTO/YOLO AREA

President: Phyllis Johnson, (279) 333-9446, sacyolocsr2@gmail.com; **Vice President:** Vacant; **Treasurer:** Vacant **Secretary:** Diane Welsh, **Meeting:** Monday, May 5, noon. Sign-in begins at 11 a.m. Meeting will end approximately 2:15 p.m. **Where:** Sierra 2 Center for the Arts and Community, 2791 24th St., Sacramento. **Program:** Guest speaker. TBD. **Cost:** Members free, guests \$5. **Menu** (please choose one): Roast beef (available on gluten-free bread), tuna, or turkey sandwich; Chicken salad, veggie, or vegan black bean salad (with no oil). **Reservations required:** RSVP by Monday April 21, to Phyllis Johnson; Members should use their full name from retirement paperwork and provide full names of guests; No reservations is no meal. Available leftovers \$5. **For more information:** Contact Phyllis Johnson.

CHAPTER 3

SAN FRANCISCO PENINSULA

President: Stephen McVeigh, (415) 378-8931, SMcVeigh@CalRetirees.org; **Vice President:** Clarice Moody, CMoody@CalRetirees.org; **Secretary:** Bridget Blount; **Treasurer:** Patricia Nguyen

CHAPTER 4

GREATER LOS ANGELES

President: Marta Zaragoza, (310) 204-0484; **Vice President:** Cynthia Frison, (424) 227-6489; **Secretary:** Virginia Griffin, (323) 290-3655; **Treasurer:** Emma Johnson, (213) 258-8796 **Meeting:** Thursday, April 17, 12:30 p.m. **Where:** Petrelli's Steakhouse, 5615 Sepulveda, Blvd., Culver City **Program:** Guest speaker Jose Luis Pacheco, CalPERS Board of Administration. **Cost:** Members free, all others \$35. **Reservations required:** RSVP by April 10 to Marta Zaragoza by phone number above.

CHAPTER 5

CENTRALVALLEY FOOTHILLS

President: Diane Padilla (209) 233-0473; DPadilla@CalRetirees.org; **Vice President:** Martha Acevedo, (209)761-2034; moacer7@gmail.com. **Secretary:** Korryn Koplen (209) 577-8376; **Treasurer:** Joaquina Canedo, (209) 524-7219; joaquinac@peoplepc.com. The next Chapter 5 meetings are scheduled for July. Please see a future CSR newspaper for details.

CHAPTER 6

SAN BERNARDINO/ RIVERSIDE COUNTY

President: J. Dee Stoddard, (909) 553-9744; **Vice President:** Frank Ornelas, (909) 948-8758; **Secretary:** Yolanda Ornelas, (909) 948-8758 **Treasurer:** Erlinda Ochoa, (909) 822-4128. **Meeting:** Thursday, April 17, 11 a.m. (doors open at 10:30 a.m.) **Where:** Elks Club of San Bernardino, 2055 Elks Lane, San Bernardino. **Program:** Learn how CSR helps protect the pension and health benefits of state retirees like you. **Cost:** Free. **Reservations required:** RSVP by April 11 to Frank Ornelas by phone.

CHAPTER 8

NORTH COAST AREA

President: Veronica Avila, (707) 487-0235, VAvila@CalRetirees.org; **Vice President:** Elnora Hunter-Fretwell, (916) 320-3461; EHunterFretwell@CalRetirees.org; **Secretary:** Kimberly Wiley, (707) 740-9155, kimberlyannewiley@gmail.com; **Treasurer:** Stephanie Colshan, (831) 241-1722; smcolshan@gmail.com **Meeting:** Thursday, May 8, 11:30 a.m. – 2 p.m. **Where:** Lucky 7 Casino, 360 N Indian Rd., Smith River. **Program:** Guest speaker from Smith River Fire Department. **Cost:** Free for CSR members. **Reservations required:** RSVP by April 30 to Veronica Avila (707) 487-0235.

CHAPTER 9

LOS ANGELES AREA

President: David Matanga (323) 434-3474, dematanga@hotmail.com; **Vice President:** Joe Chacon (562) 282-8005; **Secretary:** Sandra Garcia (626) 814-0966, claire01@peoplepc.com; **Treasurer:** Maria Vazquez Bauer, (909) 519-8055 mavazbauer01@verizon.net **Meeting:** Wednesday, April 16. Sign-in begins at noon. Meeting begins at 12:30 p.m. **Where:** El Sombrero, 3550 Santa Anita Ave., El Monte.

Program: Learn how CSR helps protect the pension and health benefits of state retirees like you. **Cost:** Members covered \$20 for lunch (and responsible for any additional costs); All other attendees \$20.

Reservations required: RSVP by April 11 to David Matanga by phone or email. **Meeting:** Wednesday, May 7. Sign in at noon. Meeting begins at 12:30 p.m. **Where:** Marie Callender's, 200 S Atlantic Blvd., Monterey Park. **Program:** Learn how CSR helps protect the pension and health of state retirees like you. **Cost:** Members covered \$20 for lunch (but responsible for additional cost). All others pay \$20. **Reservations required:** RSVP by May 1 to David Matanga by phone or email.

CHAPTER 10

SAN LUIS OBISPO

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

CHAPTER 11

MID VALLEY

President: Christy Christensen-Fountain, (559) 707-7067; CChristensenFountain@CalRetirees.org; **Vice President:** Jose Gutierrez, (559) 917-4577; **Secretary:** Claudine Edwards-McDougall, (559) 696-2628; **Treasurer:** Gigi Subilosky-Perlingieri, (559) 269-5380 **Meeting:** Wednesday, June 4. **Where:** Pardini's, 2257 W. Shaw Ave., Fresno. **Program:** Learn about topics such as mobility for seniors and avoiding scams. See details in May CSR newspaper.

CHAPTER 12

EASTERN MOUNTAIN AND HIGH DESERT AREAS

President: Linda Currie, (661) 273-6390, lcurrie197@roadrunner.com; **Vice President:** Blanca Rodriguez, (909) 553-5625, secrtrycsr@outlook.com; **Secretary:** Stephanie Pryzbeski-Gilbert, (661) 941-4169; **Treasurer:** Barbara Griffin, (661)

266-1130, bgrif1275@gmail.com; BarbaraGriffin, (661) 266-1130, **Meeting:** Thursday, April 15, noon **Where:** Sizzler, 853 W. Palmdale Blvd., Palmdale. **Program:** Learn how CSR helps protect the pension and health benefits of state retirees.

Reservations required: RSVP by April 1 to Barbara Griffin or Stephanie Pryzbeski-Gilbert. **Note:** Seating is limited. **Meeting:** Tuesday, June 10, noon. **Where:** Steer-'n-Stein, 12224 Mariposa Rd., Victorville. **Program:** Learn how CSR helps protect the pension and health benefits of state retirees. **Reservations required:** RSVP by June 1 to Stephanie Pryzbeski-Gilbert or Blanca Rodriguez. **Note:** Space is limited to the first 40 responses. All who reply thereafter will be placed on a waiting list.

CHAPTER 13

NORTHERN CALIFORNIA/REDDING

President: Terry Coyle, (916) 869-2094, tlc95821@yahoo.com; **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 Yreka.* **Meeting:** Wednesday, May, 7, noon. Please arrive by 11:30 a.m. to order lunch. **Where:** Country Waffles, 2300 Athens Ave., Redding. **Program:** TBD. **Cost:** Lunch is free to all CSR members. **For more information:** Please contact Audrey Sandeen. **Meeting:** Wednesday, April 2, noon. Please arrive by 11:30 a.m. to order lunch. **Where:** Country Waffles, 2300 Athens Ave., Redding. **Yreka Meeting:** Thursday, April 3, noon. Please arrive by 11:30 a.m. to order lunch. **Where:** Casa Ramos, 100 N. Main St., Yreka. **Program:** TBD. **Cost:** Lunch is free to all CSR members. **For more information:** Please contact Audrey Sandeen.

CHAPTER 14

NORTHERN CALIFORNIA/CHICO

President: Kenneth Todd Mayer, (530) 519-2897, KMayer@CalRetirees.org; **Vice President:** S.E. 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 **Note:** Chico (usually meets the third Thursday of every month). **Meeting:** Thursday, April 17, 11:30

a.m. **Where:** Logan's Roadhouse, 1900 E. 20th St., Chico. **Program:** Guest speaker Yvonne Walker, CalPERS Board of Administration. **RSVP:** Requested but not required. **For more information:** Call or text S.E. Riazzi or Kenneth Todd Mayer. **Meeting:** Friday, April 18, 11:30 a.m. **Where:** Pizza Factory, 2975 Main St., Susanville. **Program:** Guest speaker Yvonne Walker, CalPERS Board of Administration. **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; shari.goodwin1958@gmail.com **Treasurer:** Lieutenant Coopwood, (916) 206-2732, LtCoopJr@gmail.com **Meeting:** Tuesday, May 6, 11:30 a.m.-3 p.m. **Where:** Cattlmen's, 12409 Folsom Blvd., Rancho Cordova. **Program:** Guest speaker Jim Uren, CaptionCall. Learn about captioned telephone service. **Menu:** Lemon or teriyaki chicken, ravioli, salmon, or steak. **Cost:** Members free; Non-members \$25 cash or check payable to CSR Chapter 15. **Reservations required:** By April 28 to Pam Robison probison@calretirees.org or (916) 768-1657. Please include names and menu choices; **Note:** Zoom access is available upon request.

CHAPTER 16

SAN JOAQUIN COUNTY

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

CHAPTER 17

GREATER SAN DIEGO

President: (Carl) Mark Flahan, (619) 977-6275; MFlahan@mac.com; **Vice President:** Gaspar Luna Oliveira, (619) 548-4793, gasparlunaoliveira@gmail.com; **Treasurer:** Diane Whorton, (619) 454-3603, dlw.union@gmail.com **Secretary:** Gloria Koch, (858) 337-0634 Meetings scheduled for 2025: March 6, June 5, Sept. 4, and Dec. 4. **Meeting:** Thursday, June 5, 11 a.m.

CHAPTER MEETING NOTICES

– 2 p.m. Doors open 10:15 a.m.
Where: Elijah's Restaurant, 7061 Clairemont Mesa Blvd., San Diego
Program: Guest speaker Joe Reynoso, CSR President. **Cost:** Members and guests pay \$10 at door. **Reservations required:** Members will receive a postcard with RSVP details in the mail. **For more information:** Contact Diane or Gaspar at phone numbers listed above.

CHAPTER 19

NORTH COAST AREA

President: Skip Hulet, (707) 279-4643; **Vice President:** Joan Hume, (707) 279-4811; **Secretary:** Reba Hawley, revjimmyv@aol.com; **Treasurer:** Dolly Riley, (707) 391-6391, dollypriley@gmail.com For 2024 we will meet in February, April, June, August, October & December
Ukiah Meeting: Monday, April 14, noon. **Where:** Stars Restaurant, 115 S. Orchard Ave., Ukiah. **Program:** TBD. **For more information:** Please contact Skip Hulet. **Upper Lake Meeting:** Tuesday, April 15, noon. **Where:** Running Creek Casino, 635 State Hwy. 20, Upper Lake **Program:** TBD. **For more information:** Please contact Skip Hulet.

CHAPTER 20

SAN FERNANDO VALLEY AND LOS ANGELES AREA

President: M. Cora Okumura, (818) 359-7625, mcokumura@yahoo.com; **Vice President:** Norma Gallegos, (818) 667-2347, norma.2005@gmail.com **Treasurer:** Gaylonn Mayo, (310) 897-7950, GaylonnB@gmail.com; **Secretary:** LaVerne Archie (909) 936-9940; **Meeting:** Thursday, April 10, 9:30 a.m. **Where:** Sizzler, 7131 Van Nuys Blvd., Van Nuys. **Cost:** Members eat free from the senior/small menus, with free salad or soup, plus coffee, tea, or fountain soda included; All other attendees pay for their own meals. **Program:** Guest speaker Jackie Wiley, California Department of Financial Protections Innovation, discusses how to avoid fraud and scams. **Reservations required:** RSVP by April 1 to Cora Okumura by phone or text. For more information: Please contact Cora Okumura. **Note:** No meeting In May.

CHAPTER 21

SONOMA, MARIN, NAPA AND SOLANO COUNTIES

President: Owenia Boykins, (707) 980-3343, OBoykins@CalRetirees.org; **Vice President:** Laurel Duncan-Anderson, (916) 397-7125, LadyAnderson60@yahoo.com; **Secretary:** Lorna Wright, (707) 750-5990, CSRChapter21@yahoo.com; **Treasurer:** Christy Morgan, citymorg@comcast.net **Meeting:**

Wednesday April 2, Napa Elks Lodge #832, 2840 Soscol Ave., Napa.
Program: TBD. **Cost:** Chapter 21 members free; Guests \$10 (limit one guest per-member)
Menu: Tossed organic green salad w/ blue cheese dressing, baked lasagna, penne Alfredo with chicken & broccoli; seasonal vegetables, vegetarian pasta upon request. Dessert: triple chocolate cake; Garlic bread, iced tea, and coffee included.
Reservations required: RSVP by March 26 with Laurel Duncan-Anderson (916) 397-7125.

CHAPTER 23

SAN JOSE AREA

President: Elvira Acevedo, (408) 550-9273, EAcevedo@calretirees.org; **Vice President:** Brad Geldert, (408) 655-4799, bgeldert@gmail.com; **Secretary:** Christine Jasper, (408) 373-1655, chris0521@sbcglobal.net; **Treasurer:** Rhonda A. Moreno-Nunez, (408) 891-5593 **Meeting:** Wednesday, April 23, 11 a.m. – 2 p.m. **Where:** Three Flames Restaurant and Banquets, 1547 Meridian Ave., San Jose. **Program:** Discuss CSR Lobby Day. **Cost:** Free for members (and their driver/caregiver); Guests \$15 **Reservations required:** RSVP by April 21 to Elvira Acevedo by phone or email.

CHAPTER 26

BAKERSFIELD/KERN COUNTY

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

CHAPTER 31

VENTURA/SANTA BARBARA

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

CHAPTER 34

ORANGE COUNTY–SANTA ANA

President: Joe Whaling, (714) 349-5393, joewhaling@yahoo.com; **Vice President:** Mark Barr, markchef@aol.com; **Secretary:** Ravindra Varma (562) 277-5207; **Treasurer:** William (Bill) Serb III, (714) 826-6029, serbthe3rd@att.net; **Secretary:** Vacant *Usually meets on the second Wednesday of each even month.* **Meeting:** Wednesday, April 9, 11:30 a.m. **Where:** The Old Spaghetti Factory, 110 E Santa Fe Ave., Fullerton. **Program:** Guest speaker from Collette Travel Tours. **Reservations required:** RSVP by April 7 to Bill Serb.

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, April 10, 11 a.m. – 2 p.m. **Where:** El Nuevo Mexicali, 640 N. Prospect Rd., Porterville. **Program:** Topics include organizational activities, updates affecting our members, and finances; Guest speaker Eric Coyne, field representative from office of State Senator Melissa Hurtado. **Reservations required:** RSVP by April 3 to Lou Flores. **For more information:** Please contact Lou Flores.

CHAPTER 36

MONTEREY BAY AREA

President: Maureen Thompson, (831) 236-7741, binove2@aol.com; **Vice President:** Deborah Anzini (831) 277-9110, danzini@comcast.net; **Secretary:** Luana Conley, LuanaConley@gmail.com; **Treasurer:** Abby Bayes, (831) 455-6189 *All chapter meetings are held on the second Thursday of even months at 11:30 a.m., unless otherwise noted.* **Meeting:** Thursday, April 10, 11:30 a.m. **Where:** Paine's Restaurant, 421 East St., Hollister. **Program:** Learn fire prevention tips from Carlos Bedolla, Fire Marshal, Hollister Fire Department. **Cost:** Members free, guests \$25. **Reservations required:** RSVP by April 8 to Deborah Anzini by phone or text; Please include guest names.

CHAPTER 165

SACRAMENTO/OREGON

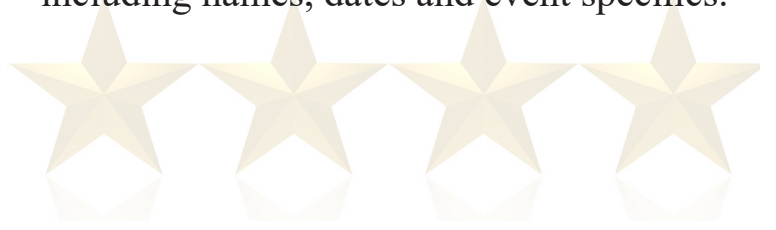
President: Gail Fasciola, (916) 612-0939, gailsgab@comcast.net; **Vice President:** Caesar Abcarius, (916) 346-9092, caesar.abcarius@sbcglobal.net; **Secretary:** John Bowden, (916) 361-8786, JBowden@CalRetirees.org; **Treasurer:** Les Reynoso, (916) 709-0369, baskets4les@comcast.net; **Oregon Subchapter Chair:** Sue D'Errico, (707) 954-2904, sue.derrico@yahoo.com

Sacramento Meeting: Wednesday, April 2, noon (sign-in at 11:30 a.m.) **Where:** Old Spaghetti Factory, 12401 Folsom Blvd., Rancho Cordova. **Program:** Guest speaker Fiona Ma, State Treasurer. **Cost:** Free for Chapter 165 members; Guest \$25 **Reservations required:** RSVP by March 28 to CSR email invitation or contact Les Reynoso by email or phone. **Meeting:** Wednesday, June 4, noon (sign-in at 11:30 a.m.) **Where:** Old Spaghetti Factory, 12401 Folsom Blvd., Rancho Cordova. **Program:** Guest speaker Phyllis Kalbach discusses elder fraud and abuse. **Cost:** Free for Chapter 165 members; Guest \$25 **Reservations required:** RSVP by May 29 to CSR email invitation or contact Les Reynoso by email or phone. **Oregon Meeting:** Thursday, April 17, noon (sign-in at 11:30 a.m.) **Where:** Elmer's, 2000 Biddle Road, Medford, Ore. **Program:** Bring a non-perishable food item to receive an extra ticket for drawing. **Cost:** Members free; Guests \$20 **Reservations required:** RSVP by April 13 to Sue D'Errico by email.

MEMBERS ON THE MOVE

Please send in your high resolution photos to CSRInfo@CalRetirees.org for a chance to be featured in an upcoming Retiree.

Please include any details on the photo including names, dates and event specifics.



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1. When appropriate and available. **2.** If you have a medical emergency, call **911**. **3.** One Pass[®] is a registered trademark of Optum, Inc. in the U.S. and other jurisdictions and is a voluntary program. Kaiser Permanente is an HMO plan with a Medicare contract. Enrollment in Kaiser Permanente depends on contract renewal. You must reside in the Kaiser Permanente Medicare health plan service area in which you enroll.

