

# CALIFORNIA STATE RETIREES



Vol. 12

A PUBLICATION REPRESENTING CALIFORNIA STATE RETIREES

DECEMBER 2025

## CSR District Directors Election Update – Districts A, B, & C

The November 17 deadline to file a candidate consent form has passed for CSR members in good standing to run for a seat on the Board of Directors in Districts A, B, and C. In District A there were three candidate consent forms submitted: Jose Medina; R. Cynthia Frison; and District A incumbent Steven K. Alari. In District B, only one candidate consent form submitted by Leticia Soria, designating the seat uncontested.

Soria will be sworn in at the January 2026 Board meeting and will be in office for the three year term.

For the District C seat, there were two candidate consent forms submitted: Russell Kilday-Hicks and District C incumbent Maria D.

Aguilar.

The new District Director term of office is from 2026-2029. District director candidates are elected by chapter members in good standing within their respective districts. Only active members, excluding associates, in District A (chapters 4, 9, & 20) and District C (chapters 1, 3, 21 & 23) will soon be receiving ballots. The CSR District Directors are a part of the governing body of California State Retirees. These individuals meet three times a year throughout the state to advocate for retiree health benefits and pensions. Among the District Director duties are attending board meetings, helping coordinate chapter activities, helping chapter presidents and members understand the issues affecting member welfare,

participating in political action and providing overall leadership with respect to the CSR Strategic Plan. We encourage our members to carefully read the ballot instructions and the candidate statements before marking your official ballot.

### Voting instructions:

1. Vote for one candidate. More than one vote will invalidate your ballot. No write-ins.
2. On your ballot card, place an "X" to the right of the candidate's name of your choice.
3. Place your ballot card in the small envelope marked "Ballot Envelope" and seal it.
4. Place your sealed "Ballot Envelope" in the postage-paid envelope addressed to California State Retirees, seal, **PRINT YOUR NAME**, and return it to

CSR. Be sure to **PRINT YOUR NAME** on the return envelope in the designated location. This is very important as failure to print your name will invalidate your ballot.

5. Ballots must be received in CSR headquarters office January 2, 2026, by 5 p.m.

6. A replacement ballot may be requested by calling **888.808.7197**.

7. Election by plurality of vote (the candidate with the most votes wins).

8. The order of names on the ballot was determined by lot.

9. Election protests must be in writing and received in headquarters office on Jan. 20, 2026, by 5 p.m

Candidate statements are located on page 8.

••DATED MATERIAL – PLEASE DO NOT DELAY••



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



## 2026 District Director Election Timeline: Districts A, B, & C

### 2026

**January 2:** Deadline for return of ballots.

**January 12:** Deadline for candidates to be notified of the election results.

**January 20:** Election protest deadline.

**February:** Election results will be printed in the CSR newspaper.

**District A-elect, District B-elect, and District C-elect shall be installed at the first regularly scheduled Board meeting following the election.**

CALIFORNIA STATE RETIREES  
STATEWIDE OFFICERS

**Joe Reynoso**  
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EMAIL: JReynoso@calretirees.org

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CFO/Secretary  
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**CSR DISTRICT BOARD  
DIRECTORS**

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

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

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

**Pat Gantt**  
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District F: Ch. 5, Ch. 11, Ch. 16, Ch. 35

**Jay Jimenez**  
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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
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Type of Membership (Check One)

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

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

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

Office Use Only

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

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

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





## Savvy Senior: Best Online Will Makers

*Dear Savvy Senior,*  
*Can you recommend some good online resources for writing a simple will? I'm 70 and divorced and want to get my affairs organized, but I hate paying a high-priced attorney fee if I can do it myself.*  
*Don't Have Much*

Dear Don't,  
Having a last will and testament is an important document to have because it ensures that your money and property will be distributed to the people you want to receive it after your death. Currently, fewer than one-third of American adults have prepared a will.  
If you die without a will, your estate will be settled in accordance with state law. Details vary by state, but assets typically are distributed using a hierarchy of survivors. Assets go first to a spouse, then to children, then your siblings, and so on.  
You also need to be aware that certain accounts take precedence over a will. If you jointly own a home or a bank account, for example, the house, and the funds in the account, will go to the joint holder, even if your will directs otherwise. Similarly, retirement accounts and life insurance policies are distributed to the beneficiaries you designate, so it is

important to keep them up to date too.

### Online Will Makers

If you have a simple, straightforward estate and an

charges \$199 for an individual will-based estate plan; and LegalZoom ([LegalZoom.com](https://www.legalzoom.com)), which offers will-based estate plans for \$129 or



uncomplicated family situation, writing your own will – with the help of a good online will making program – is a viable alternative to hiring an attorney and much cheaper. Like tax software, these online tools will guide you through a series of questions and will insert your answers into a will for you, and it usually takes less than 30 minutes from start to finish. Some of the highest-rated do-it-yourself options include the Quicken WillMaker & Trust 2025 downloadable software ([WillMaker.com](https://www.willmaker.com)) that starts at \$109 and is valid in every state except Louisiana; Trust & Will ([TrustandWill.com](https://www.trustandwill.com)) which

\$149 if you'd like assistance from an independent attorney. Or, if that's more than you're able or willing to pay, two good options that will let you make your will for free are [FreeWill.com](https://www.freewill.com) or [DoYourOwnWill.com](https://www.doyourownwill.com).  
**When to Hire a Lawyer**  
If you have considerable financial assets or a complex family situation, like a blended family or a child with special needs, it would be smart for you to seek professional advice. An experienced lawyer can make sure you cover all your bases, which can help avoid family confusion and squabbles after you're gone. The National Academy of Elder Law Attorneys ([NAELA.org](https://www.naela.org)) and



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

the National Association of Estate Planners & Councils ([NAEPC.org](https://www.naepc.org)) websites are good resources that have directories to help you find someone in your area.  
Costs will vary depending on your location and the complexity of your situation, but you can expect to pay somewhere between \$200 and \$1,000 to get your will made. To help you save, shop around and get price quotes from several different firms. And before you meet with an attorney, make a detailed list of your assets and accounts to help make your visit more efficient.  
**Where to Store it?**  
Once your will is written, the best place to keep it is either in a fireproof safe or file cabinet at home, in a safe deposit box in your bank or online. But make sure your executor knows where it is and has access to it. Or, if a professional prepares your will, keep the original document at your lawyer's office. Also, be sure to update your will if your family or financial circumstances change, or if you move to another state.

## In Memory of Trinda Lundholm (April 2, 1959-Nov. 12, 2025)

**W**e honor the life and legacy of Trinda Lundholm with deep respect and heartfelt gratitude. A devoted member of the CSR family for many years, Trinda brought warmth, steadiness, and unwavering professionalism to our workplace. She was a source of kindness, consistency, and quiet strength, leading by example in everything she did. Her deep knowledge of her work and her unwavering commitment to doing things the right way set a standard that inspired everyone around her.

Those fortunate enough to work alongside her will remember her professionalism, her generosity with her time, and the pride she took in supporting her team.

Though we mourn her passing, we also celebrate the remarkable legacy she leaves behind.

We send all our love to her family and son, Elliot.

Trinda Lundholm will be deeply missed, and her memory will remain a cherished part of CSR.





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

Below are updates on 1) SilverScript, 2) Out-of-State Members, 3) Delta Dental

### SilverScript 2026

Unfortunately, I have been getting calls from members who expressed concerns over a recent letter they received from SilverScript. The letter, which I also received, read in part, “CalPERS is enrolling you in SilverScript Employer PDP (SilverScript) as your Medicare Part D prescription drug plan beginning January 1, 2026, unless you tell us by November 25, 2025, that you do not want to be enrolled in this plan.” The letter continued, “**You do not have to do anything** if you want to be enrolled in this plan. Your coverage automatically begins on January 1, 2026.” SilverScript is an Employer Prescription Drug Plan (PDP), an employer provided group Medicare Part D Prescription Drug Plan with additional coverage provided by CalPERS.

The plan is offered by SilverScript Insurance Company, which is affiliated with CVS Caremark. At least one member who I spoke with was very concerned that, if she did not make a choice by the November 25, 2025, deadline, she may be in danger of losing her PPO coverage as well as her current medical provider. It is very unfortunate the transition from Optum Rx to CVS Caremark has generated so much confusion amongst our retiree members. I shall try to clear up the confusion. The letter from SilverScript does

not require any action on the part of the retiree, as this is CVS Caremark’s continuing transition into the Pharmacy Benefit Manager role for those retirees who currently have Optum Rx. SilverScript, an affiliate of CVS Caremark, will replace Optum Rx (on January 1, 2026) in administering prescription drug benefits for those retirees on Medicare who currently use Optum Rx.

This letter sent by SilverScript will in no way impact your PPO coverage, nor will you lose your current medical provider. This letter, while confusing, is simply advising members that SilverScript will be the new Prescription Drug Plan for those members on Medicare who currently have Optum Rx. I hope this explanation clears up the confusion, but if any of our members are still confused, please do not hesitate to call me or any member of the Health Benefits Committee who would be able to explain the content of the letter. For those members who will be making the transition from Optum Rx to CVS Caremark, effective January 1, 2026, you will receive your new ID card in a separate mailing. However, you are advised not to use the new prescription ID card as your prescription drug plan until January 1, 2026. If you do not receive your new ID card by January 1, 2026, you can take the letter from SilverScript to your pharmacist. The codes in the top right-hand corner of the first page of the letter contains the information your pharmacist will need to process your prescriptions. Additionally, you should contact customer service to let SilverScript know if you do not receive your ID card.

### Out-of-State Members

We really have not discussed medical insurance benefits for those members who have made the choice to reside outside of the state of California. I am getting more and more phone calls from out-of-state members who are

concerned about the lack of options for their medical insurance.

**Before** making the decision to move out of state, members should really do some research on what medical plans will be available in the state to which they wish to move. While some states outside of California offer Kaiser, the premium rates are significantly higher than what a California resident pays and Kaiser is not available in all states.

During more recent CalPERS board meetings, there has been some discussions about CalPERS doing some research to see if any other medical plans could be viable options for residents living outside of California; however, as of this writing, the only Basic medical plan available in all 49 states outside of California is PERS Blue Shield Platinum. For Medicare, there are a few more choices including: PERS Platinum Medicare Supplemental, Blue Shield Medicare Advantage, Kaiser Permanente Senior Advantage and Summit along with United Healthcare Group Medicare Advantage.

### Delta Dental

Delta Dental continues to be a topic of discussion wherever I go to speak with retirees. With reports of more and more dentists dropping out of the network, retirees need to be aware of their options should their dentist choose to drop out of the Delta Dental network. In the event your dentist drops out of the Delta Dental network you have two choices:

- 1) you can find a new in-network dentist, which helps save you money, avoids surprise bills and skips paperwork and
- 2) you can stay with your current dentist even though he or she would be out-of-network; you can still receive care, but you may pay more upfront and need to submit a claim to Delta Dental to get some of your money back.

If you choose to find a new in-network dentist, you can visit [www.deltadentalins.com/state](http://www.deltadentalins.com/state)

and use the “Find a Dentist” tool by entering your zip code and selecting your network (PPO or Premier). If you choose to stay with your now out-of-network dentist, here is what you can expect: You may pay more since an out-of-network dentist can charge more than what your Delta Dental plan covers. You will need to file a claim with Delta Dental, this means sending in paperwork to ask for money back. And you might have “balanced billing;” your dentist could bill you for the difference between what they charge and what your plan covers. Here's another tip you may consider before you get care: to avoid surprises, ask your dentist to submit a pre-treatment estimate to Delta Dental. You will get a breakdown of what is covered and what you will pay, so you can decide before your appointment. 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](mailto:CSRinfo@calretirees.org).

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



**888 CalPERS  
888.225.7377  
[www.calpers.ca.gov](http://www.calpers.ca.gov)  
Mon-Fri  
8 a.m. to 5 p.m.**



# PUZZLES Holiday Word Search



## Holiday Word Search

Two words in the word list appear twice in the word search. Can you find them?

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

BOWS	HOLLY	SLEIGH
CANDLE	HOT CHOCOLATE	SNOW
CHILDREN	LIGHTS	STOCKING
CHIMNEY	MISTLETOE	SURPRISE
COOKIES	MUSIC	TINSEL
ELVES	NUTCRACKER	TOYS
FAMILY	ORNAMENT	TRAVEL
FRIENDS	PARTY	TREES
GARLAND	PLAYS	TURKEY
GIFTS	REINDEER	WISH LIST
GINGERBREAD	RIBBON	WRAP
GLITTER	SANTA	WREATH
HAM	SHOPPING	



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



## Lemon-Blueberry Oatmeal Muffins

### Ingredients

Baking spray with flour  
¾ cup all-purpose flour  
¾ cup whole-wheat flour  
½ cup quick-cooking rolled oats  
1 teaspoon baking powder  
1 teaspoon baking soda  
½ teaspoon salt  
⅔ cup whole milk  
⅓ cup neutral oil, such as canola or avocado  
¼ cup honey  
1 tablespoon grated lemon zest  
¼ cup lemon juice  
1 large egg  
2 teaspoons vanilla extract  
1½ cups frozen blueberries, divided  
1 tablespoon turbinado sugar

### Directions

Preheat oven to 350°F. Coat a 12-cup muffin cup with baking spray.  
Whisk ¾ cup each all-purpose flour and whole-wheat flour, ½ cup oats, 1 teaspoon each baking powder and baking soda and ½ teaspoon salt together in a medium bowl.  
In another medium bowl, whisk ⅔ cup milk, ⅓ cup oil, ¼ cup honey, 1 tablespoon lemon zest, ¼ cup lemon juice, 1 egg and 2 teaspoons vanilla until well combined. Make a well in the center of the flour mixture. Add the milk mixture; stir until no dry streaks remain (it's OK if the batter is slightly lumpy). Gently fold in 1¼ cups blueberries until combined. Spoon the batter into the prepared muffin cups (about ¼ cup each); sprinkle the tops with 1 tablespoon turbinado sugar and the remaining ¼ cup blueberries. Bake until golden brown and a wooden pick inserted in the center comes out with a few moist crumbs, 16 to 18 minutes. Let cool on a wire rack for 5 minutes; serve warm.



Putting you well ahead is our priority

# PERS Platinum Supplement to Original Medicare

This plan gives you freedom and choice to see any Medicare participating providers nationwide – providing the ultimate flexibility, a seamless claims process, plus valuable supplemental benefits.



## Plan highlights

- No deductible; no copayments, referrals, or prior authorizations for most covered services.
- Access care from any Medicare participating provider. This gives you more flexibility and choice.
- No cost for skilled nursing facility care, days 1 – 100; 20% co-insurance, days 101-365.
- Access to large national chains and local pharmacies through CalPERS pharmacy benefit manager (PBM).<sup>1</sup> Mail-order pharmacy services are also available.
- Routine (non-Medicare covered) chiropractic and acupuncture services without referral from a primary care physician.
- Plan includes \$2,000 allowance toward hearing aids every 24 months.
- Plan offers a \$3,000 maximum copayment/coinsurance each calendar year.<sup>2</sup>



## Learn more online

To explore this plan in more detail and search for doctors and other providers in this plan's network, visit [blueshieldca.com/calpers-retirees](https://blueshieldca.com/calpers-retirees). You can also scan the QR code.





LAO’s Fiscal Outlook for 2026-27

LAO Warns of Larger than Anticipated Deficit

Each year, the non-partisan Legislative Analyst’s Office (LAO) releases its best estimate of California’s financial circumstances heading into the next fiscal year, which is widely seen as the kickoff of State Budget deliberations. On November 19, the LAO released its annual Fiscal Outlook for the 2026-27 fiscal year that starts July 1, 2026. The LAO warns that the Legislature will face a fourth consecutive year of budget problems, despite an uptick in revenue over and above what was expected in the current budget.

Nevertheless, under current revenue and spending estimates, the LAO anticipates an almost \$18 billion deficit in 2026-27, which is about \$5 billion larger than what was projected back in June. The LAO also estimates that structural deficits will grow to about \$35 billion annually starting in 2027-28, due to spending growth continuing to outstrip their revenue projections. Per usual, the LAO recommends that the Legislature address these issues through spending reductions and/or revenue increases. The ball is now in the Newsom

Administration’s court. The Legislature will reconvene for the second half of the 2025-26 legislative session on January 5, 2026, and the Governor will release his proposed 2026-27 budget no later than January 10, as required by the State Constitution. The Legislature will then have until June 15, 2026, to make their final budget alterations and approve the budget bill. As the budget is released and the legislative review process begins, we will be on the lookout for proposals that impact CSR members.



Ted Toppin

MEMBERS ON THE MOVE





# CSR CANDIDATE STATEMENTS

## District A Candidate Statements

**Jose Medina-** Jose is a committed public servant with over 30 years of experience as a California State Employment Program Representative, where he supported workforce development and community empowerment across diverse populations. A proud U.S. Marine Corps veteran, Jose brings discipline, integrity, and leadership to every role he undertakes. He holds a bachelor's degree in business management and is fluent in Spanish, enabling him to connect with and advocate for a broad range of constituents. Jose has served as West Region Director on the NC32 Neighborhood Council for three years, promoting civic engagement and neighborhood improvement. He also held the position of President of SEIU Local 1000, where he championed workers' rights and fair representation for state employees. His leadership style is grounded in transparency, collaboration, and results-driven advocacy. Known for his resourcefulness and strong communication skills, Jose is dedicated to advancing the mission of the California State Retirees Association. As District Director, he aims to strengthen member outreach, ensure accountability, and foster inclusive participation across chapters. His lifelong commitment to public service and community leadership makes him a trusted voice for retirees throughout the state.

Jose R. Medina  
Delegate CSR

**Cynthia Frison-** Hello Fellow Chapter 4, 9 and 20 CSR Members; My name is Cynthia Frison, a Proud CSR member since 2004 and currently serving as Chapter 4 Vice President. Approximately 12 years ago I served as your District Director Area A Representative. If elected, I will begin serving you as an experienced Advocate fighting for

the protection and improvement of your CalPERS Pension, Medical/Dental/Visual Care. CSR (California State Retirees) is a Diverse Organization! As a Black Activist Woman, I am Proud of our History and our Community/Political changes we have accomplished. We have a Record of working objectively with Republicans and Democrats dealing with legislation affecting State Retirees. Over the years I have volunteered on behalf of CSR: campaign phone banking, Assembly Turkey community Giveaways, CalPERS Information events (CBEE's), any and all (happy to serve) CSR/Chapter 4 duties as assigned. I humbly ask you to elect me your District Director Area A Representative.

Thank you.  
Respectfully,  
Cynthia Frison

**Steven K. Alari-** My name is Steven K. Alari. I'm asking for your vote to continue serving as your California State Retirees (CSR) District A Director. I'm endorsed by Chapter Presidents David Matanga and Cora Okumura and other CSR leaders and members. I previously served as the CSR Statewide PAC Chair. I'm a retired Senior Investigator from the California Department of Tax and Fee Administration in Cerritos. I'm a CSR Chapter 4 member and have also attended meetings of Chapter 9 and 20 and given presentations to our members. I will continue to advocate for protection of our CalPERS Pension and Healthcare benefits, as I have throughout my 29 years of state service. I previously served as California State Employees Association (CSEA) Executive Vice President and as a SEIU Local 1000 District Labor Council President for many years. I will reach out to as many District A members as possible, continue to promote transparency, increase membership and support CSR

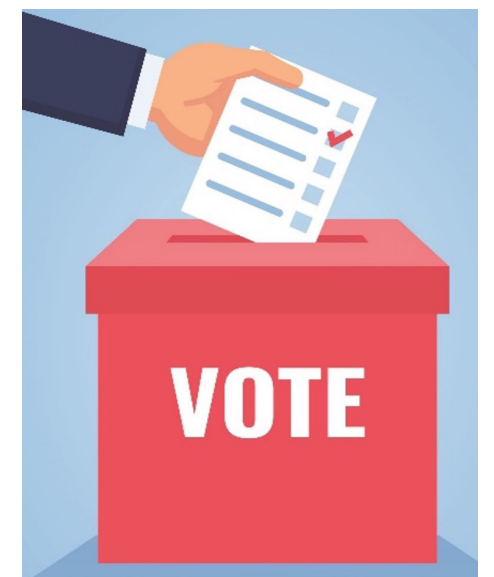
Lobby Day in Sacramento. We need to be present and work with our elected officials and CalPERS Board Members to protect our CalPERS Pension and Benefits. I would appreciate your vote.

Thank you,  
Steven K. Alari, CSR District A Director  
[membersfirst@gmail.com](mailto:membersfirst@gmail.com)  
(562) 704-9191

## District C Candidate Statements

**Russell Kilday-Hicks -** Qualifications: I worked 27 years at San Francisco State University, from student employee to full-time staff. I was a union activist for over 20 years, starting with the CSU Division of CSEA and active in the transition to CSUEU, serving in many positions, including: Chapter 305 steward and president, chair of the statewide Communications Committee, editor-in-chief of the "University Employee" newspaper, and CSUEU VP for representation, training and supporting stewards and leading chapter and statewide bargaining. I attended many CSEA General Councils, producing a daily newspaper overnight for the delegates each morning, "The General Council Times." I was a CSEA board member and the last statewide VP under President Marilyn Ferrasci-Hamilton before we reorganized into four autonomous entities. By reorganizing the CSEA board we worked to eliminate our positions for the organization's good. I am currently CSR Chapter 1 president, on the statewide Membership Committee, and still a relative newbie at retirement for only five years now. Additionally, I have extensive political experience, from lobbying to multiple campaigns for both candidates and legislation. It would be an honor to serve you and CSR as District C director. Questions? [Rkildayhicks@emeritus.sfsu.edu](mailto:Rkildayhicks@emeritus.sfsu.edu) or 415-310-3823.

**Maria D Aguilar -** My name is Maria Aguilar, a little background. About two years before I retired from a 38-year career with State Compensation Insurance Fund, I was invited, by a retiree friend, to attend a California State Retiree chapter meeting. From that day forward I knew that I wanted to continue advocating to preserve our health and pension benefits, the benefits we sacrificed to secure while we worked. Once retired, I became actively involved in my San Jose chapter little things at first contacting newly retirees to join us, welcoming guest at our meetings, I was elected to Vice President, local membership representative, Ambassador #2, helping table outreach at local State Agencies, attended Cal Pers in person board meetings, Cal Pers CBBG events, visited other chapters to assist in their tabling outreach events, participated in local elected/endorsed Political events, Lobby days in Sacramento meeting with representatives, elected Delegate to represent at Delegate Assembly, elected President in my local chapter, appointed to the Membership Committee. My term as District C Director is coming to an end, I am asking for your support to continue the work of advocating for you to preserve our defined pension and health benefits. Thank you.





# 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	
Mark Polillo	
Obasi Obasi	
David Despain	
Evelyn Luluquisen	
Lila Barrera-Hernandez	
Bruce Owen	
Eric Ronning	
Neena Thomas	
Abiodun Oloye	

Chapter 2	
Denise Armendariz	
Patricia Kemp	
Rebecca Pater	
Ma Mendoza	
Darla Romero	
Edmund Roberts	
Daniel Metzger	
Myron Burns	
Tina Keller	
Angeles Gates	
Carmen Harms	
Linda Armstrong	
Annette Hitchcock	
Rhonda Scott	
James Carroll	
Phyllis Dallas	
Rahel Abebe	
Tin Bui	
Daniel King	
Janene Mayberry	
Stella Hernandez	
Elizabeth Heglar	
Anna Christensen	

Chapter 3	
Phillip Rodriguez	
Elvira Niz	
Elizabeth Podolinsky	
Brian Kahrs	
David Li	
Connie Garcia	
Agnes Manalo	

Chapter 4	
Philip Buford	
Teresa Gonzalez	
Romeo Cruz	
Jeffrey Newman	
Zenaida Mendoza	

Chapter 6	
Angela Perez	
Michelle Hernandez	
Ellen Ferguson	
Joni Shipton	
Malcolm Steinline	
Noel Barbosa	
Natalie Holmes	
Michelle Stevenson	
Gener Santiago	
Sudi Sabour	
Ana Navarro	
Estella Cervantez	
Ishak Sitanggang	
Vicente Goze	

Chapter 9	
Verleeta French	
Maria Vaca	

Chapter 10	
Adeliza Norton	
Donna Aragon	
Jennifer Stowe	
Leanna Morales	

Chapter 11	
Trichelle Suntrapak	
Ester Diaz	
Julie Estrada	
Joy Byars	
Sonya Perkins Morris	

Chapter 12	
Noemi Chavez	
Claretta Yates	
Kim Reed	
Renae Jones	
Latonya Esparza	

Chapter 15	
Edwina Dass	
Robert Miller	
Ann Darrach-Harbert	
Lynne Iddings	
Robert Magnetti	
Rita Krone	
Kimberly Lister	
Eric James	
Marlene Mcdonough	

Chapter 16	
Rowmellow Clements	
Kelli Anderson	
Rachel Diaz	
Maria Ifeanyichukwu	

Chapter 17	
Edward Bilello	
Deanna Morgan	
Steven Deluca	
Jacqueline Gallen	
Aime Limon	
Jian-Ming Huang	
Dorothy Lopez	

Chapter 20	
Mary Romero	
Lizardo Versoza	
Cynthia Koenitzer	

Chapter 21	
Catherine Walters	
Celia Graterol	
Suzanne Miller	
Andrew Kay	
Wendy Conway	
Denita Gowans	
Nakyta Isaac	
Zenia Bond	
Merlyn Ybanez	

Chapter 23	
Joel Crowley	
Arcelia Guel	

Chapter 26	
Kyle Steinberg	
Nancy Segovia Rutledge	
Laura Epps	
Cecilia Montez	
Veronica Montes	
Corazon Frigillana	

Chapter 34	
Joel Maculam	
Adil Kader	
Olga Perez	
Richard Rosales	
Dianne Hammond	
Timberly Le	
Annabelle Lee	

Chapter 35	
Scott Woodhouse	
Michael Wheelless	
Josefina Villarreal	
Judy Autovino	
Natalie Clark	
Maribel Agtarap	
Debra Moore	

Chapter 36	
Jim Quiroz	

Chapter 165	
Michael Meehan	
Ramona Sparks	
Victor Vega	
Darryl Long	
Beryl Adams	
Janet Deckert	
Julieta Ludovico	
Ronda Nelson	
Anita Fearman	
Rita Mckinley	
Rafael Mendoza	
Deborah Herrick	
Monica Gayton	
Elizabeth Jones	
Wendy Vinson	
Shashana Fowler	

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.



## MEMBERS ON THE MOVE

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

### Puzzle Answers from Page 5

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

The words SANTA and WREATH appear twice.



# CHAPTER MEETING NOTICES

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

## CHAPTER 1

### ALAMEDA/CONTRA COSTA COUNTIES

**President:** Russell Kilday-Hicks, (415) 310-3823, [rkildayhicks@gmail.com](mailto:rkildayhicks@gmail.com); **Vice President:** Nathan Johnson (510) 304-9270, [nathan.johnson0406@yahoo.com](mailto:nathan.johnson0406@yahoo.com); **Secretary:** Rose Greeff, [rosegreeff@gmail.com](mailto:rosegreeff@gmail.com); **Treasurer:** Peter Greeff, [petergreeff09@gmail.com](mailto:petergreeff09@gmail.com)  
**Meeting:** The next CSR Chapter 1 meeting is scheduled for March.

## CHAPTER 2

### SACRAMENTO/YOLO AREA

**President:** Suzanna Nye (916) 741-1209, [snyc@calretirees.org](mailto:snyc@calretirees.org); **Vice President:** Arlene Espinoza, (916) 397-5002, [arlene.espinoza@comcast.net](mailto:arlene.espinoza@comcast.net); **Treasurer:** Kathleen Elwell **Secretary:** Diane Welsh, .  
**Meeting:** Monday, Dec. 1, noon (sign-in begins at 11 a.m.) **Where:** Elks Lodge, 6446 Riverside Blvd., Sacramento **Cost:** Members free, non-members \$25; Admission is free to non-members who fill out a CSR membership application; Lunch includes choice of chicken breast, tri-tip, tortellini (vegetarian option only), and pasta primavera (vegan option only). **Program:** Guest speaker TBD. **Reservations required:** Registration closed Nov. 12. Lunch reserved for registered guests, only. **For more information:** Call Peggy Andre (916) 995-8094. **Note:** Our next meeting is scheduled for March at a new venue, District56 in Elk Grove. Please see details in the next CSR newspaper.

## CHAPTER 3

### SAN FRANCISCO PENINSULA

**President:** Stephen McVeigh, (415) 378-8931, [SMcVeigh@CalRetirees.org](mailto:SMcVeigh@CalRetirees.org); **Vice President:** Clarice Moody, [CMoody@CalRetirees.org](mailto:CMoody@CalRetirees.org); **Secretary:** Bridget Blount; **Treasurer:** Patricia Nguyen **Meeting:** Friday, Dec. 19, 11:30 a.m. – 2 p.m. **Where:** Basque Cultural Center, 599 Railroad Ave., South San Francisco. **Program:** Guest Speaker TBD. **Cost:** Members free, non-members \$25. **Menu:** Salmon, prime rib, or vegetarian meal. **Reservations requested:** By Dec. 12 to Stephen McVeigh at [SMcVeigh@CalRetirees.org](mailto:SMcVeigh@CalRetirees.org) or (415) 378-8931 Please include meal choice.



## CHAPTER 4

### GREATER LOS ANGELES

**President:** Marta Zaragoza, (310) 204-0484; **Vice President:** Cynthia Frison, (424) 227-6489; **Secretary:** Virginia Griffin, (323) 290-3655; **Treasurer:** Emma Johnson, (213) 258-8796  
**Meeting:** Thursday, Dec. 18, 12:30 p.m. **Where:** Petrelli's Steakhouse, 5615 Sepulveda, Blvd., Culver City **Program:** Guest speaker TBD  
**Cost:** Chapter 4 members in good standing are free, invited guests and speakers are also free. All others are \$35. **Reservations required:** RSVP by Dec. 11 to Marta Zaragoza by phone number above. RSVP – by text is encouraged – to reserve your place and make your lunch order. **Note:** We will host an invitation-only memorial to Sharon Stoltzman

## CHAPTER 5

### CENTRALVALLEY FOOTHILLS

**President:** Diane Padilla (209) 233-0473; [DPadilla@CalRetirees.org](mailto:DPadilla@CalRetirees.org); **Vice President:** Martha Acevedo, (209) 761-2034; **Secretary:** Korryn Koplen (209) 577-8376; **Treasurer:** Joaquina Canedo, (209) 524-7219; **Meeting:** Wednesday, Dec. 3, 11 a.m. **Where:** Merced Elks Lodge, 1910 M St., Merced. **Program:** Guests speakers State Assemblymember Juan Alanis, State Senator Ana Caballero, State Assemblymember Esmeralda Soria. **Reservations required:** RSVP by Nov. 18 to Diane Padilla by phone or email, or via email invitation. **Meeting:** Thursday, Dec. 4, 11 a.m. **Where:** Masonic Center of Modesto, 800 Rose Ave., Modesto. **Program:** Guest speaker Assemblymember Juan Alanis. **Reservations required:** RSVP by Nov. 19 to Diane Padilla by phone or email, or via email invitation. **Meeting:** Thursday, Dec. 11, 11 a.m. **Where:** Round Table Pizza, 12280 Industry Blvd., Jackson. **Program:** Learn about living trusts and wills from guest speaker Gwendolyn Christeson, attorney-at-law. **Reservations required:** RSVP by Nov. 25 to Diane Padilla by phone or email, or via email invitation. **Meeting:** Wednesday, Dec. 17, 11 a.m. **Where:** Chicken Ranch Casino, 9100 People of the Mountain Rd., Jamestown. **Program:** Guest speaker Jaron Brandon, Tuolumne County Board of Supervisors. **Reservations required:** RSVP by Nov. 26 to Diane Padilla by phone or email, or via email invitation.

## CHAPTER 6

### SAN BERNARDINO/ RIVERSIDE COUNTY

**President:** J. Dee Stoddard, (909) 553-9744; **Vice President:** Frank Ornelas, (909) 948-8758; **Secretary:** Yolanda Ornelas, (909) 948-8758  
**Treasurer:** Erlinda Ochoa, (909) 822-4128. **Meeting:** Thursday, Dec. 11, 11 a.m. (doors open 10:30 a.m.) **Where:** Elks Club, 2025 Elks Club Dr., San Bernardino. **Program:** Holiday meeting; Hear live Christmas music by Ramon Rodrigues. **Reservations required:** RSVP by Dec. 8 to Frank Ornelas by phone; Space is very limited. If you RSVP but cannot attend, please contact us to cancel.

## CHAPTER 8

### NORTH COAST AREA

**President:** Veronica Avila, (707) 487-0235, [VAvila@CalRetirees.org](mailto:VAvila@CalRetirees.org); **Vice President:** Elnora Hunter-Fretwell, (916) 320-3461; [EHunterFretwell@CalRetirees.org](mailto:EHunterFretwell@CalRetirees.org); **Secretary:** Kathy Jorden **Treasurer:** Stephanie Colshan, (831) 241-1722; [smcolshan@gmail.com](mailto:smcolshan@gmail.com)

## CHAPTER 9

### LOS ANGELES AREA

**President:** David Matanga (323) 434-3474, [dematanga@hotmail.com](mailto:dematanga@hotmail.com); **Vice President:** Joe Chacon (562) 282-8005; **Secretary:** Sandra Garcia (626) 814-0966, [claire01@peoplepc.com](mailto:claire01@peoplepc.com); **Treasurer:** Maria Vazquez, (909) 519-8055 [mavazbauer01@verizon.net](mailto:mavazbauer01@verizon.net) **Alhambra Meeting:** Wednesday, Dec. 10, noon (Sign-in begins at 11:30 a.m.) **Where:** Almansor Court, 700 S. Almansor St., Alhambra. **Program:** Guest speaker Cinthie Lopez Paz, Los Angeles County Aging & Disabilities Department. **Cost:** Chapter 9 members free, guests \$75. **Reservations required:** RSVP by Dec. 3 to David Matanga by phone, email, or via email invitation.

## CHAPTER 10

### SAN LUIS OBISPO

**President:** Tamara Walter, (805) 286-7435; [twalter@calretirees.org](mailto:twalter@calretirees.org); **Vice President:** Ada Mendez, [sallymendez1122@gmail.com](mailto:sallymendez1122@gmail.com); **Treasurer:** Marsha Epstein, (805) 704-0723; **Secretary:** Vacant  
**Meeting:** Thursday, Dec. 18, 11 a.m. **Where:** Vix Creek Saloon, 133 Bridge St., Arroyo Grande, CA **Program:** Discuss chapter budget and enjoy holiday music. **Cost:** Members free, guests \$45. **Reservations required:** RSVP by Dec. 15 to Leticia Soria (805) 574-0109 or [LSoria@CalRetirees.org](mailto:LSoria@CalRetirees.org),

or via email invitation.

## CHAPTER 11

### MID VALLEY

**President:** Christy Christensen-Fountain, (559) 707-7067; [CChristensenFountain@CalRetirees.org](mailto:CChristensenFountain@CalRetirees.org); **Vice President:** Jose Gutierrez, (559) 917-4577; **Secretary:** Claudine Edwards-McDougall, (559) 696-2628; **Treasurer:** Gigi Subilosky-Perlingieri, (559) 269-5380  
**Meeting:** Saturday, Dec. 6, 11 a.m. **Where:** Fresno Holy Trinity Armenian Apostolic Church, 537 M St., Fresno. **Program:** Annual holiday meeting and luncheon; Compete for door prizes and raffles, with proceeds benefiting local non-profit charities; Attendees to bring coats, socks, gloves, or unwrapped toys to donate will be placed in a drawing for prizes (one entry per-item). **Cost:** CSR members free; Non-members \$25  
**Reservations required:** RSVP by Nov. 25 to Christy by phone (559) 707-7067 or (559) 920-7277 and leave a message with your name and phone number. If you are bringing someone, just let us know! **Note:** Chapter 11 leadership wish everyone enjoy a safe holiday season, creating valuable memories with family and friends. The next Chapter 11 meeting is scheduled for March 2026.

## CHAPTER 12

### EASTERN MOUNTAIN AND HIGH DESERT AREAS

**President:** Linda Currie, (661) 273-6390, [lcurrie197@roadrunner.com](mailto:lcurrie197@roadrunner.com); **Vice President:** Blanca Rodriguez, (909) 553-5625, [blancrod703@yahoo.com](mailto:blancrod703@yahoo.com); **Secretary:** Stephanie Pryzbeski-Gilbert, (661) 941-4169; **Treasurer:** Barbara Griffin, (661) 266-1130, [bgrif1275@gmail.com](mailto:bgrif1275@gmail.com); **Meeting:** Tuesday, Dec. 9, noon. **Where:** Crazy Otto's Diner, 1228 W. Ave. I, Lancaster. **Program:** CSR Chapter 12 year-end party. **Reservations required:** RSVP by Dec. 1 to Stephanie Pryzbeski-Gilbert or Blanca Rodriguez by phone or email or via email invitation.

## CHAPTER 13

### NORTHERN CALIFORNIA/REDDING

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

*Redding, and four times per-year in Yreka. **Redding Meeting:** Wednesday, Dec. 3, noon (order lunch at 11:30 a.m.) **Where:** Country Waffles, 2300 Athens Ave., Redding. **Program:** TBD. **Cost:** Lunch is free to all CSR members. **Meeting:** Wednesday, Jan. 7, noon (order lunch at 11:30 a.m.) **Where:** Country Waffles, 2300 Athens Ave., Redding. **Program:** TBD. **Cost:** Lunch is free to all CSR members. **Yreka Meeting:** Thursday, Jan. 8, noon. (order lunch at 11:30 a.m.) **Where:** Casa Ramos, 100 N. Main St., Yreka. **Program:** TBD. **Cost:** Lunch is free to all CSR members. **Note:** The meeting will occur weather permitting.*

## CHAPTER 14

### NORTHERN CALIFORNIA/CHICO

**President:** Kenneth Todd Mayer, (530) 519-2897, [KMayer@CalRetirees.org](mailto:KMayer@CalRetirees.org); **Vice President:** S.E. Riazzi, (530) 519-2174, [SERiazzi@CalRetirees.org](mailto:SERiazzi@CalRetirees.org); **Secretary:** Robin Keehn, (530) 899-7911, [kkeehnr68@gmail.com](mailto:kkeehnr68@gmail.com); **Treasurer:** Diana King, (530) 310-3454, [LadyDi31481@gmail.com](mailto:LadyDi31481@gmail.com)  
**Meeting:** Thursday, Dec. 18, 11:30 a.m. **Where:** Logan's Roadhouse, 1900 E. 20th St., Chico. **Program:** Annual holiday meeting. **RSVP:** Requested but not required. **For more information:** Call or text S.E. Riazzi or Kenneth Todd Mayer. **Meeting:** Thursday, Jan. 15, 11:30 a.m. **Where:** Logan's Roadhouse, 1900 E. 20th St., Chico. **Program:** Guest speaker TBD; Learn how CSR helps protect the pension and health benefits of state retirees. **RSVP:** Requested but not required. **For more information:** Call or text S.E. Riazzi or Kenneth Todd Mayer.

## CHAPTER 15

### SIERRA FOOTHILLS

**President:** Pamela Robison, (916) 768-1657, [PRObison@CalRetirees.org](mailto:PRObison@CalRetirees.org); **Vice President:** Joann Stewart, (916) 412-2075, [JStewart@CalRetirees.org](mailto:JStewart@CalRetirees.org); **Secretary:** Shari Lynn Goodwin, (916) 521-7593; [SGoodwin@CalRetirees.org](mailto:SGoodwin@CalRetirees.org); **Treasurer:** Lieutenant Coopwood, (916) 206-2732, [LtCoopJr@gmail.com](mailto:LtCoopJr@gmail.com)  
**Meeting:** Tuesday, Dec. 2, 11:30 a.m. – 3 p.m. **Where:** Whitney Oaks Golf Club, 2305 Clubhouse Dr., Rocklin. **Program:** Business meeting and holiday lunch buffet; Enjoy live music by Recycled 4; Bring socks for donations to annual winter sock drive. **Cost:** Free for CSR members and guests. **Reservations**



# CHAPTER MEETING NOTICES

## CHAPTER 15

**required:** By Nov. 24 to Shari Lynn Goodwin at SGoodwin@CalRetirees.org or (916) 521-7593 (call or text), or via email invitation. Please include full names of members and guests.

## CHAPTER 16

**SAN JOAQUIN COUNTY**  
**President:** Sheila Ward-Shaw, (209) 915-1020, sheilaws2@yahoo.com; **Vice President:** Susan Small, (209) 948-3839; **Secretary:** Vacant; **Treasurer:** Juan Ochoa, (209) 334-1391.  
**Meeting:** Friday, Dec. 19, noon – 2 p.m. **Where:** Dave Wong's Restaurant, 2828 W. March Ln., Stockton. **Program:** Holiday celebration; Vote on CSR Chapter 16 budget approval and donation nominees for 2026. **Cost:** Members free, guests \$30.  
**Reservations required:** By Dec. 10 to Sheila Ward-Shaw at sheilaws2@yahoo.com, (209) 915-1020, or via email invitation.

## CHAPTER 17

**GREATER SAN DIEGO**  
**President:** (Carl) Mark Flahan, (619) 977-6275; MFlahan@mac.com; **Vice President:** Gaspar Luna Oliveira, (619) 548-4793, gasparlunaoliveira@gmail.com; **Treasurer:** Diane Whorton, (619) 454-3603, dlw.union@gmail.com; **Secretary:** Gloria Koch, (858) 337-0634 Meetings scheduled for 2025: March 6, June 5, Sept. 4, and Dec. 4. **Meeting:** Thursday, Dec. 4, 11 a.m. Doors open 10:15 a.m.; Lunch begins at noon. **Where:** Elijah's Restaurant, 7061 Clairemont Mesa Blvd., San Diego. **Cost:** Members and guests \$25 deposit (attendees will receive refund at door-only). **Program:** Year-end celebration. **Reservations required:** RSVP by Nov. 29. See mailed flyer with RSVP details. **For more information:** Contact Diane Whorton or Gaspar Luna-Oliveira by phone.

## 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 **Ukiah Meeting:** Monday, Dec. 8, noon. **Where:** Stars Restaurant, 115 S. Orchard Ave., Ukiah. **Program:** Annual holiday meeting. Learn how CSR helps protect the pension and health benefits of all retired state employees. **Cost:** Free for CSR members. **For more information:** Please contact Skip Hulet.

## CHAPTER 20

**SAN FERNANDO VALLEY AND LOS ANGELES AREA**  
**President:** M. Cora Okumura, (818) 359-7625, mcokumura@yahoo.com; **Vice President:** Norma Gallegos, (818) 667-2347, norma.2005@gmail.com **Treasurer:** Gaylonn Mayo, (310) 897-7950, GaylonnB@gmail.com; **Secretary:** LaVerne Archie (909) 936-9940; **Meeting:** Tuesday, Dec. 9, 11 a.m. **Where:** Sumo Buffet and Grill, 21610 Victory Blvd., Woodland Hills. **Program:** Hear guest speaker CSR President Joe Reynoso; Bring an unwrapped toy for donation to California Highway Patrol toy drive; Compete for raffle prizes, sing holiday songs. **Cost:** Members eat free; all others pay \$20 cash or check only at registration. **Reservations required:** RSVP by Nov. 21 to Cora Okumura by phone or text (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:** Tuesday, Dec. 9, 11 a.m. **Where:** Zio Fraedo's, 23 Harbor Wy., Vallejo. **Cost:** Members free, caregivers \$20; All others \$42. Choose lunch entrée of chicken Marsala, salmon, or spinach ricotta cheese ravioli. **Program:** Guest speakers Kristina Sales-Cuaelra, RDH, Chaney Family Dental; Emmanuel Carrie, executive director, Florence Douglas Senior Center.; **Reservations required:** RSVP by Dec. 2, 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:** Thursday, December 11, 11 a.m. **Where:** Three Flames Restaurant & Banquets, 1547 Meridian Ave., San Jose. **Cost:** Free for members and their driver or caregiver; Additional guests \$30. **Program:** Compete for raffle prizes; Guest speaker TBD.

**Reservations required:** RSVP by Dec. 9, EAcevedo@CalRetirees.org or (408) 550-9273 or via email invitation.

## CHAPTER 26

**BAKERSFIELD/KERN COUNTY**  
**President:** Ophelia Rabanal, ORabanal@CalRetirees.org, (661) 458-6588; **Vice President:** Vacant; **Secretary:** Gloria Sullivan, (916) 476-0847, gjs12168631@att.net **Treasurer:** Joe Salcido, (661) 477-2015, joe.salcido@yahoo.com. *Chapter meetings are scheduled for the third Thursday of even months.* **Meeting:** Thursday, Dec. 11, 11 a.m. **Where:** Hodel's Country Dining, 5917 Knudsen Dr., Bakersfield. **Program:** Ugly Christmas Get-Together—get a free meal and a chance to win great prizes; Enjoy live holiday music provided by musicians from Chapter 26; Vote on approval of 2026 chapter budget; Discuss 2026 chapter activities and events. **Cost:** Free for members wearing ugly Christmas sweater; All other guests/spouses pay \$15 for their own meals. **Reservations required:** RSVP by Dec. 4 to Ophelia. **Note:** Seating is limited; 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 (661) 458-6588 or csr.chapter26@gmail.com.

## 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. **Meeting:** Tuesday, Dec. 9, 11 a.m. **Where:** Sterling Hills by Wedgewood Weddings, 901 Sterling Hills Dr., Camarillo. **Program:** CSR Executive Vice President Keith Umamoto. **Cost:** Free for CSR members and one guest (admission includes buffet style lunch). **Reservations required:** RSVP by Dec. 1 to Cathie Jimenez by phone, text or email (805) 746-2273 or chapter31cj@gmail.com. Please include guest names.

## CHAPTER 34

**ORANGE COUNTY—SANTA ANA**  
**President:** Joe Whaling, (714) 349-5393, joewhaling@yahoo.com; **Vice President:** Mark Barr, (949) 310-7675, markchef@aol.com; **Secretary:** Ravindra Varma (562) 277-5207, ravipvarma@gmail.com.; **Treasurer:** William (Bill) Serb III, (714) 826-6029, serbthe3rd@att.net; **Secretary:** Ravindra Varma (562) 277-5207, ravipvarma@gmail.com. *Usually meets on the second Wednesday of each even month.* **Meeting:** Wednesday, Dec. 10, 11:30 a.m. **Where:** The Old Spaghetti Factory, 110 E Santa Fe Ave., Fullerton. **Program:** Learn key information from October statewide CSR Board of Directors meeting.. **Cost:** Members free, guests \$25. **Reservations required:** RSVP by Dec. 8 to Bill Serb, serbthe3rd@att.net or Susie Leon (619) 394-8454 or via email invitation.

## CHAPTER 35

**SO. CENTRAL VALLEY PORTERVILLE AREA**  
**President:** Lou Flores, (559) 362-0689; **Vice President:** Lawana Tate (559) 544-5379; **Secretary:** Don Perkins (559) 630-0314; **Treasurer:** Mary McCaig, (559) 359-6069 **Porterville Meeting:** Thursday, Dec. 11, 11 a.m. **Where:** Elks Lodge #1342, 386 N. Main St., Porterville. **Program:** Guest speaker from offices of State Senator Melissa Hurtado, State Assemblymember Alexandra Macedo. **Cost:** CSR members free, guests \$22. **Reservations required:** RSVP by Dec. 4 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:** Vacant; **Treasurer:** Abby Bayes, (831) 455-6189, abby.bayes@gmail.com. *All chapter meetings are held on the second Thursday of even months at 11:30 a.m., unless otherwise noted.* **Meeting:** Thursday, Dec. 11 11:30 a.m. **Where:** Gino's Fine Italian Food, 1410 S. Main St., Salinas. **Program:** Discuss Chapter 36 budget for 2026; Enjoy three-course lunch. **Cost:** Members free, guests \$25 (limit one guest per-member). **Reservations required:** RSVP by Dec. 9 to Deborah Anzini (831) 277-9110, danzini@comcast.net or via email invitation. Include guest names.

## CHAPTER 165

**SACRAMENTO/OREGON**  
**President:** Caesar Abcarius, (916)346-9092, caesar.abcarius@sbcglobal.net; **Vice President:** Vacant; **Secretary:** John Bowden, (916) 361-8786, JBowden@CalRetirees.org; **Treasurer:** Les Reynoso, (916) 709-0369, chapter165@outlook.com; **Oregon Subchapter Chair:** Sue D'Errico, (707) 954-2904, sue.derrico@yahoo.com **Sacramento Meeting:** Friday, Dec. 5, noon (sign-in at 11 a.m.) **Where:** Hilton Arden West, 2200 Harvard St., Sacramento. **Program:** Selection of Chapter 165 Vice President (if you are interested in the role, please contact Chapter President Caesar Abcarius by Dec. 5); Live entertainment provided. **Cost:** Chapter 165 members free; Guests \$50 **Reservations required:** RSVP by Nov. 23 to CSR email invitation or contact Les Reynoso by email or phone. **Meeting:** Wednesday, Feb. 4, noon (sign-in at 11:30 a.m.) **Where:** The Old Spaghetti Factory, 12401 Folsom Blvd., Rancho Cordova. **Program:** Guest speaker Lisa Middleton, CalPERS Board of Administration. **Cost:** Chapter 165 members free; Guests \$25. **Reservations required:** RSVP by Jan. 26 to CSR email invitation or contact Les Reynoso by email or phone. **Oregon Meeting:** Thursday, Dec. 18, noon (sign-in at 11:45 a.m.) **Where:** Elmer's Restaurant, 2000 Biddle Rd., Medford, Ore. **Program:** Learn about updates to CalPERS dental and pharmacy benefits for 2026; Enter to win drawing prizes—bring a non-perishable food item to receive an extra ticket. **Cost:** Free for Chapter 165 members; Guests \$20 **Reservations required:** RSVP by Dec. 14 to CSR email invitation or to Sue D'Errico (707) 954-2904 or sue.derrico@yahoo.com.





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