

CALIFORNIA STATE RETIREES



Vol. 2

A PUBLICATION REPRESENTING CALIFORNIA STATE RETIREES

FEBRUARY 2026

CSR District Election Results for Districts A, B, and C

CSR District Director Elections have successfully concluded, with results now confirmed for Districts A, B, and C. Steven K. Alari has been elected District Director for District A. Leticia Soria will remain District B Director, and Maria D. Aguilar has been elected District Director for District C. The outcomes signal a positive step forward and provide a strong foundation for the next phase of CSR initiatives throughout the state. With dedicated leadership and a renewed direction, there is a shared sense of optimism about

the opportunities ahead. As the newly elected representatives prepare to begin their terms, attention will shift toward implementation and action. The coming months are expected to focus on refining plans, building on existing successes, and identifying new opportunities to expand CSR programs. With clear direction and positive energy across Districts A, B, and C, the outlook for CSR initiatives remains strong, setting the stage for meaningful and lasting impact. Many thanks to the members of Districts A and C who took



CSR IS THE LARGEST, MOST EXPERIENCED ORGANIZATION EXCLUSIVELY REPRESENTING STATE RETIREES! OUR MISSION IS TO PROTECT THE PENSION AND HEALTH BENEFITS OF ALL RETIRED STATE EMPLOYEES

CALIFORNIA STATE RETIREES

••DATED MATERIAL – PLEASE DO NOT DELAY••



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



In Loving Memory of Phyllis Johnson

Phyllis Johnson of Sacramento passed away, leaving behind a legacy of dedication and service to the CSR community. Phyllis worked for the Department of Public Health as a program tech II and retired in 2011. A committed member of Chapter 2, Phyllis generously gave her time and energy in leadership roles as President and Vice President, and she also served on the Membership Committee. Her passion for supporting fellow members and strengthening the organization was unmatched. Phyllis was known for her steady leadership, willingness to help others, and genuine care for the community she served. She will be greatly missed and fondly remembered by all who had the privilege of working with her.



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CALIFORNIA
STATE RETIREES

Membership Application

First Middle Initial Last Name

Social Security Number Chapter

Home Address City State Zip

Home Phone Email

Retirement Date From what State Agency did you retire?

How did you hear about us? Recruiter

Type of Membership (Check One)

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

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

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

Office Use Only

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

Signature _____ Date _____

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

www.CalRetirees.org

Member Spotlight

In 2026, we are excited to introduce Member Spotlight! This new addition will celebrate the people who make our chapters strong. This section will highlight members' achievements, service, and impact within our organization and the community. We invite all CSR members to participate. Please submit a photo along with a short blurb (3-5 sentences) sharing accomplishments, milestones, or contributions you would like recognized. Submissions will be featured monthly. This is also a great opportunity to give a shout-out to someone in your chapter whose dedication deserves recognition. Whether it's leadership, service, mentorship, or behind-the-scenes support, we want to hear about it. Join us in celebrating the individuals who help move CSR forward!

Savvy Senior: How To Turn Down the Volume on Tinnitus

Dear Savvy Senior,
What treatments are recommended to help with tinnitus? I started noticing a subtle ringing in my ears about 10 years ago, but it's gotten much more bothersome since I turned 60.

Ringing Ronnie

Dear Ronnie,
Tinnitus is actually one of the most common health conditions in the country. According to the National Institute on Deafness and Other Communication Disorders around 10 percent of the U.S. adult population – over 25 million Americans – experience some form of tinnitus.

For most people tinnitus is merely annoying, but roughly 5 million people struggle with chronic tinnitus and 2 million find it debilitating.

While there's no cure, there are a range of different strategies you can employ to reduce the symptoms to make it less bothersome. Here's what you should know.

What is Tinnitus?

Tinnitus (pronounced TIN-a-tus or tin-NIGHT-us) is the sensation of hearing a ringing, buzzing, roaring, hissing or whistling sound in one or both ears when no external sound is present.

The sounds, which can vary in pitch and loudness, are usually worse when background noise is low, so you may be more aware of it at night when you're trying to fall asleep in a quiet room.

Tinnitus itself is not a disease, but rather a symptom of some other underlying health condition. The best way to find out what's causing your tinnitus is to see an audiologist, or an otolaryngologist – a doctor who specializes in ear, nose and throat diseases (commonly called an ENT). The various things that can cause tinnitus are:

- Hearing loss, which is the most

- common cause.
- Middle ear obstructions usually caused by a build-up of earwax deep in the ear canal.
- Side effects of many different



prescription and over-the-counter medicines like aspirin, ibuprofen, certain blood pressure medicines and diuretics, some antidepressants, cancer medicines and antibiotics.

- Various medical conditions such as high blood pressure, vascular disease, diabetes, allergies, thyroid problems, ear or sinus infections, Meniere's disease, Lyme disease, fibromyalgia, otosclerosis, temporomandibular joint (TMJ) disorder, a tumor, an injury to the head or neck, traumatic brain injury, depression, stress and more.

Treatment Strategies

There are many ways to treat tinnitus depending on the cause. For example, if your tinnitus is caused by a wax build-up in your ears or a medical condition like high blood pressure or a thyroid problem, treating the problem may reduce or eliminate the noise.

Or, if you're taking a medication that's causing the problem, switching to a different drug or lowering the dosage may provide some relief. If you have hearing loss, getting a hearing aid can help mask your tinnitus by improving your ability to hear actual sounds. Another strategy that can help suppress or mask the sound so it's less bothersome is "sound therapy." This can be as simple as a

fan or white noise machine, or you can use sound therapy apps like ReSound Tinnitus Relief, myNoise or NatureSpace. Cognitive behavioral therapy and



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

electrical stimulation of the tongue to alleviate symptoms.

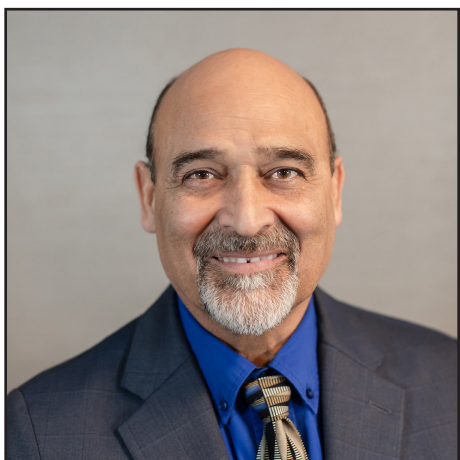
There are also certain medications that may help. While there's no FDA approved drugs specifically designed to treat tinnitus, some antianxiety drugs and antidepressants have been effective in relieving symptoms.

Your audiologist or ENT can help you figure out the best treatment options.

Other things you can do to help quiet the noise is to avoid things that can aggravate the problem like fatty foods, salt, artificial sweeteners, sugar, alcohol, tonic water, tobacco and caffeine. Also be sure to drink plenty of water as dehydration can worsen symptoms. And protect yourself from loud noises by wearing earplugs.

Puzzle Answers from Page 5

Word search grid with letters and words circled. Words include: Tinnitus, Hearing, Loss, Sound, Therapy, MindEar, Lenire, ReSound, myNoise, NatureSpace, Cognitive, Behavioral, Therapy, Electrical, Stimulation, Tongue, Antianxiety, Antidepressants, Dehydration, Earplugs, Earwax, TMJ, Meniere's, Lyme, Fibromyalgia, Otosclerosis, Vascular, Diabetes, Allergies, Thyroid, Depression, Stress, Traumatic, Brain, Injury, Tumor, Injury, Head, Neck, Vascular, Disease, Diabetes, Allergies, Thyroid, Problems, Ear, Sinus, Infections, Meniere's, Disease, Lyme, Disease, Fibromyalgia, Otosclerosis, Temporomandibular, Joint, TMJ, Disorder, Tumor, Injury, Head, Neck, Traumatic, Brain, Injury, Depression, Stress, and more.



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

Below are updates on 1) Kaiser Permanente 2) Delta Dental 3) CVS/Care mark

Kaiser Permanente 2026

Kaiser has begun notifying affected members of a change to their home medical equipment supplier. This transition began in early December 2025 and is expected to be completed by April 2026. According to information from Kaiser Permanente, they are switching from Apria Healthcare to AdaptHealth starting February 1, 2026.

If you are currently using equipment from Apria Healthcare you will continue to use the same equipment you have during this change. As part of the transition, Apria Healthcare rental equipment will move to AdaptHealth. Kaiser reported AdaptHealth represents a network of full service medical equipment companies that share a mission of empowering patients to live their best lives. In addition to durable medical equipment, their services include supplies for sleep therapy and respiratory health. The AdaptHealth system will make getting equipment, assistance, and supplies more convenient with a robust collection of online tools and 24/7 live customer support. Kaiser also reported they would be providing members with information needed to set up an account with AdaptHealth for seamless support. AdaptHealth will soon reach out to welcome members and provide information

on how to use their services. If you have any questions about AdaptHealth or need help, you can always call them at **(844) 995-7363**. If you have questions about your home medical equipment benefits, please call Kaiser Permanente Member Services at the number on the back of your membership ID card.

Delta Dental

At least once a year I like to provide an update on CalHR and dental benefits. The CalHR Benefits Division administers the state's dental program. They are responsible for securing and administering contracts with dental carriers to provide benefits to active state employees, retirees and their dependents. CalHR is also responsible for communicating policies and procedures regarding dental eligibility and enrollment, coordinating dental Open Enrollment periods and providing information, guidance and training to the departmental personnel offices on issues relating to the state's dental program.

For 2026, CalHR currently contracts with four prepaid dental plans. These prepaid plans are: DeltaCare USA, MetLife, Premier Access and Western Dental. CalHR also contracts with Delta Dental for an indemnity type plan and a preferred provider organization (PPO) plan. A prepaid plan, also known as a dental health maintenance organization (DHMO), requires you and your eligible dependents to select a dental provider when you enroll, choosing from a list of dentists who contract with the plan. These dentists, located only in California, are paid a monthly contracted fee by the dental plan for every state retiree and dependent who chooses to receive services from their office. No monthly premium is deducted from your retirement warrant; the state pays the premium in full. Contact the dental carriers directly to obtain brochures describing each

prepaid plan and a list of dentists participating in those plans. Their toll-free numbers are:

- DeltaCare USA: **(800) 422-4234**
- MetLife: **(800) 880-1800**
- Premier Access: **(888) 534-3466**
- Western Dental: **(866) 859-7525**

Delta Dental is the carrier for the state-sponsored indemnity dental plan (Delta Dental PPO plus Premier Basic) available to all retirees; Group #9949.

The indemnity plan allows you to receive services from any licensed dentist, although you may have higher out-of-pocket costs if you receive services from a non-Delta Dental dentist. You have full access to specialty care and guaranteed benefits through Delta Dental's large network of dentists throughout the United States and abroad.

When you receive services from a participating Delta Dental dentist, Delta Dental pays the dentist directly, based on the fee agreement between Delta Dental and the dentist. If the dentist's charges exceed the fee paid by Delta Dental, you are responsible for paying the remainder of the bill and any applicable annual deductible.

If you receive treatment from a non-Delta Dental dentist, you are responsible for paying the dentist's entire bill. To claim reimbursement, you must submit an itemized receipt with a standard dental claim form to Delta Dental.

Delta Dental is also the carrier for the state-sponsored PPO; Group #9946. The Delta Dental PPO offers higher benefit levels when you receive services from a participating PPO dentist; however, you may choose a non-PPO dentist and still be covered. If you receive services from a dentist who is not a PPO contracted provider or who is a non-PPO dentist, your benefits will be reduced. You will be responsible for your share of the costs up to Delta Dental's allowed amounts under the provider's filed fee agreement with Delta Dental for

the service or services you received. To see if your current dentist is a participating PPO dentist or for more information on the PPO dental plan, contact Delta Dental at **(800) 225-3368**.

CVS

The transition from Optum Rx to CVS/Caremark continues to pose challenges for retirees.

There have been several members who expressed concern regarding medication they currently take, but which is no longer authorized under the CVS/Caremark formulary. The question from these members is, "Am I able to get an exception if my medication is no longer covered and my physician believes it's the most effective for my condition?" According to CalPERS, your physician can request a medical necessity exception for your medication if it's no longer covered, but they believe it's the most effective medication for your condition.

Additionally, for Basic plans, if you need more time to make a change from your excluded drug to a preferred medication, members can call CVS's dedicated team and request a 90-day transition fill. For Medicare plan members impacted by the formulary change, there will be a 90-day transition period for filling prescriptions, prior to being switched to an equally safe and effective alternative medication. CalPERS reported they are working with CVS to try and add more excluded medications to the approved formulary list.

If you have any questions about your unresolved pension, health or dental/vision benefits, please send a message to the CSR Health Benefits Committee at **CSRinfo@calretirees.org**. Additionally, if you have any ideas for future healthcare content or would like to submit a guest article, please send an e-mail to **CSRinfo@calretirees.org**.

PUZZLES ALL THINGS FEBRUARY



High-Protein Marry Me Chicken

Ingredients

3/4 cup chicken bone broth
1/2 cup heavy cream
1/4 cup whole milk cottage cheese
2 Tbsp. chopped sun-dried tomatoes (from about 4 tomato halves)
2 Tbsp. finely grated Parmesan, plus more for serving
1 tsp. tomato paste
Kosher salt
Freshly ground black pepper
4 (6-oz.) boneless, skinless chicken cutlets
2 Tbsp. all-purpose flour
1 tsp. Italian seasoning
2 Tbsp. extra-virgin olive oil
1 Tbsp. unsalted butter
2 garlic cloves, finely chopped
1/4 tsp. crushed red pepper flakes
1/2 cup fresh basil leaves, torn, plus more for serving

Directions

In a blender, puree broth, cream, cottage cheese, tomatoes, Parmesan, and tomato paste until smooth; season with salt and black pepper. Pat chicken dry; season all over with salt and black pepper. Sprinkle with flour and Italian seasoning, pressing with your fingers to adhere. In a large skillet over medium-high heat, heat oil. Working in batches if needed, cook chicken, turning halfway through, until browned on both sides, about 5 minutes per side. Transfer to a plate and let rest 5 minutes. In same skillet over medium-low heat, melt butter. Add garlic and red pepper flakes and cook, stirring and scraping browned bits from bottom of skillet, until fragrant, about 30 seconds. Return chicken and any accumulated juices to skillet. Pour sauce over. Add basil and cook, spooning sauce over chicken, until sauce has slightly thickened, 5 to 7 minutes; season with salt and black pepper. Divide chicken among plates. Top with more Parmesan and basil.

C P G I J O I Z X M O T H P M C L N J N
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Y P S J I H K Q E V O L M S O J N R R C
Y R O T S I H K C A L B A L R A E M G G

Pisces

Birthstone

Dental Health

Winter sports

Black History

Snow

Romance

Friendship

Chocolates

February vacation

Valentine

Cold

Amethyst

Bird Feeding

Cupid

Love

Presidents Day

Groundhog

Carnations

Aquarius

Heart

Cherry Month

Winter

Roses



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Website: www.CalRetirees.org

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).¹ 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.²



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. You can also scan the QR code.



CSR 2026-27 State Budget Report

The second year of the 2025-26 Legislative Session kicked off on Monday, January 5, when the Legislature returned from winter break. That same day, Senator Monique Limón (D-Santa Barbara) was officially sworn in as the state's 50th Senate President Pro Tempore. Limón becomes the first woman of color to take the reins of the State Senate. Governor Gavin Newsom presented his final State of the State address on the Assembly Floor on Thursday. As expected, he used the occasion to highlight the achievements of his Administration – from increased education funding and reduced crime to what he called notable progress in addressing homelessness. He also devoted a good deal of time to reminding everyone that California is a remarkable place – a beacon of democratic values for all, open to innovators and problem solvers from around the world, and an economic powerhouse unlike any other place in the world. The Governor also acknowledged our challenges and problems, but entering his eighth and final year in office, he has earned the right to celebrate the many virtues of this state.

Finally, on Friday, Department of Finance Director Joe Stephenshaw (not the Governor) released the Administration's proposed budget for the 2026-27 fiscal year that starts July 1, 2026. You may recall, in November, the non-partisan Legislative Analyst's Office (LAO) projected an \$18 billion deficit next year. The Administration, on the other hand, shared a far more optimistic outlook. The Administration's proposed 2026-27 budget totals \$348.9 billion, with \$248.3 billion in General Fund expenditures, and projects a mere \$2.8 billion deficit. If all goes according to plan, the proposed budget assumes that there would be \$23 billion in General Fund reserves at the end of the 2026-27 fiscal year. This optimistic projection stems from

the assumption that General Fund revenues will come in at \$42 billion higher than assumed in the 2025 Budget Act over a three-year budget window. The unexpected revenue is attributed to increased tax collections on stock market gains resulting from high performing AI and tech-related investments.

According to the budget, however, this unexpected revenue is not available for new programs. With constitutional spending requirements, ongoing program costs, and funds previously dedicated to budget shortfalls, you arrive at that very modest projected deficit. Then there is the matter of future budget deficits. In November, the LAO projected a \$35 billion deficit in 2027-28, with similar deficits in the out-years. The Administration predicts a \$22 billion deficit in 2027-28, and similar deficits in the years to follow, but defers addressing the problem until the May Budget Revision this spring when more will be known about incoming and expected revenue. Here is a rundown on some of the budget items that will be of most interest to state retirees:

CalPERS Contribution. The proposed budget includes \$9.8 billion (\$5.3 billion General Fund) for the required annual state contribution to CalPERS for state pension costs. This is up from the \$9.1 billion payment required in the current fiscal year. This amount includes \$731 million to cover the cost of CSU CalPERS members Supplemental Contribution to CalPERS. The Administration continued its commitment to the security of state pension benefits by including \$2.5 billion in one-time Proposition 2 debt funds as a supplemental payment toward the state plans' unfunded liabilities. The budget summary notes, for the record, that the state has contributed a total of \$15.4 billion, between fiscal years 2019-20 and 2025-26, to supplement the state's payments toward unfunded

retirement liabilities.

Similar contributions are planned in the years to follow.

CalPERS Health Care. The proposed budget includes \$9.2 billion to meet the state's health care, dental, and vision obligations to active and retired state employees. Of the proposed money, \$3.8 billion covers the health, dental, and vision costs for retired state and CSU employees. The remainder covers active state employees.

Prefunding Retiree Health Care. There is no money in the proposed 2026-27 budget to prefund retiree health care for active state employees. As you will remember, the agreements reached last summer between state employee bargaining units and the Administration suspend the retiree health care (OPEB) contributions employees make, and the matching contribution from the state employer, to prefund health care benefits for future state retirees. The suspension boosts take-home pay for employees and reduces operating costs for the state.

State Employee Compensation & Health Care. The proposal includes \$260.7 million (\$116.9 million General Fund) in 2026-27 for "increased employee compensation and health care costs for active state employees." This money covers higher health care and dental costs next year. You will remember that because of agreements reached last summer to address the budget deficit, the vast majority of state employees (rank and file and supervisors and managers) will not see general salary increases in 2026-27. The budget summary does note that the SEIU 1000 units (nine of them) are at the table this year with agreements that expire on June 30, 2026. Last summer, the SEIU 1000 agreements were amended to add an additional 3% GSI for 2026, but it is suspended until July 1, 2027, as part of the PLP 2025 program within the agreement.



Ted Toppin

State Employee Position Eliminations & Operation Efficiencies. The elimination of vacant state positions and so-called government operation efficiencies that have been part of the last two budgets are slated to continue in 2026-27. The budget proposes to continue the elimination of 6,002 vacant positions that began in 2025-26 and assumes savings totaling \$478.1 million in 2025-26, and \$487.1 million in 2026-27. Likewise, the budget continues to require state operation expenditures to be cut by up to 7.95 percent to save a total of \$1.55 billion in 2025-26, and \$1.56 billion in 2026-27. Both reductions are proposed to continue in the years to come.

Again, the Governor's budget proposal is only preliminary and marks the start of the months-long state budget process. The proposal will be revised in May with updated revenue totals and projections. As the Legislature begins its review process, we will monitor these and other proposals that impact CSR members. The Governor's complete 2026-27 budget summary and draft budget can be found here: www.ebudget.ca.gov.

Please let us know if you identify budget proposals that are important to you or if you have any questions. Remember, the Legislature must approve the budget by June 15, and the Governor must sign it by June 30, 2026.

February Activities for Seniors: Beat the Winter Blues

When February's chill sets in, it's essential to find activities that keep you engaged and uplifted. A mix of physical exercise, social interaction, and creative pursuits can significantly brighten your mood. Consider starting your day with a gentle yoga session, followed by a cozy afternoon crafting or trying out a new recipe. Engaging in meaningful conversations during community game nights or family visits can also make a world of difference. Curious about other ways to enhance your well-being this winter? Let's explore how you can make the most of this season.

Crafting

February's cold weather makes it the perfect time to engage in crafting hobbies that offer both creativity and warmth. Crafting isn't just a fun way to pass the time; it allows you to make something unique and satisfying. Whether you're an experienced crafter or just starting out, there are plenty of resources available to help you explore new projects. Online platforms like Masterclass and Skillshare offer a variety of courses to guide you through different crafting techniques. If you prefer learning at your own pace, YouTube tutorials and crafting books provide easy access to step-by-step instructions. One popular crafting activity is baking. Making sourdough bread or cookies not only fills your home with delightful aromas but also creates opportunities for social gatherings or family bonding. Another option is cooking ethnic meals, which allows you to explore different cultures while enjoying the process of meal preparation. For those who love a challenge, learning specific skills like French baking techniques—such as making croissants—can be particularly rewarding.

Educational Opportunities

Exploring educational opportunities can enrich your life and keep your mind sharp.

Whether you're looking to learn something new or deepen existing skills, numerous options are available to keep you engaged and mentally active.

Consider the following opportunities:

- **Local college classes:** Many colleges offer free or reduced-rate courses specifically designed for seniors, allowing you to engage in lifelong learning affordably.
- **Community center programs:** Local community centers often provide various hobby classes, such as computer skills and pottery, which help you develop new skills and foster social interaction.
- **Museum and gallery visits:** Educational outings to museums and galleries offer enriching experiences in art and history, perfect for expanding your knowledge and sparking curiosity. Continuous learning is crucial for mental wellness, helping to combat feelings of isolation and promoting cognitive health. Embrace these educational opportunities to stay sharp and connected with your community.

Meditation and Relaxation Practices

Integrating meditation and relaxation techniques into your daily routine can significantly enhance your mental well-being and alleviate stress. Dedicating time each day to these practices fosters a sense of calm and focus, aiding in more effective management of life's challenges. Tools like Calm and Insight Timer can guide you through meditation, simplifying the initiation or enhancement of your practice. Additionally, activities such as tai chi not only improve physical flexibility but also contribute to mental clarity and relaxation. Here are some ideas to enrich your relaxation routine:

- **Meditation Apps:** Use apps like Calm and Insight Timer to guide your meditation sessions.
- **Tai Chi Classes:** Enroll in a local tai chi class to boost both physical and mental wellness.

- **Mindfulness Exercises:** Engage in deep breathing and mindfulness exercises to reduce anxiety.

Regular Physical Activity

Regular physical activity can alleviate winter blues by releasing endorphins, which elevate mood and reduce depression. Engaging in even moderate exercise, such as a 30-minute daily walk, can significantly improve your mental well-being and combat the effects of Seasonal Affective Disorder (SAD). Here are some activities to help you stay active and uplift your spirits during February:

- **Walking:** A brisk walk not only gets you moving but also exposes you to natural light, which is crucial during winter months.
 - **Group exercises:** Joining a yoga or tai chi class provides physical benefits and promotes social interaction, essential for mental health.
 - **Aerobic activities:** Swimming or dancing can act as natural antidepressants, boosting mood and energy levels.
- Maintaining a consistent exercise routine is key. It enhances your physical and mental wellness, especially during the colder season when staying active can be more challenging. Incorporating regular physical activity is a vital step toward overcoming the winter blues.

Sunlight and Light Therapy

Spending 15-30 minutes in sunlight each day can boost serotonin levels, improving your mood and alleviating symptoms of Seasonal Affective Disorder (SAD). Sunlight is a natural way to enhance mental health, especially during the gloomy winter months. When outdoor exposure isn't feasible, light therapy serves as an effective alternative. Using a 10,000-lux light box for about 30 minutes each morning can mimic natural sunlight, positively influencing brain chemicals associated with mood. Consider these benefits of sunlight and light therapy:

- **Mood Improvement:** Natural light exposure increases serotonin, reducing depression.
- **Vitamin D Production:** Sunlight stimulates the production of Vitamin D, crucial for mental health.
- **Enhanced Indoor Light:** Maximizing indoor sunlight by opening curtains and trimming tree branches can help. Optimizing exposure to natural light is simple and effective. Open your curtains to let in sunlight and take short walks outside when possible. If natural sunlight isn't an option, consider light therapy to help improve your mood.

Social Interaction

Connecting with others can significantly enhance seniors' emotional well-being, particularly during the winter months. Increased family visits offer companionship and joy, greatly improving your loved one's winter experience. Organize nostalgic activities during these visits, such as crafting or playing board games, to strengthen bonds and create joyful memories. Utilizing technology for video chats is another effective way to combat feelings of isolation. Set up regular calls with family and friends, or participate in shared online activities to maintain social connections, even when it's too cold to go outside. In senior living communities, organizing regular game nights can encourage social interaction. Gather residents for an evening of board games, laughter, and friendly competition to break the monotony and bring everyone together. Additionally, planning after-lunch entertainment like puzzles or collaborative crafts can keep seniors engaged and uplifted. These activities not only stimulate the mind but also provide opportunities for meaningful social interaction. By incorporating these ideas, you can help seniors beat the winter blues and stay emotionally healthy through the colder months.

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 | | Jay Zott Karen Robinson Wanda Huff Joyce Muiruri Marilyn Anderson Tamara Pierce Kenneth Haseman Frank Randle Marta Carrillo-Pinilla Ruth Richardson Christina Watson Julie Torchio Michele Stiger Marion Bautista Kimberley Carriker Everardo Vaca Cynthia Powers Victor Lobatos Anthony Rodrigues Lisa Mietz Johnnie Jackson Maria Villafuerte Kerrilee Blunt Nancy Rembulat Kathleen Munyer Dana Meza Charles Mora Karen Vogel Veronica Hernandez Vicki Quinlan Gail Allgood Deborah Simpson Clint Walker Tammy Gauthier Cecilia Decuir Natalie Lindquist Lesia Murray William Heglar Michael Mcvean Frederick Jackson Silvia Marwick Sergio Arriaga Craig Hollis Mollie Badgley L'tanya Dominique Beverly Jones Rosa Garcia Paul Willover Joanne Mccoy Adrian Blakemore Brian Brewer Keith Morgan Roseanna Torretto Deborah Kunesh Ronald Allen Jackie Pace Yolonda Grisham Arnold Maldonado Debbie Bakken Jonas Nolasco Denise Clemens Michael Sims Diane Walker Fee Yee James Ritchey Yolanda Merced Laura Rios Hari Prasad Cindy Lung | Chapter 4 | | Karl Price Tanisha Butcher Albert Miles Keith Bradford Daphne Leake Kersta Dupree Eileen Smith Jacquelyn Shamburger Nancy Ghebrial Stephanie Clark Christopher Robles Sanjay Mishra Nemesia Fe Katigbak Jovita Diaz Moreno Harutium Gligoriu Keith Otterberg Nonvice Harris Jeneta Jordan Debbie Cravens Edna Carrasco Tamiko Pryor-Howard Mark Kashay Hector Polo Robert Taylor Marisol Perez Arthur Villanueva Wanda Reid Lisa Bryant Lillian Hernandez Monique Johnson-Robinson Yolanda Lewis Linda Truitt Eveline Abo Feumba Rocio Garcia | Chapter 8 | | Susan Ray Jerold Dragoin Chris Curtis Mary Sweeters Keith Shapiro Allison Sullivan | Chapter 21 | | Patricia Lopez Lori Mills Aileen Ramos Bernie Jaime Angela Calloway Renato Sotelo Leslie Gaffney Gina Simons Melkamu Habtemariam Javier Gloria Lori Brownell Pranita Craig Shelly Long Roland Calloway Mildred Zeegers Beverly Allison Susan Asker Christine Barruel Yanez Maria Manuel Brian Biggs Gloria Allen Perlita Ullarich Jimmie Blanton Estelita Quimen Lori Sviben May Wong Freda Lucchesi Jerry Miller Noelia Bradley Kelli Foreman Jose Coronado Suzanna Connors Richard Desideri Ernesto Fontanilla Michael Richards Catherine Cuizon Thurman Frierson Rennel Ejanda Charina Ho-Malasan Maria Cortes Celia Pagal Roberto Garcia Melcah Brown |
| Chapter 2 | | Dionne Thomas Velessata Clemmons Iqbal Badwalz Mary Henriksen Katherine Clausen De Contreras Renee Kurjiaka Angela Jackson Stephanie Hendrix Lina Thomas Margarita Macias Jennifer Juarez Kim Tell Desiree Jordan Annette Wiley Dina Gonzales Tina Ramos Stacie Berumen Renae Dunn Kimberly Melikian Arthur Alto Veronica Villasenor Rosalinda Rafanan Tina Jacobson Maria Salinas Ronald Davis Aaron Gomez Sharon Burney Mariah Kirk Charles Lundberg Evon Lenerd Tapps Angelique Scott Jessica Wingert Denise Blakely Matthew Kay Maria Escoto Steven Taylor Joan Parks Michelle Miles Kimberly Galvez Kim Wesley Jeffery Kapellas Ellen Harding Richard Dumag Glen Baird Dolores Mejia Luisa Lozano Gerry Yasay Jose Soto Dawn Giovannoni Billy Balbin Paul Stanley Denise Bell Tammy Pulcifer Janeil Hogue Kim Nachazel Michael Allen Samuel Lee Robert Anderson | Chapter 5 | | Renee Giannini Marianne Blim Kathryn Zeidler Michele Gordon Owen Cheeseman Nanci Zapien Launa Samprucci Kammy Zunich Juanita Carpenter Kathleen Friedman | Chapter 9 | | Darryl Wise Gerry Kwan Daniel Garza Fern Carrasquillo Nancy Garcia Elissa Thomas Reynaldo Delos Santos Connie Chan Patricia Trejo Latino Siwabessy Michael Locke Diego Gomez Maggie Lee Lisa Quibin Kathrine Aldana Diane Melendrez Edward Lee Sandra Padilla Absalom Villescas Julie Edwards Elizabeth Ramos Stephanie Walker Melanie Tham Annie Truong | Chapter 16 | | Shelly Prater Troy Kinsey John Flores Nellie Atienza Stanja Cherry Jennifer Franco Todd Larson Ronda Burks Elizabeth Macias-Perez Dennis Young Sandra Dominguez |
| Chapter 3 | | Laura Gasser Rosemary Wong Tiffany Thich Leopoldo Aure Leopoldo Aure Herminio Pugay Jack Daley Theodore King George Langkafel Julie Dela Cruz Diana Youngs Cecilia Padua Lauren Medina Alison Gates Ayrel Rabang Loriber Balasta | Chapter 6 | | Ann Bennett Cindy Reimann Raquel Snell Cynthia Venable Sophia Segovia Kim Hughes David Bustos Stephanie Herrera Carolina Montoya Michae Beckley Maria Sanchez Reyna Campos Maldonado Julie Jenkins Gilbert Trevino Weijenj Sheu Sabrina Ouellet William Swafford Joseph Do Henryetta Murray Otilia Quintanilla Joyce Irenen Rita Jones Rebecca Martinez Cornell Jackson Rebecca Roman-Gonzalez Robert Johansmeyer Lucela Gonzales Anna Enriquez Ronald Gorrell Patricia Rojas Toni Chilner Raymundo Aguilar Noel Domalaon Charlotte Wright Melissa Guillen Song Yang Zoraya Van Buren Rowena Austria | Chapter 10 | | Tom Randall Janice Douglass Jill Shepard Jill O'connor Dolores Jenkins | Chapter 17 | | Harriette Bannister Darinka Davis Corina Lang Brenda Estigoy Bertha Razon Kirk Marston Cherrie Domingo Lori Padelford Stephen Treger Jeffrey Henson Timothy Maides Melvin Sayen Scott Horvath Lorenzo Oliver Remelda Eslao Zenaida Halm Gerardo Larios Vermillia Hildreth John Frasier Cheryl Hunter-Marston Petrina Ramos Alfonso Arroyo Jessica Maldonado Karen Horn Deegra Savage Cecilia Herrera Christina Moore PaulaNavarro Jr Musso Edith Simpliciano Yvonne Mercado Elvia Battersby Christine Vorise Gustavo Ameca Patricia Mejia |
| Chapter 15 | | Michael Oneill Stefanie Melendez | Chapter 12 | | Verdell Pegues Johnso Deanna Jackson Cora Charles-Parker Kimberly Batista Yvonne Holman David Gorman Elsie Bwayiga | Chapter 13 | | Bridget Okoye | Chapter 20 | Yvonne Mcdowell Silvia Moreno Laiani Kiapos Leonard Johnson Angelica Villar Mia Holako Mariza Lubrica Marine Hergelian Eileen Bane | |

Due to space constraints, we are unable to publish additional retired members' names in this issue. All remaining names will be included in the March edition. Thank you!

Due to space constraints, we are unable to publish additional retired members' names in this issue. All remaining names will be included in the March edition. Thank you!

CHAPTER MEETING NOTICES

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

CHAPTER 1

ALAMEDA/CONTRA COSTA COUNTIES

President: Russell Kilday-Hicks, (415) 310-3823, rkildayhicks@gmail.com; **Vice President:** Nathan Johnson (510) 304-9270, nathan.johnson0406@yahoo.com; **Secretary:** Rose Greeff, rosegreeff@gmail.com; **Treasurer:** Peter Greeff, petergreeff09@gmail.com

Meeting: Wednesday, March 18, 11:30 a.m. **Where:** El Torito, 5 Monarch Bay Dr., San Leandro. **Cost:** Members and assistants free, guests \$25. **Program:** Guest speaker Christina Irving, client services director for the Family Caregiver Alliance; Learn how the advocacy group serves family caregivers. **Reservations required:** RSVP by March 11 to Chapter 1 President Russell Kilday-Hicks; Registration capacity limited to first 70 responses. Send guest admission checks to: 1208 Carleton St., Berkeley, CA 94702. For any other arrangements, please contact Russell.

CHAPTER 2

SACRAMENTO/YOLO AREA

President: Suzanna Nye (916) 741-1209, snyc@calretirees.org; **Vice President:** Arlene Espinoza, (916) 397-5002, arlene.espinoza@comcast.net; **Treasurer:** Kathleen Elwell **Secretary:** Diane Buffington., **Meeting:** Tuesday, March 3, 9:30 a.m. – 11:30 a.m. **Where:** The Center at District56, 8230 Civic Center Dr., Elk Grove. **Program:** Guest speaker, Denise Davis, Alzheimer's Association; Learn about the impact of Alzheimer's disease. **Cost:** Members free, non-members \$15 (free to non-members who fill out a CSR membership application). Admission includes coffee, tea, and light refreshments. **Reservations required:** RSVP by Feb. 20 to villatresshair@gmail.com or (916) 995-8094. RSVP's limited to 400 attendees.

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 **Meeting:** Thursday, March 19, 11:30 a.m. – 2 p.m. **Where:** Basque Cultural Center, 599 Railroad Ave., South San Francisco. **Cost:** Members free, non-members \$25. **Menu:** Lamb, salmon, or vegetarian meal. **Reservations requested:** By March 12 to Stephen

McVeigh at SMcVeigh@CalRetirees.org or (415) 378-8931 or via email invitation.

CHAPTER 4

GREATER LOS ANGELES

President: Marta Zaragoza, (310) 204-0484; **Vice President:** Cynthia Frison, (424) 227-6489; **Secretary:** Virginia Griffin, (323) 290-3655; **Treasurer:** Emma Johnson, (213) 258-8796 **Meeting:** Thursday, Feb. 19, 12:30 p.m. **Where:** Petrelli's Steakhouse, 5615 Sepulveda, Blvd., Culver City **Cost:** Free for Chapter 4 members in good standing, scheduled speakers, and invited guest. All others \$30 (cash only). **Reservations required:** RSVP by Feb. 12 to Marta Zaragoza (310) 204-0484.

CHAPTER 5

CENTRAL VALLEY FOOTHILLS

President: Diane Padilla (209) 233-0473; DPadilla@CalRetirees.org; **Vice President:** Martha Acevedo, (209) 761-2034; **Secretary:** Korryn Koplen (209) 577-8376; **Treasurer:** Frank Borrelli, (209) 402-1201, fjborrelli@gmail.com; **Merced Meeting:** Wednesday, March 4, 11:30 a.m. **Where:** Merced Elks Lodge, 1910 M St., Merced.

Program: Guest speaker State Senator Anna Caballero. **Cost:** Free for CSR members and their drivers. **Reservations required:** RSVP by Feb. 18 to by phone, email, or email invitation. **Jackson Meeting:** Tuesday, March 10, 2026, 11:30 a.m. **Where:** Round Table Pizza, 12280 Industry Blvd., Jackson. **Program:** Guest speakers Paul Danbom, candidate for the 5th Congressional District seat, and Skip Schaufel, Ledger Dispatch reporter. **Cost:** Free for CSR members and their drivers. **Reservations required:** RSVP by March 2 to Diane Padilla by phone, email, or email invitation. **Sonora Meeting:** Thursday, March 12, 11:30 a.m. **Where:** The Standard Pour, 19040 Standard Rd., Sonora. **Program:** Guest speaker Paul Danbom, candidate for the 5th Congressional District seat. **Cost:** Free for CSR members and their drivers. **Reservations required:** RSVP by March 3 to DPadilla@CalRetirees.org. **Modesto Meeting:** Thursday, March 19, 2026, 11:30 a.m. **Where:** Masonic Center of Modesto, 800 Rose Ave., Modesto. **Program:** Jaron Brandon, Tuelumne County supervisor and candidate for the 4th State Senate District **Cost:** Free for CSR members and their

drivers. **Reservations required:** RSVP by March 5 to Diane Padilla by phone, email, or 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, Feb. 12, 11 a.m. Doors open 10:30 a.m. **Where:** San Bernardino Elks Lodge, 2055 Elks Ln., San Bernardino. **Program:** Guest speaker from Health Insurance Counseling and Advocacy Program (HICAP). **Cost:** Free for CSR members. **Reservations required:** RSVP by Feb. 9 to Frank Ornelas (909) 948-8758, or via email invitation.

CHAPTER 8

NORTH COAST AREA

President: Veronica Avila, (707) 487-0235, VAvila@CalRetirees.org; **Vice President:** Elnora Hunter-Fretwell, (916) 320-3461; EHunterFretwell@CalRetirees.org; **Secretary:** Kathy Jorden **Treasurer:** Stephanie Colshan, (831) 241-1722; smcolshan@gmail.com **Meeting:** Friday, March 6, 11:30 a.m. **Where:** Eureka Village Pantry, 1912 Broadway St., Eureka. **Program:** Guest speaker Tim Citro, Fire Chief, Humboldt Bay Fire; Guest speaker Pat Gantt, CSR District D Director. **Cost:** Lunch free for members; Guests responsible for their own lunch. **Reservations required:** RSVP by Feb. 27 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, (909) 519-8055 mavazbauer01@verizon.net **Meeting:** Wednesday, Feb. 11, noon (sign-in at 11:30 a.m.) **Where:** Stevens Steak & Seafood House, 5332 Stevens Pl., Commerce. **Program:** Guest speaker Sally Westlake, Department of Financial Protection and Innovation (DFPI); Learn about fraud prevention and how to avoid financial abuse. **Cost:** Chapter 9 members free; Non-members, guests \$20. **Reservations required:** RSVP by Feb. 5 to David Matanga by phone, email, or via email invitation.

CHAPTER 10

SAN LUIS OBISPO

President: Tamara Walter, (805) 286-7435; builtincomfort2@hotmail.com; **Vice President:** Ada Mendez, sallymendez1122@gmail.com; **Treasurer:** Marsha Epstein, (805) 704-0723; **Secretary:** Vacant

CHAPTER 11

MID VALLEY

President: Christy Christensen-Fountain, (559) 707-7067; CChristensenFountain@CalRetirees.org; **Vice President:** Jose Gutierrez, (559) 917-4577; **Secretary:** Claudine Edwards-McDougall, (559) 696-2628; **Treasurer:** Gigi Subilosky-Perlingieri, (559) 269-5380 *Chapter is scheduled to meet on the following dates in 2026: March 4, June 3, Sept. 2, and December TBD.*

Meeting: Wednesday, March 4, 11 a.m. **Where:** Pardini's, 2257 W. Shaw Ave., Fresno. **Cost:** Members free; Guests, spouses, and nonmembers \$25. **Program:** Get updates about CalPERS pension and health benefits; Learn about CaptionCall, a free service for people with hearing loss who need captions to use the phone; Donate non-perishable food item to compete in drawing (one ticket per-item). **Reservations required:** RSVP by Feb. 25 to Christy Christensen-Fountain by phone (559) 707-7067 or (559) 920-7277.

CHAPTER 12

EASTERN MOUNTAIN AND HIGH DESERT AREAS

President: Linda Currie, (661) 273-6390, lcurrie197@roadrunner.com; **Vice President:** Blanca Rodriguez, (909) 553-5625, blancrod703@yahoo.com; **Secretary:** Stephanie Pryzbeski-Gilbert, (661) 941-4169; **Treasurer:** Barbara Griffin, (661) 266-1130, bgrif1275@gmail.com; **Meeting:** Tuesday, Feb. 10, noon. **Where:** Olive Garden, 12330 Amargosa Rd., Victorville. **Program:** Learn how CSR helps protect the pension and health benefits of all retired state employees. **Reservations required:** RSVP by Jan. 29 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; **Vice President:** LaDora Cooper, (530) 949-2131, Dola27@charter.net; **Secretary:** Audrey Sandeen, (530) 604-5289, theswede8243@gmail.com; **Treasurer:** Georgene Gibson (530) 524-0662, rbjeepman10@hotmail.com *Chapter meets the first Wednesday of every month in Redding, and four times per-year in Yreka.* **Meeting:** Wednesday, Feb. 4, noon (order lunch at 11:30 a.m.) **Where:** Country Waffles, 2300 Athens Ave., Redding. **Cost:** Lunch is free to all CSR members. **Meeting:** Wednesday, March 4, noon (order lunch at 11:30 a.m.) **Where:** Country Waffles, 2300 Athens Ave., Redding. **Cost:** Lunch is free to all CSR members.

CHAPTER 14

NORTHERN CALIFORNIA/CHICO

President: Kenneth Todd Mayer, (530) 519-2897, KMayer@CalRetirees.org; **Vice President:** S.E. Riaz, (530) 519-2174, SERiaz@CalRetirees.org; **Secretary:** Robin Keehn, (530) 899-7911, kkeehnr68@gmail.com; **Treasurer:** Diana King, (530) 310-3454, LadyDi31481@gmail.com **Chico Meeting:** Thursday, Feb. 19, 11:30 a.m. **Where:** Logan's Roadhouse, 1900 E. 20th St., Chico. **Program:** Learn how CSR helps protect the pension and health benefits of state retirees. **RSVP:** Requested but not required. **For more information:** Call or text S.E. Riaz or Kenneth Todd Mayer. **Meeting:** Thursday, March 19, 11:30 a.m. **Where:** Logan's Roadhouse, 1900 E. 20th St., Chico. **Program:** Learn how CSR helps protect the pension and health benefits of state retirees. **RSVP:** Requested but not required. **For more information:** Call or text S.E. Riaz or Kenneth Todd Mayer.



CHAPTER MEETING NOTICES

CHAPTER 15

SIERRA FOOTHILLS

President: Pamela Robison, (916) 768-1657, PRobison@CalRetirees.org; **Vice President:** Joann Stewart, (916) 412-2075, JStewart@CalRetirees.org; **Secretary:** Shari Lynn Goodwin, (916) 521-7593; SGoodwin@CalRetirees.org **Treasurer:** Lieutenant Coopwood, (916) 206-2732, LtCoopJr@gmail.com **Meeting:** Tuesday, Feb. 3, 11:30 a.m. – 3 p.m. **Where:** Cattlemens, 2000 Taylor Rd., Roseville. **Program:** Hear guest speaker Lisa Middleton, CalPERS Board of Administration; Bring socks for donation to annual winter sock drive. **Cost:** Members free, Non-members \$25 cash or check payable to CSR Chapter 15. Admission includes lunch—choose lemon or teriyaki chicken, ravioli, salmon, or steak. **Reservations required:** RSVP closed Jan. 26.

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 March 20, 11:30 a.m. – 3 p.m. **Where:** Papapavlo's Bistro & Bar, 501 Lincoln Ctr. Stockton. **Cost:** Members free, guests \$30. **Reservations required:** RSVP by March 13 to Sheila Ward-Shaw (209) 915-1020, sheilaws2@yahoo.com or via email invitation.

CHAPTER 17

GREATER SAN DIEGO

President: (Carl) Mark Flahan, (619) 977-6275; MFlahan@mac.com; **Vice President:** Gaspar Luna Oliveira, (619) 548-4793, gasparlunaoliveira@gmail.com; **Treasurer:** Diane Whorton, (619) 454-3603, dlw.union@gmail.com **Secretary:** Gloria Koch, (858) 337-0634 **Chapter will meet quarterly in 2026. Each meeting is scheduled for the first Thursday of the month: March 5, June 4, Sept. 3, and Dec. 3. Meeting:** Thursday, March 5, noon. Doors open 10:15 a.m.; Lunch begins at 11 a.m. **Where:** Elijah's Restaurant, 7061 Clairemont Mesa Blvd., San Diego. **Cost:** Members free, non-members \$25 at the door. **Reservations required:** RSVP by Feb. 28. Please return postcard invitation with your reservation. **For more information:** Contact Diane Whorton (619) 454-3603 or Gaspar Luna-Oliveira (619) 548-4793.

CHAPTER 19

NORTH COAST AREA

President: Skip Hulet, (707) 279-4643; **Vice President:** Joan Hume, (707) 279-4811; **Secretary:** Reba Hawley, revjimmyv@aol.com; **Treasurer:** Dolly Riley, (707) 391-6391, dollypriley@gmail.com **Ukiah Meeting:** Monday, Feb. 9, noon. **Where:** Star's Restaurant, 115 S. Orchard Ave., Ukiah. **Program:** Learn how CSR helps protect the pension and health benefits of all retired state employees. **Cost:** Free for CSR members. **Upper Lake Meeting:** Tuesday, Feb. 10, noon. **Where:** Running Creek Casino, 635 State Hwy. 20, Upper Lake. **Program:** Learn how CSR helps protect the pension and health benefits of all retired state employees. **Cost:** Free for CSR members. **For more information:** Please contact Skip Hulet.

CHAPTER 20

SAN FERNANDO VALLEY AND LOS ANGELES AREA

President: M. Cora Okumura, (818) 359-7625, mcokumura@yahoo.com; **Vice President:** Norma Gallegos, (818) 667-2347, norma.2005@gmail.com **Treasurer:** Gaylonn Mayo, (310) 897-7950, GaylonnB@gmail.com; **Secretary:** LaVerne Archie (909) 936-9940; **Meeting:** Tuesday, Feb. 10, 9:30 a.m. **Where:** Sizzler, 7131 Van Nuys Blvd., Van Nuys. **Program:** Learn how CSR helps protect the pension and health benefits of all state retirees. **Cost:** Members eat free from the senior/small menu, including free salad or soup, in addition to coffee, tea, or fountain soda; all others pay their own at cashier. **Reservations required:** RSVP by Jan. 30 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, March 10, 11 a.m. **Where:** Double Tree By Hilton, One Double Tree Dr., Rohnert Park. **Program:** Guest speaker Linda Chandler, Carquinez Village. **Cost:** Meals free for members. Guests \$42. **Reservations required:** RSVP by March 3 to Laurel Duncan-Anderson (916) 397-7125 or LadyAnderson60@yahoo.com.

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 8, 11 a.m. – 2 p.m. **Where:** Three Flames Restaurant & Banquets, 1546 Meridian Ave., San Jose. **Cost:** Free for members and their driver or caregiver. **Reservations required:** RSVP by April 6 to Elvira Acevedo or EAcevedo@CalRetirees.org (408) 550-9273.

CHAPTER 26

BAKERSFIELD/KERN COUNTY

President: Ophelia Rabanal, ORabanal@CalRetirees.org, (661) 458-6588; **Vice President:** Vacant; **Secretary:** Gloria Sullivan, (916) 476-0847, gjs12168631@att.net **Treasurer:** Joe Salcido, (661) 477-2015, joe.salcido@yahoo.com. **Meeting:** Thursday, Feb. 19, 11 a.m. **Where:** Hodel's Country Dining, 5917 Knudsen Dr., Bakersfield. **Program:** Hear guest speaker from Kern County Aging & Adult Services. **Cost:** Guests and spouses \$15 for their own meals. Members free. **Reservations required:** RSVP by Feb. 12 to Ophelia. **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 (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, codyanniel@gmail.com. **Meeting:** Tuesday, March, 3, 11 a.m. **Where:** Oxnard Elks Lodge, 801 S. A St., Oxnard, CA **Program:** Guest speaker Antonio Rodriguez, estate planning attorney. **Cost:** Free for CSR members and one guest; Admission includes choice of fish or steak. **Reservations required:** RSVP by Feb. 24. 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; **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, Feb. 11, 11:30 a.m. – 2 p.m. **Where:** The Old Spaghetti Factory, 110 E. Santa Fe Ave., Fullerton. **Program:** Guest speaker Jordan Mangaliman, private wealth advisor, GoldLine Wealth Management **Cost:** CSR members free, guests \$25 **Reservations required:** RSVP by Feb. 9 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 **Lemoore Meeting:** Tuesday, Feb. 17, 11 a.m. – 1 p.m. **Where:** Valle Grullense Bar & Grill, 850 E. D St., Lemoore. **Program:** Guest speakers from offices of State Senator Melissa Hurtado, State Assemblymember Alexandra Macedo. **Cost:** CSR members free, guests \$27 **Reservations required:** RSVP by Feb. 10 to Lou Flores. **Porterville Meeting:** Thursday, March 12, 11 a.m. – 1 p.m. **Where:** El Nuevo Mexicali, 640 N. Prospect St., **Porterville Program:** Guest speakers from offices of State Senator Melissa Hurtado, State Assemblymember Alexandra Macedo. **Cost:** CSR members free, guests \$20 **Reservations required:** RSVP by March 5 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. **Meeting:** Thursday, Feb. 12, 11:30 am **Where:** The Windmill Restaurant, 1167 Front St., Soledad. **Program:** Learn about home healthcare from guest speaker from VNA Health. **Cost:**

Chapter members free, all others \$25. **Reservations required:** RSVP by Feb. 10 to Deborah Anzini (831) 277-9110 or via email invitation. Include guest names.

CHAPTER 165

SACRAMENTO/OREGON

President: Caesar Abcarius, (916) 346-9092, caesar.abcarius@sbcglobal.net; **Vice President:** John Bowden, (916) 361-8786, JBowden@CalRetirees.org; **Secretary:** Robert Bernstein, (916)-296-2955, berniebob@sbcglobal.net; **Treasurer:** Les Reynoso, (916) 709-0369, chapter165@outlook.com; **Oregon Subchapter Chair:** Sue D'Errico, (707) 954-2904, sue.derrico@yahoo.com

Sacramento 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, Insurance Industry Representative.

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. **Meeting:** Wednesday, April 1, noon (sign-in at 11:30 a.m.)

Where: The Old Spaghetti Factory, 12401 Folsom Blvd., Rancho Cordova. **Program:** Guest speaker Anupama Shojaei, Community Educator; Learn how Alzheimer's disease and dementia impact our community. **Cost:** Chapter 165 members free; Guests \$25.

Reservations required: RSVP by March 24 to CSR email invitation or contact Les Reynoso by email or phone.

Oregon Meeting: Thursday, Feb. 19, noon (sign-in at 11:45 a.m.)

Where: Foxy's Restaurant, 16011 Boat Basin Rd., Harbor, Ore.

Program: Guest speakers from Area Agency on Aging and Del Norte Senior Center.

Cost: Free for Chapter 165 members; Guests \$20

Reservations required: RSVP by Feb. 16 to CSR email invitation or to Sue D'Errico (707) 954-2904 or sue.derrico@yahoo.com..

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