

CALIFORNIA STATE RETIREES



Vol. 6

A PUBLICATION REPRESENTING CALIFORNIA STATE RETIREES

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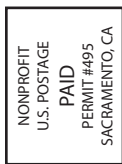
Don't Take the Bait: Staying Social Media Savvy

Social media can help you stay informed, connected, and engaged. But it can also spread misinformation, scams, and misleading advice—especially when it comes to retirement and financial topics that impact CalPERS members like you. As more people turn to platforms like Facebook, YouTube, TikTok, and Instagram for information, it's critical to know how to spot trustworthy content and avoid common pitfalls.

Check the Source and Consider the Motive: Not every post, video, or article about CalPERS is accurate, even if it sounds convincing. Before relying on information you see on social media, ask the following:

- Who posted this?

••DATED MATERIAL – PLEASE DO NOT DELAY••



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



- Is it coming from an official CalPERS account or website?
 - Is the information current and verified?
 - Does the person or organization posting it have a particular agenda, business interest, or bias?
- Social media creators—who are cropping up all over—often share their own beliefs, interpretations, or outdated information that may not apply to your situation. In the same vein, some posts may oversimplify complex retirement topics or leave out important details. They may try to use fear to sell you financial products that don't carry the same security as your CalPERS pension.

Stay Cautious of Links and Messages: Scammers have migrated to online spaces in droves, and frequently use fake posts, ads, emails, or direct messages that appear to be connected to trusted organizations (like CalPERS).

- These scams may:
- Claim there's an urgent issue with your account.
 - Promise benefit increases or special programs.
 - Ask you to "verify" personal information.
 - Direct you to fake websites/accounts designed to look official.
- As a rule, avoid clicking on suspicious links shared through social media comments, private messages, or unfamiliar accounts. Instead, access CalPERS information by typing the official website, www.calpers.ca.gov, directly into your browser or navigating through verified

CalPERS social media accounts or platforms, such as myCalPERS.

Watch for AI-Generated Content: Artificial intelligence (AI) tools are making it easier for realistic-looking videos, images, and written content to appear online. While some AI content is harmless, other posts may spread confusion or misinformation about retirement systems like CalPERS. Some warning signs may include:

- Videos or thumbnails with exaggerated claims or alarming headlines.
- Images that look overly polished or slightly unrealistic.
- Suspiciously long captions that seem repetitive, generic, or overly formulaic.
- Content that claims to contain insider information or reveal "bombshells."

Just because content looks professional and polished does not mean it is accurate. If something appears misleading, overly dramatic, or seems designed to create fear or urgency, it probably is, and it's worth verifying the information through official sources.

One last thing: Be cautious of AI-generated summaries or chat bots that claim to provide accurate and up-to-date information on CalPERS-related matters. These tools often pull information together quickly from across the internet, and the results may be incomplete, outdated, or lacking context.

Be Mindful of 'Financial Advice' Content: Many social media creators discuss retirement

systems, pensions, and investing online. Some may present themselves as experts on CalPERS benefits while using videos and posts to promote their own financial services or businesses. That doesn't mean their information is wrong, but it's important to understand their motivation. Be wary of creators who:

- Use fear-based messaging.
- Claim your retirement is at risk without evidence.
- Promise guaranteed financial outcomes.
- Encourage immediate action.
- Push viewers toward paid consultations, seminars, or investment products.

Remember: your retirement situation is unique. Generalized advice from social media may not apply to your specific benefits or financial goals. If you do feel you need financial advice, consider seeking out a trusted financial advisor and consulting with your loved ones before making important financial decisions.

Pause Before Sharing Personal Information

Social media scams often target people by gathering small pieces of personal information over time. Avoid publicly sharing:

- Retirement account details
 - Benefit information
 - Birthdates
 - Home addresses
 - Phone numbers
 - Travel plans or extended absences from home
- Even seemingly harmless

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501(c)(5)

CALIFORNIA STATE RETIREES

Membership Application

First Middle Initial Last Name

Social Security Number Chapter

Home Address City State Zip

Home Phone Email

Retirement Date From what State Agency did you retire?

How did you hear about us? Recruiter

Type of Membership (Check One)

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

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

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

Office Use Only

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

Signature _____ Date _____

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

www.CalRetirees.org

Member Spotlight

We are excited to introduce Member Spotlight! This new addition will celebrate the people who make our chapters strong. This section will highlight members' achievements, service, and impact within our organization and the community.

We invite all CSR members to participate. Please submit a photo along with a short blurb to CSRinfo@Calretirees.org sharing accomplishments, milestones, or contributions you would like recognized. Submissions will be featured monthly.

This is also a great opportunity to give a shout-out to someone in your chapter whose dedication deserves recognition. Whether it's leadership, service, mentorship, or behind-the-scenes support, we want to hear about it.

Join us in celebrating the individuals who help move CSR forward!

SAVVY SENIOR

Savvy Senior: The Letter Your Loved Ones Will Treasure

*Dear Savvy Senior,
I want to leave something meaningful for my children and grandchildren, beyond just money or property. I've heard about "legacy letters," but I don't really know what they are or how to start one. Can you help?
--Legacy Seeker*

Dear Seeker,
You're asking a wonderful question. A legacy letter – sometimes called an ethical will – is a personal note to your loved ones where you can share your values, life lessons, cherished memories, hopes, and guidance. Unlike a traditional will, which focuses on legal matters, a legacy letter comes straight from the heart.

Why write one?
Many people think a legacy is just money or property. But often, it's your words, values, and life lessons that leave the deepest mark. A legacy letter gives your family something to hold onto – your stories, your traditions, and the experiences that shaped who you are. Children and grandchildren often return to these letters for comfort, guidance, or inspiration long after you're gone. In many ways, it becomes an emotional last will and testament, answering some of the most important questions about your life.

A legacy letter can also help explain the "why" behind your estate plan in a personal, thoughtful way. While a will handles the legal and financial details, a legacy letter



adds context – why you made certain decisions or what you hope your loved ones will do with what you leave behind.

That added perspective can ease misunderstandings, strengthen family connections, and leave a lasting sense of closeness.

Getting started

Take a moment to reflect on what matters most to you. Consider asking yourself:

- * What values or principles have guided my life?
- * What moments or experiences am I most grateful for?
- * What mistakes or regrets taught me the most?
- * How do I hope to be remembered by my loved ones?

* What lessons, advice, or guidance do I want to leave for my family?

* Which family traditions, stories, or dreams do I want future



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

quality video and sound, making it easy to create, store, and share. A video captures your voice, expressions, and surroundings in a way that a letter simply can't.

Storing and sharing

Keep letters or videos in a safe, easy-to-find spot. Physical letters can go in a secure file, safe, or with your attorney, while digital files can be backed up to the cloud or an external drive. You can share them now or wait until later, after you're gone. Be sure to include instructions in your will so family members know where to find them.

When it comes down to it, a legacy letter or video is truly the heart behind your will. It gives you the chance to share your values, tell your stories, and even explain the intentions behind your estate plan, leaving your loved ones with words that will matter long after you are gone. Written with generosity, empathy, and positivity, a few thoughtful pages or a short video can create an emotional imprint that money alone cannot provide.

generations to carry forward?

Keep it personal and sincere. You can write one letter or several for different family members.

Most letters run one to three pages, though there's no strict rule.

If you'd like a little guidance as you get started, Trust & Will has a free legacy letter writing guide with step-by-step prompts to help you organize your thoughts and begin writing. You can find it at trustandwill.com/learn/legacy-letter-writing-guide.

If writing isn't your thing, consider creating a legacy video. Speak directly to your loved ones, sharing stories, guidance, and heartfelt reflections. Most smartphones now record high-

Welcome to Retirement, Tony Maldonado!

Congratulations to Tony Maldonado on his retirement! Wishing you all the best as you begin this exciting new chapter. Thank you for your years of hard work, dedication, and service to CSR. May your retirement be filled with happiness, relaxation, new adventures, and time spent with family and friends. Enjoy every moment as you've earned it! Best wishes for a long, healthy, and fulfilling retirement! We will miss you very much!





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

This month you will read about
1) CVS/Caremark/SilverScript,
2) Delta Dental, and 3) CalPERS
June Meeting

CVS/Caremark/SilverScript

The transition from Optum Rx to CVS/Caremark continues to be a topic of discussion for many members. Many of the complaints are about higher out-of-pocket costs compared to what members paid under Optum Rx. I want to share my own story of higher out-of-pocket costs and what was reported to me after I inquired with CalPERS. I noticed I was paying CVS/SilverScript \$10.00 for each of my prescriptions, which seemed higher than what I was paying with Optum Rx. After a detailed review of my medication history, I was able to produce a complete record for 2025, which showed for some of my prescriptions I paid \$.53 for a 30-day supply and \$2.91 for a 90-day supply for a different medication.

I reached out to CalPERS with my detailed information requesting an analysis be done of what I was paying and what I am now paying; I received the following response: "During our review, we discovered that OptumRx processed some of your claims inaccurately, which resulted in some lower-cost medications being charged at significantly reduced costs. CalPERS is required to correct this error moving forward to ensure the benefits and requirements

of the Plan are being followed. While it certainly appears that costs have increased, please know that CalPERS' copayment tiers remain unchanged and accurately reflect your pharmacy benefits. Additionally, CalPERS will not retroactively bill any member for copayment discrepancies that occurred previously." If you believe you are paying higher out-of-pocket costs compared to what you were paying through OptumRx, we want to know. Additionally, I received complaints from members who are being told the medication they were taking is no longer covered under CVS/SilverScript, but their physician thinks it is the best medication for their condition. I contacted CalPERS and was informed, in these cases, the member's physician can request a medical necessity exception for the desired medication.

As reported in the May newsletter, CSR is in the process of gathering information to determine the severity of the out-of-pocket issue. If you are a member and are experiencing higher out-of-pocket costs for the same drug you received through Optum Rx, please email details to CSRinfo@calretirees.org or call CSR at (888) 808-7197. I personally want to hear from you and help resolve any outstanding issues.

Delta Dental

It has been a while since writing about Delta Dental so I thought I would share some updated information. For 2026, CalHR reported oral exams, cleanings, sealants, and fluoride treatments would no longer affect a member's calendar year maximum benefit across applicable plans and the calendar year dependent coverage maximum for the Delta Dental PPO Plus Premier Basic plan increased from \$1,500.00 to \$2,000.00. Additionally, routine diagnostic and preventive care no longer drain the member's dental allowance, leaving more funds available for basic and major dental needs. Even with the

enhancements enacted for 2026, the \$2,000 cap has remained the same for as many as 40 years and many more dentists have left the network.

It was previously reported the California Dental Association filed a lawsuit in Federal court against Delta Dental in 2019. On September 22, 2025, a federal court ruled against class certification for the case, and the Seventh Circuit Court of Appeals recently denied a request to appeal the ruling.

In April 2026, dentists filed four separate class-action lawsuits in California, Wisconsin, Michigan, and Massachusetts state courts. These lawsuits allege Delta Dental entities engaged in anticompetitive behavior, coordinated policies to depress reimbursement rates, and agreed not to compete with one another across geographic territories.

Additionally, a Class-Action Lawsuit filed by patients insured by Delta Dental alleges the insurer misrepresented its out-of-network coverage. The lawsuit, which was filed December 31, 2025, in the U.S. District Court for the Southern District of New York, claims Delta Dental covers less than its stated percentage for out-of-network treatment. It alleges Delta Dental tells policyholders it will cover 50%-100% of the cost of out-of-network dental services, but that reimbursement is based on an internal price set by the insurer rather than the fee charged by the provider.

The plaintiffs further allege Delta Dental will not disclose its internal price to customers even if they ask for it, making it difficult for them to determine what they will ultimately need to pay for out-of-network treatment. These cases will continue to be followed and we will keep you apprised of any developments.

CalPERS

CalPERS will be meeting on June 15, 16 and 17, 2026. One of the important agenda topics they will be addressing will be obtaining preliminary health plan

premium rates for 2027. If you are interested in how CalPERS sets the premium rates for the coming year, you are invited to attend in-person at the CalPERS building in Sacramento, at your own expense, or virtually on their YouTube channel, which is streamed live. To attend a virtual streaming of the live meeting you can go to the CalPERS website and click on the available link.

CSR continues to have regular meetings with CalPERS executives to advocate on behalf of retirees. The increases of previous years are not sustainable and have to be controlled. We are more powerful in numbers and urge those of you who can attend to attend in person and those who cannot attend in person to please use the link and attend virtually.

If you feel you are being denied benefits to which you are entitled, please reach out to your medical plan, whether it be Blue Cross, Blue Shield, United Healthcare or any other plan. If they are unable to resolve your concern, reach out to CalPERS and if CalPERS is unable to help, do not hesitate to contact CSRinfo@calretirees.org. When I say CSR is here to fight for the protection of the pension and health benefits of retirees, it is not just a slogan, it is who we are and what we do for our members.

If you have any questions about your unresolved pension, health or dental/vision benefits, please send a message to the CSR Health Benefits Committee at CSRinfo@calretirees.org.

Additionally, if you have any ideas for future healthcare content, please send an e-mail to CSRinfo@calretirees.org.

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

PUZZLES FATHER'S DAY WORD SEARCH



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

GRILLED SHRIMP TOSTADAS

Ingredients

1 pound peeled and deveined raw shrimp (21-25 count)
 2 tablespoons extra-virgin olive oil, divided
 2 teaspoons chile-lime seasoning, such as Tajín
 1 teaspoon garlic powder
 8 corn tortillas
 2 cups shredded cabbage
 1 cup guacamole
 1-2 jalapeño peppers, sliced
 1 cup chopped fresh cilantro
 Crumbled cotija cheese & sour cream for serving

Directions

Preheat grill to medium-high.
 Toss shrimp with 1 tablespoon oil, chile-lime seasoning and garlic powder in a large bowl. Thread onto four 12-inch metal skewers. Brush both sides of each tortilla with the remaining 1 tablespoon oil.
 Grill the shrimp until lightly browned and cooked through, flipping once, about 4 minutes. Grill the tortillas until lightly charred and crispy, flipping once, about 2 minutes. Top the tortillas with cabbage, guacamole, jalapeño and the grilled shrimp. Sprinkle with cilantro and serve with cotija and sour cream, if desired.



PAPA	ROLE MODEL	FATHER	WISDOM
PROTECTOR	CELEBRATION	HERO	SUPPORT
LEGACY	DAD	BEST	CARE
JOY	STRENGTH	DADDY	FAMILY
MENTOR	HOLIDAY	APPRECIATION	TRUST
LOVE	BOND	RESPECT	HONOR
MEMORIES	LEADERSHIP	GUIDANCE	LAUGHTER



Facebook: [@CaliforniaStateRetirees](#)
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 X: [CaStateRetirees](#)
 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 – May Revise Report

On Thursday, May 14, Governor Newsom released the very last May Budget Revision (for the 2026-27 fiscal year) of his eight year governorship. The updated budget is boosted by an additional \$16.5 billion in projected General Fund revenue over what was estimated in January. This means that the Administration now predicts that \$58.5 billion more in revenue will come in during the three-year budget window than was expected upon approval of the 2025-26 budget last July.

The increased revenue is largely driven by AI-fueled stock market profits which are boosting personal income tax revenues. The additional money allows the Governor to propose what he termed balanced budgets with significant reserves in the next two fiscal years.

For FY 2026-27, the May Revise budget is slightly lower than the January proposal – with \$349.9 billion (\$246.6 billion General Fund) in total spending. The budget does not propose any significant ongoing expenditures. It does propose roughly \$5 billion in revenue increases, spending cuts, and accounting maneuvers during the year. The result provides an operating reserve of \$4.5 billion with budget reserves of nearly \$30 billion.

The May Revise also proposes to make the first-ever deposit into the Projected Surplus Temporary Holding Account (Surplus Holding Account) in 2026-27. This money is then expected to be used to balance the 2027-28 budget. The Surplus Holding Account was created only two years ago to provide another place to park anticipated surplus funds to allocate in the future.

This did not stop the non-partisan Legislative Analysts' Office from concluding the "underlying budget condition is not sound." The LAO notes that the state is still burdened with a significant and ongoing structural budget

deficit, with outgoing expenditures expected to exceed revenues in the years to come. The LAO was particularly critical of the Administration's plans to use \$20 million in reserve withdrawals and suspended deposits that would normally go to schools and the budget savings account to balance the budget over the next two years. It should make for an interesting debate as the Legislature and Administration work to deliver a balanced budget by June 15 for the start of the fiscal year on July 1, 2026.

Here is an update on the budget items that will be of most interest to state retirees:

CalPERS Contribution: The May Revise includes \$9.6 billion (\$5.2 billion General Fund) for the required annual state contribution to CalPERS for state pension costs. This is a decrease of \$107.2 million (\$66.8 million General Fund) from the January budget, which is attributed to updated cost projections. The amount includes \$737.4 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 \$3 billion in one-time Proposition 2 debt funds as a supplemental payment toward the state plans' unfunded liabilities. This is up from the \$2.5 billion proposed in January. The budget summary notes 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.

CalPERS Health Care: The revised budget includes \$9.2 billion to meet the state's health care and dental obligations to active and retired state employees. Of the proposed money, \$3.8 billion covers the health and dental costs for retirees. The remainder covers active state employees. This is unchanged from January.

Prefunding Retiree Health Care. There is no money in the 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: For those of you interested in what is going on with active state employees, the May Revise includes \$307.2 million (\$138.1 million General Fund) in 2026-27 for "updated employee compensation and projected health care and dental premiums for active state employees for the 2027 plan year." You will remember that as a result 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.

You can read the complete May Revise budget summary here: www.ebudget.ca.gov. As the Legislature begins its final review process, we will monitor these and other proposals that impact CSR members. 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



Ted Toppin

the Governor must sign it by June 30, 2026.

CSR Bill Watch

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

Support

AB 280 (Aguiar-Curry)

Would create mechanisms and procedures to improve health plan provider directories to ensure that consumers receive accurate information and can get efficient access to care. **STATUS: Pending on the Senate Floor.**

AB 1190 (Haney) Would protect all consumers, but particularly seniors, from exploitative websites impersonating the DMV and overcharging for services.

STATUS: Senate Appropriations Committee Suspense File.

ACR 206 (Stefani) Would acknowledge the month of June 2026 as Elder and Dependent Adult Abuse Awareness Month.

STATUS: In Assembly Rules Committee, awaiting committee assignment.

SB 888 (Seyarto) Would exclude service-connected disability payments from the definition of "household income" for the purposes of the disabled veterans' tax exemption. **STATUS: Ordered to Senate Special Consent Calendar.**

SB 1249 (Richardson) Would

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CALHR UPDATE

Peace of Mind for Life's Legal Moments

Retirement is a time to focus on what matters most – family, health and enjoying life. But even in retirement, legal questions still come up. When they do, finding help can feel stressful, confusing and costly.

Your Retiree Group Legal Services Insurance Plan from ARAG® offers a simple way to feel prepared and protected, with trusted support you can rely on.

Legal Needs Don't Retire When You Do

Many retirees encounter legal situations such as:

- Your dream vacation gets cancelled with no refund
- Your neighbor's ugly fence sits on your property line
- Creating or updating your will
- Your dog bites a neighbor
- Plus 100+ more ways to use your plan

Without guidance, these moments can be overwhelming – especially when legal fees are unpredictable.

A Simple Solution You Can Count On

Our legal plan connects you and your eligible dependents with

experienced attorneys for many common personal legal matters. Covered services may include legal advice, document preparation and representation, often with no additional attorney fees when using a network attorney.

That means fewer surprises and more confidence when you need legal help.

Protection That Brings Peace of Mind

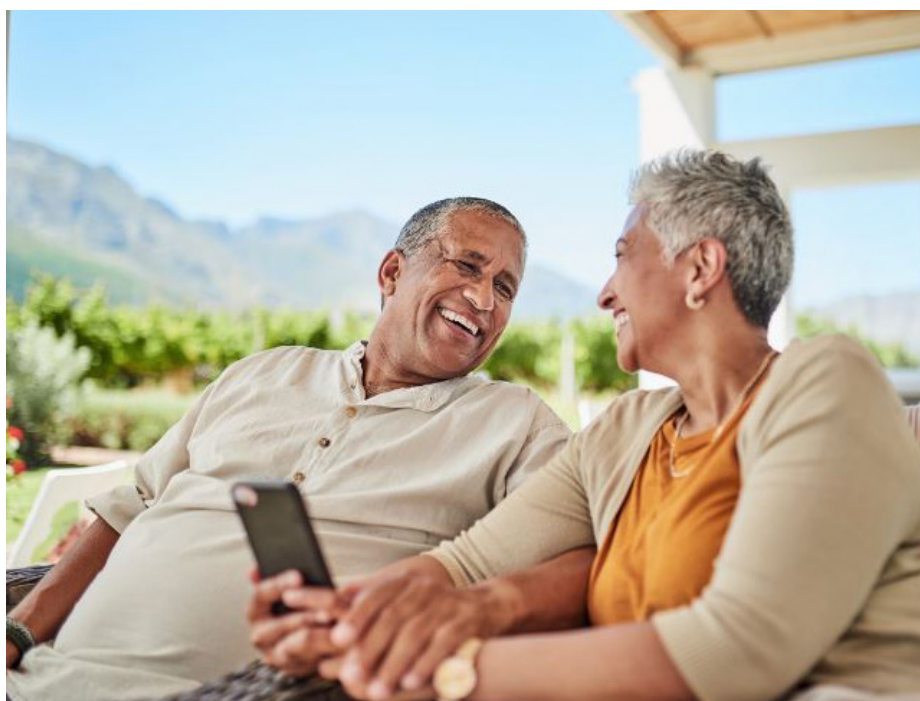
The true value of legal insurance is real peace of mind. Knowing help is available before a legal

issue arises allows you to focus on enjoying retirement, not worrying about the “what ifs.”

When and How to Enroll
Open enrollment happens from September 14 – October 10, 2026. During open enrollment, you may enroll online with ARAG, by phone or submitting a paper enrollment form.

More Information

For more information, scan the QR code below or visit ARAGlegal.com/SOCretiree.



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allow a tax deduction for a qualified senior taxpayer until the year 2032. **STATUS: Senate Third Reading File.**

SB 1407 (Archuleta) Would exclude military retirement pay from the calculation of gross income under the Personal Income Tax Law. **STATUS: Senate Third**

Reading File.

SB 1444 (Committee on Labor, Public Employment, and Retirement) Would extend the timeframe for CalPERS members to make elections for the purpose of structuring retirement allowances. **STATUS: In Assembly, awaiting committee assignment.**

SR 104 (Becker) Would resolve

that the California State Senate supports targeting the biological process of aging as a strategy to prevent or delay the onset of chronic disease.

STATUS: Awaiting hearing in Senate Human Services Committee.

SR 109 (Menjivar) Would resolve that the California State Senate honors and recognizes the

service and sacrifice of Korean American Vietnam War veterans residing in California.

STATUS: Senate Third Reading File.

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

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
Cassandra Carter
Stephen Hung
Kathryn Cutting
Anthony Hong
Marilyn Rodriguez

Chapter 2
Robin Ferrell
Mitchell Ryan
Kimmy Robinson
Cheryl Gaylord
Denise Stoffel
Robert Rose
Andrea Sullivan
Angela Gilliam
Cheri Watson
Sally Rodriguez
Curtis Charamuga
Deanna McGaskey
Jeffrey Tochterman
Wendy Rose
Desiree Saragoza
Camille Marcelus Oku
Jose Meseguer
Ann Fisher
Zhi Wang
Priscilla Maxwell
William Forbes
Tracy Green
Lorraine Mcelvain
Onika Pittman
Darren Jew
Brian Okamoto
Margaret Keller-Clay
Regina Schumaker
Lisa Campros
Gaylee Adell-Clarke
Anne Van Den Abeelen
Rosemary Martin
Rachelle Martin
Scott Arnold
Esteban Pimentel

Chapter 3
Sak Yee
Daniel Gutof
Raul Academia

Chapter 4
Rowena Valleser
Hilton Armstrong
Gloria Ramirez

Chapter 5
Colleen Montoya
Dustin Herrera
Elias Montoya
Lori Bird
Marco Huerta
Maureen Curran

Chapter 6
Paul Kopf
Kitasha Martin
Tambra Swafford
Armando Vizcarra
Maria Moreno
Lincoln Shumate
Girolomo Bevinetto
Irma Roberts
George Cartmell
Robert Guillen
Scott Dean
Maria Gonzalez
Sandra Maiden
Melinda Matsumoto
Richard Munoz
Sherry Rasco
Charles Friedman

Chapter 8
Elizabeth Tellez

Chapter 9
Felisa Roberts
David White
Julius Sinlao
Carol Oyama
Angela Carda
Sonia Madrid

Chapter 10
Sandy Edar
Darold Sparks
Denise Lisberg
Anthony Sawa
Wendy Bacila
Martin Deleon
Mary Stephens

Chapter 11
Marlyn Conanan
Craig Brandon
Atabong Ewalu
Shawn Ashkan
Shazi Qamaruzzaman
Jasmine Losh
Shelly Musgrave
Luellen Arteaga
Julie Jensen
Angelica Artigas
Linda Galindo
Michelle Lurie
Kimberly Radanovich

Chapter 12
Gary Shain
Esther Gudino
Yolanda Evans

Chapter 13
Steven Burton
Patrick Brock

Chapter 14
Penny Thiels
Sherri Fletcher

Chapter 15
Timothy Polasik
John Mcphaul Jr
Paula Mooren
Robyn Gable
Diane Tutt
Francis Souza
Cynthia Demaglie
Cheryl Garcia
Eric Heinsen
Michael Mckibben

Chapter 16
Miriam Robles-Montgomery
Evelyn Carganilla

Chapter 17
Zachery Loop
Daniel Massey
Juan Carrillo
Loren Chatman-Hunter
Kimberly Wyatt
Irma Delacalzada
Leanna Walker
Shannon Patton
Thelma Orcino

Chapter 20
Yvette Laduke
Audrey Noda
Eileen Phillips
Dora Gallardo

Chapter 21
John Garcia
Melissa Klopstock
Leah Bayani
Luz Gutierrez
Trina Rosslyn
Patricia Gacutan
Christine Demello
Yvette Gonzalez
Robert Ingham
Thu Tran
Carlito Datiles
Thung Ho

Chapter 23
Sheri Tomisaka
Marialouisa Josue
Stefan Fujczak

Chapter 26
Shan He
Eric Maldonado
Cecil Buie
Rodrigo Gracian

Chapter 31
Simon Chereme
Hai Le
Lydia Gulick

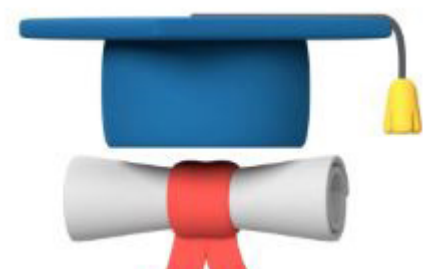
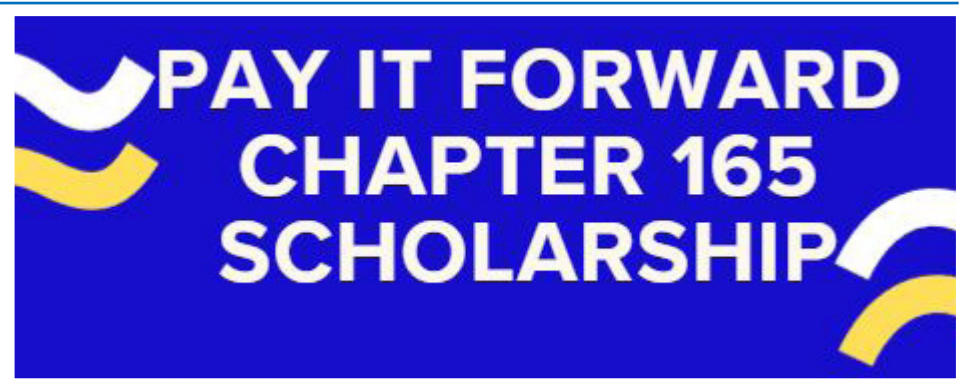
Chapter 34
Thomas Podsiadlo
Richard Slife
Ana Martinez De Castro
Olivia Gray
Marissa Panerio

Chapter 35
David Lewright
Maria Monroy

Chapter 36
Nalita Dimamay

Chapter 165
Donald Kraff
Deborah Pearson
Ronald Riley
Timothy Lewis
Elizabeth Howell
Keith Powell
Wallace Payne
Deana Freeman
Edwin Carlson
Kerry Reid
Ray Manglicmot
Roderick Hayes
Sherri Dutra-Brinson
Kristina Eklund
Sandra Sater
Xiaoqi Kong

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.



Applications are now open for CSR Chapter 165's Pay-It-Forward Scholarships for the 2026–2027 school year.

This scholarship opportunity is available to all Chapter 165 members and their eligible relatives.

If you're planning for the upcoming academic year, this is a great opportunity to receive support for your studies while continuing the Chapter's tradition of giving back and helping others succeed.

To request an application, please email the Chapter 165 Scholarship Chair at Chapter165@outlook.com.

Application Deadline

All completed application packets must be received by June 30, 2026,



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, June 17, 11:30 a.m. **Where:** Zio Fraedo's, 611 Gregory Ln., Pleasant Hill, CA **Program:** Learn about Village Movement California, whose mission is providing older adults with the support they need to age in their homes and communities. **Cost:** Members and assistants free, guests \$35 (by check to CSR). **Reservations required:** RSVP by June 10 to Chapter 1 President Russell Kilday-Hicks; 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, snyec@calretirees.org; **Vice President:** Arlene Espinoza, (916) 397-5002, arlene.espinoza@comcast.net; **Treasurer:** Kathleen Elwell **Secretary:** Diane Buffington., **Meeting:** Tuesday, July 7, 10 a.m. – 11:30 a.m. (sign-in begins at 9:30 a.m.) **Where:** The Center at District56, 8230 Civic Center Dr., Elk Grove. **Program:** Assemblymember Stephanie Nguyen (D-Elk Grove) discusses how she helps protect your pension and health benefits. **Cost:** Members free, non-members \$15. Admission includes coffee, tea, and light snacks. Feel free to bring a retired friend as a guest. Admission is free to non-members who submit a completed CSR membership application (see page 2 of this newspaper). **Reservations requested:** Capacity is limited. RSVP by July 3 to Peggy Andre at villatresshair@gmail.com or (916) 995-8094, or via email invitation.

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:** Vacant **Meeting:** Thursday, June 18. 11:30 a.m. – 2 p.m. **Where:** Basque Cultural Center, 599 Railroad Ave., South San Francisco. **Program:** Guest speaker Executive Vice President

Keith Umemoto. **Cost:** Members free, guests \$25. Includes lunch choice of chicken, salmon, or vegetarian meal. **Reservations required:** RSVP by June 11 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, June 18, 12:30 p.m. **Where:** Petrelli's Steakhouse, 5615 Sepulveda, Blvd., Culver City **Cost:** Free for Chapter 4 members in good standing, invited speakers, and invited guests. All others \$30 (cash only). **Reservations required:** RSVP by June 12. Please text your RSVP and meal preference to Marta Zaragoza at (310) 204-0484. If she does not reply to the text message, please call the same number.

CHAPTER 5

CENTRALVALLEY 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, July 8, 11 a.m. – 1:30 p.m. **Where:** Merced Elks Lodge, 1910 M St., Merced. **Program:** Guest speaker from Alzheimer's Association of Northern California. **Cost:** Free for CSR members and their drivers. **Reservations required:** RSVP by June 30 to Diane Padilla by phone or email above, or via email invitation. **Modesto Meeting:** Thursday, July 9, 11 a.m. – 1:30 p.m. **Where:** Masonic Center of Modesto, 800 Rose Ave., Modesto. **Program:** Guest speaker from Alzheimer's Association of Northern California. Guest speaker CSR Executive Vice President Keith Umemoto. **Cost:** Free for CSR members and their drivers. **Reservations required:** RSVP by July 2 to Diane Padilla by phone or email above, or via email invitation. **Jackson Meeting:** Tuesday, July 14, 11 a.m. – 1:30 p.m. **Where:** Best Western Amador Inn, 200 State Hwy. 49, Jackson. **Program:** Guest speaker from Better Business Bureau (BBB). **Cost:** Free for CSR members and their drivers. **Reservations required:** RSVP by July 6 to Diane

Padilla by phone or email above, or via email invitation. **Sonora Meeting:** Thursday, July 16, 11 a.m. – 1:30 p.m. **Where:** Standard Pour, 19040 Standard Rd., Sonora. **Program:** Guest speaker from Alzheimer's Association of Northern California. **Cost:** Free for CSR members and their drivers. **Reservations required:** RSVP by July 7 to Diane Padilla by phone or email above, 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, June 11, 11 a.m. Doors open 10:30 a.m. **Where:** San Bernardino Elks Lodge, 2055 Elks Ln., San Bernardino. **Program:** Learn valuable information about Alzheimer's disease—with insights from the Alzheimer's Association of California. **Cost:** Free for CSR members. **Reservations required:** RSVP by June 8 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 Jordan **Treasurer:** Stephanie Colshan, (831)241-1722; smcolshan@gmail.com **Meeting:** Friday, July 10, 11:30 a.m. – 2 p.m. **Where:** Eureka Village Pantry, 1912 Broadway St., Eureka. **Cost:** Lunch free for members. Guests pay for their lunch. **Program:** Guest speaker CSR District D Director Pat Gantt. **Reservations required:** RSVP by July 3 to Veronica Avila, President (707) 487-0235 or via email invitation.

CHAPTER 9

LOS ANGELES AREA

President: David Matanga (323) 434-3474, dematanga@hotmail.com; **Vice President:** Joe Chacon (562) 282-8005; **Secretary:** Sandra Garcia (626) 814-0966, claire01@peoplepc.com; **Treasurer:** Maria Vazquez, (909) 519-8055, mavazbauer01@verizon.net. **Meeting:** Wednesday, June 10, noon (sign-in at 11:30 a.m.) **Where:** Steven's Steak & Seafood House, 5332 Stevens Pl, Commerce. **Program:** Learn about how to avoid becoming a victim of identity theft—with insights from guest speaker Sally Westlake, Department of

Financial Protection & Innovation. **Cost:** Members free; Non-members, guests \$20. **Reservations required:** RSVP by June 3 to David Matanga by phone, email, or via email invitation.

CHAPTER 10

SAN LUIS OBISPO

President: Tamara Walter, (805) 286-7435; builtforcomfort2@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: June 3, Sept. 2, and December TBD.* **Meeting:** Wednesday, June 3, 11 a.m. **Where:** Pardini's Catering & Banquets, 2257 W. Shaw Ave., Fresno. **Program:** Get updates about CalPERS pension and health benefits; Learn about CaptionCall can help people with hearing loss enjoy a better phone experience; Hear guest speaker from Fresno-Madera Area Agency on Aging; Donate new socks to compete in drawing (receive one ticket per-pair). **Cost:** CSR members free. Guests, spouses and nonmembers \$25. **Reservations required:** RSVP by May 27 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, June 9, 10 a.m. (special time) **Where:** Cracker Barrel, 11612 Amargosa Rd., Victorville. **Program:** Guest speaker Amy Reed, independent insurance agent. **Reservations required:** RSVP by May 31 to Stephanie Gilbert or to Stephanie Pryzbeski-Gilbert or Blanca Rodriguez by phone or email or via email invitation. If we do not receive a reservation, there is a strong chance that there will not be enough room for you to attend.

CHAPTER 13

NORTHERN CALIFORNIA/REDDING

President: Terry Coyle, (916) 869-2094, tlc95821@yahoo.com; **Vice President:** LaDora Cooper, (530) 949-2131, Dola27@charter.net; **Secretary:** Audrey Sandeen, (530) 604-5289, theswede8243@gmail.com; **Treasurer:** Georgene Gibson (530) 524-0662, rbjeepman10@hotmail.com *Chapter meets the first Wednesday of every month in Redding, and four times per-year in Yreka.* **Redding Meeting:** Wednesday, June 3, noon (order lunch at 11:30 a.m.) **Where:** Country Waffles, 2300 Athens Ave., Redding. **Cost:** Lunch is free to all CSR members. **For more information:** Please contact Audrey Sandeen (530) 604-5289. **Redding Meeting:** Wednesday, July 1, noon (order lunch at 11:30 a.m.) **Where:** Country Waffles, 2300 Athens Ave., Redding. **Cost:** Lunch is free to all CSR members. **For more information:** Please contact Audrey Sandeen (530) 604-5289. **Yreka Meeting:** Tuesday, July 7, noon (order lunch at 11:30 a.m.) **Where:** Casa Ramos, 100 N. Main St., Yreka. **Cost:** Lunch is free to all CSR members. **For more information:** Please contact Audrey Sandeen (530) 604-5289.

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, kkechnr68@gmail.com; **Treasurer:** Diana King, (530) 310-3454, LadyDi31481@gmail.com *Chapter typically meets in Chico on the third Thursday of each month. We also meet in Susanville on the second Tuesday of each month, March through November (weather permitting).* **Chico Meeting:** Thursday, June 18 11:30 a.m. **Where:** Logan's Roadhouse, 1900 E. 20th St., Chico. **Program:** Guest speaker Addison Winslow, Chico City Councilmember. **RSVP:** Requested but not required. **Susanville Meeting:** Tuesday, June 9, 11:30 a.m. **Where:** Kopper Kettle Café, 2535 Main St., Susanville. **Program:** Learn how CSR helps protect the pension and health benefits of all state retirees. **RSVP:** Requested but not required. **For more information:** Call or text Diana King 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, Aug. 4 **Where:** Cattlemens, 2000 Taylor Rd., Roseville. **Program:** Get important updates on 2027 CalPERS health plans—more details to follow in the next CSR newspaper.

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 July 17, noon – 2 p.m. **Where:** BJ's Restaurant & Brewhouse, 5733 Pacific Ave., Stockton. **Program:** Guest speaker Assemblymember Rhodesia Ransom (tentatively scheduled). **Cost:** Members free, guests \$30. **RSVP:** Required by July 10 to Chapter President Sheila Ward-Shaw at sheilaws2@yahoo.com, by phone (209) 915-1020, or via email invitation. No text messages, please. RSVP cancellation deadline is July 14.

CHAPTER 17

GREATER SAN DIEGO

President: (Carl) Mark Flahan, (619) 977-6275; MFlahan@mac.com; **Vice President:** Gaspar Luna Oliveira, (619) 548-4793, gasparlunaoliveira@gmail.com; **Treasurer:** Diane Whorton, (619) 454-3603, dlw.union@gmail.com **Secretary:** Mildred Scarber, (619) 871-8658, MillieScarber@gmail.com. *Chapter will meet quarterly in 2026. Each meeting is scheduled for the first Thursday of the month: June 4, Sept. 3, and Dec. 3.* **Meeting:** Thursday, June 4, 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. **Program:** Guest speaker CSR President Joe Reynoso. **Reservations required:** RSVP by May 29. Please return postcard with your reservation. New members, please bring your membership card to the meeting. **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:** Don Merrill, (707) 484-8881 **Upper Lake Meeting:** Tuesday, June 9, noon. **Where:** Running Creek Casino, 635 State Hwy. 20, Upper Lake. **Program:** Discuss CSR Chapter 19 budget; 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, June 9, 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 menu. All others pay for their own meals. **Reservations required:** RSVP by May 30 to Cora Okumura (818) 359-7625. **For more information:** Please contact Cora Okumura.

CHAPTER 21

SONOMA, MARIN, NAPA AND SOLANO COUNTIES

President: Owenia Boykins, (707) 980-3343, OBoykins@CalRetirees.org; **Vice President:** Laurel Duncan-Anderson, (916) 397-7125, LadyAnderson60@yahoo.com; **Secretary:** Lorna Wright, (707) 750-5990, CSRChapter21@yahoo.com; **Treasurer:** Christy Morgan, (707) 953-5867, citymorg@comcast.net **Meeting:** Tuesday, June 9, 11 a.m. – 2 p.m. **Where:** Napa Elks Lodge #832, 2840 Soscol Ave., Napa. **Program:** Learn about financial planning—with insights from guest speakers Rob Higbee and Jasper Smith of Prudential Advisors. **Cost:** CSR members free, guests \$38. Includes lunch of Caesar salad; fried chicken with sides of macaroni and cheese and fresh vegetables, and chocolate cake dessert. **Reservations required:** RSVP by June 3 to Laurel Duncan Anderson (916) 397-7125, LadyAnderson60@yahoo.com, or via CSR 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

CHAPTER 26

BAKERSFIELD/KERN COUNTY

President: Ophelia Rabanal, ORabanal@CalRetirees.org, (661) 458-6588; **Vice President:** Vacant; **Secretary:** Vacant; **Treasurer:** Joe Salcido, (661) 477-2015, joe.salcido@yahoo.com. *In 2026, Chapter 26 will hold meetings on the third Thursday of even months: April 16, Aug. 20, Oct. 15, and Dec. 10. There is no meeting in June. There is no meeting scheduled in June.* **Meeting:** We look forward to seeing you at our Aug. 20 meeting. We hope everyone has a great and safe summer.

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, July 14, 11 a.m. **Where:** Oxnard Elks Lodge, 801 S. A St., Oxnard. **Program:** Guest speaker from the Ventura County Area Agency on Aging. **Cost:** Free for CSR members and one guest (limit one per-member). Admission includes Mexican buffet lunch. **Reservations required:** RSVP by July 7 to Cathie Jimenez by phone or text (805) 746-2273 or chapter31cj@gmail.com, or via email invitation. 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:** Dana Pape, papedana@gmail.com. *Usually meets on the second Wednesday of each even month.* **Meeting:** Wednesday, June 10, 11:30 a.m. – 2 p.m. **Where:** The Old Spaghetti Factory, 110 E. Santa Fe Ave., Fullerton. **Program:** Learn about political advocacy from CSR Political Action Committee Chair Gaspar Luna Oliveira. **Cost:** CSR members free,

guests \$25 **Reservations required:** RSVP by noon on June 8 to Bill Serb, serbthe3rd@att.net or Susie Leon (619) 394-8454 or via email invitation. **Note:** If you received the postcard invitation, please bring it to the meeting.

CHAPTER 35

SO. CENTRAL VALLEY PORTERVILLE AREA

President: Lou Flores, (559) 362-0689; **Vice President:** Lawana Tate (559) 544-5379; **Secretary:** Don Perkins (559) 630-0314; **Treasurer:** Mary McCaig, (559) 359-6069

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:** Wednesday, June 10 11:30 a.m. **Where:** The Saddle Club, 475 San Juan Grade Rd., Salinas. **Program:** Hear guest speaker from the American Red Cross. **Cost:** CSR members free, guests \$25 (limit one guest per-member). **Reservations required:** RSVP by June 8 to Deborah Anzini (831) 277-9110 or via email invitation. Include guest names.



Staying social media savvy

Continued from page 1

information can be used to impersonate you or attempt fraud. When discussing retirement topics online, keep conversations general and only use secure, official CalPERS channels for any account-specific questions or personal information.

Article courtesy of CalPERS Perspectives. <https://news.calpers.ca.gov/dont-take-the-bait-staying-social-media-savvy/>

CHAPTER 165

SACRAMENTO/OREGON

President: Caesar Abcarius, (916)346-9092, caesar.abcarius@sbcglobal.net; **Vice President:** John Bowden, (916) 361-8786, JBowden@CalRetirees.org **Secretary:** Robert (Bernie) Bernstein, (916) 296-2955, berniebob@sbcglobal.net; **Treasurer:** Les Reynoso, (916) 709-0369, chapter165@outlook.com; **Oregon Subchapter Chair:** Sue D'Errico, (707) 954-2904, sue.derrico@yahoo.com *Chapter 165 typically meets in Rancho Cordova on the first Wednesday of even-numbered months: June 3, Aug. 5, with meetings tentatively scheduled for Oct. 7 and Dec. 2.* **Sacramento Meeting:** Wednesday, June 3, noon (sign-in at 11:30 a.m.) **Where:** The Old Spaghetti Factory, 12401 Folsom Blvd., Rancho Cordova. **Program:** Guest speaker Marcie Frost, CalPERS CEO. **Cost:** Chapter 165 members free; Guests \$25. **Reservations required:** RSVP by May 25 to CSR email invitation or contact Les Reynoso by email or phone. **Sacramento Meeting:** Wednesday, August 5, noon (sign-in at 11:30 a.m.) **Where:** The Old Spaghetti Factory, 12401 Folsom Blvd., Rancho Cordova. **Program:** Guest speakers Assemblymember Maggy Krell (D-Sacramento) and State Senator Roger Niello (R-Fair Oaks). **Cost:** Chapter 165 members free. Guests \$25. **Reservations required:** RSVP by July 27 to CSR email invitation or contact Les Reynoso by email or phone. **Oregon Meeting:** Thursday, June 11, noon (check-in at 11:45 a.m.) **Where:** Foxy's Restaurant, 16011 Boat Basin Rd, Harbor, OR. **Program:** Learn how CSR helps protect the pension and health benefits of state retirees—with insights from CSR President Joe Reynoso. **Cost:** Lunch is free for Chapter 165 members; Guests \$20. **Reservations required:** RSVP by June 8 to sue.derrico@yahoo.com or via CSR email invitation.



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