

CALIFORNIA STATE RETIREES



Vol. 11

A PUBLICATION REPRESENTING CALIFORNIA STATE RETIREES

NOVEMBER 2025

CSR Hosts October 2025 Board of Directors Meeting in Sacramento

California State Retirees (CSR) held its October 2025 Board of Directors meeting on October 21–22 at the Hilton Arden West in Sacramento, where more than 140 members gathered for two days of discussion, updates, and collaboration.

Committee meetings were held on Tuesday, followed by the official Board of Directors meeting on Wednesday.

CSR was honored to welcome State Senator Anna Caballero and State Controller Malia Cohen, who joined the meeting to share valuable insights on state fiscal policy, retirement security, and ongoing efforts to protect public

employees' benefits.

During the session, Steven K. Alari was officially sworn in to the CSR Board of Directors, filling the seat previously held by the late Sharon Stoltzman. CSR expressed heartfelt appreciation for Sharon's many years of service and dedication to the organization. She will be deeply missed. The Board also extended a warm welcome to Steven as he steps into his new leadership role.

CSR Legislative Representative Ted Toppin provided members with an update on key legislative bills and candidate endorsements, highlighting CSR's ongoing advocacy efforts on behalf

of California's retired state employees.

As always, CSR Board meetings foster collaboration, networking, and a strong sense of community—strengthening our shared commitment to protecting the pension and health benefits of all retired state employees across the state.

CSR extends sincere thanks to everyone who attended the Sacramento meeting for their engagement and continued dedication to CSR's mission. The next statewide gathering is scheduled for February 24 -25, 2026, in Sacramento.

For general inquiries, please

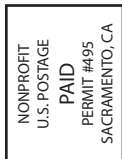
contact CSR Headquarters at (888) 808-7197 or CSRinfo@Calretirees.org.



Photos from the meeting can be found on Page 8.

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

•DATED MATERIAL – PLEASE DO NOT DELAY•



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



2025

October & November: A blank candidate consent form will be printed in the CSR newspaper.

November 17: Deadline for candidates to submit their Candidate Consent forms and their 200-word candidate statement.

December 1: Deadline for corporate office to mail ballots.

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

2026

January 2: Deadline for return of ballots.

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

January 20: Election protest deadline.

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

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Executive Vice President

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Contact us!

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501(c)(5)

CALIFORNIA STATE RETIREES

2026 District Director Election – A B & C

CANDIDATE CONSENT STATEMENT

PLEASE PRINT FULL NAME AS IT IS TO APPEAR ON THE BALLOT

I _____, self-nominate and/or consent to

be a Candidate for the office(s) of _____/Delegate

Name Chapter No: Last 4 SS# or Member ID #

Address City Zip Code

Telephone No. E-mail

Candidates may submit a brief, factual, biographical statement of no more than 200 words regarding their qualifications. Such biographical statements must be received in the Corporate Office by **November 17, 2025**, to be distributed with the ballot. The contents of these statements must be in accordance with approved guidelines.

By signing below, I certify I am a member in good standing as defined in Governing Rules 2.02.

Signature:

Date:

CSR District Directors Election – A B & C | Sept. 2025

SAVVY SENIOR

Savvy Senior: What Seniors Need to Know About This Fall's Vaccines

*Dear Savvy Senior,
With a longtime vaccine critic leading the nation's health departments, can you give me updated information on which vaccines are recommended for Medicare seniors this fall?
Medicare Mary*

Dear Mary,
Even though the Centers for Disease Control and Prevention (CDC) is undergoing major cultural changes and upheaval, to date, the overall fall vaccine recommendations for "older adults" resembles last year. But there are a few new tweaks you need to be aware of. Here's what you should know.

Flu Shots for Seniors

Just as they normally do, the CDC recommends a seasonal flu shot to everyone 6 months of age and older, but it's especially important for older adults who have weaker immune defenses and have a greater risk of developing dangerous flu complications compared with younger, healthy adults.

For people age 65 and older, there are three different FDA approved flu vaccines (you only need one) that are recommended over traditional flu shots. These include: the Fluzone High-Dose Quadrivalent, Flublok Quadrivalent (recombinant, egg free vaccine), and Fluvad Quadrivalent. These vaccines are formulated

to create a more robust immune response, helping the body produce more antibodies, which makes them more effective in preventing the flu.



All flu vaccines are covered 100 percent by Medicare Part B as long as your doctor, health clinic or pharmacy agrees not to charge you more than Medicare pays.

RSV Shots

In addition to the flu shot, the CDC also recommends a single-dose of RSV (respiratory syncytial virus) vaccine for all adults age 75 and older, as well as to high-risk adults between ages 50 and 74. These are people who have chronic heart or lung disease, weakened immune systems, diabetes with complications, severe obesity, or who live in long-term care facilities. RSV is responsible for 6,000 to 10,000 deaths and up to 150,000 hospitalizations each year. The three RSV vaccines approved

and available in the U.S. – Arexvy, Abrysvo and mResvia – are all covered under Medicare (Part D) prescription drug plans. But note that if you got an RSV shot

last year, or when it first became available in 2023, you do not need to get a second dose this year. For now, only one dose of RSV vaccine is recommended.

Covid Booster

If you haven't had a Covid booster shot lately, the Food and Drug Administration recently approved the 2025–2026 Covid-19 vaccine, which has been updated to target the dominant strain. This vaccine is recommended for all adults 65 and older and younger people that have a health condition that makes them vulnerable to severe Covid. That includes people with asthma, cancer, heart or lung problems, obesity, depression, a history of smoking or physical inactivity. Covid still causes at least 40,000



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

hospitalizations and approximately 47,000 deaths in the U.S. each year. Covid shots are covered by Medicare Part B.

Pneumonia Vaccines

If you haven't been vaccinated for pneumonia, you should also consider getting the pneumococcal vaccine this fall. These vaccines are now recommended by the CDC to adults age 50 and older, instead of age 65, which was the previous recommendation.

Pneumonia causes a whopping 1.2 million people to visit medical emergency departments in the U.S. each year and causes roughly 50,000 deaths.

If you've never been vaccinated for pneumonia, the PCV20 (Prevnar 20) or PCV21 (Capvaxine) are the top choices because they cover the most common serotypes. Medicare Part B covers pneumococcal shots, and you only need to get it once.

Side-Effects and Safety

You should be aware that all these vaccines can cause mild side effects like pain or tenderness where you got the shot, muscle aches, headache, fever or fatigue.



California State Retirees proudly welcomed State Controller Malia M. Cohen and State Senator Anna M. Caballero to the October Board of Directors meeting. CSR extends its appreciation to both leaders for their continued commitment to serving California's public employees and retirees. Their insights on fiscal stewardship and retirement security were greatly appreciated.





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

Below are updates on 1) CVS/Caremark, 2) TeleHealth

CVS/Caremark 2026

Optum Rx recently sent letters to CSR members which created significant confusion about their pharmaceutical coverage. As a result, we have been getting inundated with complaints from concerned members. Hopefully this article clears up the confusion. Since I also received the letters from Optum Rx, I can speak from experience.

One letter, dated October 2, 2025, read, “We received a request to disenroll you from the PERS Platinum Medicare Part D Prescription Drug Plan (PDP) sponsored by CalPERS administered by Optima RX as of Dec. 31, 2025. After this date your prescription drugs will not be covered under Medicare Part D.”

The second paragraph of the letter reads, “This prescription drug coverage is offered in conjunction with your medical coverage. If you choose a different Medicare Prescription Drug Plan other than the PERS Platinum Medicare Part D Prescription Drug Plan you will lose your medical benefits through CalPERS.”

This letter is very misleading and thus significantly confused many retirees. None of the CSR members who contacted me personally disenrolled from anything and this letter led them to believe something nefarious is occurring. I cannot stress enough you **do not need to make any changes** to your pharmaceutical

benefits as they will be automatically transitioned at the first of the year. As reported in the October newsletter, Optum Rx will cease to be the Pharmacy Benefit Manager (PBM) for some health plans effective December 31, 2025. Optum RX was merely following the law using required language when they sent out the above-mentioned letters.

As a reminder, effective January 1, 2026, CVS/Caremark will be the new PBM in 2026 for those retirees in the following **Basic Plans**: Anthem Blue Cross Traditional, Anthem Blue Cross Select, Health Net Salud y Más, PERS Gold, PERS Platinum, Sharp Health Plan Performance Plus, UnitedHealthcare SignatureValue Alliance, UnitedHealthcare SignatureValue Harmony, and Western Health Advantage.

Retirees enrolled in the following **Medicare Plans** will also be impacted and have CVS/Caremark as their new PBM: Anthem Blue Cross Medicare Preferred, PERS Gold Medicare Supplement, and PERS Platinum Medicare Supplement. For Medicare members, beginning January 1, 2026, SilverScript, an affiliate of CVS, will administer your pharmacy benefits.

- Basic plan members can call CVS/Caremark Customer Care: **833-291-3649**

- Medicare plan members can call SilverScript Customer Care: **833-291-3648**

On Monday, October 27, 2025, I reached out to CalPERS to get confirmation that no further action is necessary for those retirees affected by the PBM change and I received the following reply: “Yes, the letter Optum sent out has created confusion and uncertainty for our Medical members. The letter is a standard letter that CMS requires to be sent from the outgoing PBM. No actions are needed from CalPERS members because CalPERS is transitioning everyone’s prescriptions to CVS. CVS is sending out letters this

week to reassure members their prescriptions are transitioning, and no loss of coverage is happening.” It is unfortunate the letter Optum RX sent created so much confusion for our retired members.

As CalPERS indicated, please be assured if you currently have Optum Rx as your PBM in one of the identified plans, your pharmacy benefits are still active through the end of the year, and your prescriptions will be transferred to CVS/Caremark without interruptions effective January 1, 2026.

TeleHealth

CalPERS provided an update related to the TeleHealth program to help members understand what has changed, why, and what it means for their health care. The following paraphrases the CalPERS information: During the COVID-19 pandemic, Congress created temporary, TeleHealth flexibilities and Medicare temporarily expanded TeleHealth coverage to make it easier for people to connect with their doctors from home. These waivers allowed more providers to offer TeleHealth and made it possible for patients to use it for many routine visits. Since the pandemic, these waivers were extended multiple times through various Federal legislative actions. Due to the shutdown of the Federal government and Medicare rules, Congress was unable to take action to avoid the expiration of these services. As a result, nationwide funding ended for these temporary TeleHealth flexibilities effective September 30, 2025. Therefore, previous restrictions now apply. Medicare still covers some TeleHealth services, but the range of services is now narrower than what was available during the pandemic.

For CalPERS members enrolled in Medicare Supplement plans, this change reduced the types of covered TeleHealth services. For members enrolled in Medicare Advantage plans, their TeleHealth coverage remains the same.

What Will Stay Covered?

Even after September 30, Medicare will still cover TeleHealth services for:

- Mental and behavioral health care
- Substance use disorder treatment
- End-stage renal disease (ESRD) assessments

- Emergency stroke care

These services will continue to be available from home under Medicare rules.

What Will Change?

Medicare Supplement members will no longer have coverage for many of the TeleHealth services that became available during the pandemic, including:

- Routine primary care visits
- Chronic condition management (such as diabetes, heart disease, or arthritis)
- Specialist consultations done virtually

For Medicare Supplement members who use Teladoc, these services remain available and are separately covered by your health plan.

It is unclear when the Federal government shutdown may end and what may occur with TeleHealth allowances afterward. While Congress could choose to extend or reinstate TeleHealth waivers in the future, congressional action and funding of these services remains uncertain.

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**.

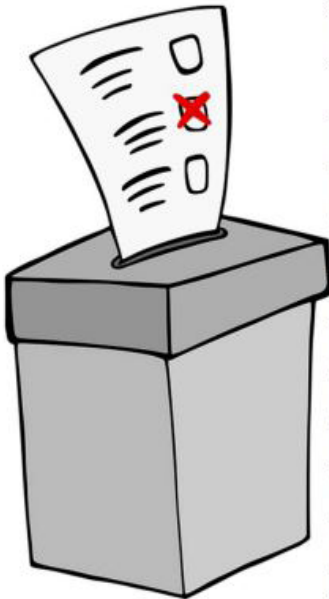


PUZZLES Election Day Word Search



Election Day Word Search

Find these 25 words related to Election Day in the word search. Words may appear in any direction.



Meatball and Tortellini Soup

Ingredients

- 1 tablespoon Olive oil
- 1 medium onion, chopped
- 1 clove garlic, minced
- 1 (14.5-ounce) can beef broth
- 1 (28-ounce) can diced tomatoes
- 1 (8-ounce) can tomato sauce
- 1/2 teaspoon dried oregano
- 1/2 teaspoon salt
- 12-16 frozen Johnsonville Italian meatballs
- 1 (9-ounce) package refrigerated tortellini
- 2 leaves handfuls baby spinach
- 1/3 cup heavy cream, optional

Directions

Heat olive oil in a Dutch oven over medium heat. Add onion and cook until softened, about 5 minutes. Add garlic and cook 1 minute. Add beef broth, diced tomatoes, tomato sauce, oregano, salt, and meatballs. Simmer for 15 minutes. Add tortellini and simmer just until barely al dente. Stir in spinach leaves and heavy cream. Taste for seasoning and add more salt if desired.



- | | |
|-------------|------------|
| ABSENTEE | JUDGE |
| BALLOT | MAYOR |
| CAMPAIGN | MAJORITY |
| CANDIDATE | PARTY |
| CONGRESS | POLITICS |
| COUNT | POLLS |
| DEBATE | PRESIDENT |
| DEMOCRAT | PRIMARY |
| ELECTOR | REPUBLICAN |
| GOVERNOR | SENATOR |
| GREEN PARTY | SPEECH |
| INDEPENDENT | VOTE |
| ISSUES | |



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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.



First Year of 2025-26 Legislative Session Comes to an End

As previously reported, the first year of the 2025-26 legislative session was extended for a day – with lawmakers working most of Saturday, September 13 – to take up and send to the Governor a complicated energy and environmental protection package. The Governor then had until October 13 to sign or veto the bills that made it to his desk in the final weeks of session. In the end, 2,833 bills were introduced this year. Of those bills, 1,124 became law and 123 were vetoed.

In 2025, CSR supported 10 bills and monitored 54 others. Here is an update on the CSR-supported bills/legislative proposals that made it through the Legislature this year:

SB 132 (Senate Budget Committee) AB 52 (Ramos)

CSR supported AB 52, Asm. James Ramos' bill to exclude up to \$20,000 in military retirement

income received by a taxpayer who served in the uniformed armed services and annuity payments received by a taxpayer pursuant to a Department of Defense Survivor Benefit. The tax exclusion is expected to reduce veteran and surviving spouse income tax payments by \$130 million in 2025-26 and by \$85 million annually thereafter. **STATUS: The provisions of AB 52 were incorporated into SB 132, a budget trailer bill, and were approved as part of the 2025-26 State Budget. Signed by the Governor and chaptered by the Secretary of State on June 25, 2025.**

SB 351 (Cabaldon)

Would prohibit a private equity group or hedge fund involved with a physician or dental practice in California from interfering with the professional judgment of physicians or dentists. **STATUS:**

Signed by the Governor and chaptered by the Secretary of State on October 6, 2025.

ACR 80 (Stefani)

Acknowledges the month of June 2025 as Elder and Dependent Adult Abuse Awareness Month in California. **STATUS: Chaptered by the Secretary of State on June 25, 2025.**

AJR 3 (Schiavo)

Recognizes Social Security, Medicare, and Medicaid as the foundation for income and health care security for millions of Americans and calls on California's Congressional Representatives to repeal recently enacted legislation that threatens these programs. **STATUS: Chaptered by the Secretary of State on September 5, 2025.**

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



Ted Toppin

bills will take effect on January 1, 2026. The Legislature will reconvene for the second half of the 2025-26 legislative session on January 5, 2026. With the New Year comes a new State Budget proposal. The Governor is constitutionally required to submit his 2026-27 budget plan to the Legislature no later than January 10.

Palliative and Hospice Care: It's All About You

Palliative and hospice care are truly whole-person care, providing vital services above and beyond medical care when you or your loved ones are facing a serious illness. That's why these services are built into our CalPERS health plans.

Similar But Different

There are two main differences between palliative and hospice care:

Participants — While palliative care is for anyone at any stage of serious illness, hospice care is specifically for people who doctors believe only have a short time to live (typically less than six months).

Treatments — Palliative care pairs curative treatments with additional wraparound services to relieve the symptoms and stress that arise from serious illnesses. Hospice — which can be considered a type of palliative care — prioritizes a person's comfort and quality of life when curative treatments are no longer helpful or

wanted.

Despite these differences, these two care models share many elements. Both are:



Person-centered — Palliative and hospice care use an individualized approach to meet your unique needs and personal priorities.

Your choice — Using any or none of these services is entirely up to you. You can accept, refuse, start, stop, or even restart all or selected elements of either palliative or hospice care at any time, and can

continue to use them as long as you wish.

Team-focused — An interdisciplinary team of

professionals is involved in your palliative or hospice care. Teams typically include doctors, nurses, home health aides, social workers, therapists, and spiritual counselors. Your loved ones are considered key members of your team and are provided training to assist you, and are also provided resources to support themselves.

Holistic — Both disciplines focus on providing the best quality of life possible through physical, psychological, spiritual, and emotional services and supports.

Provided Where You Are — You can receive care at home, in a nursing home or assisted living facility, at a hospital, at an outpatient clinic, or even at a dedicated palliative or hospice center.

Ask Your Health Care Provider for More Information

Palliative and hospice care are life-enhancing services that can make a real difference for yourself and your loved ones. Your health care provider is there to empower you with the facts, options, and insights you need to make decisions aligned with your wishes.

For more information on palliative or hospice services, contact your provider or your health plan. For additional questions, call **888 CalPERS (or 888-225-7377)**.

MEMBERS ON THE MOVE: BOARD MEETING



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

Dion Good
Raul Alfaro
Joey Chan
Karen Todd
Maria Judson
Stacy Eilbert
Sharon Ware
Xuandung Trinh

Chapter 2

Richard Snyder
VictoriaCescato
Sheryl Willis
Robert Douglas
Veronica Bryant
Ginger Stegeman
Terri Torres-Herrera
Amal Kattan-Handal
Angela Duprey
Maria Guerrero
Donald Nahhas
Deneilia Pappas
Gordon Zanotti
Michael Gill
Ramesh Chandra
Scott Erlic
Charles Conti
Rosa Duran
Angela Pressley
Perry Powell
Steven Gallagher
Larry Woods
Dwan Modkins
Janice Corbin
Azimee Yusoff
Victor Beltran
Kenneth Nelson
Dwight Smiley
Melissa Louie
Bruce Foster
Lawonda De Leon
Yvonne Angel
Nancy Oliver
Kenneth Larsen
Irene Alcantar
Deborah Paiva
Carol Sindorf
Renee Carnes
Renee Marin
Getahun Tamerat
Jane Noronha
Kenny Valcour
Quynh Nguyen

Chapter 3

Christopher Johansson
Santos Molina
John Blair
Vicky Au-Yeung
Susan Conti

Chapter 4

Edmund Gean
Ronda Spencer
Kimberly Townsend

Chapter 5

KathrynHendricksramey
Fidel Baldenegro
Carolee Sonke

Richard Estrada
Pearl Green

Chapter 6

Jette Warka
Joseph Morales
Lilia Murga
Tamara Patterson
Catherine Provencio
Jonathan Mumm
SandraAlvarez-Martinez
Maria Rose
Charlotte Roybal
Benjamin Rodriguez
DoloresLopez
Sonia Martinez
Marcia Saulsberry
Anna Portillo

Chapter 8

Janine Mathews
Kristine Juell

Chapter 9

Betty Neri
Marsha Lange
Rosa Jimenez
Gregory Mars
Delia Guerrero
Simone Boulos

Chapter 10

David Clendenen
Teresa Cameron
Timothy Mayer
Reynaldo Martin
Rowenageraldine Allas

Chapter 11

Brenda Grant
Tiffany Pierce
Pamela Runge
William Kenney
Peter Vojvoda
Guadalupe Flores

Chapter 12

Christina Ulstad
Elnora Henry
Ted Lines

Chapter 14

Raymond Passantino

Chapter 15

Susan Wallior
Thomas Crandall
Michelle Upton
Shelley Buttlar
Marlene Mcdonough

Chapter 16

Diana Barker
Helen David
Natasha Allen
Elizabeth Linnerman
Sandra Arista
Lawrence Cortes

Chapter 17

Maria Rasimas
Kim Kamrath
Patricia Phillips
Milagros Dolor
Criselda Yee
Crystal Henderson
Kerry Stein
Elizabeth Rallos
Mark Mason
Karyn James-Thomas
Lee Marchan
M Dominguez
Lourdes Canedo
Betty Santana

Chapter 19

Robert Krofchik

Chapter 20

Cynthia Carew
Christina Grohs

Chapter 21

Tamara Davidson
D Marlowe
Ma Sanchez-Gajo
Edna Maasin
Roger Page
Ronald Williams
Julie Broaster
Barbara Melville
MargaritaMendez-Marquez
Michelle Rochelle
Maria Lopez

Chapter 23

Lai Chao
Thu-Lan Nguyen

Chapter 26

Lisa Barrena
Estella Alaniz
La Russell
Nida Macaranas
Jesus Moreno
Maria Ramos

Chapter 31

Theresa Cilley
Laura Seo

Chapter 34

Mercedita Ricasata
Mark Courtis
Kristin Carmody
Katherine Nguyen
Arnold Franco
Alan Lingasin
CamilleBrent

Chapter 35

Beth Harp
Margaret Lirones
Douglas Moran
Judy Escobedo
Amber Hill

Chapter 36

Steven La Mott
Lisa Bradford
Maria Leon
Stephen Cappelloni

Chapter 165

Sheila Keechel
Wanchi Kong
Maureen Miller
Jodean Hall
Michele Telfer
Nicholas Embly
Fatima Arvizo
Wei Zhang
Kelley Afghari
David Guon
Sheila Bradley
Christopher Mirrione
Sheri Rutter
Linda Eves
Michael Laughridge
Brenda Hennessy
Marsha Easter



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.

Puzzle Answers from Page 5

Answers

O	A	G	D	E	B	A	T	E	H	T	Y	X	I	L	G	N	T
T	A	R	H	E	V	Y	L	A	S	W	L	R	R	O	Y	A	M
T	S	E	I	U	P	D	R	L	B	E	J	A	F	P	V	C	T
K	C	E	W	L	J	A	L	A	N	S	G	L	R	Y	N	I	A
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L	N	P	T	U	P	N	G	O	S	I	S	N	T	R	S	B	C
E	G	A	C	G	U	I	H	S	R	I	R	F	T	F	I	U	O
C	R	R	V	O	A	Y	C	L	D	O	E	P	A	E	C	P	M
T	E	T	C	P	T	D	Y	E	A	M	T	H	B	D	E	E	E
O	S	V	M	R	H	T	N	U	S	Y	C	A	B	K	D	R	D
R	S	A	A	F	I	T	I	N	D	E	P	E	N	D	E	N	T
B	O	P	B	R	T	K	V	X	V	V	B	E	R	E	O	S	O
R	I	G	O	O	S	M	A	I	C	J	B	V	P	E	S	S	P
V	M	J	L	P	I	S	S	U	E	S	J	V	T	C	K	M	L
K	A	L	E	M	C	M	R	O	N	R	E	V	O	G	B	U	A
M	A	E	M	X	A	O	X	I	W	N	E	G	N	T	L	C	F
B	C	C	A	N	D	I	D	A	T	E	D	I	D	F	E	P	C
H	X	W	V	V	G	D	G	J	D	K	M	I	J	U	T	P	C
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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: Tuesday, Dec. 2, 11:30 a.m.
Where: Zio Fraedo's, 611 Gregory Ln., Pleasant Hill. **Cost:** Members (and their caregivers) free; Guests \$35. **Program:** Guest speaker State Superintendent of Public Instruction Tony Thurmond; Enjoy live music, discuss year-end CSR business. **Reservations required:** RSVP by Nov. 25 to Russell Kilday-Hicks by phone, email, or via email invitation; Send checks for guest admission to 1208 Carleton St., Berkeley, CA 94702. For all other arrangements, please contact Russell.

CHAPTER 2

SACRAMENTO/YOLO AREA

President: Suzanna Nye (916) 741-1209, snye@calretirees.org; **Vice President:** Arlene Espinoza, (916) 397-5002, arlene.espinoza@comcast.net. **Treasurer:** Kathleen Elwell **Secretary:** Diane Welsh, **Meeting:** Monday, Nov. 3, noon (sign-in begins at 11 a.m.) **Where:** Sierra 2 Center for the Arts and Community, 2791 24th St., Sacramento. **Cost:** Members free, non-members \$25 (includes lunch of chicken marsala, rice pilaf, broccoli, and salad); Admission is free to non-members who fill out a CSR membership application. **Program:** Guest speaker Clayton Wyatt, Agency on Aging Area 4. **Reservations required:** RSVP by Oct. 27 to Peggy Andre at villatresshair@gmail.com; no reservations no meal; Space is limited to the first 100 responses. All who reply thereafter will go on a waiting list. **For more information:** Call Peggy Andre (916) 995-8094. **Meeting:** Monday, Dec. 1, noon (sign-in begins at 11 a.m.) **Where:** Elks Lodge, 6446 Riverside Blvd., Sacramento **Cost:** Members free, non-members \$25; Admission is free to non-members who fill out a CSR membership application; Lunch includes choice of chicken breast, tri-tip, tortellini (vegetarian option only), and pasta primavera (vegan option only). **Program:** Guest speaker TBD. **Reservations required:** RSVP by Nov. 12 to Peggy Andre at villatresshair@gmail.com; no reservations no

meal; Space is limited to the first 100 responses. All who reply thereafter will go on a waiting list. Lunch reserved for registered guests, only. **For more information:** Call Peggy Andre (916) 995-8094.

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

CHAPTER 4

GREATER LOS ANGELES

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

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:** Joaquina Canedo, (209) 524-7219; **Meeting:** Wednesday, Dec. 3, 11 a.m. **Where:** Merced Elks Lodge, 1910 M St., Merced. **Program:** Guests speakers State Assemblymember Juan Alanis, State Senator Ana Caballero, State Assemblymember Esmeralda Soria. **Reservations required:** RSVP by Nov. 18 to Diane Padilla by phone or email, or via email invitation. **Meeting:** Thursday, Dec. 4, 11 a.m. **Where:** Masonic Center of Modesto, 800 Rose Ave., Modesto. **Program:** Guest speaker

Assemblymember Juan Alanis. **Reservations required:** RSVP by Nov. 19 to Diane Padilla by phone or email, or via email invitation. **Meeting:** Tuesday, Dec. 11, 11 a.m. **Where:** Round Table Pizza, 12280 Industry Blvd., Jackson. **Program:** Learn about living trusts and wills from guest speaker Gwendolyn Christeson, attorney-at-law. **Reservations required:** RSVP by Nov. 25 to Diane Padilla by phone or email, or via email invitation. **Meeting:** Wednesday, Dec. 17, 11 a.m. **Where:** Chicken Ranch Casino, 9100 People of the Mountain Rd., Jamestown. **Program:** Guest speaker Jaron Brandon, Tuolumne County Board of Supervisors. **Reservations required:** RSVP by Nov. 26 to Diane Padilla by phone or email, or via email invitation.

CHAPTER 6

SAN BERNARDINO/ RIVERSIDE COUNTY

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

CHAPTER 8

NORTH COAST AREA

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

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 **El Monte Meeting:** Wednesday, Nov. 12, noon (Sign-in begins at 11:30 a.m.) **Where:** El Sombrero, 3550 Santa Anita Ave., **Program:** Guest speaker State Assemblymember Mike Fong. **Cost:** Members covered \$20 for lunch (and responsible for any additional

costs); All other attendees \$20. **Reservations required:** RSVP by Nov. 6 to David Matanga by phone or email or via email invitation. **Alhambra Meeting:** Wednesday, Dec. 10, noon (Sign-in begins at 11:30 a.m.) **Where:** Almansor Court, 700 S. Almansor St., Alhambra. **Program:** Guest speakers TBD **Cost:** Chapter 9 members free, guests \$60. **Reservations required:** RSVP by Dec. 3 to David Matanga by phone, email, or via email invitation.

CHAPTER 10

SAN LUIS OBISPO

President: Tamara Walter, (805) 286-7435; builtincomfort2@hotmail.com; **Vice President:** Ada Mendez, sallymendez1122@gmail.com; **Treasurer:** Marsha Epstein, (805) 704-0723; **Secretary:** Vacant **Meeting:** Thursday, Nov. 20, 11 a.m. **Where:** Vix Creek Saloon, 133 Bridge St, Arroyo Grande. **Program:** Guest speaker Jose Luis Pacheco, CalPERS Board of Administration; Pharmacist Q-and-A **Cost:** Members free, guests \$45. **Reservations required:** RSVP by Nov. 17 to Leticia Soria (805) 574-0109, LSoria@CalRetirees.org, or via email invitation. **Meeting:** Thursday, Dec. 18, 11 a.m. **Where:** United Church of Christ, 11245 Los Osos Valley Rd., San Luis Obispo. **Program:** Guest speaker TBD. **Cost:** Members free, guests \$45. **Reservations required:** RSVP by Dec. 15 to Leticia Soria (805) 574-0109 or LSoria@CalRetirees.org, or via email invitation.

CHAPTER 11

MID VALLEY

President: Christy Christensen-Fountain, (559) 707-7067; CChristensenFountain@CalRetirees.org; **Vice President:** Jose Gutierrez, (559) 917-4577; **Secretary:** Claudine Edwards-McDougall, (559) 696-2628; **Treasurer:** Gigi Subilosky-Perlingieri, (559) 269-5380 **Meeting:** Saturday, Dec. 6, 11 a.m. **Where:** Fresno Holy Trinity Armenian Apostolic Church, 537 M St., Fresno. **Program:** Annual holiday meeting and luncheon; Compete for door prizes and raffles, with proceeds benefiting local non-profit charities; Attendees to bring coats, socks, gloves, or unwrapped toys to donate will be placed in a drawing for prizes (one entry per-item). **Reservations required:** RSVP by Nov. 25 to Christy by phone (559) 707-7067 or (559) 920-7277 and leave a message with your name and phone number. If you are bringing someone, just let us know!

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, Dec. 9, noon. **Where:** Crazy Otto's Diner, 1228 W. Ave. I, Lancaster. **Program:** CSR Chapter 12 year-end party. **Reservations required:** RSVP by Dec. 1 to Stephanie Pryzbeski-Gilbert or Blanca Rodriguez by phone or email or via email invitation.

CHAPTER 13

NORTHERN CALIFORNIA/REDDING

President: Terry Coyle, (916) 869-2094, tlc95821@yahoo.com; **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, Dec. 3, noon (order lunch at 11:30 a.m.) **Where:** Country Waffles, 2300 Athens Ave., Redding. **Program:** TBD. **Cost:** Lunch is free to all CSR members. **Yreka Meeting:** Thursday, Jan. 8, noon. (order lunch at 11:30 a.m.) **Where:** Casa Ramos, 100 N. Main St., Yreka. **Program:** TBD. **Cost:** Lunch is free to all CSR members.

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 **Meeting:** Thursday, Nov. 20, 11:30 a.m. **Where:** Logan's Roadhouse, 1900 E. 20th St., Chico. **Program:** Guest speaker TBD **RSVP:** Requested but not required. **For more information:** Call or text S.E. Riaz or Kenneth Todd Mayer. **Meeting:** Thursday, Dec. 18, 11:30 a.m. **Where:** Logan's Roadhouse, 1900 E. 20th St., Chico. **Program:** Annual holiday meeting. **RSVP:** Requested but not required. For more information: Call or text S.E. 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, Dec. 2, 11:30 a.m. – 3 p.m. **Where:** Whitney Oaks Golf Club, 2305 Clubhouse Dr., Rocklin. **Program:** Business meeting and holiday lunch buffet; Enjoy live music by Recycled 4; Bring socks for donations to annual winter sock drive. **Cost:** Free for CSR members and guests. **Reservations required:** By Nov. 24 to Shari Lynn Goodwin at SGoodwin@CalRetirees.org or (916) 521-7593 (call or text) , or via email invitation. Please include full names of members and guests.

CHAPTER 16

SAN JOAQUIN COUNTY

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

CHAPTER 17

GREATER SAN DIEGO

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

CHAPTER 19

NORTH COAST AREA

President: Skip Hulet, (707) 279-4643; **Vice President:** Joan Hume, (707) 279-4811; **Secretary:** Reba Hawley, revjimmyv@aol.com; **Treasurer:** Dolly Riley, (707) 391-6391, dollypriley@gmail.com **Ukiah Meeting:** Monday, Dec. 8, noon. **Where:** Stars Restaurant, 115 S. Orchard Ave., Ukiah. **Program:** Annual holiday meeting. Learn how CSR helps protect the pension and health benefits of all retired state employees. **Cost:** Free for CSR members. **For more information:** Please contact Skip Hulet.

CHAPTER 20

SAN FERNANDO VALLEY AND LOS ANGELES AREA

President: M. Cora Okumura, (818) 359-7625, mcokumura@yahoo.com; **Vice President:** Norma Gallegos, (818) 667-2347, norma.2005@gmail.com **Treasurer:** Gaylonn Mayo, (310) 897-7950, GaylonnB@gmail.com; **Secretary:** LaVerne Archie (909) 936-9940; **Meeting:** Tuesday, Dec. 9, 11 a.m. **Where:** Sumo Buffet and Grill, 21610 Victory Blvd., Woodland Hills. **Program:** Hear guest speaker CSR President Joe Reynoso; Bring an unwrapped toy for donation to California Highway Patrol toy drive; Compete for raffle prizes, sing holiday songs. **Cost:** Members eat free; all others pay \$20 cash or check only at registration. **Reservations required:** RSVP by Nov. 21 to Cora Okumura by phone or text (818) 359-7625. **For more information:** Please contact Cora Okumura.

CHAPTER 21

SONOMA, MARIN, NAPA AND SOLANO COUNTIES

President: Owenia Boykins, (707) 980-3343, OBoykins@CalRetirees.org; **Vice President:** Laurel Duncan-Anderson, (916) 397-7125, LadyAnderson60@yahoo.com; **Secretary:** Lorna Wright, (707) 750-5990, CSRChapter21@yahoo.com; **Treasurer:** Christy Morgan, (707) 953-5867, citymorg@comcast.net **Meeting:** Tuesday, December 9, 11 a.m. **Where:** Zio Fraedo's, 23 Harbor Wy., Vallejo. **Cost:** Members free, caregivers \$20; All others \$42. **Program:** Guest speaker TBD; Choose lunch entrée of chicken Marsala, salmon, or spinach ricotta cheese ravioli. **Reservations required:** RSVP by Dec. 2, to Lorna Wright (707) 750-5990, CSRChapter21@yahoo.com, or via email invitation.

CHAPTER 23

SAN JOSE AREA

President: Elvira Acevedo, (408) 550-9273, EAcevedo@calretirees.org; **Vice President:** Brad Geldert, (408) 655-4799, bgeldert@gmail.com; **Secretary:** Christine Jasper, (408) 373-1655, chris0521@sbcglobal.net; **Treasurer:** Rhonda A. Moreno-Nunez, (408) 891-5593 **Meeting:** Thursday, December 11, 11 a.m. **Where:** Three Flames Restaurant & Banquets, 1547 Meridian Ave., San Jose. **Cost:** Free for members and their driver or caregiver; Additional guests \$30. **Program:** Compete for raffle prizes; Guest speaker TBD. **Reservations required:** RSVP by Dec. 9, EAcevedo@CalRetirees.org or (408) 550-9273 or via email invitation.

CHAPTER 26

BAKERSFIELD/KERN COUNTY

President: Ophelia Rabanal, ORabanal@CalRetirees.org, (661) 458-6588; **Vice President:** Vacant; **Secretary:** Gloria Sullivan, (916) 476-0847, gjs12168631@att.net **Treasurer:** Joe Salcido, (661) 477-2015, joe.salcido@yahoo.com. *Chapter meetings are scheduled for the third Thursday of even months.* **Meeting:** Thursday, Dec. 11, 11 a.m. **Where:** Hodel's Country Dining, 5917 Knudsen Dr., Bakersfield. **Program:** Ugly Christmas Get-Together—get a free meal and a chance to win great prizes; Enjoy live holiday music provided by musicians from Chapter 26; Vote on approval of 2026 chapter budget; Discuss 2026 chapter activities and events. **Cost:** Free for members wearing ugly Christmas sweater ; All other guests/spouses pay \$15 for their own meals. **Reservations required:** RSVP by Dec. 4 to Ophelia. **Note:** Seating is limited; For those who RSVP but do not attend, please notify Ophelia. The chapter is responsible for paying for each “no-show” meal. **For more information:** Please call, text, or email Ophelia (661) 458-6588 or csr.chapter26@gmail.com.

CHAPTER 31

VENTURA/SANTA BARBARA

President: Gustavo Ruelas, (805) 216-0793, gustavoruelas0@gmail.com; **Vice President:** Michael Cheng, (805) 689-6700 ; **Secretary:** Catherine Jimenez, (805) 746-2273; chapter31cj@gmail.com; **Treasurer:** Robert Shiverdecker, codyanniel@gmail.com. **Meeting:** Tuesday, Dec. 9, 11 a.m. **Where:** Sterling Hills by Wedgewood Weddings, 901 Sterling Hills Dr., Camarillo. **Program:** Guest speaker TBD. **Cost:** Free for CSR members and one guest (admission includes buffet style lunch).

Reservations required: RSVP by Dec. 1 to Cathie Jimenez by phone, text or email (805) 746-2273 or chapter31cj@gmail.com. Please include guest names.

CHAPTER 34

ORANGE COUNTY–SANTA ANA

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

CHAPTER 35

SO. CENTRAL VALLEY PORTERVILLE AREA

President: Lou Flores, (559) 362-0689; **Vice President:** Lawana Tate (559) 544-5379; **Secretary:** Don Perkins (559) 630-0314; **Treasurer:** Mary McCaig, (559) 359-6069 **Porterville Meeting:** Thursday, Nov. 13, 11 a.m. **Where:** Elks Lodge #1342, 386 N. Main St., Porterville. **Program:** Guest speaker from offices of State Senator Melissa Hurtado, State Assemblymember Alexandra Macedo. **Cost:** CSR members free, guests \$25. **Reservations required:** RSVP by Nov. 6 to Lou Flores. **Meeting:** Thursday, Dec. 11, 11 a.m. **Where:** Elks Lodge #1342, 386 N. Main St., Porterville. **Program:** Guest speaker from offices of State Senator Melissa Hurtado, State Assemblymember Alexandra Macedo. **Cost:** CSR members free, guests \$25. **Reservations required:** RSVP by Dec. 4 to Lou Flores. **Hanford Meeting:** Tuesday, Nov. 18, 11 a.m. **Where:** IHOP, 180 N 11th Ave, Hanford. **Program:** Guest speaker from offices of State Senator Melissa Hurtado, State Assemblymember Alexandra Macedo. **Cost:** CSR members free, guests \$20. **Reservations required:** RSVP by Nov. 11 to Lou Flores

CHAPTER 36

MONTEREY BAY AREA

President: Maureen Thompson, (831) 236-7741, binovc2@aol.com; **Vice President:**

Deborah Anzini (831) 277-9110, danzini@comcast.net; **Secretary:** Vacant; **Treasurer:** Abby Bayes, (831) 455-6189, abby.bayes@gmail.com. *All chapter meetings are held on the second Thursday of even months at 11:30 a.m., unless otherwise noted.* **Meeting:** Thursday, Dec. 11 11:30 a.m. **Where:** Gino's Fine Italian Food, 1410 S. Main St., Salinas. **Program:** Discuss Chapter 36 budget for 2026; Enjoy three-course lunch. **Cost:** Members free, guests \$25 (limit one guest per-member). **Reservations required:** RSVP by Dec. 9 to Deborah Anzini (831) 277-9110, danzini@comcast.net or via email invitation. Include guest names.

CHAPTER 165

SACRAMENTO/OREGON

President: Caesar Abcarius, (916)346-9092, caesar.abcarius@sbcglobal.net; **Vice President:** Vacant; **Secretary:** John Bowden, (916) 361-8786, JBowden@CalRetirees.org; **Treasurer:** Les Reynoso, (916) 709-0369, chapter165@outlook.com; **Oregon Subchapter Chair:** Sue D'Errico, (707) 954-2904, sue.derrico@yahoo.com **Sacramento Meeting:** Friday, Dec. 5, noon (sign-in at 11 a.m.) **Where:** Hilton Arden West, 2200 Harvard St., Sacramento. **Program:** Selection of Chapter 165 Vice President (if you are interested in the role, please contact Chapter President Caesar Abcarius by Dec. 5); Live entertainment provided. **Cost:** Chapter 165 members free; Guests \$50 **Reservations required:** RSVP by Nov. 23 to CSR email invitation or contact Les Reynoso by email or phone. **Oregon Meeting:** Thursday, Dec. 18, noon (sign-in at 11:45 a.m.) **Where:** Elmer's Restaurant, 2000 Biddle Rd., Medford, Ore. **Program:** Guest speaker TBD **Cost:** Free for Chapter 165 members; Guests \$20 **Reservations required:** RSVP by Dec. 14 to CSR email invitation or to Sue D'Errico by email or phone.



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