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CALIFORNIA STATE RETIREES

SERVING CALIFORNIANS FOR 95 YEARS

Vol. 10 | A PUBLICATION REPRESENTING CALIFORNIA STATE RETIREES | OCTOBER 2026

# 2027 Election Update: District Directors for Districts D & E

CSR is looking for activists who wish to run for one of two seats up for election on the California State Retirees Board of Directors. The CSR Board of Directors is the governing body of California State Retirees and usually meets three times per year at locations throughout the state. Board member duties include attending Board meetings, helping to coordinate chapter activities, helping chapter presidents and members understand the issues affecting member welfare, participating in political action and providing overall leadership. The terms for Board members in Districts D and E will conclude at the first CSR Board of Directors meeting in 2027. An election in each of the districts will be conducted only if more than one eligible candidate has consented to serve by November 16, 2026, filing date. Candidates may also submit a brief 200-word statement regarding their qualifications. The election coordinator reserves the right to disallow any statement material that is considered inaccurate. Ballots in the contested race(s) will be sent to the electorate on December 1, 2026, and are due at CSR Headquarters by January 4, 2027. District directors are elected by chapter members within their respective districts.

To be eligible to run, you must be a member in good standing. Candidates must also reside within the district holding the election and, in a chapter, assigned to the district. Patrick Gantt currently holds the district director position for District D, representing Chapters 8, 13, 14, and 19. Gail Fasciola holds the district director position for District E, representing Chapters 2, 15, and 165. If you are interested in running you must file a Candidate Consent Form, located on this page, by November 16, 2026. If you are interested in running for these positions or need more information, please contact Kyndra Adams at **888.808.7197** or **KAdams@CalRetirees.org** with any questions.

CALIFORNIA STATE RETIREES

**2027 District Director Election – D & E**

CANDIDATE CONSENT FORM

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 16, 2026,** 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 – D & E | Sept. 2026

# IMPORTANT NOTICE TO CSR DELEGATES:

## Upcoming Mail Ballot on 501(c)(4) Reclassification

**Please see page 3.**

••DATED MATERIAL – PLEASE DO NOT DELAY••

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CALIFORNIA STATE RETIREES

## CALIFORNIA STATE RETIREES STATEWIDE OFFICERS

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**Geanie Hixon**
CFO/Secretary
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## CSR DISTRICT BOARD DIRECTORS

**Steven K. Alari**
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**District A:** Ch. 4, Ch. 9, Ch. 20

**Leticia Soria**
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**District B:** Ch. 10, Ch. 26, Ch. 31, Ch. 36

**Maria Aguilar**
**TEL:** 408.706.0366
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**District C:** Ch. 1, Ch. 3, Ch. 21, Ch. 23

**Pat Gantt**
**TEL:** 530.570.5803
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**District D:** Ch. 8, Ch. 13, Ch. 14, Ch. 19

**Gail Fasciola**
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**Jerry Fountain**
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**Frank Ruffino**
**TEL**: 619.708.2165
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**District G:** Ch. 6, Ch. 12, Ch. 17, Ch. 34

## Contact us!

**CALIFORNIA STATE RETIREES Headquarters**
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Sacramento, CA 95834
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**FAX:** 916.326.4201
**TOLL-FREE:** 888.808.7197
**EMAIL:** CSRinfo@CalRetirees.org
**WEB:** www.CalRetirees.org
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: Planning a Simple, Affordable Funeral

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

*Dear Savvy Senior,*
*I'd like to make my end-of-life arrangements, but I want to keep things simple and affordable. What are my options?*
*--86-Year-Old*

Dear 86,
Smart thinking! Planning ahead can save your loved ones a lot of stress, and money. With a traditional burial averaging around $10,000 and a full-service cremation near $6,500, it's easy to see why many seniors are looking for simpler, lower-cost ways to say goodbye.
The good news is, there are plenty of options that are dignified, straightforward, and much easier on your wallet. Here's a look at some choices, depending on the kind of farewell you want.

**Direct cremation**
If cremation appeals to you, a direct cremation is the simplest – and usually the least expensive – option. It includes picking up the body, completing the required paperwork, the cremation itself, and returning the ashes to your family. There's no embalming, formal viewing, or casket; a simple cardboard box called an "alternative container" is used to hold the remains.
Depending on where you live and which provider you choose, direct cremation typically costs $700 to $3,500. If you want extra services, ask for an itemized price list so you know exactly what you're paying for. Funeral homes are required by law to provide this.

**Immediate or direct burial**
If burial is your preference, an immediate or direct burial is the most basic option. The body is buried in a simple container soon after death, skipping embalming, viewings, and the use of funeral facilities. Families can still hold a memorial service at the graveside, at home, or at a place of worship without the body present.
These services usually run $2,000 to $3,000, not counting cemetery fees, which can add $1,000 to $3,000. Every funeral home offers direct burial.
To find local providers, you can search online for "cremation" or "funeral" along with your city and state. You can also compare prices on sites like **Funeralocity.com** or **Parting.com**. Another handy approach is to use AI tools like ChatGPT or Gemini: you can ask them to pull together lists of nearby funeral homes or cremation providers, see which services they offer, check estimated costs, and even compare options side by side – all in a matter of minutes. It's a quick way to get a snapshot of what's available without making a bunch of phone calls.

**Green burial**
For the environmentally minded, green burial is a simple, natural option. The body is buried in a biodegradable coffin or shroud, without embalming chemicals or a vault. Costs typically range from $2,000 to $5,000.
The Green Burial Council (**greenburialcouncil.org**, **888-966-3330**) maintains a state-by-state directory of cemeteries and funeral professionals who offer these services.

**Water cremation**
Also eco-friendly, water cremation (or alkaline hydrolysis) uses water, chemicals, and heat instead of fire. Costs usually range from $2,000 to $3,500, and it's legal in more than 20 states. Search "alkaline hydrolysis" to find a provider near you.

**Donate your body**
If you want the lowest-cost option, consider donating your body to science. Medical schools use donated bodies for teaching and research, then return the cremated remains to your family or bury them in a local cemetery – usually free. Some schools may charge a small transport fee.
To find a program in your state, check the University of Florida's U.S. program directory at **Anatbd.acb.med.ufl.edu/usprograms**, or call the Whole-Body Donation Referral Service at **800-727-0700**.

Planning ahead gives you control, saves your family money, and ensures your final wishes are honored. With these options, you can choose a farewell that's simple, meaningful, and within your budget – and doing a little homework now makes it easier for everyone later.

## IMPORTANT NOTICE TO CSR DELEGATES: Upcoming Mail Ballot on 501(c)(4) Reclassification

Attention CSR Delegates:

California State Retirees is currently addressing a time-sensitive issue involving our federal tax-exempt status. CSR must change its federal tax status. To make this change, CSR Delegates must amend its Articles of Incorporation and Bylaws. These amendments require approval by the Delegate Assembly. The CSR Board of Directors has approved moving forward with a mail ballot of the Delegates.

The reason for this change is that the IRS has determined that CSR no longer qualifies for tax-exempt status under Internal Revenue Code section 501(c)(5) because CSR's active members are retired employees. IRS Appeals has temporarily delayed the loss of CSR's current status to give CSR an opportunity to seek recognition as a 501(c)(4) social welfare organization.

# TO YOUR HEALTH

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

This month you will read about 1) CalPERS Power of Attorney, 2) Vaccine Time, and 3) Identity Theft Protection

**CalPERS Power of Attorney**

I have written about the CalPERS Power of Attorney Document several times in past articles; however; I continue to receive calls from members who are confused about whether they need to have the ***CalPERS Special Power of Attorney*** on file since some already have a power of attorney in their trust or will. Let me be clear, I am not an attorney and I am not offering legal advice. The information I am providing has come from CalPERS and if you need specific legal advice, please consult with your attorney.

**Would your family members know what retirement and survivor benefit decisions to make if you became incapacitated or unable to conduct your retirement business?**

With the appropriate authority, having a ***CalPERS Special Power of Attorney*** on file ensures your designated attorney-in-fact can perform important duties concerning your CalPERS business. Without this CalPERS-specific form on file with CalPERS, should you become unable to act on your own behalf, no one will be able to act on your behalf to perform tasks such as change your address, federal or state tax withholdings, beneficiary designations, or retirement benefit elections or be able to recover funds from lost or stolen retirement checks.

You must complete a ***CalPERS Special Power of Attorney*** form while you are able to understand the powers you are granting. If you become incapacitated or are otherwise unable to handle your affairs before completing a power of attorney or other estate planning documents, CalPERS may find it necessary to withhold your retirement allowance until a court appoints a conservator to handle your affairs. Since appointment of a conservator can be both expensive and time consuming, you should consider completing the ***CalPERS Special Power of Attorney*** form, which is unique to CalPERS.

A **general (non-durable)** power of attorney permits your attorney-in-fact to act on your behalf in all your personal affairs. It automatically terminates when you become incapacitated unless it contains a durability clause. A **health care** power of attorney permits your attorney-in-fact to make decisions about your health care if you are unable to do so.

**CalPERS cannot accept these types of powers of attorney for retirement transactions.**

A ***CalPERS Special Power of Attorney*** grants only the powers that are specifically stated in the power of attorney document.

The ***CalPERS Special Power of Attorney*** form only authorizes your attorney-in-fact to handle your CalPERS retirement affairs. It is specifically designed for retirement matters administered by CalPERS, the Judges' Retirement System and Judges' Retirement System II, or the Legislators' Retirement System. You cannot use the ***CalPERS Special Power of Attorney*** form to appoint an administrator of your estate before your death.

Because of the broad power granted by the ***CalPERS Special Power of Attorney*** form, CalPERS has recommended you consult an attorney before signing this form. For more information on the ***CalPERS Special Power of Attorney*** please visit the CalPERS website.

**It's That Time of Year - Vaccine Time**

According to the Centers for Disease Control (CDC), vaccination is one of the most effective ways to reduce the risk of serious respiratory illness. COVID-19, influenza and respiratory syncytial virus (RSV) can cause severe disease, hospitalization, and in some cases death - particularly among older adults and people with certain medical conditions. The CDC states that staying up to date on recommended immunizations lowers the risk of hospitalization and death from respiratory illness.

The flu vaccine is recommended every year for everyone six months and older, with rare exceptions. Annual vaccination helps reduce the risk of influenza and its complications. For the 2026-2027 season, CDC recommends a COVID-19 vaccine for adults 18 and older, with schedules based on age, vaccination history, and immune status. **Members should discuss their individual benefits and risk with their healthcare provider.**

The RSV vaccine is recommended for everyone age 75 and older and for adults age 50-74 who are at increased risk for severe RSV. RSV vaccination is currently a single dose rather than an annual vaccine. COVID-19, flu, and RSV vaccines can be given during the same visit when someone is eligible. Talk to your health care provider or pharmacist about which vaccines are appropriate for you this season.

**Identity Theft Protection**

Identity theft is a serious problem that can affect your finances, credit and personal security. Fortunately there are several simple steps you can take to reduce your risk. Start by protecting your Social Security number and other sensitive information. Do not carry your Social Security card unless necessary, and never provide personal information to someone you do not trust or know. Be especially cautious of unexpected phone calls, emails, and text messages requesting passwords, account numbers, or financial information.

Use strong, unique passwords for your online accounts and enable two-factor authentication whenever possible. Avoid using the same password for multiple accounts. Keep your computer, phone and security software updated to help protect against malicious attacks. Monitor your bank and credit card statements regularly and report unfamiliar transactions immediately. You should also review your credit report for accounts or activity you do not recognize. Consider placing a fraud alert or credit freeze with major credit bureaus if you believe your information has been compromised.

If you suspect identity theft, contact your bank or credit card company immediately, report any unauthorized transactions and change the passwords for compromised accounts. Keep records of suspicious activity and report the identity theft to appropriate authorities.

Finally be careful about what personal information you share with social media and avoid using public Wi-Fi for sensitive financial transactions. Protecting your identity requires awareness and regular attention, but these simple habits can significantly reduce your risk of becoming a victim of identity theft. Don't let identity theft create a stressful situation which can compromise your health. tay vigilant and protect your identity to reduce the potential damage from identity theft to your finances and your health.

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**.

# PUZZLES

| | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
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| O | D | W | K | D | M | B | C | H | W | E | R | E | W | O | L | F | I | C |
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AFTERLIFE
AUTUMN
BAT
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BLOOD
BOO
BROOMSTICK
CACKLE
CADAVER
CANDY
CASKET
CAT
CAULDRON
COBWEB
COFFIN
CREEPY
DEMON
EERIE
GHOST
GHOUL
GRIM REAPER
HAUNT
HOWL
MASK
MIDNIGHT
MOON
MUMMY
OCTOBER
OGRE
OWL PHANTOM
PRANK
SKELETON
SPIDER
TOMBSTONE
TRICK
VAMPIRE
WEREWOLF
WITCH

# the recipe

## Stuffed Mini Pumpkins

**Ingredients**
4-6 small-sized mini pumpkins
1 tablespoon olive oil
1 pound ground sausage or turkey
1 medium onion
2 cloves garlic
2 cups cooked rice or quinoa
2 cups spinach
1 cup diced bell peppers
1 cup shredded cheese
¼ cup fresh herbs

**Directions**
Preheat the oven to 375°F (190°C).
Cut the tops off each mini pumpkin and scoop out seeds and strings.
Lightly brush the inside of each pumpkin with olive oil and sprinkle with salt and pepper.
In a skillet, sauté chopped onions and garlic until soft and fragrant, then add ground sausage (or plant-based crumbles), cooking until browned.
Stir in cooked rice or quinoa, spinach, diced bell peppers, shredded cheese, and fresh herbs until well combined.
Spoon the savory filling into each pumpkin cavity, packing gently but leaving room to avoid overflow.
Place the stuffed pumpkins on a baking sheet and bake for 25-30 minutes until tender and cheese is melted.
Top with toasted pumpkin seeds and a dollop of sour cream or Greek yogurt if desired.

get connected

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

# CSR Updates

**2027 DISTRICT DIRECTOR ELECTION**
**Districts D & E**

**2026**
**OCTOBER & NOVEMBER**
Candidate Consent Form
A blank Candidate Consent Form will be printed in the October and November issues of the CSR newspaper.

**NOVEMBER 16**
Candidate Filing Deadline
Deadline for candidates to submit their Candidate Consent Form and 200-word candidate statement.

**DECEMBER 1**
Ballots Mailed
Deadline for the corporate office to mail election ballots.

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**2027**
**JANUARY 4**
Ballot Return Deadline
Deadline for return of ballots.

**JANUARY 11**
Election Results Notification
Deadline for candidates to be notified of the election results.

**JANUARY 20**
Deadline for submitting an election protest.

**FEBRUARY**
Election Results Published
Election results will be printed in the CSR newspaper.

**INSTALLATION OF DISTRICT DIRECTORS**
The District D-elect and District E-elect shall be installed at the first regularly scheduled Board meeting following the election.

# CSR Bill Watch
## with Ted Toppin

As this is written, it is late September and Governor Newsom is working his way through – signing or vetoing – the hundreds of bills the State Legislature pushed through to his desk before adjourning the 2025-26 legislative session on September 1. I am happy to report that the below CSR-supported bills made it to the Governor's desk in the final weeks of session and have now been signed into law.

Signed by Governor Newsom

**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.

**AB 1609 (Zbur)**
Would ensure that consumers are able to speak with real humans when seeking customer service and support through telephonic and chat support platforms.

**AB 1629 (Haney)**
Would require dental insurance plans to send payments directly to dentists, ensuring that insurers cannot shift financial burdens onto patients.

**AB 1906 (Aguiar-Curry)**
Would require health plans and insurers to cover the cost of an annual cervical cancer screening home test kit.

**SB 296 (Archuleta)**
Would expand the value of the disabled veterans' property tax exemption for a veteran who is 100% disabled.

**SB 1244 (Allen)**
Would require insurance intermediaries to proactively disclose the compensation they earn for advising public agencies to select certain health care options.

**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.

**SB 1244 (Allen)**
Would require insurance intermediaries to proactively disclose the compensation they earn for advising public agencies to select certain health care options.

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

# Election Updates with Ted Toppin

## November Election Fast Approaching

### CSR's Election Recommendations Aimed at Protecting Your Interests

**Ted Toppin**

The 2026 General Election will be here before you know it – Tuesday, November 3!

By the time you read this edition of the ***Retiree*** you will likely have endured hundreds of television commercials and countless glossy mailers and slate cards supporting or opposing various candidates and ballot measures. Maybe you have also received multiple phone calls and texts from campaigns, and perhaps the occasional knock on the door, as candidates and volunteers participate in phone banking and canvass neighborhoods looking to drum up support prior to Election Day.

The good news is, the election is just around the corner, bringing to an end the bombardment of political ads and asks. If you are not registered or need to reregister, you have until 15 days before the election – October 19 – to do so. You can even register online.

All registered California voters will automatically receive a vote-by-mail ballot, including a postage-paid envelope to return it. Ballots will be mailed to voters no later than October 5. Your ballot must be postmarked by November 3 or dropped off in a secure ballot drop box by 8 p.m. that night if you want your vote to be counted.

If you are looking for recommendations on how to best vote your interests, and the interests of all state retirees, please see the list of CSR's statewide and legislative endorsements for 2026 below. In total, CSR has endorsed candidates in 82 out of 100 legislative seats on the ballot, all eight seats for statewide constitutional offices, and in all four races for the Board of Equalization.

The candidates were selected based solely on their support for California state retirees, including state retiree defined benefit pensions and health care benefits. Candidates' records on retiree issues in public office, their public statements, returned questionnaires, and their relationships with CSR leaders and chapters were all used in the evaluation and endorsement process.

Open seat candidates on the endorsement list alongside this article are in bold. Candidates who are challenging an incumbent are designated by an asterisk (*). All other candidates are incumbents seeking reelection.

Statewide Candidates

**Governor – Xavier Becerra**
Attorney General – Rob Bonta
**Treasurer – Eleni Kounalakis**
Controller – Malia Cohen
Secretary of State – Shirley Weber
**Lieutenant Governor – Fiona Ma**
**Insurance Commissioner – Ben Allen**
**Supt. of Public Instruction – Richard Barrera**
**BOE District 1 – Shannon Grove**
BOE District 2 – Sally Lieber
**BOE District 3 – Mike Gipson**
**BOE District 4 – Tom Umberg**

Assembly Candidates

AD 01 Heather Hadwick (R-Alturas)
AD 02 Chris Rogers (D-Santa Rosa)
AD 04 Cecilia Aguiar-Curry (D-Winters)
AD 06 Maggy Krell (D-Sacramento)
AD 09 Heath Flora (R-Modesto)
AD 10 Stephanie Nguyen (D-Elk Grove)
AD 11 Lori Wilson (D-Fairfield)
**AD 12 Eric Lucan (D-Novato)**
AD 13 Rhodesia Ransom (D-Tracy)
AD 14 Buffy Wicks (D-Oakland)
AD 15 Anamarie Avila Farias (D-Martinez)
AD 16 Rebecca Bauer-Kahan (D-Orinda)
AD 17 Matt Haney (D-San Francisco)
AD 18 Mia Bonta (D-Oakland)
AD 19 Catherine Stefani (D-San Francisco)
AD 20 Liz Ortega-Toro (D-San Leandro)
AD 21 Diane Papan (D-San Mateo)
AD 22 Juan Alanis (R-Modesto)
AD 23 Marc Berman (D-Menlo Park)
AD 24 Alex Lee (D-San Jose)
AD 25 Ash Kalra (D-San Jose)
AD 26 Patrick Ahrens (D-Campbell)
**AD 27 Brian Pacheco (D-Fresno)**
AD 28 Gail Pellerin (D-Santa Cruz)
AD 29 Robert Rivas (D-Hollister)
AD 30 Dawn Addis (D-Morro Bay)
**AD 31 Annalisa Perea (D-Fresno)**

BOLD = Open Seat

**AD 34 Charles Hughes ( R-Antelope Valley)**
**AD 35 Andrae Gonzales (D-Bakersfield)**
AD 37 Gregg Hart (D-Santa Barbara)
AD 38 Steve Bennett (D-Ventura)
AD 39 Juan Carrillo (D-Palmdale)
AD 40 Pilar Schiavo (D-San Fernando)
AD 41 John Harabedian (D-Pasadena)
**AD 42 Deborah Klein Lopez (D-Agora Hills)**
AD 43 Celeste Rodriguez (D-San Fernando)
AD 44 Nick Schultz (D-Burbank)
AD 45 James Ramos (D-Highland)
AD 46 Jesse Gabriel (D-Encino)
AD 48 Blanca Rubio (D-Baldwin Park)
AD 49 Mike Fong (D-Alhambra)
AD 50 Robert Garcia (D-Rancho Cucamonga)
AD 51 Rick Chavez Zbur (D-Los Angeles)
AD 52 Jessica Caloza (D-Los Angeles)
AD 53 Michelle Rodriguez (D-Pomona)
AD 54 Mark Gonzalez (D-Los Angeles)
AD 55 Isaac Bryan (D-Los Angeles)
AD 56 Lisa Calderon (D-Whittier)
AD 57 Sade Elhawary (D-Los Angeles)
AD 58 Clarissa Cervantes (D-Riverside) *
AD 60 Corey Jackson (D-Moreno Valley)
AD 61 Tina McKinnor (D-Los Angeles)
AD 62 Jose Solache (D-Lynwood)
AD 64 Blanca Pacheco (D-Downey)
**AD 65 Ayanna Davis (D-Compton)**
**AD 66 Paul Seo (D-Rancho Palos Verdes)**
**AD 67 Mark Pulido (D-Cerritos)**
**AD 68 David Penaloza (D-Santa Ana)**
AD 69 Josh Lowenthal (D-Long Beach)
AD 73 Cottie Petrie-Norris (D-Irvine)
AD 76 Darshana Patel (D-San Diego)
AD 77 Tasha Boerner (D-Encinitas)
AD 78 Chris Ward (D-San Diego)
AD 79 LaShae Sharp-Collins (D-San Diego)
AD 80 David Alvarez (D-San Diego)

Senate Candidates

**SD 02 Damon Connolly (D-San Rafael)**
SD 06 Roger Niello (R-Fair Oaks)
SD 08 Angelique Ashby (D-Sacramento)
**SD 10 Scott Sakakihara (D-Union City)**
**SD 12 Nathan Magsig (R-Fresno)**
**SD 14 Esmeralda Soria (D-Fresno)**
SD 16 Melissa Hurtado (D-Central Valley)
SD 18 Steve Padilla (D-Chula Vista)
SD 20 Caroline Menjivar (D-Burbank)
SD 22 Susan Rubio (D-Baldwin Park)
**SD 26 Sara Hernandez (D-Los Angeles)**
SD 28 Lola Smallwood-Cuevas (D-Los Angeles)
SD 30 Bob Archuleta (D-Whittier)
SD 32 Kelly Seyarto (R-Murrieta)
**SD 34 Avelino Valencia (D-Anaheim)**
SD 38 Catherine Blakespear (D-Encinitas)
**SD 40 Mara Elliott (D-San Diego)**

# CalPERS UPDATE

## CalPERS Reaches Tipping Point to Lower Employer Contributions

The number of CalPERS employers with fully funded plans has increased tenfold over the past 10 years and is expected to keep rising.
Of the more than 2,100 CalPERS employer plans, as of June 30, 2026:

- 293 CalPERS plans have an estimated funded status more than 100%, up from 28 plans 10 years ago.
- 539 CalPERS plans are 90% to 100% funded, compared with just 13 plans 10 years ago.
- Another 932 plans are funded at 80% to 90%, up from 123 plans over that same period.

A fully funded CalPERS employer generally means the employer's pension plan has enough assets set aside to cover all benefits already earned by employees. "We have reached a tipping point… where many of our employers will now see decreases to their annual contributions over the next several years," CEO Marcie Frost said at the September CalPERS Board of Administration meeting. She noted that employer contributions are projected to decline from $27 billion annually to roughly $22 billion by fiscal year 2032-33 — the result of solid investment gains, a shift in the workforce composition to more Public Employees' Pension Reform Act (PEPRA) members, and increased employer contributions since CalPERS lowered its discount rate (or assumed rate of return) shortly after Frost arrived in 2016. "These are real gains based on solid assumptions about how the market will perform over time, and how much employers and workers need to contribute to their pension fund," Frost said.

**Maintaining the Discount Rate**

CalPERS has maintained the 6.8% discount rate for five years after reducing it from 7.5%.

The discount rate is a prediction of what the CalPERS fund will earn on its investments over the long term. The figure plays a significant role in determining how much employers and PEPRA members pay into the system. Generally, the lower the expected investment return, the more they must pay.

The fund has also seen strong investment gains over the last three years, which have exceeded the discount rate. CalPERS' most recent 14.8% preliminary return for fiscal year 2025-26 is the best performance in five years, marking the fourth consecutive year of continued improvement in its returns.

Despite CalPERS' success in beating the discount rate in recent years, holding it at 6.8% remains a sound strategy for the long-term, given that the 20-year return is exactly 6.8%, Frost said. "Over time, this is what we think the fund can sustain, regardless of the ups and downs of any particular year," she said.

## It's Time to Get Vaccinated: Protect Against Flu, COVID-19, and RSV

With the beginning of fall comes an increase in respiratory illnesses like colds, the flu, and COVID-19, making now the perfect time to protect yourself by getting updated vaccines. Vaccines are one of the safest, most effective ways to protect your health, the health of your family, and community by preventing serious illness **before** it starts. CalPERS will continue to cover vaccines for COVID-19, RSV, and the flu to support its members in making the best healthcare decisions for themselves and their families.

**COVID-19**

Currently, updated COVID vaccines for 2026-27 are available from Pfizer-BioNTech (for individuals 5 years and older), Moderna (6 months and older), or Novavax-Sanofi and Moderna (12 years and older).

**Which CalPERS Members Are Eligible for the COVID Vaccine?**

CalPERS and its health plans and pharmacy benefits manager partners **continue to provide and cover without cost sharing** the latest 2026-27 COVID-19 vaccine for **any** CalPERS members aged 6 months and older who choose it to reduce their risk of severe illness, in alignment with the California Department of Public Health and West Coast Health Alliance recommendations.

**Flu**

The flu vaccine has been updated for the 2026-27 season, **and is still recommended** annually for everyone 6 months of age and older who does not have contraindications. It is currently available as a shot or nasal spray. For the best protection against the flu, the ideal time to get your flu shot is September or October.

**RSV**

Recommendations for respiratory syncytial virus or RSV have not changed significantly this year. RSV is still recommended for three main groups of individuals:

- Infants — RSV vaccination is recommended for infants younger than 8 months of age who are born during their first RSV season (typically October through March) and who are not protected by maternal RSV vaccination; it is also recommended for older infants aged 8 to 19 months who are at high risk for severe RSV.
- Pregnant Individuals — RSV vaccination is recommended for individuals who are 32 to 36 weeks pregnant during the RSV season, which provides immunity for the baby as well. It is best received from September to January.
- Older Adults — A one-time RSV vaccination is recommended for all adults 75 years and older, and for those 50 to 74 years at high risk for severe RSV. If you've received an RSV vaccine, you do not need another one at this time.

**How Do I Get My Vaccines?**

You can get your vaccines with your healthcare provider or through an in-network pharmacy here in California. Please contact your health insurance plan if you encounter any difficulty in receiving the vaccine, or if you reside outside of California.

Article courtesy of Dr. Julia Logan, CalPERS Chief Medical Officer

# 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. All CSR members receive complimentary lunches.

## Chapter 2

Vijaya Mopuru
John Medeiros
Gloria Monroe
Michelle Boone
Sheryl Raney
Mathew Manley
Bradley Newmyer
Ronald Kihm
Emily Yamamoto
Tracie Walker
Josefina Lopez
Ricky Foster
Michael Haworth
Tasveer Singh
Dedria Evans
Audrey King
Shalini Swamy
Audra Lindsey
Joseph Smith
Sharon Tomasello
Windy Madison
Steffany Sims
Deborah Massey-Muse
Mary Kravitz
Larry Noss
Matilda Flores
Felicia Jones
Ana Espinoza
Donavenis Cantrell
Jesse Villa
Rachel Ramos
Anita Valdez Keaton
Andrea Hardesty
Suelynn Yee
Debra Whiting

## Chapter 3

Michelle Squyer
Sylvia Zelaya-Beverly
James Mirarchi

## Chapter 4

Andrea Giordano
Aurelia Pulley
Keith Markman
Vernecia Buchanan
Maria Ruiz
Lanie Macatangay
Robert Spring
Kathrina Canalita
Maria Murillo Urbina
Jorge Mercado

## Chapter 5

Kennoris Bates
Gregory Bennett
Tammi Nash
Daniel Johnson

## Chapter 6

Duane Wilson
Claudia Terriquez
Donna Derbish
Catherine Sopandi
Morris Brown
Lydia Hill
John Yaqub

## Chapter 8

Susan Armitage

## Chapter 9

Lan Lu
Patricia Sanford
Lawanda Gutierrez
Enrique Ponce
Veronica At-Ramirez
Hsiu Sun
Lisa Cervantes

## Chapter 10

Leah Horne
Regina Worley
Raymond Ducusin Sr
Linda Ortiz
Anthony Jones
Christine Reed
Stacy Alexander
Brooke Forzetting
Shilpa Ranat

## Chapter 11

Kathleen Brassfield
Sheri Osborn
Marilyn Harris
Michelle Molina-Hernandez
Elizabeth Simon
Jennie Klapperich

## Chapter 12

Robin Serrano
Esther Garcia

## Chapter 13

Brenda Sisk
Robert Begrin
Kimberly Duffy

## Chapter 14

Michael Weatherford

## Chapter 15

Glenn Fowler
Joshua Morgan
Melissa Robinson
Joanna Ratliff
Shannon Woods
Sonya Murray
Eugene Coughlin
James Lewis

## Chapter 16

Hope White
Maria Rodriguez
Maria Taylor
Raquel Webb

## Chapter 17

Richard Covey
Victor Wardrope
Ligaya Lara
Wilma Manchester
Susan Scatolini
Sylvia Valdez
Nora Valdez-Loperena
Julie Campbell
Amar Laimeche
Nancy Diaz-Salazar

## Chapter 20

Darwin Rivera
Jayne Calucag
Arnaldo Delpilar

## Chapter 21

Eshawn Zuniga
Kristen Boland
Heather Markovich
Lisa Jenkins
Lisa Sledge
Lateef Rhodes
Dedan Wilmot
Cynthia Gronroos-Kelsey
Stephen Hichborn
Percival Orille

## Chapter 23

Anna-Marie Homen
Jessica Pereyra
Michael Voss
Adela Bretana
Mai Luong
Ngoc Nguyen

## Chapter 26

Christopher Washington
Veronica Garcia
Terrie Guhl
Richard Vega
Calvin Young
Gliceria Etrata

## Chapter 31

Michael Ford
Debra Mercado
Barbara Salinas

## Chapter 34

David Palmquist

## Chapter 35

Shawna Gregg
Nancy Hinojosa
Aida Sanchez
Claudia Hernandez

## Chapter 36

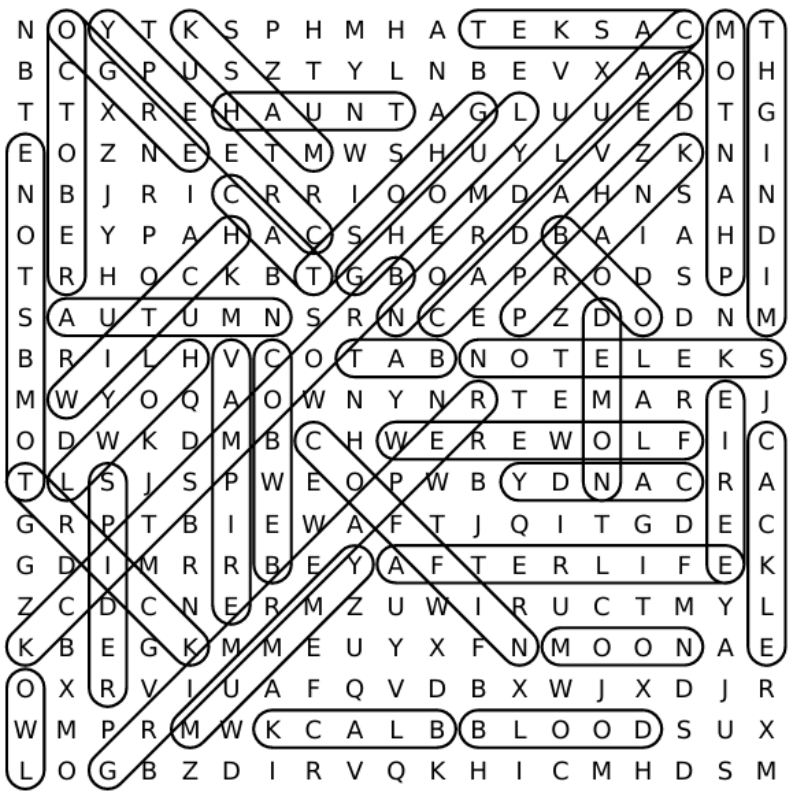
Irene Gutierrez
Erlinda Busby

## Chapter 165

Corinna Dunkle
Angela Hockaday
Charquinta Mims
John Schumann
Sheila Schiffman
Edward Cimini
Kirsten Fonseca
Kimberly Yeo
Elizabeth Salas
Erin Mc Curley
Charles Crowder
Michelle Messinger
Gerry Andrus
Anne Ducey
Cristhia Roldan
Joseph Norris

**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



# 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 *Our last meeting of the year is tentatively scheduled for Dec. 2 in Pleasant Hill.*

## 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; **Secretary:** Diane Buffington, **Treasurer:** Kathleen Elwell, **Meeting:** Tuesday, Nov. 3, 10 a.m. – 11:30 a.m. (sign-in begins 9:30 a.m.) **Where:** The Center at District56, 8230 Civic Center Dr., Elk Grove. **Program:** Guest speaker Kim Johnson, Agency on Aging Area 4 ombudsman. Learn about the important role of an ombudsman within her organization. **Cost:** Members free, nonmembers $15 (free to nonmembers who fill out a CSR membership application). Admission includes coffee, tea, and light snacks. **Reservations required:** RSVP by Nov. 1 to Peggy Andre at villatresshair@gmail.com or (916) 995-8094. Guests are encouraged. to bring a friend who wants to learn about CSR. Seating capacity is 400.

## 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**: Cecilia Cuadra (415) 678-7247; caccbon1@gmail.com

## 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, Oct. 15, 12:30 p.m. **Where:** Petrelli's Steakhouse, 5615 Sepulveda Blvd., Culver City. **Cost:** Free for Chapter 4 members in good standing, guest speakers, and invited guests. All others $30 (cash only). **Reservations required:** RSVP by Oct. 9. 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

**CENTRAL VALLEY FOOTHILLS** **President:** Diane Padilla (209) 233-0473; DPadilla@CalRetirees.org; **Vice President:** Martha Acevedo, (209)761-2034; **Secretary:** Korryn Koplen (209) 577-8376; **Treasurer:** Frank Borrelli, (209) 402-1201, fjborrelli@gmail.com. *The next Chapter 5 meetings will occur in December. The tentative locations for each respective event are Jackson, Sonora, Modesto, and Merced. Please see the November CSR newspaper for dates and details.*

## CHAPTER 6

**SAN BERNARDINO/ RIVERSIDE COUNTY**

**President:** J. Dee Stoddard, (909) 553-9744; **Vice President:** Frank Ornelas, (909) 948-8758; **Secretary:** Yolanda Ornelas, (909) 948-8758 **Treasurer:** Erlinda Ochoa, (909) 822-4128. **Meeting:** Thursday, Oct. 8, 11 a.m. Doors open at 10:30 a.m.**Where:** San Bernardino Elks Lodge, 2055 Elks Ln., San Bernardino. **Cost:** Free for CSR members. **Program:** Scheduled guest speakers State Treasurer Fiona Ma (candidate for Lt. Governor) and Assemblymember Robert Garcia (D-Rancho Cucamonga). **Reservations required:** RSVP by Oct. 6 to Frank Ornelas (909) 948-8758, or via email invitation.

## CHAPTER 8

**NORTH COAST AREA**

**President:** Veronica Avila, (707) 487-0235, VAvila@CalRetirees.org; **Vice President:** Elnora Hunter-Fretwell, (916) 320-3461; EHunterFretwell@CalRetirees.org; **Secretary:** Kathy Jorden **Treasurer:** Vacant.

## 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, Oct. 14, noon (sign-in at 11:30 a.m.) **Where:** Stevens Steak & Seafood House, 5332 Stevens Pl, Commerce. **Program:** Guest speaker State Assemblymember Mark Gonzalez (AD-54). **Cost:** Members free; nonmembers and guests $20. **Reservations required:** RSVP by Oct. 5 to David Matanga by phone, email, or via email invitation.

## CHAPTER 10

**SAN LUIS OBISPO**

**President:** Tamara Walter, (805) 286-7435; twalter@calretirees.org.; **Vice President:** Ada Mendez, sallymendez1122@gmail.com; **Treasurer:** Marsha Epstein, (805) 704-0723; **Secretary:** Vacant **Meeting:** Tuesday, Nov. 17, 11 a.m. **Where:** Vix Creek Saloon, 133 Bridge St A, Arroyo Grande. **Cost:** Members free, guests $30. **Reservations required:** RSVP by Nov. 12 to Leticia Soria (805) 574-0109, 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 *Chapter is scheduled to meet in December TBD.*

## 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:** Phyllis Barring Glass (661) 810-2069;**Treasurer:** Barbara Griffin, (661) 266-1130, bgrif1275@gmail.com; **Meeting:** Tuesday, Oct. 13, noon. **Where:** BJ's Restaurant & Brewhouse, 11600 Amargosa Rd, Victorville. **Program:** Guest speaker Karen Costeines, San Bernardino County Department of Aging and Adult Services. **Reservations required:** RSVP by Oct. 5 to Phyllis Barring Glass at (661) 810-2069, to 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, Oct. 7, noon (order lunch at 11:30 a.m.) **Where:** Country Waffles, 2300 Athens Ave., Redding. **Cost:** Lunch is free to all CSR members. **Note:** For more information, please contact Audrey Sandeen (530) 604-5289. **Yreka Meeting:** Thursday, Oct. 8, noon (order lunch at 11:30 a.m.) **Where:** Casa Ramos, 100 N. Main St., Yreka. **Cost:** Lunch is free to all CSR members. **Note:** For more information, please contact Audrey Sandeen (530) 604-5289. Redding **Meeting:** Wednesday, Nov. 4, noon (order lunch at 11:30 a.m.) **Where:** Country Waffles, 2300 Athens Ave., Redding. **Cost:** Lunch is free to all CSR members. **Note:** 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. Riazi, (530) 519-2174, SERiazi@CalRetirees.org; **Secretary:** Robin Keehn, (530) 899-7911, kkeehnr68@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).* **Susanville Meeting:** Tuesday, Oct. 13, 11:30 a.m. **Where:** Kopper Kettle Café, 2535 Main St., Susanville. **Program:** Learn how CSR helps protect the pension and health benefits of state retirees like you. **RSVP:** Requested but not required. **For more information:** Call or text Diana King or Kenneth Todd Mayer. **Chico Meeting:** Thursday, Oct. 15, 11:30 a.m. **Where:** Logan's Roadhouse, 1900 E. 20th St., Chico. **Program:** Learn how CSR helps protect the pension and health benefits of state retirees like you. **RSVP:** Requested but not required. **For more information:** Call or text S.E. Riazi or Kenneth Todd Mayer. **Chico Meeting:** Thursday, Nov. 19, 11:30 a.m. **Where:** Logan's Roadhouse, 1900 E. 20th St., Chico. **Program:** Learn how CSR helps protect the pension and health benefits of state retirees like you. **RSVP:** Requested but not required. **For more information:** Call or text S.E. Riazi or Kenneth Todd Mayer.

## CHAPTER 15

**SIERRA FOOTHILLS**

**President:** Pamela Robison, (916) 768-1657, PRobison@CalRetirees.org; **Vice President:** Joann Stewart, (916) 412-2075, JStewart@CalRetirees.org; **Secretary:** Shari Lynn Goodwin, (916) 521-7593; SGoodwin@CalRetirees.org **Treasurer:** Lieutenant Coopwood, (916) 206-2732, LtCoopJr@gmail.com **Meeting:** Tuesday, Oct. 6, 11:30 a.m. – 3 p.m. **Where:** Cattlemens, 2000 Taylor Rd., Roseville. **Program:** Guest speaker State Senator Roger Niello (Senate District 6). **Cost:** Chapter 15 members free, nonmembers $30, cash or check payable to CSR Chapter 15. Admission includes lunch choice of lemon or teriyaki chicken, ravioli, salmon, or steak. **Reservations required:** RSVP by Monday, Sept. 28, to Shari Lynn Goodwin at SGoodwin@CalRetirees.org or (916) 521-7593 (call or text) or via email invitation. N**ote:** Zoom access available upon request.

## CHAPTER 16

**SAN JOAQUIN COUNTY**

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

## CHAPTER 17

**GREATER SAN DIEGO**

**President:** (Carl) Mark Flahan, (619) 977-6275; MFlahan@mac.com; **Vice President:** Gaspar Luna Oliveira, (619) 548-4793, gasparlunaoliveira@gmail.com; **Treasurer:** Diane Whorton, (619) 454-3603, dlw.union@gmail.com **Secretary:** Mildred Scarber, (619) 871-8658, MillieScarber@gmail.com. **Meeting:** Thursday, Dec. 3rd, Doors open 10 a.m; 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:** Year End Celebration and approval of the chapter 17 2027 budget. **Reservations required:** by Nov. 27th. New members, please bring your membership card to the meeting. **For more information:** Contact Diane Whorton dlw.union@gmail.com or (619) 454-3603 or Gaspar Luna Oliveira (619) 548-4793.

**Note:** If you have recently retired or signed a new membership application and have not received your membership card, please contact CSR headquarters to obtain your membership number—so chapter 17 can verify it. (If you received this newspaper, your member number is included, on the 2nd row, above your name on the address label.) Please email that information to Diane Whorton at the above listed email address. You will then be added to the reservation list. Those who attend without a reservation will be last to be seated.

# CHAPTER MEETING NOTICES

## 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 **Meeting:** Monday, Oct. 12, noon. **Where:** Stars Restaurant, 115 S. Orchard Ave., Ukiah. **Program:** Learn how CSR helps protect the pension and health benefits of all retired state employees. **Cost:** Free for CSR members. **For more information:** Please contact Skip Hulet. **Lake County Meeting:** Tuesday, Oct. 13, noon. **Where:** Running Creek Casino, 635 State Hwy. 20, Upper Lake. **Program:** Learn how CSR helps protect the pension and health benefits of all retired state employees. **Cost:** Free for CSR members. **For more information:** Please contact Skip Hulet.

## CHAPTER 20

**SAN FERNANDO VALLEY AND LOS ANGELES AREA**

**President:** M. Cora Okumura, (818) 359-7625, mcokumura@yahoo.com; **Vice President:** Norma Gallegos, (818) 667-2347, norma.2005@gmail.com **Treasurer:** Gaylonn Mayo, (310) 897-7950, GaylonnB@gmail.com; **Secretary:** LaVerne Archie (909) 936-9940;

## 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

## 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:** Trella Linley, (559) 359-8092, Trella58@charter.net;. **Secretary:** Vacant **Treasurer:** Joe Salcido, (661) 477-2015 , joe.salcido@yahoo.com. **Meeting:** Thursday, Oct. 15, 11 a.m. **Where:** Hodel's Country Dining, 5917 Knudsen Dr., Bakersfield. **Program:** Get important updates about your CalPERS pension and health benefits—with insights from Simone Parker, CalPERS Stakeholder Relations. Discuss the 2027 Chapter 26 budget with Treasurer Joe Salcido. **Cost:** Free for Chapter 26 members. All other guests, spouses and significant others pay $20 for their own meals. **Reservations required:** RSVP by Oct. 8 to Ophelia. Advance registrations are mandatory. For those who RSVP but do not attend, please notify Ophelia no later than 72 hours prior to the meeting date. The chapter is responsible for paying for each "no-show" meal. **For more information:** Please call, text, or email Ophelia (661) 458-6588, csr.chapter26@gmail.com, or via CSR email invitation.

## CHAPTER 31

**VENTURA/SANTA BARBARA**

**President:** Michael Cheng, (805)689-6700, mikecheng3@verizon.net; **Vice President:** Vacant ; **Secretary:** Catherine Jimenez, (805) 746-2273; chapter31cj@gmail.com; **Treasurer:** Robert Shiverdecker, codyannie1@gmail.com.

## CHAPTER 34

**ORANGE COUNTY–SANTA ANA**

**President:** Joe Whaling, (714) 349-5393, joewhaling@yahoo.com; **Vice President:** Mark Barr, (949) 310-7675, markchef@aol.com; **Secretary:** Dana Pape, papedana@gmail.com. **Treasurer:** William (Bill) Serb III, (714) 826-6029, serbthe3rd@att.net; *Usually meets on the second Wednesday of each even month.* **Meeting:** Wednesday, Oct. 14, 11:30 a.m. – 2 p.m. **Where:** The Old Spaghetti Factory, 110 E. Santa Fe Ave., Fullerton. **Program:** Learn about political advocacy, with insights from Congressman Lou Correa (D-CA-46) and State Assembly candidate Mark Pulido. **Cost:** CSR members free, guests $25. **Reservations required:** RSVP by noon on Oct. 12 to Bill Serb at serbthe3rd@att.net or Susie Leon at (619) 394-8454, susielovespc@gmail.com, or via email invitation. **Note:** For express check-in, please bring your postcard invitation 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 a.m. **Meeting:** Thursday, Oct. 8, 11 a.m. – 1 p.m. **Where:** El Nuevo Mexicali, 640 N. Prospect St., Porterville. **Program:** Guest speakers from the offices of State Senators Melissa Hurtado and Shannon Grove, and Assemblymember Alexandra Macedo. **Cost:** CSR members free, guests $20. **RSVP:** Required by Oct. 1 to Lou Flores. **Meeting:** Tuesday, Nov. 17, 11:15 a.m. – 1 p.m. **Where:** Chinese Dynasty, 441 N. 10th Ave., Hanford. **Program:** Guest speakers from the offices of State Senator Melissa Hurtado and Assemblymember Alexandra Macedo. **Cost:** CSR members free, guests $18.**RSVP:** Required by Nov. 10 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:** Patricia Olivas (661) 817-4068, Ptycakes717@yahoo.com; **Treasurer:** Abby Bayes, (831) 455-6189, abby.bayes@gmail.com. **Meeting**: Thursday, Oct. 8, 11:30 a.m. **Where:** Black Bear Diner, 2450 N. Fremont St., Monterey. **Program:** Learn about Alzheimer's disease—with insights from guest speaker Philip Geiger, Regional Director, Alzheimer's Association. **Cost:** CSR Chapter 36 members free, guests $25 (cash-only). **Reservations required:** RSVP by Oct. 6 to Patricia Olivas at Ptycakes717@yahoo.com, or (661) 817-4068, or via email invitation. Include guest names.

## CHAPTER 165

**SACRAMENTO/OREGON**

**President:** Caesar Abcarius, (916)346-9092, caesar.abcarius@sbcglobal.net; **Vice President:** John Bowden, (916) 361-8786, JBowden@CalRetirees.org **Secretary:** Robert (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 *The Sacramento holiday meeting is scheduled for Friday, Dec. 4.* **Oregon Meeting:** Thursday, Oct. 15, noon (check-in at 11:45 a.m.)

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

**Program:** Guest speaker Mike Greer, candidate for State Assembly.

**Cost:** Lunch is free for Chapter 165 members; Guests $20. **Sacramento Meeting:** Friday, December 4, at noon. (sign-in at 11:00 a.m.) **Where:** Hilton Sacramento Arden West, 2200 Harvard St., Sacramento. **Program:** Approval of 2027 Chapter 165 budget. Holiday entertainment provided. **Cost:** Chapter 165 members free; Guests $50. **Reservations required:** RSVP no later than November 23 to CSR email invitation or contact Les Reynoso by email or phone

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