The June 7 primary election brought positive results for CSR-endorsed candidates with all candidates advancing to the November election under California’s unique “top-two” primary system.

In the constitutional office races, all seven CSR-endorsed incumbents, including Governor Gavin Newsom, advanced to November.

This included Governor Gavin Newsom (D), Attorney General Rob Bonta (D), Treasurer Fiona Ma (D), Secretary of State Shirley Weber (D), Lieutenant Gov. Eleni Kounalakis (D), Insurance Comm. Ricardo Lara (D), and SPI Tony Thurmond (D). The CSR-endorsed legislative candidate advanced in 60 out of 60 races, including 9 out of 9 in contested campaigns for open legislative seats.

Overall, CSR had great primary election results, with the CSR-endorsed candidate advancing to the general election in 67 out of 67 races. With the June results now in, CSR has made additional endorsements of a candidate for State Controller, one incumbent legislator, and a handful of open seat legislative candidates.

For State Controller, the recommendation is Malia Cohen, Chair of the State Board of Equalization, who was the top Democratic vote-getter on June 7 and is well positioned to defeat her Republican opponent Lanhee Chen in November. The recommended incumbent legislator is Assembly Member Matt Haney (D-San Francisco). He easily won the special election for the AD 17 seat in April, filling the vacancy left behind by David Chiu. Cohen, Haney, and the recommended open seat legislative candidates below have returned favorable questionnaires and have actively sought CSR’s support.

Additional recommendations for open seat endorsements are likely to follow after the receipt of additional CSR questionnaires. The August Retiree will provide a complete election update when all votes have been tallied.

If you have any questions, please contact CSRInfo@CalRetirees.org.

The CSR June Board meeting was convened at the Hilton Long Beach hotel. The CSR Leadership team meet on Monday afternoon and covered a wide range of updates including communication protocols, chapter president duties, chapter activities, and chapter committees. CSEA Membership Services Manager, Wendy Montero provided a training on membership lists and movement reports. CSEA Accounting Manager Kenton Jones was also on hand giving a high level training on chapter finances. Attendees were also able to hear from Tim Behrens who spoke about his CalPERS candidacy. Voting will be open from August 26 until September 26 via CalPERS.

Committee meetings were held on Tuesday. Members participated in-person as well as virtually as the meetings were offered in a hybrid format. The Board of Directors meeting was held on Wednesday. It was also a hybrid meeting. The Board heard informative committee reports from each chair. CSR Legislative Representative Ted Toppin joined virtually and the Board voted to endorse the recommended open seat candidates. The Board also voted to change the standard mileage rate to 62.5 cents per mile starting with this Board-meeting per the new guidelines from the IRS. As always, CSR Board meetings are jam packed with information, updates and strengthening our relationships and commitment to CSR throughout the state.

The June CSR Board of Directors meeting in Long Beach, Ca. This event was held in-person as well as virtually via Zoom.
California State Retirees Membership Application

**Print Last Name** ___________________________ **First Name** ___________________________ **Initial** ____________ **Social Security No.** ___________________________ **Chapter No.** ____________

**Number and Street** ___________________________ **City** ___________________________ **State** ____________ **Zip Code** ____________

**Retirement Date (MM-DD-YY)** ___________________________ **Home Phone** ___________________________ **Email** ___________________________

**From Which State Agency did you Retire?** ___________________________

**How Did You Hear about Us?** ___________________________

**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 $125.00 per year (payable annually).

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 CSERA bylaws, policies and procedures. As a member of CSR, I agree to abide by the CSR bylaws, policies and procedures.

**Signature** ___________________________ **Date (MM-DD-YY)** ____________

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**Dues Table for Retired Members**

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<tr>
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<th>Monthly Dues</th>
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<td>$10.00</td>
</tr>
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<td>$10.50</td>
</tr>
<tr>
<td>$3,000+</td>
<td>$12.00</td>
</tr>
</tbody>
</table>

**Office Use Only**

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**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**

**JOIN ONLINE: WWW.CALRETIREES.ORG/JOINUS**

---

**California State Retirees CPAC Application**

**Please choose to which PAC you would like to contribute. You may contribute to both.**

**CSR Candidates PAC**

- [ ] Payroll Deduction Authorization [ ] $10.00 [ ] $25.00 [ ] $50.00 [ ] $100.00 [ ] Other [ ]

  To be withheld from my monthly PERS allowance (Maximum of $15.50/mo)

- [ ] Contribute to the CSR Candidates PAC [ ] $10.00 [ ] $25.00 [ ] $50.00 [ ] $100.00 [ ] Other [ ]

  Maximum of $185.00/year

**CSR Issues PAC**

- [ ] Payroll Deduction Authorization [ ] $10.00 [ ] $25.00 [ ] $50.00 [ ] $100.00 [ ] Other [ ]

  To be withheld from my monthly PERS allowance (Maximum of $15.50/mo)

- [ ] Contribute to the CSR Issues PAC [ ] $10.00 [ ] $25.00 [ ] $50.00 [ ] $100.00 [ ] Other [ ]

  Maximum of $185.00/year

---

**California State Retirees: 3000 Advantage Way Suite 100 Sacramento, CA 95834**

**JOIN ONLINE: WWW.CALRETIREES.ORG/JOINUS**

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**Contact Us!**

**California State Retirees Headquarters**

3000 Advantage Way

Suite 100

Sacramento, CA 95834

**TEL:** 916.326.4292

**FAX:** 916.326.4201

**TOLL-FREE:** 888.808.7197

**EMAIL:** crsinfo@CalRetirees.org

**WEB:** www.CalRetirees.org

501(c)(3)
Most Women Save Less for Retirement Than Men

There is a gender gap in retirement savings. Over their lifetime, on average, women earn less money than men and live longer. As a result, they have an increased risk of outliving their retirement savings.

Women Earn and Save Less Than Men

On average, women earn $0.82 for every dollar a man earns. During their career-building years, women cite family and home responsibilities such as caregiving as the most common reason for not working. As a result, they work fewer hours or accept a job that offers more flexibility but lower pay, reducing their yearly earnings. “The lifetime earnings of mothers with one child are 28% less than the earnings of childless women, all else equal, and each additional child lowers lifetime earnings by another 3%,” according to The Center for Retirement Research at Boston College.

Time away from the workforce can also lessen women’s opportunities for building new skills and networking, further impacting their career advancement and widening the gender pay gap. Additionally, members of the “Sandwich Generation,” adults in their 40s and 50s who have children and aging parents, often provide financial and emotional support to their loved ones.

According to a study by AARP, 58% of women serve as a caregiver for elderly parents or a spouse, taking time away from paid work to carry out unpaid caregiving duties. These duties further impact their Social Security and retirement savings.

Women Depend More on Social Security

Social Security Benefits, which women strongly rely on in retirement, are calculated based on average indexed monthly earnings during the 35 years in which a person earned the most. Therefore, time spent out of the workforce reduces the benefits a woman can expect later in life. Being married or widowed can increase a woman’s benefit depending on how much her partner earned compared to her.

If a woman is divorced, the situation is a bit more complicated based on how long she and her partner were married, how long they have been divorced, and if she remarried. Women who never married or were married fewer than 10 years will not be able to rely on collecting spousal benefits and are more likely to live in poverty, even with Social Security benefits, when they are 65 or older.

Women Report Lower Financial Literacy

Regardless of age, relationship status, or education level, women report lower levels of financial literacy than men. They feel confident they can make daily money decisions, but that confidence decreases when it comes to long-term investing, including funding retirement. Women typically live longer than men, giving even greater urgency to the total investments and savings they accrue over a lifetime.

How We Can Improve

Issues like the gender-based wage gap, family leave and childcare, caregiving and domestic labor, and basic financial literacy education require collective effort to effect change. However, for changes women can make today, try the following:

Take a course in money management or investing

Community colleges, universities, adult education centers, libraries, credit unions, financial service companies, and government websites offer financial education classes for adults.

Speak with a financial advisor

Ask your friends or colleagues for recommendations. Make sure the advisor is a fiduciary, meaning they are legally bound to act in your best interest. Talk with them about your financial goals and set up steps to achieve them.

Create a financial plan

Figure out a plan that works for you, that is achievable, and gives you the freedom to enjoy life today as well as prepare for the future. Check out our Planning Your Financial Future Checklist to help you get started.

Supplement your retirement

Look into saving money through deferred compensation and other savings vehicles.

Seek support

Find out if you have family or friends who are willing to share childcare duties. Seek programs in your area that assist with elder care.

Find a mentor or sponsor

A mentor provides you with the knowledge of their experience to guide you in your career. A sponsor actively promotes your skills and advocates for you, even when you are not in the room. Both can help advance your career.

Ask for a raise, if possible

Gather the information you need for the negotiation process through online job sites. Transparency is gaining traction as more people share their salaries online.

Pay it forward

If you have children, ensure they are financially literate and know how to balance a budget and establish a savings plan.

The gap in women’s retirement savings will not close overnight. Considerable systemic barriers still exist, despite efforts to correct the issues. In the meantime, women can help ensure their own financial success so they can achieve the retirement peace of mind they deserve.

How Your Retirement Date Affects COLA

If you’re thinking of retiring at the end of this year, don’t forget to factor in the annual cost-of-living adjustment (COLA) when you choose your retirement date. The year you retire is a key component of the COLA, as CalPERS members become COLA eligible two years after their retirement date.

This means members who retired in 2020 received their first COLA this May. Members who retired before 2020 also received their annual COLA increase.

Due to the two-year eligibility requirement, members who retired in 2021 won’t see an annual COLA until May 2023.

December 31 vs. January 1

One day can make a big difference. If your retirement date is December 31, 2022, your COLA would be based on the Consumer Price Index for 2023, and you would receive your first COLA in May 2024. If you retire instead on January 1, 2023, that single day’s difference can delay your eligibility by up to one year, and you wouldn’t receive your first COLA until May 2025.

COLA At a Glance

What Is COLA?
The annual cost-of-living adjustment (COLA) is a benefit to ensure your value of money at retirement keeps up with the rate of inflation.

COLA is dependent on three factors:

The Consumer Price Index (CPI) for All Urban Consumers

Your employer-contracted COLA provision

The year you retired

Remember, the COLA is based on the national Consumer Price Index. CalPERS does not determine your annual COLA amount.

Contracted COLA Provision

Most California state and all school agencies contract for a 2% COLA provision, while local public agencies may contract for 2%, 3%, 4%, or 5%. Make sure to ask your employer about your COLA provision before you retire.
As this is written (June 27), the Governor and legislators just reached an agreement on the final pieces of a $300 billion state budget (by far the largest in history) which includes the required contributions to CalPERS for pensions and state retiree health care for the 2022-23 fiscal year that begins July 1, 2022. The budget also includes a $3 billion supplemental payment to CalPERS that will help boost the fund for years to come.

One of the final pieces to come together was the inflation relief package, which had separated the Governor and legislative leaders for most of the past month. In the end, they agreed upon a $17 billion inflation and gas price relief package that will send $9.5 billion in tax refunds to 17.5 million Californians, combining aspects of both proposals that were introduced in the spring.

The agreed upon plan tables the Governor’s idea of sending money to registered vehicle owners, and instead provides checks to California taxpayers ranging from $200 to $1,050, depending on income and family size. Legislative leaders also made a compromise from their original plan to exclude high earners from being eligible for refunds by more than doubling the income caps that were initially proposed – now set at $250,000 for individuals and $500,000 for joint filers.

While Governor Newsom hoped to get this money in the hands of Californians this summer, disagreements within the Capitol led to months-long delays in reaching an agreement. The Franchise Tax Board will begin sending refunds through direct deposits and debit cards beginning this fall, and expect to have all payments issued by early 2023. There are still a number of smaller budget items that will require further discussions, but for the largest part the details of state spending are now spelled out in detail in SB 154 and dozens of trailer bills that will be approved shortly. Legislative solutions to any outstanding budget issues will have to wait until August.

On Friday, July 1, the Legislature will take its regularly scheduled summer recess and then return on Monday, August 1. From there, it will be a sprint to the finish line – per the state constitution, the legislature’s two-year session must end by the stroke of midnight, August 31.

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

Support

AB 1130 (Wood)
Would establish the Office of Health Care Affordability to analyze the health care market for cost trends and drivers of spending, develop policies for lowering consumer health care costs, and create a state strategy for controlling health care costs and ensuring affordability.
STATUS: Awaiting hearing in Senate Health Committee.

AB 1855 (Nazarian)
Would prohibit a skilled nursing facility or residential care facility from denying entry to a representative from the Office of the State Long-Term Care Ombudsman who is acting in their official capacity on behalf of a resident.
STATUS: Awaiting hearing in Senate Health Committee.

AB 2080 (Wood)
Would establish the Health Care Consolidation and Contracting Fairness Act of 2022, which prohibits health contracts from including specified anti-competitive terms within their provisions, providing a more level playing field in negotiations between health facilities, providers, and plans, and will help to lower health care costs for consumers.
STATUS: Awaiting hearing in Senate Health Committee.

ACR 115 (Nguyen)
Would establish the Health Care Fairness Act of 2022, which prohibits health contracts from including specified anti-competitive terms within their provisions, providing a more level playing field in negotiations between health facilities, providers, and plans, and will help to lower health care costs for consumers.
STATUS: Awaiting hearing in Senate Health Committee.

AB 386 (Cooper)
Would establish new, inappropriate restrictions on the release of information under the California Public Records Act (PRA) for CalPERS private debt investments. AB 386 would make broad exemptions of prudent information related to private loans from being accessed through a PRA request, limiting transparency within the investment portfolio.
STATUS: Dead

AB 2782 (Mayes)
Would prohibit a person who enters into service with the state or any agency, department, authority, or instrumentality of the state or a contracting agency subject to PEMHCA, on or after January 1, 2023, from being reimbursed for, or receiving, any subsidy for health care expenses or coverage after retirement from service, if that the person is eligible to enroll in Part A and Part B of Medicare.
STATUS: Dead

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

Ted Toppin

Website: www.calpers.ca.gov
Phone: 888 CalPERS or 888.225.7377
TTY: 877.249.7442
Fax: 800.959.6545
Hours: Monday - Friday
8 a.m. to 5 p.m.
Key Lime Cream Pie

**Ingredients**
- 1 package (11.3 ounces) pecan shortbread cookies, crushed (about 2 cups)
- 1/3 cup butter, melted
- 4 cups heavy whipping cream
- 1/4 cup confectioners’ sugar
- 1 teaspoon coconut extract
- 1 package (8 ounces) cream cheese, softened
- 1 can (14 ounces) sweetened condensed milk
- 1/2 cup Key lime juice
- 1/4 cup sweetened shredded coconut, toasted
- Optional: Maraschino cherries with stems and sliced Key limes

**Directions**
In a small bowl, mix crushed cookies and butter. Press onto bottom and up sides of a greased 9-in. deep-dish pie plate.

In a large bowl, beat cream until it begins to thicken. Add confectioners’ sugar and extract; beat until stiff peaks form.

In another large bowl, beat cream cheese, condensed milk and lime juice until blended.

Fold in 2 cups whipped cream. Spoon into prepared crust.

Top with remaining whipped cream; sprinkle with toasted coconut.

Refrigerate until serving, at least 4 hours. If desired, garnish with cherries and limes.
CalPERS retirees: Consider a Kaiser Permanente Senior Advantage (HMO) Medicare health plan for:

- Care from the comfort of home when you schedule a phone appointment with a Kaiser Permanente doctor.1

- Your choice of great Kaiser Permanente doctors and a wide range of specialists. And all our available doctors welcome Kaiser Permanente Medicare health plan members.

- For the eleventh year in a row (2012-2022), our Medicare health plan in California earned the highest possible rating of 5 out of 5 Stars – a reflection of high-quality care and outstanding customer experience.2

2022 benefit highlights

- Rides to and from your doctor visits at no cost3

- Meals delivered to your home after a hospital stay at no cost4

To learn more and find out how to enroll, call us toll-free:
1-877-619-7752 (TTY 711), 7 days a week, 8 a.m. to 8 p.m.
Or go to kp.org/calpers.

1. When appropriate and available. 2. Every year, Medicare evaluates plans based on a 5-star rating system. 3. If you have a medical emergency, call 911. 4. Meal service is for 4 weeks and is available only once per benefit year immediately following an inpatient stay at a hospital or nursing facility.

Kaiser Permanente is an HMO plan with a Medicare contract. Enrollment in Kaiser Permanente depends on contract renewal. You must reside in the Kaiser Permanente Medicare health plan service area in which you enroll.
MEMBERS ON THE MOVE

Please send in your high resolution photos to CSRInfo@CalRetirees.org for a chance to be featured in an upcoming Retiree.

Please include any details on the photo including names, dates and event specifics.

Frank Ornelas, Yolanda Ornelas and Erlinda Ochoa

David Okumura, Char Gonzalez, Sharon Stoltzman, M. Cora Okumura and Norma Gallegos.

Geanie Hixon, Stephanie Hueg, Lesleeann Reynoso, Gail Fasciola and Joe Reynoso.

CSR Board of Directors meeting.

Christy Christensen and Jan Christensen.

Donna Hernandez and Kathy Ceja.
Dear Savvy Senior,
What can you tell me about electric trikes for semi-seniors? I used to cycle a lot in my younger years but have some balance problems and don’t trust myself on a two-wheeler anymore. I’ve read that electric powered trikes are a good option for older riders but could use some help choosing one.

Unsteady Eddie

Dear Eddie,
Electric powered adult tricycles – also known as e-trikes – are a great cycling option for older adults with balance or stamina issues because they’re safe and super fun to ride, and easy on an aging body. Here’s what you should know, along with some tips to help you shop for one.

Safer Cycling
If you’re interested in cycling, but worry about falling or injuring yourself, e-trikes are a great choice because of the three-wheeled stability they provide. With a trike you can ride as slow as you want without ever losing your balance, which is very reassuring for most older riders.

E-trikes also come with a small electric powered motor to enhance the riding experience, so when you saddle up and apply the throttle the motor will give you a boost when pedaling, or it will do all the work for you. This makes it much easier to whiz up hills and ride through headwinds without gassing yourself or taxing your knee joints. In addition, most adult e-trikes are also made with a low “step through” design making mounting and dismounting easier; they typically come with big tires that ensure a smooth ride; have ergonomic handlebars that are easy to reach and grip; and offer oversize seats (some even have backrests) for comfort and support. There are many different types of adult e-trikes to choose from with prices ranging anywhere from around $2,000 up to $7,000. To shop for one, contact some bike shops in your area to see what they offer, or you may need to order one online.

When shopping for an e-trike, pay special attention to the motor, which determines how fast it will go, and the battery, which determines how far it will go between charges. Most e-trikes can reach speeds of anywhere between 15 and 28 miles per hour, and typically go somewhere between 20 and 55 miles on a single charge, depending on how much pedaling you do. Battery charge times will vary too, ranging anywhere from 3 to 8 hours.

How to Choose
To help you figure out the right kind of e-trike for you, ask yourself how and where you plan to ride it. If you’re primarily interested in a leisurely ride around the neighborhood for pleasure, fitness or running errands, an upright cruiser e-trike that has a rear cargo basket would be a nice choice. Some popular options in this category include: Addmotor’s M-340 Electric Fat Trike and M-360 Semi-Recumbent Trike (both $3,000, addmotor.com); Emojo Caddy Pro ($2,900, emojobike.com); Sixthreezero EVRYjourney 250W Tricycle ($2,200, sixthreezero.com); EWheels EW-29 ($2,000, ewheelsdealers.com); and Buzz Cerana T ($1,700, buzzbicycles.com).

Or, if you’re looking to take longer road rides a recumbent e-trike may be a better option. These are aerodynamic, low-to-the-ground stretched-out frame trikes that allow you to recline with your legs positioned in front of you. Catrike (catrike.com) and TerraTrikes (terratrike.com) are two of the biggest U.S. companies that make recumbent tadpole-style trikes (the two wheels are in front) and they both offer electric assist options at prices ranging from $5,000 to $,7000.

There are also folding e-trikes, which are practical if you have limited home storage space or would like to take your trike with you when traveling. Some good options here include the Liberty Trike ($1,600, libertytrike.com) and Eunorau New-Trike ($2,500, eunorau-ebike.com).

Have fun and be safe!
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.

### Chapter 1
Lee Marez  
Andrew Gourji  
Gina Chin  
Andrea Thomas

### Chapter 2
Linda Wheeler  
Terry Linder  
David Hofer  
Felicia Goldwire  
Dana Holmes  
Jackie Gayne  
Iretha Redd  
Cynthia Hall  
Kimberly Rhodes  
Sang Win  
Michael Neary  
Anthony Wilkinsin  
Bertha Robles  
Lynette Yearwood  
Lea Fields  
Twila Willis-Hunter  
Terri Darr  
Donald Santos  
Aaron Dominguez  
Jeeves Norombaba  
Collette Snoozy  
Maryann Hanner  
Lea Fields

### Chapter 3
Josef Reintartz  
Daniel Letlow  
Dawn Michals  
Terri Salazar  
Susan Tonik

### Chapter 4
Amado Sanson  
Dorothy Ross  
Leroy Richards  
Victor Williams  
Douglas White  
Benita Knecht  
Marsha Petty  
Kathy Linares  
Jerry Dodd

### Chapter 5
Melissa Taylor  
Sharron Thurlow  
Gina Villarreal  
Linda Benson  
Mary Aledo

### Chapter 6
Richard Rose  
Barbara Hanson  
Richard Agravante

### Chapter 8
Kelly Thompson  
Lloyd Biggs  
Sherrie Crain  
Steven Sary  
Elizabeth Sampson  
Robert Whitehead

### Chapter 9
Anthony Johnson  
Dana Valenzuela  
Dina Arnone  
Patricia Mora  
Guillermina Quezada  
Anhuyet Lu  
Donna Balderrama  
Juana Lu Maldonado  
Veneranda Fernandez  
Jody Horton

### Chapter 10
Joseph Reintartz  
Daniel Letlow  
Dawn Michals  
Terri Salazar  
Susan Tonik

### Chapter 11
Armando Portanova  
Tracy Farmer  
George Grimm  
Kari Holmes  
Amada Fernandez  
Norma Zavala  
Kened Bolding  
Cathi Scherer  
Steven Scherer  
Dawn Truelsen

### Chapter 12
Mercedes Hinton  
Janice Beller  
Mary Tyler  
Joanne Cordero

### Chapter 14
Belinda Newman  
Margaret Fowler  
Larry Ray  
Sandy Johnson  
Sandra Hanks  
Mary Murphy-Waldorf

### Chapter 15
John Mccarthy  
Dana Hlawaty  
Kevin Ryan  
Agnes Makue  
Susan Pineschi  
Kurt Schultz  
Janet Carter  
Jennifer Taylor  
Maria Dean  
Sandra Abel-Hopkins  
Mary Kober

### Chapter 16
Catherine Long  
Silvia Sanchez  
Karen Valterza  
Dominique Frommoetherly  
Dorothy Beal

### Chapter 17
Margaret Boas  
Armida Garcia  
Guadalupe Darling  
Katherine Bouley  
Antonio Esconiendo  
Jacqueline Edquid  
Sonia Lee

### Chapter 18
Kenneth Ash

### Chapter 19
Christina Stever  
Hovig Krikorian

### Chapter 20
Christine Powlan  
John Moore  
Keith Sutherland  
Beverly Potter  
Patricia Lopez  
Lisa Nadeke  
Jesu Vila  
Amelia Ofamen  
VivienCalderon-Castillo  
Eric Williams  
Grace Ikpe  
Perla Uy

### Chapter 21
Deepak Nettar  
Louie Salinas  
Greg Bulman

### Chapter 22
Chapter 23

### Chapter 24
Chapter 25

### Chapter 26
Joel Galyan  
Lorena Justice  
Patria Hudson  
Jodi Stevens  
Lorena Hernandez  
Martha Navarrete  
Ernest Sanchez  
Amette Robles  
Tammy Herrin  
Lorraine Martinez  
Lauretta Marain  
Carolyn Powers

### Chapter 27
Alicia Valdez

### Chapter 28
Chapter 29

### Chapter 30
Chapter 31

### Chapter 32
Chapter 33

### Chapter 34
Thomas Frias  
Hong Phan

### Chapter 35
Randolph Welcher  
Brenda Jeffrey  
Zenaida Santiago  
Cathy Robertshaw-Gomez  
Alan Davis

### Chapter 36
Juan Perez  
Artis Matthews  
Mark Lasnik  
Rebecca Bergeon

### Chapter 165
Jay Newland  
Rodney Jones  
David Monize  
Rosa Boy  
Donald Gross  
Theresa Malloy  
Ross Wright  
Melanie Hernandez

Due to current high gas prices, the Internal Revenue Service (IRS) announced it will increase the optional standard mileage rate for the final 6 months of 2022 from 58.5 cents per mile to 62.5 cents per mile for business mileage. All new rates will be effective July 1, 2022, through Dec. 31, 2022.

Puzzle answer from page 5:

```
B Y U R D E S  N X C A E G Y O L Y
B Y U R D E S  N X C A E G Y O L Y
B Y U R D E S  N X C A E G Y O L Y
B Y U R D E S  N X C A E G Y O L Y
B Y U R D E S  N X C A E G Y O L Y
B Y U R D E S  N X C A E G Y O L Y
B Y U R D E S  N X C A E G Y O L Y
B Y U R D E S  N X C A E G Y O L Y
B Y U R D E S  N X C A E G Y O L Y
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CHAPTER MEETING NOTICES

Please note: 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. Please don’t hesitate to contact CSRInfo@CalRetirees.org if you have any questions.

CHAPTER 1
ALAMEDA/CONTRA COSTA COUNTIES
President: Allan Lee, (916) 841-7303; Phlomson@CalRetirees.org; Vice President: Virginia Perkins, (916) 613-1813, ldigy000@att.net; Treasurer: Kathleen Elwell (916) 804-6560; Secretary: Dianne Welsh, (916) 682-7810; Hybrid Meeting First Monday, Aug. 1 Choice of In Person or Zoom Meeting 10:30 a.m. to 11 a.m. Setup committee ONLY. General Member Access at 11 a.m. Where: In Person at Sierra 2 Center, 2791 240 Street, Sacramento. RESERVATIONS REQUIRED FOR MEMBER AND GUESTS. Your own Zoom Location. Please indicate First Name, Last Name, Member or Guest, In Person or Zoom. Contact Phyllis Johnson at above contact information 8:30 a.m. to 8:30 p.m. daily. Deadline is July 18 at 8:30 p.m.

CHAPTER 2
SACRAMENTO/YOLO AREA
President: Phyllis Johnson, (916) 841-7303; Phlomson@CalRetirees.org; Vice President: Millie Freitas, (916) 251-2250; Secretary: Gigi Subilosky, (916) 353-5623, gigi@csr.org; Treasurer: Verónica Avilá, (707) 487-0235, Vavilai@CalRetirees.org; Vice President: Robin Dolan, (916) 991-7855, Nibornalod@sbcglobal.net; Secretary: Sue D’Errico, (707) 954-2904, sue.derrico@yahoo.com; Treasurer: Patti Falk, (707) 445-1196, pfmfalk@hotmail.net; Outreach Meeting: Thursday, Aug. 18, 11:30 a.m. to 2:00 p.m. Where: Bear River Casino & Resort, Rivers Edge Grill & Bar, 11 Bear Paws Way, Loleta. Program: Outreach meeting. Join us for great food, great people, and great conversations about the benefits of being a member of CSR.

CHAPTER 3
CENTRALVALLEYFOOTHILLS
President: Anita McCabe (209) 602-7775; Vice President: Denise Simpson (209) 206-3817; Secretary: Korryn Kiplen (209) 577-8376; Treasurer: Joaquina Canedo (209) 524-7219 Usually meets after each CSR Board meeting Sonora Meeting: Tuesday, July 26, 11:00 a.m. Where: Moose Lodge, 20921 Longeway Road, Sonora. Program: TBD. Cost: Lunch is provided for CSR Members and their driver free of charge. Modesto Meeting: Thursday, July 28, 11:00 a.m. Where: Seasons Catering, 945 McHenry Ave, Modesto. Program: TBD. Cost: Lunch is provided for CSR Members and their driver free of charge. Jackson Meeting: Tuesday, Aug. 2, 11:00 a.m. Where: Elks Lodge, 12500 Kennedy Flat Road (Martell) Jackson. Program: TBD. Cost: Lunch is provided for CSR Members and their driver free of charge. Merced Meeting: Thursday, Aug. 4, 11:00 a.m. Where: Elks Lodge, 1910 M Street, Merced. Program: TBD. Cost: Lunch is provided for CSR Members and their driver free of charge. Please call any Chapter 5 officer for reservations or questions. Los Banos August OUTREACH MTG Meeting: Tuesday, Aug. 23, 11:00 a.m. Where: Eddie’s Famous Cafe, 401 West Pacheco Blvd., Los Banos. Program: Outreach meeting. Join us for great food, great people and great conversation about the benefits of being a member of CSR. Cost: Free to members and possible new members. Reservations not required: But you can RSVP to any officer listed above.

CHAPTER 4
WEST BAY AREA
President: Skip Charbonneau, (415) 648-4946; Vice President: Billie Feliciano, (415) 324-9058; Secretary: Lily Gee, (650) 992-2526; Treasurer: Erilda Villa (415) 407-7905, aida.b.villa@gmail.com For more information: Please contact Erilda Villa.

CHAPTER 5
NORTHERN CALIFORNIA/CHICO
President: Kenneth Todd Mayer, (530) 519-2879, KMayer@CalRetirees.org; Vice President: S.E. Riazi, (530) 519-2174, SERiazi@CalRetirees.org; Secretary/Treasurer: Diana King, (530) 310-3454, LadyDi31481@gmail.com. Susanville-Will usually meet the first Tuesday of the Month April through October Meeting: Tuesday, Aug. 2, 12:30 a.m. Where: Diamond Mountain Casino, 900 Skyline Drive, Susanville. Program: Speaker Christina Fountain OptumRx. Cost: Free to CSR members. Reservations: Not required. For more information: Call or text Diana King or Kenneth Todd Mayer. Chico-Will usually meet on the third Wednesday of every month Meeting: Wednesday, Aug. 17, 11:30 a.m. Where: Logon’s Roadhouse, 1900 E 28th Street, Chico. Program: Tom Bahr, Chico Airport Manager. Cost: Free to CSR members. Reservations: Not required. For more information: Call or text Kenneth Todd Mayer or S.E. Riazi.

CHAPTER 6
SAN JOAQUIN COUNTY
President: Sheila Ward-Shaw, (209) 915-1020, sheilaws2@yahoo.com; Vice President: Susan Small, (209) 948-3839; Secretary: Georgia Pierce, (209) 405-0173 Treasurer: Juan
CHAPTER MEETING NOTICES

The CSR Board of Directors unanimously voted to resume in-person chapter meetings in accordance with city, county, state and federal rules and regulations starting July 1, 2021. IF YOU HAVE ANY QUESTIONS, PLEASE EMAIL CSRINFO@CALRETIREES.ORG

Ochoa, (209) 334-1391.
Meet four times annually in March, July, September and December.
Meeting: Friday, July 15, Noon to 2 p.m. Where: China Palace Restaurant, 5052 West Lane, Stockton.
Reservations required: RSVP to Sheila or Georgia at the above numbers. For more information: Contact Georgia Pierce at the number above.

CHAPTER 17
GREATER SAN DIEGO
President: Arlene Ryan, (619) 203-3124, aryan.ar58@gmail.com; Vice President: Danny Morales, (915) 675-1489, morales6391@hotmail.com; Secretary: Vacant; Treasurer: Pam O’Toole, (707) 954-5140, gilbran.gilbert@gmail.com
Meeting: Thursday, Aug. 4, 11:00 a.m. to 2 p.m. Where: Golden Corral, 390 W. Main Street, El Cajon.
Program: Guest speaker, Tim Behrens.
Cost: No charge for members. $10 for nonmembers. Free up to $15 for each member; guests $25. Reservations required: Please RSVP by August 15, by contacting Carolyn McIntyre or Susan Sissons at the above numbers.

CHAPTER 18
SAN JOSE AREA
President: Elvira Acevedo, (408) 550-9273, EAcvedeo@calretirees.org; Vice President: Brad Geldert, (408) 655-4799, bgeldert@gmail.com; Secretary: Christine Jasper, (408) 373-1655, christoj52@ sbcglobal.net; Treasurer: Larry Roberts, (510) 827-7938, lroberts95@gmail.com
Meeting: Wednesday, July 13, 11:00 a.m. to 1:30 p.m. Where: Emerald Room Santa Ana Elks Lodge 1751 So. Lyon, Santa Ana.
Program: Speaker on Diabetic symptoms.
Reservations required: Please RSVP with a voicemail to Jenny Hayden. For more information: Please contact Jenny Hayden. Meeting: Wednesday, Aug. 10, 11:00 a.m. to 1:30 p.m. Where: Emerald Room Santa Ana Elks Lodge 1751 So. Lyon, Santa Ana.
Program: Speaker on Diabetic symptoms.
Reservations required: Please RSVP to Jenny Hayden. For more information: Please contact Jenny Hayden.

CHAPTER 19
NORTH KOIISO AREA
President: Skip Hulett, (707) 279-4643; Vice President: Joan Hume, (707) 279-4811; Secretary: Reba Hawley, revjimmymv@aol.com; Treasurer: Pam O’Toole, (707) 278-0508
Program: To be announced. Cost: Free up to $15 for each member; non-members pay their meals.

CHAPTER 20
SAN FERNANDO VALLEY AND LOS ANGELES AREA
President: M. Cora Okumura, (818) 359-7625, mcoraokumura@yahoo.com; Vice President: Raymond Cole, (818) 986-9613, flipc0le@yahoo.com; Secretary: Gayloun Mayo, (310) 897-7950, gayloun28@gmail.com; Treasurer: Norma Gallegos, (818) 667-2347, norma.2005@gmail.com
2022 meetings are scheduled for September 8, November 3, December 8 Meeting: Thursday, July 7, 9:30 a.m. Where: Sizzler Restaurant, 7131 Van Nuys Blvd., Van Nuys.

CHAPTER 21
SONOMA, MARIN, NAPA AND SOLANO COUNTIES
President: Lorna Wright, (707) 570-5900, CSRChapter21@yahoo.com; Vice President: Donald Lelnhoff, (707) 795-9405; Secretary: Eric Norrborn, (707) 322-1528; Treasurer: Harold Rose, (707) 542-5627.
Meets quarterly: Meeting: Wednesday, Sept. 28, 11:30 a.m. Where: TBD. For more information: Please contact Raylene Lavrentz.

CHAPTER 22
MONTEREY BAY AREA
President: Qwen Quigley, (831) 261-7540, QQuigley@CalRetirees.org; Vice President: Carolyn McIntyre, (831) 722-3827; Secretary: Susan Sissons (831) 578-1919; Treasurer: Emmanuel Pescua
Meeting: Thursday, Aug. 18, 11:30 a.m. Where: Black Bear Diner, 2450 N Fremont Street, Monterey. 150 Main Street #116, Salinas.
Program: Speaker Lesley Van Dalen Mobility Specialist. Menu: Lunch provided. Cost: Members eat for free; guests $25. Reservations are required: Please RSVP by August 15, by contacting Carolyn McIntyre or Susan Sissons at the above numbers.
Take the next step! Here are 10 great reasons to join!

1. **Advocacy:** CSR has 89 years of experience representing retired state employees. Protecting your rights and benefits is our top priority. We strongly oppose legislation that threatens to undermine the CalPERS system.

2. **Member Discounts:** We have discounts ranging from emergency travel assistance and insurance to recreational activities and legal services. If you are not a member, you are at risk of losing your CSEA benefits.

3. **CalPERS Coverage:** Not everyone can attend CalPERS Board and committee meetings. Our staff and leadership do the work for you. We speak on behalf of our members and make sure your voice is heard.

4. **Monthly Newspaper:** The California State Retiree provides valuable information about issues affecting your pension and benefits; services for retirees; and features about retirees like you.

5. **Community:** There are 26 chapters throughout the state. Attend your chapter’s meetings for fun, social and educational events and speakers! Stay informed and be a part of an amazing community.

6. **Retired Annuitant Program:** Looking to keep busy? Only CSR members are eligible for the CSR Retired Annuitant Program List. State offices throughout California contact our annuitant members for temporary, part-time jobs with the state.

7. **42,000 Members Strong & Growing:** Our opinion matters to legislators, our governor, CalPERS and other agencies that can impact the pensions and benefits of state retirees. There is strength in numbers!

8. **Minimal Monthly Dues:** Our dues are minimal, but the benefits are significant. Our dues range from $1 to $12 per month, depending on your CalPERS monthly allowance.

9. **Giving Back:** Our members are active in their communities with a wide range of volunteer and charitable activities. Make a difference after retirement while having fun!

10. **All are Welcome:** Any California state retiree can become a CSR member and get access to our exceptional member benefits and be included in our strong retiree community.

Join today calretirees.org/joinus