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CALIFORNIA STATE RETIREES

SERVING CALIFORNIANS FOR 92 YEARS

Vol. XXXVI No. 12 | A PUBLICATION REPRESENTING CALIFORNIA STATE RETIREES | DECEMBER 2022

CSR District Directors Election Update – Districts A, B & C

The November 15 deadline to file a candidate consent form has passed for CSR members in good standing to run for a seat on the Board in Districts A, B and C. In District A, two candidates submitted candidate consent forms: incumbent Sharon Stoltzman and chapter 9 member Donna Hernandez. In District B there was only one candidate consent form submitted by Susanne Paradis, designating the seat uncontested. Paradis will be sworn in at the January 2023 Board meeting and will begin her new three-year term. Congratulations, Susanne! District B incumbent, Manijeh Fatollahi, did not run for re-election. CSR would like to thank Manijeh Fatollahi for her many years of service to California State Retirees as a member of the Board of Directors. Board service is one of the toughest roles and Manijeh performed with dedication and tenacity. Her contributions, ideas and enthusiasm have been valuable to CSR and we commend her for time, effort and service on the CSR Board of Directors. Thank you, Manijeh! For the District C seat, two members submitted candidate consent forms: chapter 1 member, Russell Kilday-Hicks, and District C incumbent Ron Franklin.

The new District Director term of office is from 2023-2026. District director candidates are elected by chapter members in good standing within their respective districts. Only active members, excluding associates, in Districts A (chapters 4, 9 & 20) and C (chapters 1, 3, 21 & 23) will soon be receiving a ballot. The CSR District Directors are a part of the governing body of California State Retirees. These individuals usually meet three times a year throughout the state to advocate for retirees health benefits and pensions. Among the District Director duties are attending board meetings, helping coordinate chapter activities, helping chapter presidents and members understand the issues affecting member welfare, participating in political action and providing overall leadership with respect to the CSR Strategic Plan. We encourage our members to carefully read the ballot instructions and the candidate statements before marking your official ballot. Voting instructions: 1. Vote for one candidate. More than one vote will invalidate your ballot. No write-ins. 2. On your ballot card, place an "X" to the right of the candidate's name of your choice. 3. Place your ballot card in the small envelope marked "Ballot Envelope" and seal it. 4. Place your sealed "Ballot Envelope" in the postage-paid envelope addressed to California State Retirees, seal and return it to CSR. ***Be sure to PRINT YOUR NAME** on the return envelope in the designated location! This is very important as failure to print your name will invalidate your ballot. 5. Ballots must be received in CSR headquarters office on January 3, 2023, by 5 p.m. 6. If you spoil your ballot, a replacement ballot may be requested by calling **888.808.7197**. 7. Election by plurality of vote (the candidate with the most votes wins). 8. The order of names on the ballot was determined by lot. 9. Election protests must be in writing and received in headquarters office on Jan 20, 2023, by 5 p.m.

Please see Candidate Statements for District A

Sharon Stoltzman – QUALIFICATIONS: TWENTY FIVE YEAR AS State of California employee in Rank and File as a Legal Secretary, Advanced Job Steward for 15 years, appointed to the Statewide Child Care Committee from 1984-86, then became an elected member of the Unit 4 (Office and Allied) BUNC Bargaining Unit Negotiating Committee for two contracts and our first three year contract in 1991. Also during this time was a Chapter president and authored the Newsletter of Chapter 745. Currently completing my second three year term and it is my desire to continue protecting your pension and health benefits through CalPERS, the Legislature and organizations attempting to dismantle our defined benefit retirement. We must be strong and stick together and help one another, so your vote will keep our CA State Retirees headed in the right direction for your future.

I retired in 2000, more than 20 years ago but my conviction to help our newly retired members is as strong now as it has been in the past, Thank you all for your support.

In solidarity and unity,
Sharon Stoltzman

Donna Hernandez – My Name is Donna Hernandez, I am currently President of CSR's Chapter 9. I humbly ask for your consideration as you cast your vote for District A Director Max Turchan first asked me to run (must have been 2011) for District A Director because I was at rally's, pickets, political events and did Phone banking. Chapter 9 long time President Vivianne Fitzgerald had taken me under her wing, and I was Secretary of the Chapter. I also served as an officer for Chapter 9's Past President Luanna Allard, they needed volunteers, Max was ageing, and he had been with CSEA almost since the beginning. I had been a cook all my life but

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California State
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Contact us!

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501(c)(5)

Join us!
43,000 Strong and Growing!

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? | Recruiter's Name

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).

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 (MM-DD-YY)

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

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

(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? | Recruiter's Name

Party Registration *(optional)* ☐ Democrat ☐ Republican ☐ None ☐ Other _____

I hereby authorize the California State Retirees to withhold a designated amount from my pension for California State Retirees' political action fund. I understand that this political activity amount is a voluntary, non-tax-deductible contribution. This authorization will remain in effect until cancelled by me or California State Retirees and I understand that cancelling my California State Retirees membership will terminate this voluntary contribution.

Signature | Date (MM-DD-YY)

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

CSR Candidates PAC

☐ **Payroll Deduction Authorization**
I authorize ☐ $2 ☐ $5 ☐ $10 ☐ Other _____
to be withheld from my monthly (Maximum of $15.50/mo)
pension for California State Retirees' Candidates PAC

☐ **Contribute to the CSR Candidates PAC**
I would like to make a contribution to California State Retirees' Candidates PAC
Enclosed is my check for :
☐ $10 ☐ $25 ☐ $50 ☐ $100 ☐ Other_____
(Maximum of $186.00/year)

CSR Issues PAC

☐ **Payroll Deduction Authorization**
I authorize ☐ $2 ☐ $5 ☐ $10 ☐ Other _____
to be withheld from my monthly (NO maximum/mo)
pension for California State Retirees' Issues PAC

☐ **Contribute to the CSR Issues PAC**
I would like to make a contribution to California State Retirees' Issues PAC
Enclosed is my check for:
☐ $10 ☐ $25 ☐ $50 ☐ $100 ☐ Other_____
(NO maximum/year)

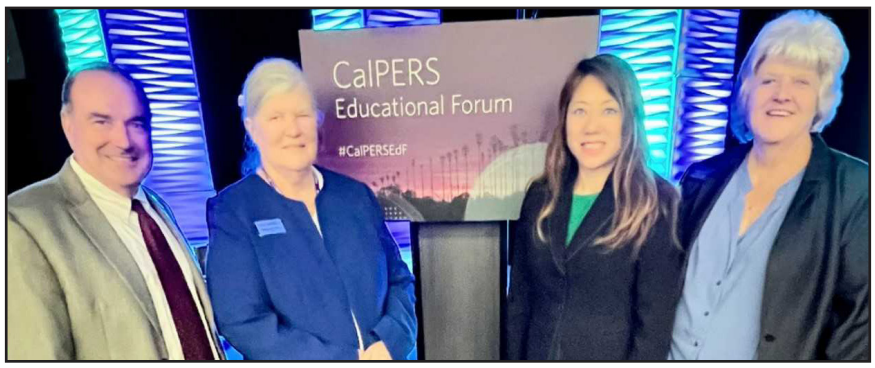
CALIFORNIA STATE RETIREES: 3000 ADVANTAGE WAY SUITE 100 SACRAMENTO, CA 95834
JOIN ONLINE: WWW.CALRETIREES.ORG/JOINUS

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.

Los Angeles County leaders Steven Alari and Dalia Jaramillo of SEIU Local 1000 partnered with CSR to address prospective retirees at their member reachout event at the California Science Center in Los Angeles.

Chapter 6 Treasurer Erlinda Ochoa, Karen Hight, California State Senator Connie Leyva, District G Director Patsy Jimenez, and Jay Jimenez at the Senate District 20 Open House.



Treasurer Fiona Ma joined CSR at the CalPERS Educational Forum. Pictured L-R: Frank Ruffino, CSR President Stephanie Hueg,Treasurer Fiona Ma, and CSR PAC Chair Arlene Espinoza.

Chapter 2 President Phyllis Johnson awards CSR Health Benefits Committee Chair Larry Woodson a certificate to honor all of the work he does for Chapter 2 and CSR Statewide.
Thank you, Larry!

Candidate Statements

continued from page 1

I had been a cook all my life but took a chance and ran --I ran uncontested and won the position I attended every monthly meeting at Chapters 4, 9 and 20. I tried my hardest to bring the information to the members and the members questions and concerns to the Board. I was on the CSR Board with the GREATS--Harold Rose, Susan Sears, Gene Waggoner, Tim Behrens, Guz Lease, Jerry Evans and Fritz Walgenbach. I loved my term on the Board, but my Dear Husband needed me more and I didn't run again. Thank You

Please see Candidate Statements for District C

Russel Kilday-Hicks – I'm a proud retired public employee, serving at SF State University for 27 years, from student employee to staff positions in multiple departments performing graphic design and editing, mapmaking, computer networking and maintenance, and teaching architectural AutoCAD for building-information modeling for inventory control. It has been my honor to also serve state employees in many leadership roles—on campus and statewide—including as a steward; chair of the Communications Committee and editor-in-chief for CSUEU's statewide newsletter, University Employee; Chapter 305 president, vice president, and organizing chair; CSUEU's vice president for representation; and as CSEA's last vice president under President Marilyn Ferrasci-Hamilton. I also published the GC Times at General Council. I will fight for our pensions and benefits supporting the chapters in outreach and activities—including local legislative visits—working with our board to increase access to our statewide committees and coordinate with our shared allies. I have decades of political experience, promoting good issues and good people. I'm supported by Chapter 3 President Skip Charbonneau, State Investment Committee member Harold Rose, and Chapter 1 Vice President Nathan Johnson. Your ideas, my sweat. I'm looking forward to serving you and CSR as District C director. Questions? Rkildayhicks@emeritus.sfsu.edu, 415-310-3823.

Ron Franklin – I have held the District Director position now for 1 1/2 years. I work with four chapters, #1, #3, #21 and #23. That covers the entire bay area. Last Saturday (10/1/22) was my 60th anniversary as a member of CSEA and with 22 active years in CSR. I was State President in ACSS for its first 5 years in existence, then continued on its board for many years after that. I have been on the Bylaws & Governing Rules committee in CSEA, ACSS as well as CSR for several decades. I have attended countless general Councils, until they stopped having them, and every Delegate Assembly since CSR was formed. If reelected to this position, I will continue to work diligently with my four chapters as well as being a positive functional member of the board and setting on whichever committees Stephanie has me assigned to. I am currently Board Liaison for the Membership committee. I urge anyone in CSR to discuss my performance with any of the four-chapter Presidents in this District, I am confident you will get a positive response back. I solicit your vote and hope to be able to continue serving you for the upcoming three years…

To Your Health

By Larry Woodson, CSR Health Benefits Committee chair

Hope all had a joyful and healthy Thanksgiving. In today's column I'll address:

• Long Term Care
• CalPERS Basic Plan Health Cost Control proposals for 2024
• Health Benefits Program Annual Report
• Update on Privatization of Medicare with ACO REACH

Long Term Care

There's not much to report in terms of any change in status. For those of you with LTC policies, you saw a 25% premium increase on Nov 1, unless you filed for Option 2 meaning less coverage. The plaintiffs' website gives an update on Nov 7 in which Expert Witness dates are delayed. They posted legal filings which are a little hard to interpret but the lawsuit is still scheduled to be heard in June 2023 and settlement negotiations are continuing. I'm not optimistic they will reach a new settlement, but my crystal ball isn't always accurate.

Health Cost Control Measures approved for 2024

On October 17 CalPERS held a special Stakeholders Briefing solely on what they called PPO Basic Plan Strategic Alignment. In plain English they are trying to address higher PPO costs and volatility recently. I attended the meeting in person along with a number of our CSR Board members and HBC members (by Zoom). Staff showed some cost measures for PPOs being higher in the last year than the HMO plans and are proposing changes. We were assured in the meeting that they would not include higher out of pocket costs for PPO members, like higher share of cost, copays or deductions.

I attended the Stakeholder's Briefing on Nov 10 in which staff presented 2 specific proposals to reduce Basic plan costs, and were presented to the Pension and Health Benefits Committee on November 15 where they were approved. The proposals addressed PPO lab costs and both PPO and HMO drug costs. First, Labs: Staff documented wide variation in lab costs for certain lab analysis procedures based on the type of lab and also found higher lab costs for PPO members than HMO. The lab proposal is called Site of Care Member Incentive for Labs. They are identifying a number of labs throughout the state with lower costs and calling them Preferred Labs. They will be advertising those labs and locations and encouraging members to use them. If they do, members will receive a financial incentive of reduced cost For drugs, they proposed a Pharmacy Mail Order Opt-Out Program. Currently about 250,000 members use mail order for maintenance drugs (drugs members take regularly for chronic conditions.) They plan to place all members in the mail order plan for maintenance drugs only, and then let members OPT OUT of the program if they prefer to continue at their own pharmacy. I expressed concern, both at Stakeholders and in public comments at PHBC, that it should be the other way around - not make mail order the default, but that's the proposal. There are many reasons members may not want mail order for maintenance drugs, including frequent break ins at neighborhood mail boxes, extreme weather conditions, and frequent travel away from home. They said they will heavily advertise the Opt-Out option including 3 letters to all affected members telling them how to opt out. They also clarified that members can opt out at any time during the year, not just during Open Enrollment. Overall, since the proposals are optional and don't penalize members financially, we supported them. In public comments, I did express skepticism that they would achieve the projected savings of $9M for the Lab Incentive Measure and $5M for the Pharmacy Mail Order, but any savings would be good. Again, these measures don't apply to those on Medicare plans.

Staff also reviewed the newly released Health Benefits Program Annual Report for 2021. It is now available on the CalPERS website. It reports enrollment by plan, expenditures by plan, satisfaction ratings of all plans, and other useful information. It also reported that Basic HMO plan premiums had a 4.44% average increase in 2021 while Basic PPO plans had an 8.54% increase. In my review I found that the PPO Basic Plan expenditures for 2021 were actually 8% lower than the HMO plans using Cost per member per year (PMPY) and I pointed out they continue to not report the PMPY measure in the Annual Report for some reason. The PMPY expenditures for 2020 were 3.2% lower for the PPO plans than HMOs. It seems inconsistent for premiums for PPOs to increase at a higher rate when their expenditures were less per member per year. One explanation could be the costs CalPERS pays Anthem to administer the PPO self-funded program. Lastly, I raised the issue of ACO REACH at Stakeholders and in public comments to Board Members at PHBC, saying I was still getting member concerns expressed about it and I complained that although CalPERS has committed to a Panel Discussion at their January Board Education Day Jan 17, with pro and con positions presented by Subject Matter Experts, they have not put it on the recently released PHBC meeting for March. There is no PHBC in February. There needs to be a Board discussion after the January panel presentation in an Open Session PHBC or Board meeting on whether they will formally oppose REACH or not. In my comments I requested the Board add it for discussion as a possible action item. I am currently researching the new list of ACOs that the Center for Medicare and Medicaid Services (CMS) provisionally approved for 2023. So far there are 110 new for-profit companies taking over traditional Medicare, in addition to the current 99. This is a huge expansion for a so-called pilot program.

PUZZLES Christmas Word Search Puzzle

Can you find the word STOCKING in this stocking?
It appears just three times.

T	O	G	T	C	K	T	C	G	C
G	N	G	I	C	C	G	N	N	T
T	I	N	C	K	O	S	C	I	K
S	G	T	C	G	N	I	T	K	N
	G	I	G	S	T	C	O	C	
	G	N	T	C	I	T	C	O	
	I	G	I	N	C	I	G	T	
	I	N	I	K	S	O	C	S	
	G	G	I	T	C	T	O	C	
	N	N	O	N	T	O	C	N	
	S	C	G	C	I	I	T	I	
S	K	I	O	O	T	G	S	S	
T	I	G	O	T	I	I	O	I	I
G	N	C	G	K	S	C	C	G	S	S
N	G	N	G	O	S	K	O	T	N	C
K	G	G	K	G	G	O	K	I	G	
C	G	T	S	I	I	O	T	S		
	C	C	T	I	G	I	S			

the recipe

CHRISTMAS CORNFLAKE WREATH COOKIES

Ingredients

1⁄3 cup butter
1 (10 ounce) package of regular marshmallows or 4 cups miniature marshmallows
1 teaspoon green food coloring
6 cups corn flakes
Red cinnamon candies

Directions

In large saucepan, melt butter over low heat.
Add marshmallows and stir until completely melted.
Remove from heat.
Stir in food coloring.
Add corn flakes cereal. Stir until well coated
Using 1/4 cup dry measure coated with cooking spray, evenly portion warm cereal mixture.
Using buttered fingers, quickly shape into individual wreaths.
Dot with cinnamon candies.
Enjoy!

get connected

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Twitter: @CAStateRetirees
LinkedIn: @CaliforniaStateRetirees
Website: www.CalRetirees.org

If you need the CSR logo, please email CSRinfo@CalRetirees.org

CALIFORNIA STATE RETIREES

Is your current Medicare health plan still right for you?

New for 2023! Kaiser Permanente has more Medicare health plan options for CalPERS retirees to choose from, with the addition of Summit.

- 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 of our available doctors welcome Kaiser Permanente Medicare health plan members.
- Open enrollment is September 19 through October 14, 2022

2023 benefit highlights

- Rides to and from your doctor visits at no cost[2]
- Meals delivered to your home after a hospital stay at no cost[3]
- Quarterly Over-the-Counter (OTC) Health and Wellness Benefit

To learn more call us toll-free: **1-855-717-9598** (TTY **711**), 7 days a week, 8 a.m. to 8 p.m.

1. When appropriate and available. **2.** If you have a medical emergency, call **911. 3.** 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.

Please recycle. 891012124_CSR July 2022

CSR BUDGET & BILL WATCH with Ted Toppin

Election Day Brings Strong Results for CSR-Endorsed Candidates

Ted Toppin

The 2022 General Election has come and gone, but as this is written, there are still many votes left to be counted and three races where we will have to continue to wait for the final result. Legislators who prove victorious will be officially sworn in on December 5. The losing candidates will likely turn their attention to the next election or opportunity to get back in the game. Overall, the November 8 election brought many important wins and just a few defeats for CSR-endorsed candidates. In total, the CSR candidate was successful in 74 out of 82 races in which we made an endorsement, five were unsuccessful, and 3 others are in races that are still too close to call at this time. All eight statewide Constitutional Offices were on the ballot in 2022.

I am happy to report that the CSR-endorsed candidates were victorious in 8 out of 8 races, including Governor Gavin Newsom. In the open seat race for State Controller, Democrat Malia Cohen won easily over Republican opponent Lanhee Chen with 55% of the vote. In races for legislative seats, CSR's candidate prevailed in 66 of 71 races that have been decided, including 14 campaigns for open seats. In the Assembly, the CSR-endorsed candidate came out on top in 56 races and lost in 3, with 2 contests that are yet to be determined. Of CSR's 13 Senate endorsements, 10 candidates were successful on Election Day, with one race still too close to call.

Complete election results for CSR-endorsed candidates are below. Open seat candidates are in bold.

CONSTITUTIONAL OFFICE CANDIDATES		
Office Sought	**Name**	**Position**
Governor	Gavin Newsom (D)	W
Attorney General	Rob Bonta (D)	W
Treasurer	Fiona Ma (D)	W
Controller	**Malia Cohen (D)**	W
Secretary of State	Shirley Weber (D)	W
Lieutenant Gov.	Eleni Kounalakis (D)	W
Insurance Comm.	Ricardo Lara (D)	W
SPI	Tony Thurmond (D)	W
Totals:		**8 W/0 L (8)**

STATE ASSEMBLY CANDIDATES		
Office Sought	**Name**	**Position**
AD-02	Asm. Jim Wood (D)	W
AD-04	Asm. Cecilia Aguiar-Curry (D)	W
AD-06	Asm. Kevin McCarty (D)	W
AD-07	Asm. Ken Cooley (D)	Too Close To Call
AD-09	Asm. Heath Flora (R)	W
AD-11	Asm. Lori Wilson (D)	W
AD-13	Asm. Carlos Villapudua (D)	W
AD-14	Asm. Buffy Wicks (D)	W
AD-16	Asm. Rebecca Bauer-Kahan (D)	W
AD-17	Asm. Matt Haney (D)	W
AD-18	Asm. Mia Bonta (D)	W
AD-19	Asm. Phil Ting (D)	W
AD-20	**Liz Ortega-Toro (D)**	W
AD-21	**Diane Papan (D)**	W
AD-24	Asm. Alex Lee (D)	W
AD-25	Asm. Ash Kalra (D)	W
AD-26	Asm. Evan Low (D)	W
AD-27	**Esmeralda Soria (D)**	W
AD-28	**Gail Pellerin (D)**	W
AD-29	Asm. Robert Rivas (D)	W
AD-30	**Dawn Addis (D)**	W
AD-31	Asm. Joaquin Arambula (D)	W
AD-33	Asm. Devon Mathis (R)	W
AD-35	**Leticia Perez (D)**	L
AD-36	Asm. Eduardo Garcia (D)	W
AD-37	**Gregg Hart (D)**	W
AD-38	Asm. Steve Bennett (D)	W
AD-39	**Juan Carrillo (D)**	W
AD-40	**Pilar Schiavo (D)**	W
AD-41	Asm. Chris Holden (D)	W
AD-42	Asm. Jacqui Irwin (D)	W
AD-43	Asm. Luz Rivas (D)	W
AD-44	Asm. Laura Friedman (D)	W
AD-45	Asm. James Ramos (D)	W
AD-46	Asm. Jesse Gabriel (D)	W
AD-47	**Christy Holstege (D)**	Too Close To Call
AD-48	Asm. Blanca Rubio (D)	W
AD-49	Asm. Mike Fong (D)	W
AD-50	Asm. Eloise Gomez Reyes (D)	W
AD-51	**Rick Chavez Zbur (D)**	W
AD-52	Asm. Wendy Carrillo (D)	W
AD-53	Asm. Freddie Rodriguez (D)	W
AD-54	Asm. Miguel Santiago (D)	W
AD-55	Asm. Isaac Bryan (D)	W
AD-56	Asm. Lisa Calderon (D)	W
AD-57	Asm. Reggie Jones-Sawyer (D)	W
AD-58	Asm. Sabrina Cervantes (D)	W
AD-60	Corey Jackson (D)	W
AD-62	Asm. Anthony Rendon (D)	W
AD-63	**Fauzia Rizvi (D)**	L
AD-64	**Blanca Pacheco (D)**	W
AD-65	Asm. Mike Gipson (D)	W
AD-66	Asm. Al Muratsuchi (D)	W
AD-67	Asm. Sharon Quirk-Silva (D)	W
AD-69	**Josh Lowenthal (D)**	W
AD-70	**Diedre Nguyen (D)**	L
AD-73	Asm. Cottie Petrie-Norris (D)	W
AD-76	Asm. Brian Maienschein (D)	W
AD-77	Asm. Tasha Boerner Horvath (D)	W
AD-78	Asm. Chris Ward (D)	W
AD-79	Asm. Akilah Weber (D)	W
Totals:		**56 W/3 L/2 TCTC**

STATE SENATE CANDIDATES		
Office Sought	**Name**	**Position**
SD-02	Sen. Mike McGuire (D)	W
SD-08	**Dave Jones (D)**	L
SD-10	**Aisha Wahab (D)**	W
SD-16	Sen. Melissa Hurtado (D)	Too Close To Call
SD-18	**Steve Padilla (D)**	W
SD-20	**Daniel Hertzberg (D)**	L
SD-22	Sen. Susan Rubio (D)	W
SD-24	Sen. Ben Allen (D)	W
SD-26	Sen. Maria Elena Durazo (D)	W
SD-28	**Lola Smallwood-Cuevas (D)**	W
SD-30	Sen. Bob Archuleta (D)	W
SD-34	Sen. Tom Umberg (D)	W
SD-38	**Catherine Blakespear (D)**	W
Totals		**10 W/2 L/1 TCTC**
GRAND TOTAL:		**74 W/5 L/3 TCTC**

SAVVY SENIOR

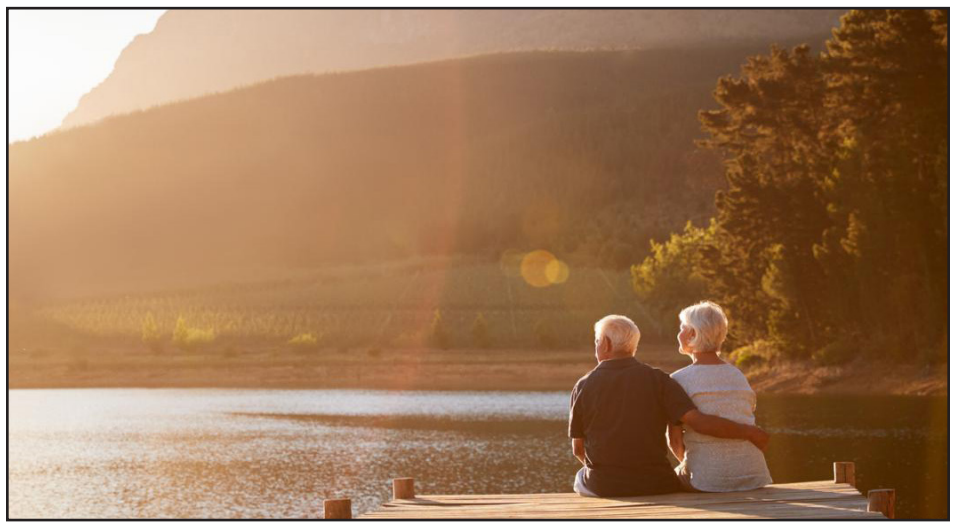
Savvy Senior: Deciding What to Do in Retirement

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

Dear Savvy Senior: I just turned 62 and am financially prepared for retirement, but I'm less certain about how to spend my time after leaving work. Can you recommend some resources or tools that can help me with this?

--Feeling Lost

Dear Lost: This is a great question! Many people, when asked what they want to do when they retire, will say they want a mix of travel, play and meaningful work. Specifics, however, tend to be few and far between. But planning how to fill your time in retirement is just as important as the financial planning aspect. Here are some resources that can help.



Online Tools

A good starting point to figuring out what you want to do in retirement is at **LifeReimagined.aarp.org**. This is an AARP website (you don't have to be a member to use it) that can help you rediscover what truly matters to you and focus on what you really want to do. It offers a variety of free online exercises and programs that will hopefully spark some ideas and give you inspiration.

Encore.org is another good resource that helps people who are seeking work that matters in the second half of life. Click on "Resources" on the menu bar and download their free Encore Guide, and consider purchasing a copy of their "Encore Career Handbook" (available at **Amazon.com** or **BN.com** for $10.50) by Marci Alboher, which is excellent. Also check out the free E-book called "The Age for Change," which can help answer the question: "What now?" You can download this at **ComingOfAge.org**.

And, if you've never taken a personality test before, this too can be a good tool to help you figure out what type of activities or work you'd like to do. A good option for this is the Myers-Briggs Type Indicator assessment, which you can take online at **MBTIcomplete.com** for $50.

Personalized Guidance

If you want personalized help, you can also get one-on-one guidance from a retirement or life planning coach. Some resources that can help you here include **LifePlanningForYou.com**, which has a free exercise called EVOKE to help identify a path that might suit you best in later life, and provides a directory to registered life planners to help guide you. Also see: **RetirementOptions.com**, which will connect you with a retirement coach who will give you an assessment to help reveal your attitudes and opinions about work, family life, relationships, leisure time and more. And the **LifePlanningNetwork.org**, which is a group of professionals and organizations that help people navigate the second half of life. You can also find life and retirement coaching at the International Coach Federation at **CoachFederation.org**. Coaching sessions typically range from $75 to $300 or more, and usually require four to six sessions to get the most out of the process.

Other Resources

If you're primarily interested in volunteering, finding a retirement job or even starting a business when you retire, there are lots of resources that can help here too. For volunteering, **PointsOfLight.org**, **VolunteerMatch.org** and **SeniorCorps.gov** and help you search for opportunities, or even create one on your own.

To look for job ideas, sites like **RetirementJobs.com**, **Workforce50.com** and **RetiredBrains.com** list thousands of jobs nationwide from companies that are actively seeking older workers. **FlexJobs.com** can help you find good work-at-home jobs. **CoolWorks.com** and **BackDoorJobs.com** are great for locating seasonal or summer jobs in great places. Or to search for freelance opportunities in a wide variety of areas, there's **Elance.com** and **Guru.com**.

And if you're interested in starting a new business, the U.S. Small Business Administration offers tips, tools and free online courses to entrepreneurs that are 50 and older at **SBA.gov/content/50-entrepreneurs**, as does the nonprofit association Score at **Score.org**.

CalPERS

FAQ CORNER

Will the 'Windfall Elimination Provision' reduce my Social Security?

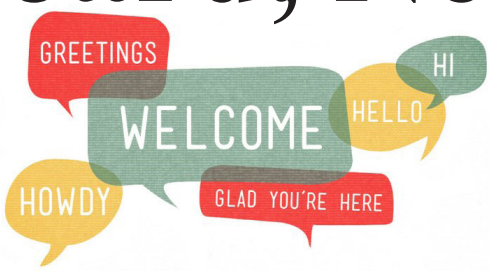
The Windfall Elimination Provision (WEP) prevents employees who receive non-covered pensions from the "windfall" of receiving the higher Social Security benefit calculation typically used for longtime, low-wage earners. A non-covered pension is a pension paid by an employer who didn't withhold Social Security taxes from your salary. Any reduction would apply to your social security benefit, not your CalPERS pension.

To learn more, visit:
www.news.calpers.ca.gov/will-the-windfall-elimination-provision-reduce-my-social-security

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 page 9 for the phone and email information of your chapter president. Each chapter encourages new members to attend their meetings, where state retiree issues are discussed; a variety of speakers appear and lunch is served. At some chapters, new members receive complimentary lunches.

Chapter 1
Harold Williams
Edwin Johnson
Catherine Fuglestad
Rebecca Johnson
Vealdeaner Latchison
Debra Bruhn
Theresa Morillo-Valera
Gui Yu
Leigh Barnes

Chapter 2
Kurt Helmreich
Vicky Lovell
Laurie Burkholder
Jacqueline Reyes
Cydne Valenzano
Philip Crimmins
William Ainsworth
Laura Sober
Jo Dailey
Margarita Esquivido
Raenee Sweeten
Marlon Lewis
Kathleen Twomey
Ladonna Green
Ofelia Deleon
Daniel Neeland
Michael Dowdy
Rudolph Davis
Marilou Isaac
Lorraine Polster
Daniel Mc Connell
Melan Noble
Cheryl Allen
Caroline Fudge
Derick Pitman
Serene Erby
Denise Sutherland
Paula Jow
Jacqueline Beltran
Lawrence Taketa
Wendy Belton
Lawrence Boarerpitchford
Rhonda Ludgood
Penelope Knobloch
Shari Presnall
Esperanza Ledesma
Hung Trac
Seongsook Duncan

Chapter 3
Carlos Aguilar
Mary Gorzycki
Maria Marquez
Catherine Santillan
Jan Santos

Chapter 4
Ray Robinson
Lenora Ingram
Nathlyn Hirohama
Irene Bonner
Paul Provencio
Debra Ware
Tami Pistoni
Zeron Jefferson

Chapter 5
Kristin Vogel
Elizabeth Tarin
Petra Nebel

Chapter 6
David Hughes
Gerard Caldwell
Cynthia Chatfield
Kimberly Byers
Barbara Harris
Martha Morales
Margaret Smith
Sinia Jennings
Julie Gant
Emeelou Torres
Gina Solideo

Chapter 8
Gregory Granoff
Deborah Boydstun
Kevin Sanders
Bruce Ryan

Chapter 9
Rebecca Kornbluh
Marie Paredes
Phyllis Barcenas
John Mendoza
Raymond Chavez
Wendel Robinson
Ferdinand Ison

Chapter 10
Carol Medina
Lisa Blair
Denise King
James Bonnifield
Catherine Trujillo
Julie Jacobson
Gerald Bednorz
Rosalina Naniong
Jocelyn Rebosura
David Prouty

Chapter 11
Annike Dunlap
Leslie Navarro
Mark Garcia

Chapter 12
Gerald Brown
Annetta Harbin
Nora Furbush
Cheryl Ramsey
Lisa Manuelito
Adegorioye Adepoju

Chapter 13
Stephnie Getzinger

Chapter 14
Sarah May
Glenna Morgan
Stephanie Scovel
Patricia Gomez

Chapter 15
John Kasirye
Diane Patterson
Andrew Richmond
Lawrence Ellsworth
Megan Morrison
Therese Giannelli
Sylvia Leblanc
Rosemary Linares
Sonia Torres
Patricia Ojeda
Brenda Mccutcheon

Chapter 16
Suzette Cabero-Charles
Susan Aftias
Melanie Picarello
Teresa Neeley
Helen Enriquez

Chapter 17
John Bugera
Carol Branshaw
Natalya Ozerova
Annetta Andrus
Steven Donaldson
Alma Luna
Amalia Sevilla
Delia Waller
Elizabeth Felix
Mark Andrews
Josefa Marquez
Concepcion Barajas
Teresa Alarcon

Chapter 20
Brian Wallace
Michele Sandecki
EdmondAnderiassian
Kathryn Marsailes
Thomas Goetzinger

Chapter 21
Theresa Porter
Rebecca Zyskowski
Laurel Holmstrom-Keyes
Barbara Fahs
Salvador Martinez
Penny Malit
Yong Seago
Lolita Hajian

Chapter 23
Gary Garcia
Lila Garcia
Christopher Ducote

Chapter 26
Anita Hooper
Thomas Pear

Chapter 31
Adeline Davidson
Gerald Robinson

Chapter 34
Kesha Warren

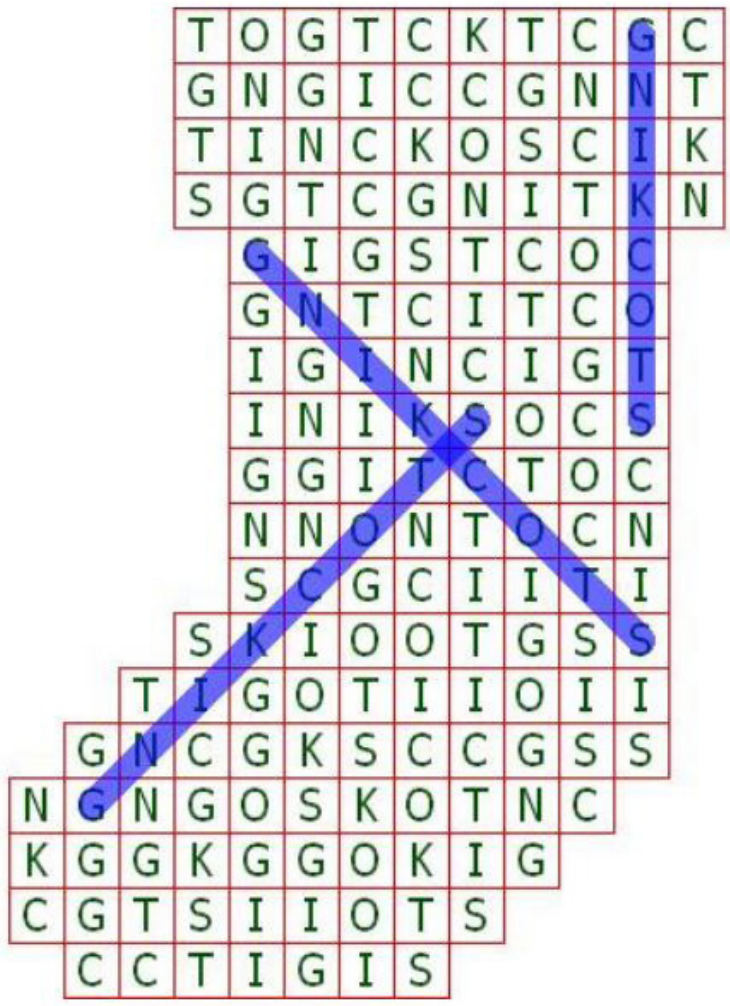
Chapter 35
Melinda Ware
Sadie Pritchett
Christopher Ware
Ruth Hyatt
George Villatoro
Deshaunda Hermosillo
Laura Reser
Maria Acevedo
Dawn Madrid
Toni Lawley
Gabriela Resendez

Chapter 36
Fernando Moreno
Kristi Knofler
Yesenia Leyva

Chapter 165
Angel Stetler
Rose Lockett
Suzanne Swartz
Doreen Clements-Saunders
Salome Wameya
Nancy Stokes
Christopher Okwuosa
Leopoldo Rodriguez
Carl Villalobos
Janice Glasgow
Shirley Lovell Waegell
Stuart Jersky
Charles Mirrione
Marcia Linggi
Laura Walker
Shelly Weck
Catherine Hester
Willie Davis

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.

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

Meeting: Tuesday, Dec. 13, noon. **Where:** The Old Spaghetti Factory, 1955 Mt Diablo St. Concord. **Program:** Senior Safety presentation by the Concord Police Department for upcoming holiday season. Candidate forum for District C Director. 2023 Chapter budget. **Cost:** Free to members and one guest. **Reservations required:** By Dec. 7 via email/call to President Allan Lee. American Sign Language interpreter available on request (please give a two-week advance notice). **For more information:** Please contact Allan Lee.

CHAPTER 2

SACRAMENTO/YOLO AREA

President: Phyllis Johnson, (916) 841-7303, sacyolocsr2@gmail.com; **Vice President:** Sophia Perkins, (916) 613-1813, Idgy1000@att.net **Treasurer:** Kathleen Elwell (916) 804-6560; **Secretary:** Dianne Welsh, (916) 682-7810, **Hybrid Meeting SECOND MONDAY!JAN. 9, 2023 Choice of In Person or Zoom In Person Meeting:** Setup committee 10:30 a.m. to 11 a.m. General Member Access at 11 a.m. **Where:** Sierra 2 Center, 2791 24th St. Sacramento.**RESERVATIONS REQUIRED:** By Dec. 26 at 5 p.m. to Phyllis Johnson. Please indicate any special meal needed (gluten-free, vegan, or vegetarian). On all reservations, please indicate first name, last name, member or guest, and whether you will attend in-person or on Zoom. **For more information:** please contact Phyllis Johnson at above contact information from 9 a.m. – 5 p.m.

CHAPTER 3

WEST BAY AREA

President: Skip Charbonneau, (415) 648-4946; **Vice President:** Billie Feliciano, (415) 324-9058; **Secretary:** Lily Gee, (650) 992-2526; **Treasurer**: Erlinda Villa (415) 407-7905, aida.b.villa@gmail.com **Meeting: Wednesday,** Dec. 21., 11:30 a.m. to 2 p.m. **Where:** Basque Cultural Center, 599 Railroad Ave., South San Francisco. **Program:** Holiday meeting. **Menu:** Roast New York steak or salmon with champagne sauce. **Cost:** Free to members and one guest only. **Reservations required:** By Dec. 16 to Erlinda Villa 415.407.7905

CHAPTER 4

GREATER LOS ANGELES

President: Marta Zaragoza, (310)204-0484; **Vice President**: Cynthia Frison, (424) 227-6489; **Secretary:** Virginia Griffin, (323) 290-3655;**Treasurer:** Emma Johnson, (213) 258-8796 **Meeting:** Thursday, Dec. 15, 12:30 p.m. to 2:30 p.m. **Where:** Petrelli's Steakhouse, 5615 Sepulveda Blvd., Culver City. **Program:** Holiday program and voluntary toy drive.**Reservations are required:** By Dec. 8 to Marta Zaragoza.

CHAPTER 5

CENTRAL VALLEY FOOTHILLS

President: Anita McCabe (209) 602-7775; **Vice President:** Denise Simpson (209) 206-3817; **Secretary:** Korryn Koplen (209) 577-8376; **Treasurer:** Joaquina Canedo (209) 524-7219 Next meeting will be in February 2023. Details to be announced in the January paper.

CHAPTER 6

SAN BERNARDINO/ RIVERSIDE COUNTY

President: J. Dee Stoddard, (909) 862-1870; **Vice President:** Frank Ornelas, (909) 948-8758; **Secretary:** Yolanda Ornelas, (909) 948-8758 **Treasurer:** Erlinda Ochoa, (909) 822-4128. ***Will meet the second Thursday of even months***

Meeting: Thursday, Dec. 8, 11 a.m. **Where:** The Old Spaghetti Factory, 11896 E. Foothill Blvd. Rancho Cucamonga. **Program:** Discussion and passing of 2023 Budget. **Reservations are required:** By Dec. 1 to Dee Stoddard or Frank Ornelas Please leave a message if no answer.

CHAPTER 8

NORTH COAST AREA

President: Veronica Avila, (707) 487-0235, VAvila@CalRetirees.org; **Vice President:** Robin Dolan, (916) 991-7455, Nibornalod@sbcglobal.net; **Secretary:** Vacant; **Treasurer:** Vacant **Del Norte Meeting:** Wednesday, Dec. 7, noon to 3 p.m. **Where:** Apple Peddler, 308 US HWY 101, Crescent City. **Program:** Bring an unwrapped toy for Toys for Tots toy drive. Bring a new retiree as a guest to make you both eligible for a giveaway item. **Cost:** Free for CSR members. **Reservations required:** By Nov. 30 to Veronica Avila. **For more information:** Please contact a chapter officer listed above.

Humboldt Meeting: Thursday, Dec. 8, noon. to 3 p.m. **Where:** Red Lion Hotel Eureka, Oak Ballroom, 19296 4th St., Eureka. **Program:** Bring an unwrapped toy for Toys for Tots toy drive. Bring a new retiree as a guest to make you both eligible for a giveaway item. **Cost:** Free for CSR members. **Reservations required:** By Nov. 30 to Veronica Avila. **For more information:** Please contact a chapter officer listed above.

CHAPTER 9

LOS ANGELES AREA

President: Donna Hernandez, (562) 405-1387, donnacooker@msn.com; **Vice President:** Joseph Sahli, (714) 865-9930, flysam52@aol.com; **Secretary:** Gloria Clansy, (562) 822-6656, gclansy@icloud.com; **Treasurer:** Maria Vazquez Bauer, (909) 519-8055 mavazbauer01@verizon.net **Meeting:** Wednesday, Dec. 14, 11:30 a.m. **Where:** Sizzler, 10315 Lakewood Blvd., Downey. **Program:** Holiday Meeting! **Special Menu:** Choose from two holiday preselected entrees, ordered from your seat. Members must be in line by 11:30 a.m. for lunch. . **Cost:** Guest pay $25. Would love to welcome you. **Meeting:** Wednesday, Jan. 11, 2023. Executive board meeting starts at 11:30 a.m. General meeting follows at noon. **Where:** Sizzler, 10315 Lakewood Blvd. Downey **Program:** TBA. **Cost:** Members reimbursed $20 at meeting. To get reimbursed, members must be in lunch line by 11:30 a.m. Guests pay for own meal. **Reservations:** Not required. Would love to welcome you.

CHAPTER 10

SAN LUIS OBISPO

President: Leticia Soria, (805) 574-0109, LSoria@CalRetirees.org; **Vice President:** Mary Ann DeLeon; **Treasurer:** Marsha Epstein, (805) 704-0723 **Meeting:** Thursday, Dec. 15, 11 a.m. **Where:** The Madonna Inn, 100 Madonna Rd. San Luis Obispo. **Program:** Happy Holidays! **Reservations required:** By Dec. 10 to Leticia Soria **For more information:** Contact Leticia Soria.

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, (559) 269-5380 **Meeting:** Saturday, Dec. 10, 11 a.m. **Where:** Holy Trinity Armenian Apostolic Church Social Hall, 537 M S., Fresno. **Program:** Updates on healthcare and pension benefits for 2023, along with a delicious lunch. Door prizes and our historical raffle that provides money to non-profits. We are also collecting coats & socks donations.**Cost:** $15 each member and spouses; $18 each nonmember. **Reservations required:** By Dec. 1 to 559.707.7067 or 559.920.7277. Leave a message with your name and phone number and total number of people in your group.

CHAPTER 12

EASTERN MOUNTAIN AND HIGH DESERT AREAS

President: Linda Currie, (661) 273-6390, lcurrie197@roadrunner.com; **Vice President:** Stephanie Pryzbeski-Gilbert, (661) 537-3811, stefva22@hotmail.com; **Secretary:** Blanca Rodriguez, (909) 553-5625, blancrod703@yahoo.com; **Treasurer:** Barbara Griffin, (661) 266-1130, bgrif1275@gmail.com;BarbaraGriffin,(661) 266-1130,bgrif1275@gmail.com **Meeting:** Wednesday, Dec. 14, 11:30 a.m. **Where:** Crazy Ottos Diner, 1228 W. Ave. Lancaster**. Program:** TBA **Reservations required:** By Nov. 30 to Barbara Griffin and Stephanie Gilbert at the contact information above.

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 ***Currently meeting the first Wednesday of every month*** **Meeting:** Wednesday, Dec. 7, noon. Arrive at 11:30 a.m. if ordering a meal. Meeting starts at noon. **Where:** Country Waffles, 2300 Athens Ave., Redding. **Program:** Bring an unwrapped kids gift if you would like to participate in the Toys for Tots gift drive. **Cost:** Lunch is free to CSR members and associates. **For more information:** Please contact Audrey Sandeen **Meeting:** Thursday, Dec. 15, noon (weather permitting). Arrive at 11:30 a.m. if ordering a meal. Meeting starts at 12:00 p.m. **Where:** Jefferson's Roadhouse, 1281 South Main St., Yreka. **Program:** TBD. **Cost:** Lunch is free to CSR members and associates. **For more information:** Please contact Audrey Sandeen. **Meeting:** Thursday, Jan 4, 2023, noon. If ordering a meal, arrive at 11:30 a.m. Meeting starts at noon. **Where:** Country Waffles, 2300 Athens Ave., Redding. **Program:** TBD. **Cost:** Lunch is free to CSR members and associates. **For more information:** Please contact Audrey Sandeen.

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/Treasurer:** Diana King, (530) 310-3454, LadyDi31481@gmail.com. **Susanville-***Will usually meet the first Tuesday of the Month April through October* **Meeting:** Wednesday, Dec. 21, 11:30 a.m. Where: Logan's Roadhouse, 1900 E. 20th St. Chico. **Program:** Chapter 14 holiday celebration. Bring an unwrapped toy for donation to Toys for Toys. **Cost:** Free to CSR members. **Reservations:** Not required. **For more information:** Call or text Kenneth Todd Mayer or S.E. Riazi.

CHAPTER 15

SIERRA FOOTHILLS

President: Pamela Robison, (916) 768-1657, PRobison@CalRetirees.org; **Vice President:** Joann Stewart, (916) 412-2075, JStewart@CalRetirees.org. **Treasurer:** Lieutenant Coopwood, 916-206-2732, LtCoopJr@gmail.com **Meeting:** Tuesday, Dec. 6, noon. Sign-in begins at 11:15 a.m. Meeting starts at noon. **Where:** Whitney Oaks Golf Club, 2305 Clubhouse Dr., Rocklin, CA. **Program:** Business/ Holiday Meeting/Winter Sock Donation. **Cost:** Free for Chapter 15 members and one guest.

CHAPTER 16

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 Ochoa, (209) 334-1391.

Meets four times annually in March, July, September and December

Meeting: Friday, Dec. 16, noon to 2 p.m. **Where:** Dave Wong's Restaurant, 2828 W. March Lane, Stockton. **Cost:** Free to members; $24 for non-member guests. **Reservations required:** By Dec. 1, to Georgia Pierce at the above number. **For more information:** Contact Georgia Pierce.

CHAPTER MEETING NOTICES

CHAPTER 17

GREATER SAN DIEGO

President: Arlene Ryan, (619) 203-3124, aryan.ar858@gmail.com; **Vice President:** Danny Morales,(951) 675-1489, morales6391@hotmail.com; **Secretary/Treasurer:** Diane Whorton, (619) 454-3603, dlw.union@gmail.com **Meeting:** Thursday, Dec. 8, 11 a.m. Check-in begins at 10:30 a.m. **Where:** Best Western Seven Seas, 411 Hotel Circle S. San Diego. **Program:** Entertainment by singer/songwriter Reverend Stickman. Bring gift for drawing with other member not to exceed $15. **Cost:** $15 per person. Mail reservation information – along with check payable to CSR Ch 17, to Diane Whorton 7563 Central Ave. Lemon Grove, CA 91945-2337 **Reservations required:** By Dec. 2 **For more information:** Please contact Arlene Ryan at the above number or Elaine Edwards at (619) 435-4044.

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:** Pam O'Toole, (707) 278-0508 ***Will meet in February, April, June, August, October & December*** **Meeting:** Monday, Dec. 12, noon. **Where:** Stars Restaurant, 115 S. Orchard Street, Ukiah. **For more information:** Call Skip Hulet at the number listed above.

CHAPTER 20

SAN FERNANDO VALLEY AND LOS ANGELES AREA

President: M. Cora Okumura, (818) 359-7625, mcokumura@yahoo.com; **Vice President:** Raymond Cole, (818) 986-9613, flipcole@yahoo.com; **Treasurer:** Gaylonn Mayo, (310) 897-7950, gaylonn28@gmail.com; **Secretary:** Norma Gallegos, (818) 667-2347, norma.2005@gmail.com ***2022 meetings are scheduled for September 8, November 3, December 8*** **Meeting:** Thursday, Dec. 8, 2 p.m. - 5 p.m. **Where:** Caruso's Italian Kitchen Bar & Grill, 10152 Balboa Blvd. Granada Hills. **Program:** Guest speaker, Theresa Taylor, President, CalPERS Board of Administration. Meet and greet your area legislator! Caroling! Good Food! Gifts! Goodwill: Toy Drive - Please bring unwrapped toy(s) to be distributed by the CHP. Please come in your holiday attire. **Cost:** Free for members; all others pay $25. **Cost:** Free for members; all others pay $25. **Reservations required:** By Dec. 1 Call or text Norma Gallego or Cora Okumura. **For more information:** Contact Norma or Cora.

CHAPTER 21

SONOMA, MARIN, NAPA AND SOLANO COUNTIES

President: Lorna Wright, (707) 750-5990,CSRChapter21@yahoo.com; **Vice President:** Donald Lehnhoff, (707) 795- 9405; ; **Secretary:** Eric Norrbom, (707) 322-1528; Treasurer: Vacant. *Meets quarterly January, April, July and October* **Meeting:** Tuesday, Jan. 10, 2023, noon – 2 p.m. Social time starts at 11:30 a.m. **Where:** Valley of the Moon Club, 7025 Oakmont Dr. Santa Rosa. **Reservations required:** By Dec. 26 to Lorna Wright at the information above. **For more information:** Please contact Lorna Wright.

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:** Larry Roberts, (510) 827-7938, lroberts1956@yahoo.com.

Meeting: Thursday, Dec. 8, 11 a.m. to 2:00 p.m. **Where:** Three Flames Restaurant, 1547 Meridian Ave. San Jose. **Program:** Holiday Luncheon and chapter meeting. **Menu:** Choice of steak, salmon, chicken or vegan options. **Cost:** Lunch is free for CSR members and up to two guests. **Reservations required:** Please include member names and names of guests with meal choice(s) by **Dec. 1. No exceptions. For reservations or for more information:** Email or call Elvira Acevedo.

CHAPTER 26

BAKERSFIELD/KERN COUNTY

President: Ophelia Rabanal, (661) 458-6588; **Vice President:** Henry Mendoza, (661) 725-8604; **Secretary:** Sue Kimbriel, (661) 333-0575, ckimbriel@bak.rr.com; **Treasurer:** Joe Salcido, (661) 477-2015 , joe.salcido@yahoo.com.

PLEASE NOTE: All chapter meetings will be held on the third Thursday of EVEN Months – February, April, June, August, October, December. **Meeting:** Thursday, Dec. 15, 11 a.m. **Where:** Hodel's Country Dining, 5917 Knudsen Drive, Bakersfield. **Program:** Annual Holiday Luncheon and General Membership Meeting. Membership approval for 2023 Chapter Budget and upcoming 2023 activities and events. Hear music by DJ Benz. – Enjoy fun, food, door prizes & more. **Cost:** Members/Associate pay $5. All other guest/spouses pay for their own meals $15. **Reservations required:** Seating is limited to 75 people. **For more information:** Please call/text or email Ophelia Rabanal.

CHAPTER 31

VENTURA/SANTA BARBARA

President: V. Raylene Laverentz, (805) 986-1854, cell (805) 551-2278; Raylenelchapter31@gmail.com; **Vice President:** Baruska Knight, (805) 320-9153; **Secretary/Treasurer:** Gustavo Ruelas, (805) 487-7942 ***Meets quarterly*** **Meeting:** Tuesday, Dec. 13, 11 a.m. **Where:** Sterling Hills Golf Club, 901 Sterling Hills Dr. Camarillo. **Program:** Discuss chapter budget for 2023. Enjoy live music. **Menu:** Holiday Buffet. **Cost:** Free. **Reservations required:** By Dec. 6 at 5 pm to Raylene Laverentz at 805.551.2278. Look for Postcard. **For more information:** Please contact Raylene Laverentz.

CHAPTER 34

ORANGE COUNTY–SANTA ANA

President: Jenny Hayden, (714) 743-8423,jlhaydenn991@yahoo.com; **Vice President:** Joe Whaling, (714) 349-5393;**Treasurer:** Bill Serb III, (714) 826-6029.

Usually meets on the second Wednesday of every month

Meeting: Wednesday, Dec. 14, 11 a.m. to 1:30 p.m. **Where:** Emerald Room Santa Ana Elks Lodge, 1751 So. Lyon, Santa Ana. **Program:** TBD. **Reservations required:** Please RSVP with a voicemail to Jenny Hayden at the information above by Dec. 12. **For more information:** Please contact Jenny Hayden. **Meeting:** Wednesday, Feb. 8, 11 a.m. to 1:30 p.m. **Where:** Santa Ana Elks Lodge, 1751 S. Elk Ln. Santa Ana. **Program:** TBD. **Reservations required:** Please RSVP with a voicemail Jenny Hayden. **For more information:** Please contact Jenny Hayden.

CHAPTER 35

SO. CENTRAL VALLEY PORTERVILLE AREA

President: Lou Flores, (559) 362-0689; **Vice President:** Mary McCaig, (559) 359-6069; **Secretary:** Don Perkins (559) 630-0314; **Treasurer:** Larry Long, (559) 781-8761.

Meeting: Thursday, Dec 8, 11 a.m. to 1 p.m. **Where:** 386 N. Main St., Porterville. Members are welcome to bring a toy donation for Toys for Tots. **Reservations required:**By Dec. 1. **Meeting:** Thursday, Jan. 12, 2023, 11 a.m. to 1 p.m. **Where:** El Nuevo Mexicali Restaurant, 640 N. Prospect Ave. Porterville. **Reservations Required:** By Jan. 5, 2023. **For more information or to RSVP:** Contact Lou Flores at **the number above.**

CHAPTER 36

MONTEREY BAY AREA

President: Susanne Paradis, sparadis36@yahoo.com;**Vice President:** Maureen Thompson, binovc2@aol.com; **Secretary:** Susan Sisson (831) 578-1919; **Treasurer:** Vacant

All chapter meetings are held on the third Thursday of EVEN Months – February, April, June, August, October, December

Meeting: Thursday, Dec. 15, 11:30 a.m.. **Where:** Gino's Restaurant, 1410 S Main St., Salinas. **Program:** 2023 Budget. **Menu:** Buffet lunch provided. **Cost:** No cost to members and up to one guest. **Reservations required:** By Dec. 12 to Susan Sisson by phone or by email to Susanne Paradis

CHAPTER 165

SACRAMENTO

President: Joe Reynoso, (916) 708-0369, JReynoso@CalRetirees.org; **Vice President:** Gail Fasciola, (916) 386-1553, gailsgab@comcst.net; **Secretary:** John Bowden, (916) 361-8786, JBowden@CalRetirees,org; **Chapter Treasurer/Oregon Subchapter Chair:** Geanie Hixon, (541) 646-0925, geanie.hixon@gmail.com **Sacramento Meeting:** Saturday, Dec. 3, Check in starts at 11:00 a.m. Meeting starts at noon with lunch **Where:** Hilton Sacramento Arden West, 2200 Harvard St. Sacramento. **Program:** Holiday Meeting. Holiday singers to perform at 1 p.m. **Menu:** River City Buffet. **Cost:** Free to Chapter 165 members and $20 per guest. **Reservations required:** To Gail Fasciola at above number or Les Reynoso by phone at 916.708.0369 or email at baskets4les@comcast.net. Special dietary requests must be given at time of RSVP. **For more information:** Contact Joe Reynoso at the number or email listed above. **Medford, Oregon Meeting:** Thursday, Dec. 15, Check in starts at 11:30 a.m. Meeting starts at noon with lunch. **Where:** Elmer's Restaurant, 2000 Biddle Rd, Medford. **Reservations required:** To Geanie Hixon at the information above. **For more information:** Contact Geanie Hixon at the number or email listed above.

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