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CALIFORNIA STATE RETIREES

SERVING CALIFORNIANS FOR 92 YEARS

Vol. XXXVII No. 2 | A PUBLICATION REPRESENTING CALIFORNIA STATE RETIREES | FEBRUARY 2023

2023 District Director Election Results – Districts A, B & C

The California State Retirees Board of Directors continues with a long-serving director in District A, added two new directors in Districts B and C, and said goodbye to a long-serving director.

District A had a candidate withdrawal in the 2023 election after ballots were mailed. Donna Hernandez officially withdrew making the election uncontested. Being uncontested, the incumbent, Sharon Stoltzman, was declared the winner of the District A Director office and was sworn in at the January 2023 Board meeting in Ontario.

In the District C Director election, ballots were counted in early January. Ron Franklin, having received the most votes, was elected District Director for District C. It is with a heavy heart that we announce shortly after the election, Ron Franklin passed away. President Stephanie Hueg appointed Maria Aguilar of chapter 23 to fill the District C Director position. Maria was also sworn in at the 2023 Board meeting in Ontario.

Many thanks to the members of Districts A and C who took the time to vote and return their ballots. Your participation is appreciated and important!

At the Ontario CSR Board of Directors meeting, President Hueg presented outgoing District B Director, Manijeh Fatollahi, with a Certificate of Excellence in recognition of her dedication and service, and for her efforts and contributions in moving CSR forward to protect our pensions and health benefits. Thank you, Manijeh, and we look forward to seeing you in your new role as a Chapter 31 member. Susanne Paradis of chapter 36 replaces Manijeh as District B Director.

Congratulations to Sharon, Susanne and Maria!

In 2023, the National Park Service will waive the price of the entry fee on four occasions.

Those days include the following:

- April 22 – The first day of National Park Week
- August 4 – Great American Outdoors Day
- September 23 – National Public Lands Day
- November 11 – Veterans Day

We are deeply saddened to share the passing of District C Director, Ron Franklin.

Ron was a United States Veteran. He began his state service as a Psychiatric Technician and retired from the Sonoma Developmental Center as a Unit Supervisor. Not only was he active in Bargaining Unit 18, but Ron was also the first President of ACSS, a CSR chapter president, a District C Director, and sat on the CSEA Board.

Ron enjoyed his retirement by working in the tasting room at Jacuzzi Family Vineyards in Sonoma. He will be missed by all those who served with him in CSR, CSEA, ACSS, our members throughout the state, and of course, his home Chapter 21 in Sonoma. Our condolences to his family.

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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.**

On Jan. 17, the new CalPERS Board members were sworn into office. L-R: Malia Cohen, CalPERS President Theresa Taylor, Kevin Palkki, and Yvonne Walker. Congratulations!

Chapter 3 celebrates their work to support the Marin Food Bank! Thank you for giving back to your community!

We had SO many new members this month that we had to expand from Page 9! Thank you for joining!

continued from page 9

Chapter 19
Donald Merrill

Chapter 20
Valerie Washington
Karen Primm
Jeannette Molano
Judith Gomez
Sharon Aronoff
Wanda Chambers
Veronica Monico
Lawanda Edwards
Jing Morse
Rhonda Schreiber

Chapter 21
Susan Powell
Eric Nesbitt
Laurie Williams
Rosalind Black
Karen Barrett
Ronaldo Bolanos
Laura Miller
Lynn Baker
Yvette Vasquez
Brian Skelly
Christine Paulk
Maaza Belata
Kelly Woodle
Gregory Gilmore
Timmy Choyce
Yen Dechant
Geraldine Burke
Bambi Clark
Flora Figueras
Patricia Nicol
Carlos Cosme
Kashmir Johal
Minette Esico
Mila Baldos
Imelda Laroya

Chapter 23
Sandra Coria
Nina Nolan
Julie Ferreira
Amanda Johnson
George Chadwick
Maria Pereira
Chandandeep Chahal
Yvette Salcedo
Lolita Junio
Helconida Umali
Linh Vuong

Chapter 26
Timmy Haynes
Don Anderson
Yohannes Shiferaw
Angela Lewis
Magdalena Vieyra
Elida Ramirez
Derrall Davis
Adrienne Craig
Tony Coleman
Maria Turrubiates
Ganga Herath-Randeny

Chapter 31
Lisa Brunelle
Jeffrey Stocker
Tatsuo Kumagai

Chapter 34
Kent Cook
Parul Engineer
Louis Valle
Mike Vaday
Nancy Rebenstorff
Moon-Chang Chia
Lorna Espiritu
Jean Laurel
Khang Nguyen
Michael Bussey
Tammy Connors
Linda Wright
GenevieveAmaro-Bussey
Tammy Galaviz
Michael Yee
Julie Decker
Howard Lavoot
Margarita Silva
Lisa Bailey
Sue Trerotola
Janet Woo
Brenda Liu
John Dykman
Kenneth Carter
Angela Torres
Joyce Zeng

Chapter 35
Michelle Saechao
Bret Blaydes
Ester Omega
Pamela Comer
Rhonda Mckinney
Kelley Johnson
Mercedes Cordova
Kathleen Alton
Laura Camero
Cyril Tan
Erlinda Atienza
Marilex Pascual

Chapter 36
Patricia Furrer
Ginnette Petras
Diane Whitacre
Brenda Thompson
Sandra Diaz
Virginia Fajardo
Abigail Bayes

Chapter 165
Nova Edwards
Jon Cofer
Toni Curtis
Melanie Costa
Deborah Brannagan
Carey Yamanaka
Irene Painter
Elizabeth Neese
Brenda Givens-Warren
Niel Hall
Ahmad Abbas
Stacey Bell
Rimma Kryuchkov
Denise Mendez
Tanya Perry
Esther Miller
Christopher Williams
Michael Chan
Kathleen Thompson
Dixie Abbott
Shelley Mouzooni
Divina Cruz
Triva Iverson
Raymond Eddy
Dawn Croghan
Tracie Matchem
Craig Love
Mahesh Patel
Lisa Mccartney
Edward Galben
Sandra Garcia
Jane Constance
Bruce Walton
Silvina Abbas
Mark Navarro
Rhonda Hodson
Nhatrang Bui
Max Tang
Amalia Mcbride
Amra Mesic

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To update your information, call us at (916) 326.4292 or (888) 808.7197

american HEART month

To Your Health

By Larry Woodson, CSR Health Benefits Committee chair

This month's column will address Long Term Care, ACO REACH, and Dental Benefits.

Long Term Care (LTC)

Settlement negotiations continue with the lawsuit trial date set for June, 2023. The next status conferences are February 10 and March 15. Our HBC member Elaine Edwards-Yahraus will attend virtually and report back to me. Participants in the program are rightfully upset with any premium increase let alone the large ones being imposed. The CalPERS program is not the only program that experienced large increases. In a recent article in the Government Executive, the Office of Personnel Management will suspend Long Term Care applications for federal employees for two years beginning December 19, 2022 in anticipation of a sizable rate hike. Similarly, CalPERS suspended applications in June 2020.

There are other similarities, the CalPERS Long Term Care and the Federal Long Term Care programs were created over twenty years ago, CalPERS in 1995 and the Federal plan in 2002. The Federal plan currently has 267,000 federal workers and retirees. The Federal program has twice the participants but faces the same issues as CalPERS, which are people are living longer and less returns on investments.

John Hancock Life and Health Insurance Company the contractor that administers the Federal program states there will be a premium increase in the next year. The Federal program last saw an average increase of 84% in 2016. The first increase was 25% and the second was as high as 125%. Nonetheless, the CalPERS increases have been much larger than the federal increases over the long term. Like CalPERS, the Federal program allows retirees to adjust their coverage downward to reduce the impact of rising prices.

ACO REACH

First, Center for Innovation (CI) just released on January 17 the list of 2023 for-profit ACOs now approved to administer Traditional Medicare Benefits. This late release didn't give us time to review them prior to the Panel Discussion. Of note, Sutter Health Inc, which had been approved as a Direct Contracting Entity, was not listed to continue. CMS won't reveal whether Sutter decide to drop out or whether CMS rejected them. I see no reason why they should withhold that information from stakeholders, but nonetheless it is good news for the tens of thousands of affected beneficiaries whose primary care provider is with Sutter.

It's also important to note that Sutter Health Inc is still classified as an ACO under the longstanding Medicare Shared Savings Program (MSSP). This is much different than a REACH ACO and puts no for-profit middleman between the Traditional Medicare (TM) recipient and your doctor. However, MSSP ACOs are required to send annual notices informing affected members they are part of an ACO. SEVERAL OF OUR CSR MEMBERS HAVE RECEIVED THIS KIND OF NOTICE AND WERE CONCERNED THEY WERE BEING PLACED IN A REACH ACO. BE ASSURED THAT ISN'T THE CASE. ALTHOUGH THE SUCCESS OF MSSP ACO'S IS MIXED, THEY LIKELY WON'T NEGATIVELY IMPACT YOU.

Our HBC has been working hard to convince the CalPERS Board to contact President Biden and HHS Secretary Becerra and officially request the ACO REACH program be halted. They would be joining over 250 local, state, and national organizations and 54 congressional representatives in petitioning them to do so. At CalPERS Board Education Day on January 17, staff arranged for a panel discussion by Subject Matter Experts on REACH, to better inform the Board when considering whether to oppose this program that puts for-profit companies between Traditional Medicare beneficiaries and their doctors/hospitals. Unfortunately, they selected 3 proponents of the program and only one opponent. Liz Fowler, Director of the Center for Innovation (CI) within Center for Medicaid and Medicare Services (CMS), which is promoting and implementing it, participated along with one of her senior managers. The 3rd proponent was a professor from USC who argued the benefits of Accountable Care Organizations, conflating them with ACO REACH entities which are significantly different and more dangerous. Dr. Jim Kahn, with whom I have been networking and as an academic researcher with University of California San Francisco, has thoroughly studied ACO REACH and its predecessor Medicare Direct Contracting Pilot, was the sole opponent.

He was given ¼ the time for his presentation as the proponents. I had objected to this skewed time allocation prior to the meeting, to no avail.

Liz Fowler and her staff put a very positive spin on the program, leaving many holes unaddressed. During Q an A from the Board, Dr. Kahn was able to point many of them out, however, the chair often limited his responses.

Board members asked many good questions and Fowler's responses were often inadequate.

At the close of the discussion the Board allowed public comment. I had requested and was allowed 5 minutes, instead of the usual 3 minutes. Besides myself, Dr Mark Hynum and Dr. John Gilman of our HBC spoke forcefully against REACH arguing CalPERS should request it be halted. CSR Board member Keith Umemoto spoke on behalf of California Alliance of Retired Americans (CARA) whose national organization petitioned for the halt of REACH. Rosemary Knox, president of RPEA (Retired Public Employees Association) also gave comments opposing it. All commentors asked the CalPERS Board to vote to officially oppose REACH by directly requesting President Biden and Secretary Becerra to halt it.

So it was very disheartening when the Board Chair wrapped up the meeting by saying CalPERS has no authority to stop this program and we are now adjourned. No one who spoke against REACH suggested CalPERS had authority to halt it. All requested they formally oppose it and take a vote on such an action. To view a video of the Panel Discussion go to calpers.ca.gov and on home page scroll to very bottom. In the blue background area select YouTube then at the top select Live. Board Education Day pops up as the second video. You can drag at the bottom to 1:20 to skip to the Panel Discussion.

We will continue to pursue their taking such a vote, since their opposition could be impactful. It's very disappointing that they are not yet doing anything to protect affected retirees from this program which incentivizes the delay and denial of services, allows some bad actors to be REACH ACOs, and allows Private Equity Companies with the sole goal of maximizing profits to make up a large percent of the ACOs. We have already been approached by and spoken with staff from one CalPERS Board member who still has concerns and we are scheduling similar meetings with others. Stay tuned.

Dental Benefits

The HBC and staff have a meeting scheduled in late February with the Director of CalHR, Eraina Ortega, to discuss our many complaints regarding Delta Dental. CalHR oversees our Dental Benefits.

PUZZLES Space Word Search

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WORDS

ASTEROID
ATMOSPHERE
BLACK HOLE
CLOUD
CONSTELLATION
CRATER
EARTH
ECLIPSE
GALAXY
GRAVITY
HALLEY'S COMET
JUPITER
LIGHT YEAR
MARS
MERCURY
METEOR
METEORITE
MOON
NEPTUNE
NEUTRON STAR
ORBIT
PLANET
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PULSAR
RED GIANT
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SATURN
SOLAR FLARE
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the recipe

Banana Pudding

Ingredients

1 cup 2 percent milk
1 cup plain unsweetened almond milk
3 tablespoons cornstarch
Pinch of kosher salt
1/3 cup sugar
1 large egg
1 teaspoon vanilla extract
2 large bananas
6 low-fat cinnamon graham crackers, broken into 1-inch pieces
1 tablespoon cocoa powder (sweetened or unsweetened)
1/4 cup sliced almonds, toasted

Directions

Heat the milk and almond milk in a saucepan over medium heat until almost simmering; remove from the heat. Meanwhile, whisk the cornstarch, salt, sugar and egg in a medium heatproof bowl. Pour about half of the hot milk mixture into the bowl and whisk vigorously until smooth. Pour the mixture back into the saucepan and cook over medium heat, whisking vigorously, until thick and starting to bubble, 1 to 2 minutes. Whisk in the vanilla. Transfer the mixture to a bowl and let cool, stirring occasionally. Cut the bananas into thin slices. Layer a few banana slices, a few pieces of graham cracker and 2 tablespoons of the prepared pudding in each of 4 glasses; sprinkle with cocoa powder and almonds, then repeat to make 2 more layers. Cover with plastic wrap and chill 4 hours or overnight.

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.

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

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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. 943153456_CSR October 2022

CSR BUDGET & BILL WATCH with Ted Toppin

On Tuesday, January 10, Governor Gavin Newsom released his proposed 2023-24 State Budget for the fiscal year that begins on July 1, 2023. The proposal confirms what months of declining tax revenue collections have made clear for months – after years of budget surpluses, the state will have a budget deficit next year. In November, the non-partisan Legislative Analyst had forecast a $25 billion deficit and a revenue shortfall of $41 billion. The Administration's proposal is slightly more optimistic, projecting a $22.5 billion deficit in 2023-24 due to a $29.5 billion decline in revenue projections during the current and next fiscal years. State revenue projections are lower due to an economy weakened by inflation and federal interest rate hikes. The result is a total proposed state spending plan of $297 billion for next year, with $224 billion in general fund expenditures. This represents about a 4% reduction in last year's "largest budget in history" of $308 billion. To reduce the funding deficit, the proposed budget does not tap into the available $36 billion in reserves, including the $22 billion in the state's Rainy Day Fund. Instead, the Administration closes the proposed deficit by "delaying" or "preempting" billions of dollars in spending authorized in the last two state budgets, which were marked by historic surpluses.

The proposed funding pull backs in the Governor's 2023-24 proposed budget include:

- $7.5 billion in expenditures will be "delayed" for the near-term. These are mostly capitol cuts that can be restored in future years should revenue allow it.
- $5.7 billion in "reductions" are made in previous years authorizations that have yet to be spent or appropriated.
- $3.9 billion in "trigger" cuts will be made to primarily transit and climate infrastructure programs that received a historic $54 billion in funding over and above existing and ongoing transportation and climate programs in the 2022-23 budget. The cuts will be triggered if federal or other available funds cannot be utilized to support the programs.
- $1.2 billion in cash funding that had been dedicated to debt payments will be halted. Those debts will again be serviced by bonds.

In his presentation, the Governor repeatedly emphasized that the budget protects the most essential programs that are important to Californians and his Administration. That is, the budget maintains largely current funding levels for K-14 schools and universities, homelessness and housing, access to health care, drought and wildfires programs, public safety protections, and investments in jobs and economic development. Understandably, the budget summary includes very few new policy proposals or budget augmentations. Here is a rundown on some of the budget items that will be of most interest to state retirees:

CalPERS Contribution: The proposed budget includes $8.5 billion for the statutorily required annual state contribution to CalPERS for state pension costs based on the CalPERS projected contribution rates as of June 30, 2021. This is a $255 million increase over the 2022-23 budget.

Supplemental Contribution to CalPERS: Despite the projected revenue shortfall, early in his comments the Governor affirmed his commitment to continue to pay down long-term pension and retiree health care costs at CalPERS and CalSTRS. The proposed budget includes an additional $1.2 billion as a supplemental payment to bolster CalPERS this year.

CalPERS Health Care: The proposed budget includes $7 billion to meet the state's health care obligations to active and retired state employees, a slight increase over last year. Of the proposed money, $2.9 billion covers the health benefit costs for retired employees.

Prefunding Retiree Health Care: As has been much reported, the state's 21 employee bargaining units, and related excluded and exempt employees, have agreed to jointly prefund retiree health benefits with the state. The 2023-24 proposed budget includes $711 million, of which $390 million will come from Proposition 2 reserve funds, to meet the State's agreement to help prefund retiree health care costs in the next fiscal year. Employees will make the same contribution, collectively, out of their paychecks. Current retiree health care benefit funding is expected to remain as an annual budget pay-as-you-go item until 2045, when the collectively bargained retiree health care trusts managed by CalPERS are expected to take over payment of the benefit.

State Employee Pay: The Budget includes $487.5 million ($130.6 million General Fund) for increased employee compensation, health care costs for active state employees, and retiree health care prefunding contributions for active employees. Included in these costs are collectively bargained salary and benefit increases resulting from contract and side letter negotiations. The Administration will begin negotiations with 14 bargaining units whose contracts expire in the summer of 2023 including: Professional, Administrative, Financial and Staff Services; Professional Educators and Librarians; Office and Allied Employees; Engineering and Scientific Technicians; Printing and Allied Trades; Allied Services; Registered Nurses; Medical and Social Services; Educational Consultants and Library; Correctional Officers; Law Enforcement; Craft and Maintenance; Physicians, Dentists, and Psychologists; and Health and Social Services/ Professionals.

As usual, the proposed budget does not include any money for collective bargaining agreements that have yet to be reached. That money will come later and be funded by budget trailer bills after

Ted Toppin

agreements are completed.

Again, this budget proposal is only preliminary, and will be revised in May with updated revenue totals and projections. As the Legislature begins its review process, we will monitor these and other proposals that impact CSR members. The Governor's complete 2023-24 budget summary and draft budget can be found here: **www.ebudget.ca.gov**. Please let us know if you identify budget proposals that are important to you or if you have any questions. Remember, the Legislature must approve the budget by June 15, and the Governor must sign it by June 30.

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

Support

AB 46 (Ramos) Would provide a state tax exemption for retired members of the Armed Forces and for recipients of the Department of Defense's (DoD) Survivor Benefits Program. AB 46 will honor those who have dedicated their lives to serving our country while helping to retain and attract uniform service retirees to California for the purposes of strengthening the state's skilled workforce and contributing to the state and local tax base. **STATUS: In print, awaiting committee assignment.**

SCR 5 (Nguyen) Would recognize

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SAVVY SENIOR

Savvy Senior: Retiring Abroad? Tips and tools to help you make an informed decision

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

Dear Savvy Senior,
What are the key factors to consider when contemplating retiring abroad? My husband and I will soon be retiring and are interested in moving abroad to a country that's cheaper and warmer than the U.S.
Looking Ahead

Dear Looking,
Whatever your reasons for aspiring to retire abroad – a lower cost of living, a better climate or a desire for adventure – you need to do your homework and learn everything you can about the country you're interested in because it's not an easy move. Here are some different tips and tools to help you make an informed decision.

Researching Tools
If you're in the decision-making process of where to retire, **InternationalLiving.com** and **LiveAndInvestOverseas.com** are two excellent websites that provide articles, information and lists of the top retirement destinations abroad based on cost of living, climate, health care, housing, visas, infrastructure and more. Once you pick a country or two that interest you, a smart move is to talk or network with some expats who have already made the move you're thinking about making. They can give you tips and suggestions on many issues, as well as the advantages and disadvantages and day-to-day reality of living in a particular country. Facebook is a good resource for locating expat groups. But before committing, experts recommend visiting multiple times during different seasons to see whether you can envision yourself living there and not just exploring the place as a tourist. Here are some other factors you need to look into.

Cost of living: Retiring abroad used to be seen as a surefire way to live beyond your means, and for many countries it still is. But depending on where you move, the U.S. dollar may not stretch as far as you think. To compare the cost of living in hundreds of cities and countries use **Numbeo.com**.

Visa requirements: If you want to spend just part of the year living abroad or are willing to move from country to country, most countries offer a three or six-month tourist visa, which is easy to get. But if you want to set up permanent residence abroad you might have to jump over a few more hurdles depending on where you want to retire. To research visa requirements in the countries that interest you, visit **VisaGuide.World.**

Health care: Most U.S. health insurance companies do not provide coverage outside the U.S., and neither does Medicare. Check with the embassy (see **USembassy.gov**) of your destination country to see how you can be covered as a foreign resident. Many countries provide government-sponsored health care that's inexpensive, accessible and just as good as what you get in the states, or you may want to buy a policy through **Medibroker.com** or **BupaGlobal.com**.

Also know that most people who retire abroad eventually return to the U.S., so experts recommend paying your Medicare Part B premiums. If you drop and resume Part B, or delay initial enrollment, you'll pay a 10 percent premium penalty for every 12-month period you weren't enrolled.
Housing: Buying a home in a foreign country can be complicated, so it's almost always better to rent first until you're sure you want to permanently reside there.

Money matters: Opening or maintaining a bank account abroad can also be difficult. You may have to establish a checking account with an institution that has international reach like Citibank or maintain a U.S. bank account that you can access online. Claiming your Social Security benefits, however, should not be a problem as they offer direct deposit to almost every country in the world. See **SSA.gov/international/payments.html**.

Taxes: You also need to research tax rules in your prospective countries and be aware that even if you're living in another country, as a U.S. citizen you'll still most likely need to file an annual U.S. tax return – see I**RS.gov/pub/irs-pdf/p54.pdf.**

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the month of May 2023 as Older Americans Month and encourages all Californians to recognize and treat all older adults with compassion and respect, and to participate in activities that contribute to the health, welfare, and happiness of older adults. **STATUS: Ordered to Senate inactive file at request of Senator Nguyen. SJR 1 (Cortese)** Requests the Congress of the United States to enact, and the President to sign, legislation that would repeal the Government Pension Offset and the Windfall Elimination Provision from the Social Security Act. **STATUS: Awaiting hearing in Senate Labor, Public Employment, & Retirement Committee.**
For a complete list of all bills that are being monitored by CSR, please see the most recent CSR Legislative Report online.

Welcome Aboard, New Members!

Now that you have become a member of the largest and most experienced state retiree organization in California, we want to properly welcome you aboard.

California State Retirees (CSR) has 26 different chapters statewide, and there is one just right for you. Members who don't specify which chapter they want to be in are automatically placed in the chapter within their zip code. Just let us know if the chapter you have been assigned is where you want to stay.

A phone call to your chapter president or a visit to your chapter's next meeting is the best way to become acquainted with everything CSR has to offer. Check out 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

David Cohen
Alexander Ash
Cassandra Malone
Sandra Ramayla
Nina Kiniery
Amy Auyeung
Emmanuel Mekwunye
Shaira Ali
Delia Castro
Barbara Mercado
Maria Bernard
Linda Richardson
Maryam Ghadessi
Christopher Kroll
Walter Lubin
Vanessa Jones
Wyminjoseph Uy
John Hillman
Prentiss Williams
AntoniostanleyCarbonell
Keelee Adams
Jo Tanaka
Daniel Dodoo
Maria Planas
Samira Abubekr

Chapter 2

Glenn Gmoser
Beverly Page
Stephanie Ivey
Covina Mcalister
Susan Henry
Regina Anderson
Tina Ramirez
Scott Riesinger
Annette Kunze
Curtis O'neil
Beverly Louie
Frida Ramirez
Sharon Derego
Marva Hunt
Lucinda Woodward
Soosum Fong
Emma Plasencia
Carol Hammond
Susan Fong
Grace Parker
Patricia Peterburs
Paul Miller
Mark Macrae
Debora Monroe
Lorraine Andrews
Cydney Mayo
Lisa Pacheco
Jacquelyn Storms
Esther Rojas
Joseph Watkins
Rolanda Gregory
Prakash Patel
Ingram Gant
Renee Vanduzen
Pamela Hess
Juieny Agpoon
Michael Magner
Allyssa Erickson
Madelyn Childs
Tiffany Tu
Fausta Romo
Deborah Baad
Linda Verde
Adetunji Akilo
Armerlis Fullilove
Daniel Barrett
Gina Gomez
Stephen Hanson
Martha Allair
Pamela Gorospe
Gregory Purdy
Jeffery Tjelmeland
Michael Neff
Philip Carson
Venustiano Mendoza
Mary Rousseve
Jazmin Marquez
Sandra Tsunekawa
David Chaney
Walter Fulde
Emmalean Mczeek-Tanko
Charlene Bode
Kevin Menager
Georgetta Jemison
Mcalpine
Theresa Brooks
Marcene Melliza
Karen King
Shiv Narayan
Joyce Dodson
Jane Seza
Isabel Doctolero
Gabriel Juarez
Irene Crowder-Johnson
Janice Calpo
Antoinette Cervantez
Carol Bailey
Janet Schumacher
Maggie Laborin
Angelica Alexander
Dina Advincula
Arlene Livingston
Annalisa Franco
Geeta Rezvani
Tange Foster
Kimberle Hansen
Susan Coreno
Christopher Besenty
Carol Ring
Janet Kurnick
Clivetta Williams
Beverly Williams
Nancy Hendricks
David Strader
Kevin Radenz
Wanda Yanez
Michelle Jimenez
Anita Lake
Balesha Compton
Joy Halstead
Denise Glover
Carlos Reyes
Sara Pena
Linda Beck
Anthony Duval
Josefina Fernandez
Kevin Wong
Raul Esparza
Tia Brooks
Parveen Sufi
Patricia Salerno
Ziaullah Hadaf
Denise Warrick
Dawn Clark-Lamb
Michelle Galczynski
Vicki Mack-Williams
Lisa Prince
Ediberto Vasquez
John Quackenbush
Delores Love
Iva Townsel
Jason Wilson
Rebecca Post
Hector Webster
Doan Nguyen
Lorena Gutierrez
Stella Ezidiegwu

Chapter 3

Kevin Coffman
Edward Cunanan
Jackie Chang
Shandra Reed
Lyly Chen
Young Kim
Eva Poon
Ricardo Quant
Martha Sandoval
Marta Talavera-Juul
Eric Pang
Loreto Violanda
Antonette Mendoza

Chapter 4

Stacy Pannell
Linda Thome-Loera
Edward Parker
Robin Lewis
Tonya Carlos
Rina Castro
Jeanette Durio
Cynthia Juarez
Latanya Thompson
Linda Cammon
Tony Jones
Vickie Jones
Guillermo Navarro
Martha Leanos
Laura Noe-Hernandez

Chapter 5

Jerry Lindsey
James Burgan
Jacquelyn Gregory
Teri Adili
Brian Deogracia
Marilyn Salsa
Rebecca Gray
Louise Swart
Melody Desalles
Sandra Williams
Donna Alves

Chapter 6

Regina Garcia
John Fleeman
Adel Hanna
ElizabethBart-Plange Opoku
Yolanda Pace
Anna Parker
Stacy Brooks
Valerie Rodriguez
Linda Rodgers
Kaveh Angoorani
Eugene Record
Christine Yrigoyen
Roxana Carranza
Cynthia Moody
Sonya Boyd
Marcelle Johnson
Encarnacion Tantoco
Sheniqua Watkins
Beliyou Tadesse
Brenda Brinkley
Rosa Grajeda-Royval
Sheila Hardwick
Rolando Carril
Denise Richardson
Kevin Hendrix
Susan Corwin
Nancy Keaton
Tina Hernandez
Clarita Guthormsen
Katherine Ruiz
Susanna Hernandez
Stephanie Smith
Catherine Hollifield
Peggy Bennett
Carol Kish
Casper Ware
Jacob Martin
Patricia Goddard
Rita Kennedy
Sandra Michel
Stanley Booth
Betty Cook
Edith Collins-Opon

Chapter 8

Kevin Danel
Keelye Wilson
Elizabeth Bareilles
Gina Fiorini
Sharon Witters

Chapter 9

Juma Faraj
Jean Biddle
Susan Venegas
Brian Smith
Arthur Dominguez
Micaela Ruiz
Bernadette Sia
Jean Li
Marites Martinez
Victoria Siongco
Kathlee Von Velasco
Margo Mccall
Stafford Cox
Michael Harris
Eleanor Perry-Tomlin
Tobi Hajjar
Tina Tinucci
Cordelia Perry
Denise Jimenez
Elizabeth Anaya
Michael Glinternick
Wendell Bowman
Elsa Ayala
Janice Jackson
Diane Alvarez
Lorraine Miladinovich
Irene Robledo
Phuong Duong
Cynthia Maningding
Alan Chan
Fidela Morris
Esperanza Castillo

Chapter 10

Laurie Baima
Lisa Miller-Isham
Debra Mendenhall
William Chun
Jonathan Brown
Tracy Merrick
Michele Zoff
Julie Zafiratos
Robert Duenes
Nancy Robinett
Aileen Madson
Gail Garcia
Kathryn Keller
Michael Kinney

Chapter 11

Frank Stapleton
Rosemary Cantu
Eleuterio Diaz
Carolyn Borunda
Bobette Butler
Susette Jumper
Al Rosa
Patricia Fenton
Robert Marchetti
Gloria Freitas
Sandra Sierra
Rosemary Ting
Mary Montijo
Tony Lam
Latina Parks-Guy
Sonya Sanchez
Ralph Sauceda
Debra Coronado
Estella Ambrose
Wanda Conway
Harjinder Kaur

Chapter 12

Valerie Hansen
Olivia Rubio
Jonathan Magana
Olivia Palacios
Steve Mckenzie
Terri Handley

Chapter 13

Ronald Rhodes
Victoria Woodhouse
Danielle Roberts

Chapter 14

Melissa Quinn
Elizabeth Whitmore
John Harcus

Chapter 15

Richard Baptist
Alice Klinger
Teresa Taylor
Suzanne Jones
Robert Embree
Linda Mantell
Laura Alarcon-Stalians
Robert Bartley
Regina Navas
Tonya Merritt
Felicia Buasan
Edmond Van Bebber
Martha Favila-Vazquez
Russell Barnum
Jon Waller
Stacy Savoca
Susan Ewbank
Michael Bussone
David Muir
Marcelino Galvez
Dianna Graham-Lawson
Brian Halkett
Barbara Harriman

Chapter 16

Linda Hickingbottom
Julie Jimenez
Jeffrey Riddick
Tinamarie Duenas
Melany Pagala-Benedict
Jose Solorio
Lisa Lynch
Christina Hernandez

Chapter 17

Rusty Hamilton
Mercedes Partida
James Westheimer
Christine Getty
Janela Lazaro
Luciano Mascardo
Adrienne Durso
Kathleen Regan
Maria Thomas
Shauna Mendez
La Ewings
Patricia Young
Cathryne Bruce-Johnson
Manuel Aguilera
Romeo Magno
Armida Palacio
Judith Vista
Silvia Gil
Guadalupe Rios
Carrie Stanonis
Sherry Luna
Theresa Pekarek
Hector Banagajr
Alice Simmons
Margaret Scheib
Mark Sanchez
Caritina Ferreira
Maria Luna
Robert Anaya

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CHAPTER MEETING NOTICES

Please send an email to **CSRInfo@CalRetirees.org** by the **15th of the month** with your meeting information you would like to have printed in the next issue of the CSR newspaper.

CHAPTER 1

ALAMEDA/CONTRA COSTA COUNTIES

President: 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, April 11. **Where:** Alameda County location TBA. **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 FIRST MONDAY! FEB. 6. 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 Jan. 23, 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 9-5. **Hybrid Meeting:** March 6. Format is a hybrid meeting. Setup committee meets 10:30 a.m. – 11 a.m. General member access at 11 a.m. Meet/greet and eat: 11 a.m. – noon. The official meeting is noon to 2:30 p.m. **Where:** Sierra 2 Center, 2791 24th St. Sacramento. **Program:** TBD. **Reservations Required:** RSVP to Phyllis Johnson Feb. 20 at 5 p.m. Please indicate first name, last name. Specify if attendee is a member or guest, or if they require a special meal (gluten-free, vegan, or vegetarian). Also include if whether you will attend in-person or on Zoom. Please contact Phyllis with RSVP info between 9- 5 p.m. For additional information, please contact Phyllis Johnson.

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:** Friday, March 17, 11:30 a.m. - 2 p.m. **Where:** Basque Cultural Center, 599 Railroad Ave., South San Francisco**. Program:** Holiday meeting. **Menu:** Corned beef/cabbage or petrale sole. **Cost:** Free to members and one guest only. **Reservations required:** RSVP to Erlinda Villa by March 12. **For more information:** Please contact Erlinda Villa.

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, Feb. 16, 12:30 p.m. to 2:30 p.m. **Where:** Petrelli's Steakhouse, 5615 Sepulveda Blvd., Culver City. **Program:** TBA. **Reservations are required:** Please RSVP 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 **Sonora Meeting:** Tuesday, Feb. 7, 11 a.m. to 2 p.m. **Where:** My Garden Café, 14270 Mono Way, Sonora. **Program:** Speaker on Senior issues. **Cost:** Lunch provided for member and their driver free of charge. **Reservations required:** RSVP to any chapter officer. **Jackson Meeting:** Friday, Feb. 10, 11 a.m. to 1:30 p.m. **Where:** Teresa's Place, 1235 Jackson Gate Rd. Jackson. **Program:** New 2023 information for Seniors. **Cost:** Lunch provided for member and their driver free of charge. **Reservations required:** RSVP to any chapter officer. **Please note the Jackson meeting has changed to Friday. Merced Meeting:** Tuesday, Feb. 14, 11 a.m. to 1:30 p.m. **Where:** Elk's Lodge, 1910 M St. Merced. **Program:** TBA. **Cost:** Lunch provided for member and their driver free of charge. **Reservations required:** RSVP to any chapter officer. **Modesto Meeting:** Thursday, Feb. 16, 11 a.m. to 2 p.m. **Where:** Hot Rod Diner, 1515 Herndon Rd. Ceres. **Program:** TBA. **Cost:** Lunch provided for member and their driver free of charge. **Reservations required:** RSVP to any chapter officer.

CHAPTER 6

SAN BERNARDINO/ RIVERSIDE COUNTY

President: J. Dee Stoddard, (909) 553.9744; **Vice President:** Frank Ornelas, (909) 948-8758; **Secretary:** Yolanda Ornelas, (909) 948-8758 **Treasurer:** Erlinda Ochoa, (909) 822-4128. ***Will meet the second Thursday of even months*** **Meeting:** Thursday, Feb. 9, 11:30 a.m. **Where:** Elks Lodge, 1150 W. 4th St. Ontario. **Program:** TBA. **Reservations are required: RSVP** by Feb. 4, to 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. **Meeting:** Monday, March 6, 11:30 a.m. **Where:** Red Lion Hotel Eureka, Oak Ballroom, 19296 4th St. Eureka.**Program:** Learn how California State Retirees helps protect the pensions and healthcare benefits of retireed state workers. **Cost:** Lunch is free for CSR members. **Reservations required:** RSVP by Feb. 28 to Veronica Avila. **For more information: P**lease 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, Feb. 8, 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 free, guests pay $25. Members must be in line by 11:30 a.m. for lunch. **RSVP:** 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, Feb. 16, 11 a.m. **Where:** United Church of Christ, 11245 Los Osos Valley Road, San Luis Obispo. **Program:** TBA. **Cost:** Free. **Reservations required:** By Feb. 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:** Wed, March 1, 2023, 11 a.m. **Where:** Pardini's Catering & Banquets, 2257 W. Shaw Ave. Fresno. **Program:** Updates on healthcare and pension benefits for 2023. Guest speaker from CaptionCall will demonstrate equipment that allows users to read live telephone calls and recorded messages. **Cost:** $10 members/spouses; $15 non-members. **Reservations required:** RSVP by Feb. 22 to 559-707-7067 or 559-920-7277. Leave a message with your name/phone number/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:** Tuesday, Feb. 14, 11:30 a.m. **Where:** Steer n' Stein, 12224 Mariposa Rd. Victorville. **Program:** TBD. **Cost:** Free. **Reservations required:** RSVP by Jan. 31. **For more information:** Contact Barbara Griffin or Stephanie Gilbert via the 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, March 1, noon. Please arrive at 11:30 a.m. if ordering a meal. 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**. Meeting:** Wednesday, March 2, noon. Please arrive at 11:30 a.m. if ordering a meal. Meeting starts at noon. **Where:** Jefferson's Roadhouse 1281 S. Main St. Yreka. **Program:** TBD. **Cost:** Lunch is free to CSR members and associates. **For more information:** Please contact Audrey Sandeen at the information listed above.

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. *Chico will usually meet on the third Wednesday of every month* **Meeting:** Wednesday, Feb. 15, 11:30 a.m. **Where:** Logan's Roadhouse, 1900 E. 20th St. Chico. **Program:** Amber Abney-Bass, Executive Director of The Jesus Center. She will discuss her organization's services that help those experiencing homelessness in Chico. **Cost:** Free to CSR members. **Reservations:** N/A. **Susanville Meeting:** Tuesday, March 7, 11:30 a.m. **Where:** Diamond Mountain Casino 900 Skyline Dr Susanville. **Program:** Wendy Franco, sales account consultant, Anthem Blue Cross, discusses the benefits of Anthem Blue Cross health plans. **Cost:** Free to CSR members. **RSVP:** N/A. **Chico Meeting:** Wednesday March 15, 11:30 a.m. **Where:** Logan's Roadhouse 1900 E. 20th St. Chico. **Program:** Paul Coots, annex manager, Osher Lifelong Learning Institute (OLLI) at Chico State, discusses how his community of volunteers, aged 50-and-older, works to help create and deliver educational, cultural, and social opportunities across. CSR CFO Jerry Fountain. **Reservations:** N/A. **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 **NEW LOCATION AND TIME! Meeting:** Tuesday, Feb. 7, noon. 11:30 a.m. to 3 p.m.. **Where:** Cattlemens Restaurant, 2000 Taylor Rd. Roseville. **Program:** Guest speakers, Merilee Colton, CSR Membership and John Bowden, CSR Membership Committee

CHAPTER MEETING NOTICES

member. **Cost:** Free for Chapter 15 members and one guest. **Reservations required:** RSVP by January 30 to Pam Robison at the email or phone above.

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

For more information: Contact Georgia Pierce.

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:** Thurs. April 6, 11:00 a.m. to 2 p.m. **Where:** Golden Corral, 390 W Main Street, El Cajon. **Program:** You will receive postcard in mail to admit you. **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*** **Ukiah Meeting:** Monday, Feb. 13, noon**. Where:** Stars Restaurant, 115 S. Orchard St. Ukiah. **For more information:** Call Skip Hulet at the number listed above. **Lake County Meeting:** Tuesday, Feb. 14, noon. **Where:** Running Creek Casino, 635 State Hwy 20, Upper Lake. **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 **Meeting:** Thursday, Feb. 9, 9:30 a.m. – 11 a.m. **Where:** Sizzler, 7131 Van Nuys Blvd., Van Nuys. **Program:** TBD. **Cost:** Members eat free from senior lunch menu (includes salad or fruit and fountain soda). All others pay for lunch. **Reservations required:** RSVP by Feb. 1. Call/text Norma Gallegos or Cora Okumura.

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*

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, Mar. 16, 11 a.m. – 2 p.m. **Where:** Denny's Restaurant, 1001 E. Capitol Expressway, San Jose. **Program:** TBD. **Cost:** Lunch is free for members and one driver or caregiver. **Reservations required:** RSVP by March 9 via email to EAcevedo@CalRetirees.org with name of member and guest. **For more information:** Email or call Elvira Acevedo.

CHAPTER 26

BAKERSFIELD/KERN COUNTY

President: Ophelia Rabanal, ORabanal@CalRetirees.org (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 and December.

Meeting: Thursday, Feb. 16, 11 a.m. **Where:** Hodel's Country Dining, 5917 Knudsen Drive, Bakersfield. **Program:** Senior Citizen Safety, Fraud Prevention, Anti-Bullying & Internet Safety. **Cost:** Members/Associate pay $5. All other guest/spouses pay for their own meals $15. **Reservations required:** By February 10. **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:** Monday, March 28, 11:30 a.m. **Where:** Elks Lodge 801 S. A St. Oxnard. **Program:** Guest speakers include Susanne Paradis, California State Retirees District B Director, and Roger Horner, Ventura County Area Agency on Aging. Choose lunch entrée of salmon or sweet and sour chicken. **Reservations required:** RSVP with your lunch choice by March 22 to Raylene at (805) 551-2278. **For more information:** Call Raylene at (805) 551-2278.

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 other month

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, Feb. 9, 11 a.m. to 1 p.m. **Where:** El Nuevo Mexicali Restaurant, 640 N. Prospect, Porterville. **Reservations required:** By Feb. 2, 2023. **For more information or to RSVP:** Contact **Lou Flores at the number above. Hanford Meeting:** Tuesday, Feb. 21, 2023 11 a.m. to 1 p.m. **Where:** Mountain Mikes, 820 W. Lacey Blvd. Hanford. **Reservations required:** By Feb. 14, 2023. **For more information or to RSVP:** Contact Lou Flores at the number above. **Meeting:** Thursday, March 9, 11 a.m. - 1 p.m. **Where:** El Nuevo Mexicali Restaurant, 640 N. Prospect, Porterville. **Reservations required:** By March 2. **For more information or to RSVP:** Contact Lou Flores at the number above.

The 2023 IRS Mileage Rate has been increased to $.65.5 per mile as of January 1, 2023.

For more information, please visit:

www.irs.gov/newsroom/irs-issues-standard-mileage-rates-for-2023-business-use-increases-3-cents-per-mile

CHAPTER 36

MONTEREY BAY AREA

President: Maureen Thompson, (831) 678-9464; (831) 236-7741;**Vice President:** Maureen Thompson, binovc2@aol.com; **Secretary:** Susan Sisson (831) 578-1919; **Treasurer:** Rhonda Waldorf

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

Meeting: Thursday, Feb. 16, 11:30 a.m. **Where:** Grillin & Chillin Alehouse, 401 McCray St. Hollister. **Program:** Field Representative from 29th AD Assemblymember Robert Rivas' Office. **Menu:** Lunch provided. **Cost:** No cost to members, guests pay $25. **Reservations required:** Please RSVP by Feb. 14 to Susan Sisson by phone or by email to Susanne Paradis.

CHAPTER 165

SACRAMENTO

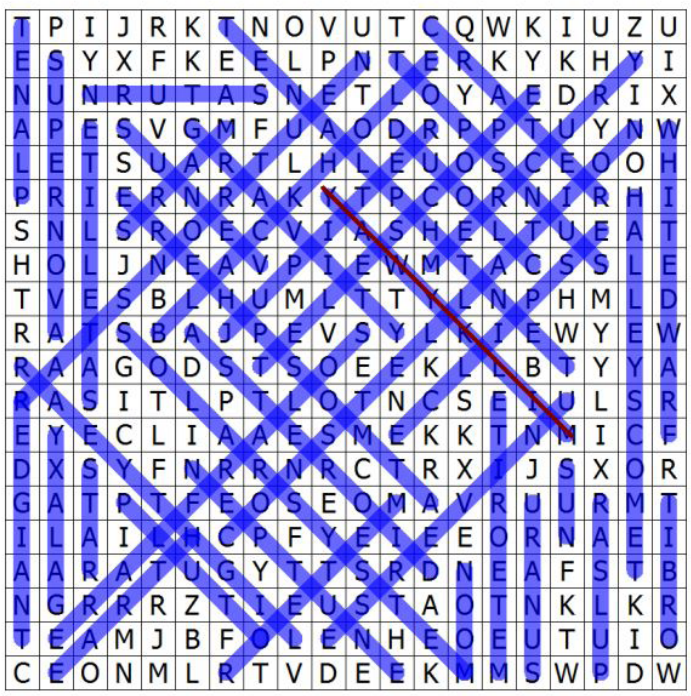
President: Joe Reynoso, (916) 708-0369, JReynoso@CalRetirees.org; **Vice President:** Gail Fasciola, (916) 386-1553, gailsgab@comcst.net; **Secretary:** John Bowden, (916) 361-8786, JBowden@CalRetirees,org; **Chapter Treasurer/Oregon Subchapter Chair:** Geanie Hixon, (541) 646-0925, geanie.hixon@gmail.com

Meeting: Friday, Feb. 3, Doors open 11:30 a.m. Meeting starts at noon. **Where:** Old Spaghetti Factory, 12401 Folsom Blvd. Rancho Cordova. **Program:** TBA. **Reservations not required. For more information:** Contact Joe Reynoso at the number or email listed above. **Brookings, Oregon Meeting:** Friday, Feb. 17, noon. **Where:** Kuhn Thai, 925 Chetco Ave. Brookings, OR. **Program:** TBA. **Reservations required:** Please RSVP to Geanie Hixon at the number or email listed above. **For more information:** Contact Geanie Hixon at the number or email above.

Answers from Page 5

***If you would like a bigger copy, please email CSRinfo@CalRetirees.org**

Space Word Search Puzzle



The mystery word is MILKY WAY.

blue california

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- 24/7 access to phone or video consultation with physicians
- Worldwide coverage for emergency services and urgent care
- See any doctor that accepts Medicare
- $0 deductible

To learn more about Blue Shield Medicare (PPO), visit **www.blueshieldca.com/calpersmedicare** or call **(888) 802-4599 (TTY: 711)**, 7 a.m. to 8 p.m., seven days a week.

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