

CALIFORNIA STATE RETIREES



Vol. XXXVII No. 11

A PUBLICATION REPRESENTING CALIFORNIA STATE RETIREES

NOVEMBER 2023

CSR held our final Board of Directors meeting of 2023 on Oct 30-Nov. 1, at the Embassy Suites in Sacramento. Over 120 CSR members were in attendance at the three-day event where many productive conversations took place. One highlight was a heartfelt farewell by all attendees to former Health Benefits Committee Chair, Larry Woodson. CSR President Stephanie Hueg presented him with a framed certificate to honor his work and dedication to CSR. Thank you to all who attended! Your participation and dedication are greatly appreciated and needed as we work together to protect the pension and health benefits of all retired state employees. Please note, that the CSR Delegate Assembly will take place in

October 2024 and the December Retiree will include the Chapter Officers and Delegate Election timeline. As always, CSR Board meetings are full of information, updates, and community, strengthening our relationships and commitment to CSR throughout the state. The next Board meeting will be held Jan. 22-24 2024 in San Francisco. If you are interested in attending a statewide Board meeting, please reach out to your local chapter president to inquire. For more information, please contact CSR HQ at **888.808.7197** or email **CSRinfo@Calretirees.org** You can find Board Meeting photos on page 6 with more coming in the December Retiree.



**District Director Election
2024 Board Election Schedule – Districts D & E**

2023
October & November: A blank candidate consent form will be printed in the CSR November newspaper.
November 15: Deadline for candidates to submit their Candidate Consent forms and their 200-word candidate statement.
December 1: Deadline for corporate office to mail ballots.

2024
January 2: Deadline for return of ballots.
January 10: Deadline for candidates to be notified of the election results.
January 22: Election protest deadline.
February: Election results will be printed in the CSR newspaper.

District D-elect and District E-elect shall be installed at the first regularly scheduled Board meeting following the election.

CANDIDATE CONSENT STATEMENT

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

I _____, self-nominate and/or consent to be a Candidate for the office(s) of _____ /Delegate

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

 Address City Zip Code

 Telephone No. E-mail

Candidates may submit a brief, factual, biographical statement of no more than 200 words regarding their qualifications. Such biographical statements must be received in the Corporate Office by **November 15, 2023**, to be distributed with the ballot. Specifics on candidate statements will be provided to candidates upon nomination acceptance. The contents of these statements must be in accordance with approved guidelines.

By signing below, I certify I am a member in good standing and that I understand I cannot engage in an incompatible act (as defined in CSEA Bylaws Article XIV, Section 1) such as simultaneously holding a CSR office and an office within a competing organization.

 Signature: Date:

••DATED MATERIAL - PLEASE DO NOT DELAY••

NONPROFIT
U.S. POSTAGE
PAID
PERMIT #495
SACRAMENTO, CA

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



California State
RETIREE

CALIFORNIA STATE RETIREES
STATEWIDE OFFICERS

Stephanie Hueg
President

TEL: 831.588.5061
EMAIL: Sjh Santacruz@gmail.com

Elnora Hunter-Fretwell
Executive Vice President

TEL: 916.320.3461
EMAIL: EHunter-Fretwell@CalRetirees.org

Mary McDonnell
Vice President

TEL: 415.509.1914
EMAIL: MMcDonnell@CalRetirees.org

Gerald "Jerry" Fountain
CFO/Secretary

TEL: 559.967.9691
FAX: 559.935.5884
EMAIL: JFountain@CalRetirees.org

**CSR DISTRICT BOARD
DIRECTORS**

Sharon Stoltzman

TEL: 424.228.2820
EMAIL: SStoltzman@CalRetirees.org
District A: Ch. 4, Ch. 9, Ch. 20

Susanne Paradis

TEL: 916.919.4091
EMAIL: SVParadis@yahoo.com
District B: Ch. 10, Ch. 26, Ch. 31, Ch. 36

Maria Aguilar

TEL: 408.706.0366
EMAIL: Md12Aguilar@yahoo.com
District C: Ch. 1, Ch. 3, Ch. 21, Ch. 23

Vincent Herrera

TEL: 916.804.6613
EMAIL: VHerrera@CalRetirees.org
District D: Ch. 8, Ch. 13, Ch. 14, Ch. 19

Keith Umemoto

TEL: 916.429.2768
EMAIL: kumemoto@att.net
District E: Ch. 2, Ch. 15, Ch. 165

Tim Behrens

TEL: 559.920.0371
EMAIL: TBehrens@CalRetirees.org
District F: Ch. 5, Ch. 11, Ch. 16, Ch. 35

Patsy Jimenez

TEL: 909.862.7615
EMAIL: PJimenez@CalRetirees.org
District G: Ch. 6, Ch. 12, Ch. 17, Ch. 34

Contact us!

**CALIFORNIA
STATE RETIREES**

Headquarters
3000 Advantage Way
Suite 100
Sacramento, CA 95834

TEL: 916.326.4292
FAX: 916.326.4201

TOLL-FREE: 888.808.7197
EMAIL: csrinfo@CalRetirees.org
WEB: www.CalRetirees.org
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)

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.CALRETIRES.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

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)

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)

CALIFORNIA STATE RETIREES: 3000 ADVANTAGE WAY SUITE 100 SACRAMENTO, CA 95834

JOIN ONLINE: WWW.CALRETIRES.ORG/JOINUS

Stay active, live healthy

As you age, exercise becomes more important. Regular exercise improves heart health, flexibility, and prevents diseases. Staying fit also reduces stress and promotes good mental health.

See all of the ways Blue Shield Medicare (PPO) can help you on your fitness journey.

- SilverSneakers program allows access to fitness locations nationwide
- 24/7 access to phone or video consultations with physicians
- \$0 deductible
- See any doctor that accepts Medicare
- Nationwide coverage
- Worldwide coverage for emergency services and urgent care



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

SilverSneakers is a registered trademark of Tivity Health, Inc. © 2023 Tivity Health, Inc. All rights reserved.

Blue Shield of California is a PPO plan with a Medicare contract. Enrollment in Blue Shield of California depends on contract renewal. Blue Shield of California offers individual and employer group retiree plans to Medicare beneficiaries who have Part A and Part B. Individual plans are open to all Medicare beneficiaries who reside within a plan's specific service area. Employer group retiree plans are open only to Medicare beneficiaries who are eligible group retirees and who reside within a plan's specific service area. Individual and employer group retiree plans have different service areas, benefits, and provider networks.

Out-of-network/non-contracted providers are under no obligation to treat Plan members, except in emergency situations. Please call our Customer Service number or see your Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services.

The company complies with applicable state laws and federal civil rights laws and does not discriminate, exclude people, or treat them differently on the basis of race, color, national origin, ethnic group identification, medical condition, genetic information, ancestry, religion, sex, marital status, gender, gender identity, sexual orientation, age, mental disability, or physical disability. La compañía cumple con las leyes de derechos civiles federales y estatales aplicables, y no discrimina, ni excluye ni trata de manera diferente a las personas por su raza, color, país de origen, identificación con determinado grupo étnico, condición médica, información genética, ascendencia, religión, sexo, estado civil, género, identidad de género, orientación sexual, edad, ni discapacidad física ni mental. 本公司遵守適用的州法律和聯邦民權法律，並且不會以種族、膚色、原國籍、族群認同、醫療狀況、遺傳資訊、血統、宗教、性別、婚姻狀況、性別認同、性取向、年齡、精神殘疾或身體殘疾而進行歧視、排斥或區別對待他人。

H4937_23_726A_C 10062023

Blue Shield of California is an independent member of the Blue Shield Association

A53468CLP_1023

Cybersecurity Awareness Month 2023: 6 Tips to Protect Your Personal Information Online

Why is data valuable? *“If you aren’t paying for it, you aren’t the customer; you’re the product being sold.”*

You’ve likely heard of tech companies and apps selling user data without your knowledge or consent.

Tech companies are after your data because it’s a major source of income. Third parties buy up this data to better understand their targeted demographics.

Whether it’s social networking sites, search engines, or internet service providers (ISPs), the more data they receive the more they profit.

Those dog toy ads you’re seeing as soon as you get a puppy? It’s likely you searched online for something like “puppy training,” and that data was passed from one company to another.

Tracking of our activity online is only increasing, which means access to that data is increasingly easy for people with bad intentions. The most common threats: identity theft, manipulation through ads, discrimination based on your personal information, and harassment.

What can you do to protect your

data?
Here are six ways to safeguard your information.

1. **Don’t provide personal information on your social media**



profile. People who need your email address, birthdate, and phone number already have them. The more information you share online, the easier it is for someone to steal it.

2. **Be very careful who you share your Social Security number with—even the last four digits.**

Only share your number with your bank, a credit bureau, a company that needs to do a background check, or other entities that report to the Internal Revenue Service.

3. **Watch out for phishing.** Bad

actors will use various tactics to make you give up your personal information. Be cautious about any message asking you for personal or account details. Often these mes-

sages will have a sense of urgency that’s meant for you to react before thinking.

4. Lock down your hardware. Set up your phone or PC to require a password to unlock. Devices are stolen just as much to re-sell the equipment as they are for the data they hold. Also, make sure you’ve installed anti-malware apps.

5. Use multifactor authentication. It’s a default setting for many online accounts—including myCalPERS—but make sure all your online accounts require you

to enter a code that has been texted or emailed to you. Multi-factor authentication ensures that if your password is stolen, a criminal won’t be able to access your account without the code.

6. Be picky about the security questions you choose. Common questions like “What is your mother’s maiden name?” or “In what city were you born?” are meant to keep your account safe from intruders, but they don’t offer much security. The answer to these questions can be found in many online locations. Select questions only you would know how to answer, such as “What was the name of your first crush?” or, better yet, create a fib—only you need to know the answer you are giving.

CalPERS is committed to keeping your data private and secure, including using sophisticated cybersecurity systems and following industry best practices. Our Privacy Policy webpage has more information on what sorts of data we obtain, how we collect it, and how it’s used.

You can find other tips and information about myCalPERS on their website.

<https://news.calpers.ca.gov/>

Easy Access, Anywhere: New Option to Get Your Retirement Check Details Through CalPERS’ Automated Phone System

Introducing 24/7 Instant Retirement Check Access
In today’s fast-paced world, accessing crucial information about your retirement benefits has never been easier. With CalPERS’ new phone option, you can stay informed about your retirement check details 24 hours a day, seven days a week through an automated phone system by calling **1-888-CalPERS (1-888-225- 7377)**.

Direct Deposit Convenience

For retirees with direct deposit, this new phone option is tailored for you. Now you can effortlessly get your retirement check details with a simple phone call, ensuring that you have the information you need,

when you need it. If you don’t have direct deposit, there are two ways to sign up:

- By mail — Complete and mail the Direct Deposit Authorization to CalPERS.

- Online — Log in to myCalPERS. Go to the **Retirement Payment Options**.

Easy Authentication Process

Security is paramount, and CalPERS has made sure that accessing your information is not

only convenient, but also secure.

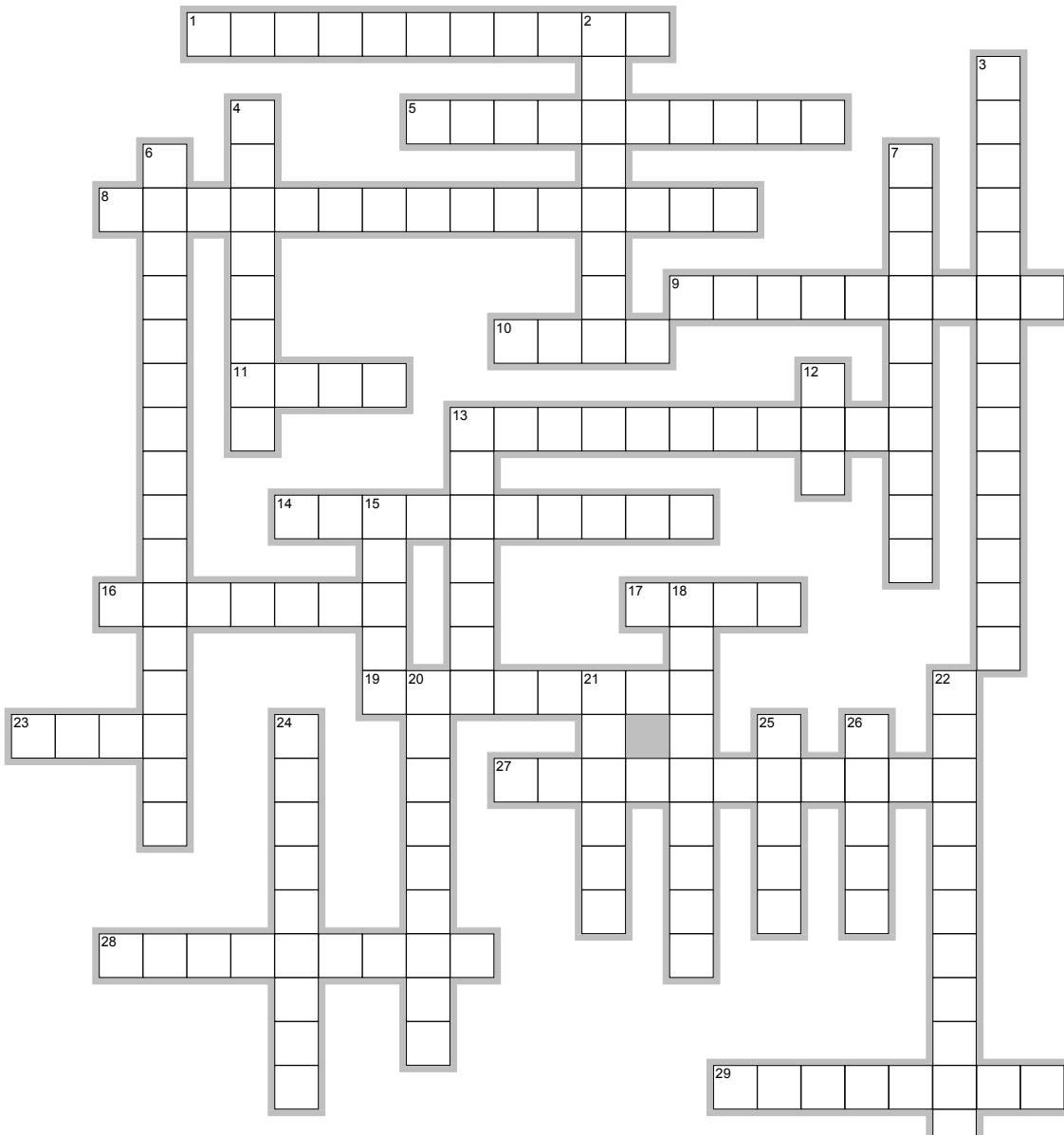
To get your retirement benefit check information you’ll need to verify your identity by answering a few security questions. This authentication process ensures that your sensitive information remains protected.

Comprehensive Information On

Demand

Once authenticated, you’ll be able to hear the most current month’s gross and net payment amount, and a detailed list of your payroll deductions.





Butternut Squash, Apple Cider, and Cheddar Soup

Ingredients

- 2 heads garlic
- 1 teaspoon olive oil
- 3 tablespoons softened butter, divided
- 5 cups diced butternut squash
- 1 cup diced onion
- 2 garlic cloves, minced
- 2 teaspoons salt
- 1 12-ounce bottle of pumpkin or apple ale
- 1 cup apple cider
- 2 cups chicken stock
- 2 cups extra-sharp white cheddar cheese, divided
- 4 slices ciabatta bread

Directions

- Preheat oven to 350 degrees. Cut the very top off both garlic heads. Drizzle with olive oil and sprinkle with salt and pepper. Wrap in a piece of foil and roast for 40 minutes or until soft. Once cool, squeeze all of the roasted garlic out of the heads. Set aside.
- Heat a large pot to a medium heat. Add 1 tablespoon butter, squash, onion, garlic and salt. Saute until slightly softened, about 7-8 minutes. Add beer, cider and chicken stock. Simmer until squash is softened, about 10-12 more minutes. Transfer to a blender and puree until smooth (you can also use an immersion blender). Return the soup to the pot and add 1 cup shredded cheese. Stir until melted, keep warm while you make croutons.
- Spread some of the roasted garlic on each piece of bread. Evenly divide the cheese between two slices of bread. Cover with top piece of bread, roasted garlic-side down. Spread with butter.
- Heat a medium non-stick pan to a medium heat. Add grilled cheese, buttered-side down. Spread more butter on other side. Cook until golden brown and cheese is melted, about 1-2 minutes per side. Cut into squares and serve with soup.



ACROSS

1. Sell paintings at an art auction
5. Use logic to determine the right colors in the right positions
8. Star-shaped board and marbles
9. Remove wooden pieces without moving the spring
10. Conquer the world
11. Spin to get married or get a job
13. Flip plastic disks into a cup
14. What word is being drawn?
16. Roll 5 of a kind for lots of points
17. A cylinder on a string
19. Build a giant crossword
23. Was it in the library or the dining room?
27. Land on another's marble and send it back to the beginning
28. Try to catch a rodent
29. Pull out sticks from under a pile of marbles

DOWN

2. Red and black squares on a board
3. Useless information can move you forward
4. Buy real estate and build hotels
6. Ride a big slide or climb up to success
7. Hit or miss?
12. Announce your last card
13. "Right foot on yellow"
15. Bishops and pawns
18. Surgery required!
20. Don't get stuck in the molasses swamp!
21. Shake the cubes, and then spell quickly
22. Vertical 4 in a row
24. Build a giant insect
25. Some words are off-limits
26. B4 anyone?



Facebook: @CaliforniaStateRetirees

Twitter: @CAStateRetirees

LinkedIn: @CaliforniaStateRetirees

Website: www.CalRetirees.org

Members on the Move: CSR Board Meeting



First Year of 2023-24 Legislative Sessions Ends, Fun Begins Again in January 2024

The first year of the 2023-24 legislative session wrapped up on September 14. Governor Newsom then had until October 14 to sign or veto the bills that made it to his desk in the final weeks of session. In 2023, CSR supported 8 bills and monitored 24 others. Of those bills, five of them successfully made it through both houses of the Legislature and were ultimately approved.

This year, 3,030 bills were introduced and 1,326 were sent to the Governor for final action. He signed 1,170 and vetoed 156. Here is an update on the five CSR-supported bills that made it through the Legislature this year:

AB 559 (Boerner) Extends the sunset date for the California Senior Legislature Voluntary Tax Contribution Fund to remain on the state income tax return through 2030, to provide ongoing financial support to the California Senior

Legislature.

STATUS: Signed by the Governor and Chaptered by the Secretary of State on July 21, 2023.

ACR 39 (Bains) Recognized the month of May 2023 as Older Californians Month. This bill also encouraged all Californians to recognize and treat all older adults with compassion and respect.

STATUS: Chaptered by the Secretary of State on June 1, 2023.

AJR 4 (Schiavo) Requests the President of the United States to immediately end the Accountable Care Organization (ACO) Realizing Equity, Access, and Community Health (REACH) Model under the federal Medicare Program, with the goal of eliminating corporate profiteering and expanding consumer-directed access to care established through Traditional Medicare.

STATUS: Chaptered by the Secretary of State on September 7, 2023.

SCR 5 (Nguyen) Recognized the month of May 2023 as Older Americans Month and encouraged all Californians to recognize and treat all older adults with compassion and respect.

STATUS: Chaptered by the Secretary of State on June 1, 2023.

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: Chaptered by the Secretary of State on May 26, 2023.

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



Ted Toppin

Signed bills will take effect on January 1, 2024. The Legislature will reconvene for the second half of the 2023-24 legislative session on January 3, 2024. With the New Year comes a new State Budget proposal. The Governor is constitutionally required to submit his 2024-25 budget plan to the Legislature no later than January 10.

Optum

Home Delivery Updates

Please Note:
This is only for members under 65 OR not Medicare eligible

How the program works

Starting Jan. 1, 2024, you must use Optum Home Delivery to fill a 3-month supply of your maintenance medications, paying only the copay equal to 2-month supply. You can choose to opt-out of home delivery and fill a 1-month supply of your maintenance medications at a retail pharmacy.

You can get 2 more monthly supplies from a retail pharmacy before you have to decide if you want to use home delivery.

Once you use up those 2 fills, you have to decide if you want to use home delivery or if you still want to get 1-months' worth of your medication from a retail pharmacy. If you don't opt-out of home delivery, you might have to pay the full price for your medication.

Take action beginning Jan. 1, 2024

To enroll in home delivery, visit optumrx.com/calpers

If you'd like to continue to fill at retail, visit optumrx.com/calpers and select My Profile, scroll down to Manage Programs and click Mail Service Member Select
Or call the number on your member ID card.

- ✓ **Skip The Lines**
Get free standard shipping on medication right to your door.
- ✓ **Get 3-month Supplies**
You may pay less with home delivery.
- ✓ **Enjoy 24/7 Support**
Talk to a pharmacist anytime.
- ✓ **Temperature Assurance**
Your cold items will remain cool with reliable refrigeration.

SAVVY SENIOR

Savvy Senior: How Seniors Can Get Help Paying for Everyday Needs

*Dear Savvy Senior,
What types of programs are available to help seniors struggling with their everyday bills, and how do I go about finding them? Since I lost my husband last year, my Social Security survivor benefit is barely enough to get by on.
-Searching Senior*

Dear Searching,
I'm very sorry for your loss, but you'll be happy to know that there are dozens of different financial assistance programs and government benefits that may be able to help you with your everyday costs.

To locate these types of programs, your best resource is **BenefitsCheckUp.org**. This is a free, confidential online screening tool designed for older adults and people with disabilities. It will help you find federal, state and local benefits programs that can assist with paying for food, utilities, health care, medications, housing and many other needs. This site – created by the National Council on Aging in 2001 – contains nearly 2,000 programs across the country. To identify benefits, you'll first need to type in your ZIP code and choose the types of benefits you're interested in. Then you'll need to answer a few questions regarding your personal and financial situation. Once completed, you'll get a list of programs to choose

from, followed by a personalized report that explains each program, and tells you where you can get help or how to apply. If you need some assistance or you don't have internet access, you can always speak with a benefits support specialist by calling **800-794-6559**. You can also get



help in-person at any of the 85 Benefit Enrollment Centers located across 41 states. See **NCOA.org/article/meet-our-benefits-enrollment-centers** to search for a center in your area.

Types of Benefits

Depending on your income level, location and circumstance, here are a few of the many different benefits you may be eligible for:

Nutrition assistance: Programs like the Supplemental Nutrition Assistance Program (SNAP) can help pay for food at the grocery

store. The average SNAP benefit for 60-and-older households is around \$105 per month. Some other nutrition programs that are available to seniors include the Senior Farmers Market Nutrition Program and the Commodity Supplemental Food Program.

Utility assistance: There's the Low-Income Home Energy Assistance Program (LIHEAP) that provides assistance in lowering home heating and cooling costs. And for broadband assistance, the Affordable Connectivity Program provides a \$30 monthly subsidy that can be applied toward your home internet costs.

Health care and medicine: Medicare Savings Programs and Medicaid can help or completely pay for seniors' out-of-pocket health care costs. And for assistance with medications, there's



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

a low-income subsidy program called 'Extra Help' that helps pay premiums, deductibles, and co-payments on Medicare (Part D) prescription drug coverage. You can also search for prescription drug help through patient assistance programs or your state pharmaceutical assistance program at **Medicare.gov**.

Supplemental Security Income (SSI): Administered by the Social Security Administration, SSI (see **ssa.gov/ssi**) provides monthly payments to very low-income seniors, age 65 and older, as well as to those who are blind and disabled. In 2023, SSI pays up to \$914 per month for a single person and up to \$1,371 for couples.

In addition to these benefits, there are dozens of other programs BenefitsCheckUp can help you identify, like housing assistance, property tax reduction, home weatherization assistance, tax relief, veteran's benefits, senior transportation, caregiving support, free legal assistance, disability services, job training and more.



Welcome Aboard, New Members!

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

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



A phone call to your chapter president or a visit to your chapter's next meeting is the best way to become acquainted with everything CSR has to offer. Check out pages 10 and 11 for the phone and email information of your chapter president. Each chapter encourages new members to attend their meetings, where state retiree issues are discussed; a variety of speakers appear and lunch is served. At some chapters, new members receive complimentary lunches.

Chapter 1
Gervacio Ronquillo
Michelle Barreiro
Rebecca Dowling
Richard Schatzman
Leonel Garcia
Fredrick Ng
Jane Anklam
Jamie Reyes
Laetitia Mullin
Linda Hunter

Chapter 6
Sandra Frederick
Juanita Williams
Bonnie Sullivan - Johnson
Kenneth Murillo
Loyda Beltran
Darryl Burgess
Magdalena Juarez
Edward Alva
Ahdy Ayad
Nursela Purba

Emmeline Tamargo
Robert Sedillos

Chapter 17
George Garcia
Tracy Fox-Tanga
Beatriz Solis
Wendy Sears
Laura Preece-Rock
Beverly Leblanc
Paul Zoch
Juanita Vargas
Nelia Salcido
Maria Flores
Catherine Morneau
Aurora Caraulia
Marco Quinones
Esther Samar
Fe Razon

Chapter 35
Marco Abundiz

Chapter 36
Anthony Gallego

Chapter 165
Tian-Ting Shih
Diane Podolske
Robin Foemmel-Bie
Stacy Smith
Boominathan Ramana-
than
Rhonda Schmitt
Kirstin Soriano
Marvin Davis
Andrew Delgado
Thomas Edwards
Jennifer Porter
Stephanie Mitchell
Helen Parker
Merilyn Ching
Eileen Ferber
Linda Owens
Andrea Vasquez
Kenneth Kane
Antonina Filenko

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.

Chapter 2
Christine Mccartney
Kimberly Holder
Silverio Nolasco
Rosalind Scott
Jenan Saunders
Ann Brito
Laura Klein
Bladimir Trejos
Lee Houston
Eric Zimmerman
Laverne Simmons-Barnett
Latrenda Easton
Donald Crisafulli
Nancy Ragen
Cuc Phan
Ann Burkhardt
Rosa Fonseca
Graciela Bedoya
Nancy Abila
Deanne Davis
Leticia Cuevas
Alberta Baral
Timothy Keith
Colleen McCoy
Stephanie Spiller
Vance Richardson
Debra Ford
Laura Dixon
Delia Castro
Carlito Susa
Rhodora Bravo

Chapter 9
Lenes Jackson
Scott Holmquist
Rosalva Guzman
Anthony Crawford
Adriana Gomez
Art De La Rosa

Chapter 10
Jonathan Shroyer
Cynthia Mclin
Randi Sakamoto
Gregory Quirk
Rochelle Foster
Susan Smith
Kurt Schwab
Catherine Arangorin

Chapter 20
Rosa Franco
Roselia Barajas
Luawana Parker
Linda Howie
Brian Denzler
Juliet Ayvazian
Romula Caletena

Chapter 21
Mary Miranda
Adonis Cabugwas
Victoria Avakian
Mariadelcarmen
Velazquez-Ochoa
Vivien Thompson
Marlene Erol
Roy Lobusta
Joyce Lobusta
Danilo Quinivista
Maria Quinivista
Leida Almenteros

Chapter 11
Renee Flores
Charles Radke
Lisa Mendoza
Maria Castro
Rosemary Mercado

Chapter 12
Michael Ayotte
Tracy Serrano
Mark Casimiro
Bernice Quigless
Martin Romero

Chapter 23
Elizabeth Galvan
Rosario Sanders

Chapter 3
Bobbie Zuniga
Stella Morata

Chapter 14
Penny Booth-Crawshaw
Kimberly Spencer
Dennis Partington
Laurie Hansen
Rory Miller
Donna Rossi
Rachelle Yett

Chapter 26
Therese Melbar
Frances Shambaugh
Estrella Iglesia
Marshall Stewart

Chapter 4
Edward Castro
Chikaodi Mmeribole
Debra Phillips
Lola Johnson
Janice Lindsey
Linda Teems
Maria Madrid

Chapter 15
Christine Williams
Susan Lynch
Dan Enright

Chapter 31
Fernando Bucsit

Chapter 5
Choy Saeteurn
Marisela Galvan
Joseph Narvaez
Lisa Pulley
Tabitha Worley

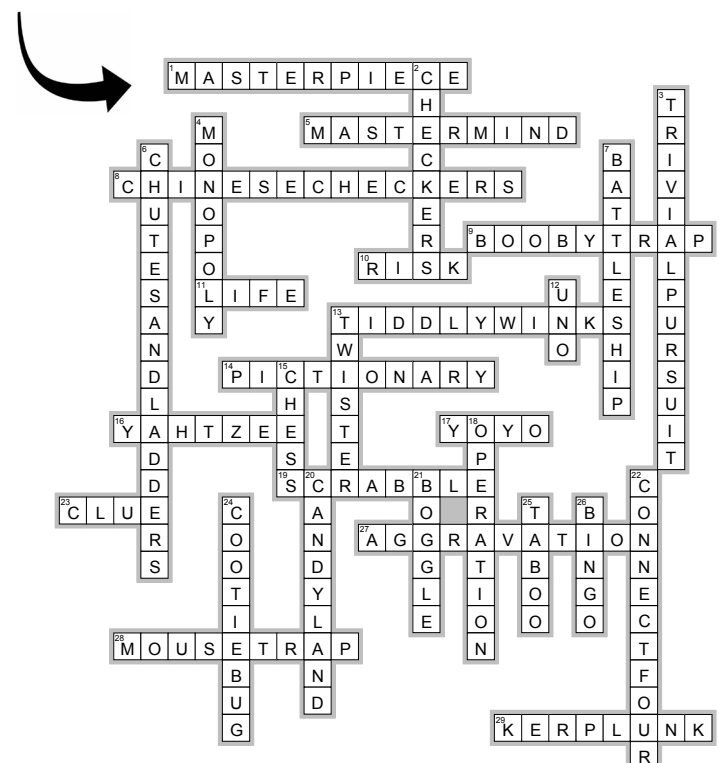
Chapter 16
Andrew Nelson
Jerry Maldonado
Jacqueline Tyler
Eucharía Ezeudu
Dietra Walker
Margie Campos
Sheri Riley
Brenda Ginn
Marigene Tacan-Regan

Chapter 34
Rina Lopez
Martin Wong
Karen Miyahara
Luz Dempsey
Ruben Melendrez



In mid August, Chapter 165 awarded a Pay-it-Forward Scholarship to Coleman Jarvis, grandson to Gary and Kathryn Puente who were presented with a copy of the award letter. The Puente's reside in the Rogue Valley of Southern Oregon and attend the Medford meetings. Mr. Jarvis will be attending Brigham Young University - Provo where he plans on pursuing a degree in Environmental Sciences. The Chapter 165 Scholarship Committee extends its congratulations to Mr. Jarvis and wishes him the best of luck in his future endeavors.

Puzzle Answers from Page 5



CHAPTER MEETING NOTICES

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

CHAPTER 1

ALAMEDA/CONTRA COSTA COUNTIES

President: 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.

Do you want to get more involved with CSR? In 2024, CSR Chapter 1 will conduct our Chapter Officers and Delegates Election and participate in the CSR Delegate Assembly. Check next month's paper for more information on our next meeting with the Chapter's Nominating Committee. We encourage you to throw your hat into the ring. **For more information:** Please email 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, **In Person Only Meeting: Monday, Dec. 4.** All chapter meetings deliver highly important, current information for retirees. Setup committee admittance-only 10:30 a.m. to 11 a.m. General member access begins at 11 a.m. Official meeting starts at noon. **Where:** Elks Lodge, 6446 Riverside Blvd., Sacramento. **Program:** Enjoy the stylings of Rory "DJ Rockalot" Huber, who will provide music from our era. **Cost:** Members free, guests \$15 (limit one guest per-member). **RESERVATIONS REQUIRED:** Reservations accepted by Nov. 15—but only if venue capacity allows. Please indicate any special meal needed (gluten-free, vegan, vegetarian or other). On all reservations, please indicate first name, last name, member or guest, and whether you will attend in-person or via Zoom. **For more information:** Contact Diane Welsh at sactodiogenes@comcast.net from 9 a.m. to 5 p.m. only.

CHAPTER 3

WEST BAY AREA

President: Skip Charbonneau, (415) 648-4946; **Vice President:** Billie Feliciano, (415) 324-9058; **Secretary:** Bridget Blount; **Treasurer:** Erlinda Villa (415) 407-7905, aida.b.villa@gmail.com **Meeting:** Wednesday, Dec. 20, 11:30 a.m. to 2 p.m. **Where:** Basque Cultural Center, 599

Railroad Ave. South San Francisco. **Reservations required:** RSVP to 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, Dec. 21, 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 required:** Please RSVP by Dec. 14 to Marta Zaragoza by phone.

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:** Mon, Nov. 6, 11 a.m. **Where:** My Garden Café, 14270 Mono Way, Sonora. **Program:** Guest speaker from the Social Security Administration. 2024 chapter budget ratification. **Cost:** Free to members and their driver. **Reservations required:** Contact any officer listed above.

MERCED Meeting: Wednesday, Nov. 8, 11 a.m. **Where:** Elks Lodge, 1910 M St, Merced. **Program:** Guest speaker from the Social Security Administration and discuss 2024 chapter budget ratification. **Cost:** Free to members and their driver. **Reservations required:** Contact any officer listed above. **MODESTO Meeting:** Thursday, Nov. 16, 11 a.m. **Where:** Masonic Lodge, 800 Rose Ave., Modesto. **Program:** Guest speaker from the Social Security Administration. 2024 chapter budget ratification. **Cost:** Free to members and their driver. **Reservations required:** Contact any officer listed above. **JACKSON Meeting:** Friday, Nov. 17, 11 a.m. **Where:** Amador Senior Center, 229 New York Ranch Rd., Jackson **Program:** Guest speaker from the Social Security Administration. 2024 chapter budget ratification. **Cost:** Free to members and their drivers. **Reservations required:** Contact any officer listed above.

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, Dec 14, 11:30 a.m. **Where:** The Old Spaghetti Factory, 11896 Foothill Blvd, Rancho Cucamonga. **Program:** Holiday luncheon. We will also conduct an Open Nominations Meeting for the 2024 Chapter Officers and Delegates Elections. **Cost:** Free to members. **Reservations required:** RSVP by Dec. 11 to Frank Ornelas.

CHAPTER 8

NORTH COAST AREA

President: Veronica Avila, (707) 487-0235, VAvila@CalRetirees.org; **Vice President:** Robin Dolan, (916) 704-7455, Nibornalod@sbcglobal.net; **Secretary:** Vacant; **Treasurer:** Steve Avila, (707) 487-0235, 59avilasteve@gmail.com. **Monday, Dec. 4, 11:30 a.m. Where:** Bear River Casino Resort, 11 Bear River Paws Way, Loleta. **Program:** Chapter will approve our budget for 2024. Enjoy a holiday buffet lunch. Bring one unwrapped toy to donate to Toys for Tots. **Cost:** Free to members per Chapter President request. **Reservations required:** RSVP by Nov. 27 to Veronica Avila at (707) 487-0235. **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 **No Nov. Meeting. Starting in December, Chapter 9 will hold meetings on even months in El Monte and odd months in Downey to better serve you.** **Meeting:** Wednesday, Dec. 13. Executive board meeting starts at 10:30 a.m. All members welcome. General meeting follows at 11. Buffet to begin after guest speaker. **Where:** El Sombrero's Mexican Restaurant, 3550 Santa Anita Ave. El Monte. **Program:** Hear guest speaker Mike Fong, California State Assembly. **Cost:** \$5 for buffet. **Reservations required:** Space is limited. RSVP by Dec. 4 to Donna Hernandez, preferably by email (please do not leave a voicemail)

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; **Secretary:** Lori Williams, (805) 550-3510, lori.p.w@gmail.com **Meeting:** Thursday, Nov. 16, 11 a.m. **Where:** United Church of Christ, 11245 Los Osos Valley Rd., San Luis Obispo. **Program:** CalPERS Board Member Jose Luis Pacheco. **Cost:** Members are free and Guests \$15 cash please. **RSVP:** By Nov. 9 to Lori Williams at the contact info above. **Meeting:** Thursday, Dec. 14, 11 a.m. **Where:** United Church of Christ, 11245 Los Osos Valley Rd., San Luis Obispo. **Program:** 2023 Holiday Lunch. 2024 CSR Elections **Open Nominations Meeting** and Annual Budget. **Cost:** Members are free and Guests \$15 cash please. **RSVP:** By Dec. 8 to Lori Williams at the contact info above.

CHAPTER 11

MID VALLEY

President: Christy Christensen-Fountain, (559) 707-7067; Chrschrs90@aol.com; **Vice President:** Jose Gutierrez, (559) 917-4577; **Secretary:** Claudine Edwards-McDougall, (559) 696-2628; **Treasurer:** Gigi Subilosky, (559) 269-5380 **Meeting:** Saturday, Dec. 16, 11 a.m. **Where:** Holy Trinity Armenian Apostolic Church Social Hall, 537 M St., Fresno. **Program:** Learn about your pensions and healthcare benefits. Guest speakers will include Jose Luis Pacheco, CalPERS Board of Administration; Participate in our Open Nominations Meeting for the 2024 Chapter Officers and Delegates Elections; Compete in door prizes and our historic raffle to benefit local non-profits; Bring two non-perishable food items – no glass containers, please – for donation, to earn an extra door prize ticket. Each item earns one ticket. **Cost:** \$15 members and spouses; \$18 all others. **Reservations required:** RSVP by Dec. 10 to (559) 707-7067 or (559) 920-7277. Please leave a message with your name, phone number, and guest information.

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, **Secretary:** Blanca Rodriguez, (909) 553-5625, secrtrycsr@outlook.com; **Treasurer:** Barbara Griffin, (661) 266-1130, bgrif1275@gmail.com; Barbara Griffin, (661)

266-1130, bgrif1275@gmail.com **Meeting:** Dec. 12, noon. **Where:** Los Domingos, 17790 Wika Rd, Apple Valley. **Program:** Crazy Otto's, 1228 W. Avenue I, Lancaster. **Program:** TBA. **Cost:** Free. **Reservations required:** RSVP by Dec. 1 to Barbara Griffin or 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 Redding Meeting:** Tuesday, Nov. 7, noon. Please arrive at 11:30 a.m. if ordering a meal. **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, Dec. 6, 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. **Yreka Meeting:** Wednesday, Nov. 8, noon. Please arrive at 11:30 a.m. if ordering a meal. **Where:** Casa Ramos 100 N. Main St., Yreka. **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. *Chico – Will usually meet the third Wednesday of every month* **Meeting:** Wednesday, Nov. 15, 11:30 a.m. **Where:** Logan's Roadhouse, 1900 E. 20th St. Chico. **Program:** Hear guest speaker Tatiana Fassieux, community relations coordinator, Health Insurance Counseling and Advocacy Program (HICAP). Learn about Medicare updates, prescription drug plans,

CHAPTER MEETING NOTICES

and enrollment deadlines for 2024. **Cost:** Free to CSR members. **Reservations:** Not required. **For more information:** Call or Text Kenneth Todd Mayer or S.E. Riazi. **Meeting:** Tuesday, Dec. 5, 1 p.m. to 4 p.m. **Where:** Lassen Steakhouse, 4945 CA-99E, Vina. **Program:** Hear guest speaker Jose Luis Pacheco, CalPERS Board of Administration / Pension & Health Benefits Committee. **Reservations required:** RSVP by Nov. 21. Prepay encouraged. **Cost:** Members prepay \$15 (\$20 at door). Guests \$30 prepay (\$35 at the door). Limit four. Make check or money order out to CSR Chapter 14; Mail to Kenneth Todd Mayer, CSR Chapter 14 President, 1182 1/2 East Ave., Chico, CA 95926. Prepayments must be postmarked by Nov. 21. **For more information:** Call or Text Kenneth Todd Mayer or S.E. Riazi. **Susanville** Will usually meet the first Tuesday of the Month April through October **Meeting:** Tuesday, Nov. 7, 11:30 a.m. **Where:** Diamond Mountain Casino, 900 Skyline Dr Susanville. **Program:** TBA. **Cost:** Free to CSR members. **RSVP:** To Kenneth Todd Mayer or Diana King. **For more information:** Call or text Kenneth Todd Mayer or Diana King. **Note:** This is the last CSR Chapter 14 meeting in Susanville during 2023.

CHAPTER 15

SIERRA FOOTHILLS

President: Pamela Robison, (916) 768-1657, PRobison@CalRetirees.org; **Vice President:** Joann Stewart, (916) 412-2075, JStewart@CalRetirees.org. **Secretary:** Shari Lynn Goodwin, (916)521-7593; **Treasurer:** Lieutenant Coopwood, 916-206-2732, LtCoopJr@gmail.com **Meeting:** Tuesday, Dec. 5, 11 a.m. – 3 p.m. **Where:** Whitney Oaks Golf Club, 2305 Clubhouse Dr., Rocklin. **Program:** Holiday Business Meeting and Winter Sock Drive. **Cost:** Free to Chapter 15 members and one guest (please provide guest's name with RSVP). **Reservations required** RSVP by Nov. 20 to Pam Robison at the email or phone listed above. Limited seating.

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, Nov. 17, noon – 2 p.m. **Where:** Mi Ranchito Restaurant, 425 S Center St., Stockton. **Program:** Chapter budget planning; Discuss Nominating Committee for upcoming

CSR Chapter Officers and Delegates Election. **Cost:** Members free, non-members \$10. **Reservations required:** RSVP by Nov. 10 to Georgia Pierce. **Meeting:** Friday, Dec. 15, noon – 2 p.m. **Where:** Dave Wong's Restaurant & Deli, 2828 W. March Ln., Stockton. **Program:** White elephant gift exchange (bring a gift worth \$10 or less). **Cost:** Members free, non-members \$10. **Reservations required:** RSVP by Dec. 1 to Sheila Ward-Shaw. **For more information:** Georgia Pierce at the number above.

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. 7, 11 a.m. – 2 p.m. **Where:** Elijah's Restaurant, 7061 Clairemont Mesa Blvd., San Diego. **Reservations required:** By Nov. 30 to Arlene Ryan at (619) 203-3124, aryan.ar858@gmail.com. **NOTE:** Members will receive a postcard with information. Postcards will be required at the door. **For more information:** Please contact Arlene Ryan.

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 *For 2023 we will meet in February, April, June, August, October & December Fort Bragg Ukiah Meeting:* Monday, Dec. 11, noon. **Where:** Stars Restaurant, 115 S. Orchard Ave., Ukiah. **For more information:** Contact 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:** Norma Gallegos, (818) 667-2347, norma.2005@gmail.com **Treasurer:** Gaylonn Mayo, (310) 897-7950, gaylonn28@gmail.com; **Secretary:** LaVerne Archie, (909) 936-9940 **Meeting:** Thursday, Dec. 7, 11 a.m. **Where:** Burbank Elks Lodge, 2232 N Hollywood Way, Burbank. **Program:** Special guest Jose Luis Pacheco, CalPERS Board of Administration; Holiday attire is appreciated (but not required). Donation of an unwrapped toy is encouraged for Toys for Tots to give to our disadvantage communities. **Menu:** Enjoy lunch catered by Stonefire

Grill. **Cost:** Free for members, all others \$25 at the door. **Reservations required:** RSVP by Nov. 20. Call or text Cora Okumura. **NOTE:** This will be the last Chapter 20 meeting of 2023.

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:** Christy Morgan, (707) 933-9218, citymorg@comcast.net. *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 *Participate in our Open Nominations Meeting for the 2024 Chapter Officers and Delegates Elections;* **Meeting:** Thursday, Dec. 14, 11 a.m. to 2 p.m. **Where:** Three Flames Restaurant, 1547 Meridian Ave., San Jose. **Program:** Holiday luncheon. **Cost:** Free to CSR members and one driver or caregiver. **Reservations required:** RSVP by Dec. 12 to 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, Dec 14, 11 a.m. **Where:** Hodel's Country Dining, 5917 Knudsen Dr., Bakersfield. **Program:** Annual Holiday Luncheon and general membership meeting. Membership approval for 2024 chapter budget and 2024 scheduled activities and events. Music by DJ Benz. Enjoy fun, food, door prizes, and more. **Cost:** Members wear something with RED or GREEN and receive a free meal or Members/Associates pay \$5; All other guest/spouses pay for their own meals \$15. **Reservations required:** Advanced reservations a MUST. RSVP deadline is Dec. 9. **For more information:** Please call/text or email Ophelia Rabanal

at the information listed above.

CHAPTER 31

VENTURA/SANTA BARBARA

President: Baruska Knight, zhyrafa@aol.com; **Vice President:** Gustavo Ruelas, gustavoruelas0@gmail.com; **Secretary/Treasurer:** Vacant. *Meets quarterly* **Meeting:** Tuesday, Dec. 12, 11:30 a.m. to 2:30 p.m. **Where:** Elks Lodge Oxnard, 801 S. A St., Oxnard. **Program:** Discuss chapter budget for 2024. Music provided by "The Dynamic Duo" Pam & Hollywood. **Menu:** A festive holiday buffet lunch will be served. **Reservations required:** RSVP by Dec. 4 at 5 p.m. to Susanne Paradis at (916) 919-4091 or svparadis@yahoo.com

CHAPTER 34

ORANGE COUNTY-SANTA ANA

President: Jenny Hayden, (714) 743-8423, jlhaydenn991@yahoo.com; **Vice President:** Joe Whaling, (714) 349-5393; **Secretary:** Joyce Finch, (714) 401-3039; **Treasurer:** Bill Serb III, (714) 826-6029. Usually meets on the second Wednesday of every other month. **Meeting:** Wednesday, Dec. 13, 11:30 a.m. – 1:30 p.m. **Where:** The Old Spaghetti Factory 110 E. Santa Fe Ave., Fullerton. **Program:** TBA. **Reservations required:** Please RSVP by Dec. 10 to Jenny Hayden or Joe Whaling.

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. **Porterville. Meeting:** Thursday, Nov. 9, 11 a.m. to 1 p.m. **Where:** The Elks Building, 386 N. Main St., Porterville. **Program:** Learn how CSR protects the pensions and healthcare benefits of state retirees like you. **Reservations required:** By Nov. 2. **For more information or to RSVP:** Contact Lou Flores. **Meeting:** Thursday, Dec. 14, 11 a.m. – 1 p.m. **Where:** The Elks Building, 386 N. Main St., Porterville. **Program:** Learn how CSR protects the pensions and healthcare benefits of state retirees like you. **Reservations required:** By Dec. 7. **For more information or to RSVP:** Contact Lou Flores. **Hanford Meeting:** Tuesday, Nov. 14, 2023 11 a.m. - 1 p.m. **Where:** IHop, 180 N 11th Ave. Hanford. **Program:** Learn how CSR protects the pensions and healthcare benefits of state retirees like you. **Reservations required:** By Nov. 7. **For more information or to RSVP:** Contact Lou Flores at the number above

CHAPTER 36

MONTEREY BAY AREA

President: Maureen Thompson, (831) 236-7741; **Vice President:** Carolyn McIntyre, (831) 722-3827; **Secretary:** Susan Sisson (831) 578-1919; **Treasurer:** Abby Bayes, (831) 455-6189. *All chapter meetings are held on the third Thursday of even months – February, April, June, August, October, December* **Meeting:** Thursday, Dec. 14, 11 a.m. **Where:** Gino's Fine Italian Food, 1410 S. Main St., Salinas. **Program:** Discuss 2024 chapter budget; Conduct our Open Nominations Meeting for the 2024 Chapter Officers and Delegates Elections. **Menu:** Buffet lunch provided. **Cost:** Free to members and one guest only. **Reservations required:** Please RSVP by Dec. 10 to Susan Sisson at the number above.

CHAPTER 165

SACRAMENTO

President: Joe Reynoso, (916) 708-0369, JReynoso@CalRetirees.org; **Vice President:** Gail Fasciola, (916) 612-0939, gailsgab@comcast.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:** Wednesday, Dec. 6, noon (doors open at 11:30 a.m.) **Where:** Hilton Arden West, 2200 Harvard St., Sacramento. **Program:** Buffet luncheon. **Cost:** Free to Chapter 165 members, guests \$45 each. **Reservations required:** By Nov. 29. Contact either Gail Fasciola or John Bowden at the numbers above. **For more information:** Contact Joe Reynoso at the number or email listed above. **Medford, Oregon Meeting:** Thursday, Dec. 21, noon. **Where:** Elmer's, 2000 Biddle Rd., Medford, OR. **Program:** TBA. **Reservations required:** Please RSVP to Geanie Hixon by Dec. 14. **For more information:** Contact Geanie Hixon.



Why choose Kaiser Permanente?

Get the high-quality care you deserve. Kaiser Permanente has two Medicare health plan options for CalPERS retirees to choose from, Senior Advantage (HMO) and 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 18 through October 13, 2023

2024 benefit highlights



Rides to and from your doctor visits at no cost²



Meals delivered to your home after a hospital stay at no cost³



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.

