

CALIFORNIA STATE RETIREES



Vol. XXXVII No. 12

A PUBLICATION REPRESENTING CALIFORNIA STATE RETIREES

DECEMBER 2023

2024 Chapter Officers & Delegates Election

Members interested in holding a chapter officer position or being a delegate to CSR Delegate Assembly are encouraged to run for office in the upcoming Chapter Officers and Delegate Election. All nominated members must be in good standing and willing to serve the three-year term. The nominations period begins December 1, 2023, and ends February 28, 2024. Each chapter has an assigned Nominating Committee that is responsible for actively seeking candidates for chapter offices (President, Vice President, Secretary and Treasurer) and enough candidates to fill the calculated number of delegates allowed based on chapter membership. Nominating Committees are encouraged to also recruit for several alternate delegates to ensure a full delegate count for the three-year term. Chapters must hold their Nominations Meeting no later than Feb. 28, 2024, and provide a 30-day advance notice to their membership of the date, time and place of the meeting. To determine when your chapter is holding its Nominations Meeting, check with

your chapter president or review the chapter meeting notices section on pages 10 and 11. Members in good standing may self-nominate or be nominated from the floor during their chapter's Open Nominations Meeting; or members can self-nominate at any time prior to the close of business on Feb. 28, 2024, by submitting a completed candidate consent statement form to CSR headquarters. The form can be found on this page or online via the Election Portal at www.CalRetirees.org. Candidates have until close of business on March 26, 2024, to submit a 100-word statement to CSR headquarters for inclusion with the ballot. Ballots will be mailed by April 22, 2024, to eligible voters. Instructions and candidate statements will accompany the ballots which must be returned by May 20, 2024. Chapter officers-elect shall be installed at the first regularly scheduled chapter meeting following completion of the statewide elections. A detailed timeline of important dates and deadlines can be found on page 7. It is important that all information

be submitted to CSR headquarters on time. Missing deadlines can cause election protests and delay the election process. For more information, contact the election coordinator at **888.808.7197** or CSRInfo@CalRetirees.org.

CALIFORNIA STATE RETIREES

CANDIDATE CONSENT STATEMENT FORM

(PLEASE PRINT NAME AS IT IS TO APPEAR ON THE BALLOT)

I, _____, of Chapter _____
(Print Name) (Chapter #)

hereby consent to be a candidate for the position(s) of chapter officer and/or delegate as specified below:

- President
- Vice President
- Treasurer
- Secretary
- CSEA/CSR Delegate

and, if my eligibility is verified, I hereby affirm my willingness to be a candidate and to serve if elected. I further affirm my willingness to serve by (1) Attending Chapter and Chapter Executive Board meetings unless excused by the chapter president, (2) Abiding by the Bylaws and Governing Rules of California State Retirees (CSR) as well as the CSEA Bylaws and Policies, and (3) Attending sessions of the Delegate Assembly and General Council unless excused by the Corporate President. I understand failure to abide by these provisions will result in my removal from office.

By signing below, 1) I certify I am a member in good standing and 2) As a chapter officer, 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 (not applicable to the position of CSEA/CSR Delegate).

(Signature) (Date)

(Address) (City) (State) (Zip)

(Last 4 SSN) (Phone) (Email)

••DATED MATERIAL - PLEASE DO NOT DELAY••



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



California State
RETIREE

CALIFORNIA STATE RETIREES
STATEWIDE OFFICERS

Stephanie Hueg

President

TEL: 831.588.5061

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Executive Vice President

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Vice President

TEL: 415.509.1914

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Gerald "Jerry" Fountain

CFO/Secretary

TEL: 559.967.9691

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**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

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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) _____

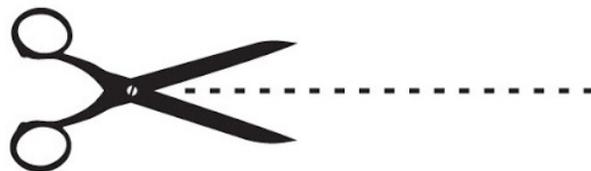
Dues Table for Retired Members	
Monthly PERS Allowance (Base + COLA)	Monthly Dues
\$0 - \$399	\$1.00
\$400 - \$799	\$2.25
\$800 - \$1,199	\$3.25
\$1,200 - \$1,599	\$5.00
\$1,600 - \$1,899	\$6.50
\$1,900 - \$2,299	\$8.00
\$2,300 - \$2,699	\$8.50
\$2,700 - \$3,099	\$9.00
\$3,100 - \$3,499	\$9.50
\$3,500 - \$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.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.

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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。

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

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Protect Your Retirement — Designate a CalPERS Special Power of Attorney Now

If you become incapacitated, would your loved ones know what CalPERS benefit decisions to make? We offer a CalPERS special power of attorney form, which allows you to designate a representative to conduct your retirement business if you're unable to do so. "We all work hard throughout our careers so that one day we'll be able to retire and continue receiving a lifetime income — but life is full of surprises, and we have no control over what lies ahead," said Cristina Pizarro, a CalPERS manager in the Retirement Benefit Services Division. "However, we can ensure that our hard-earned benefits are protected and eventually passed on to our loved ones. This is what designating an attorney-in-fact can do for you."

The CalPERS special power of attorney is for active and retired CalPERS members and beneficiaries, and allows you to designate a representative or agent (known as your attorney-in-fact) to conduct your retirement affairs. Your designated attorney-in-fact can perform important duties related to your CalPERS business, should you become unable to act

on your own behalf, such as:

- Address changes
- Federal or state tax withholding elections
- Retirement benefit elections



Even if you already have a power of attorney set up through another resource, it may not address your CalPERS retirement benefits. Other power of attorney documents must specifically grant the attorney-in-fact authority to conduct business with CalPERS.

What's the Worst that Can Happen?

For Active Members: If an active member becomes incapacitated, is eligible to retire but did not authorize an individual to submit a retirement application on their behalf (aka designate a CalPERS

special power of attorney), this will delay the processing of the member's retirement benefit, which will potentially cause financial hardships.

For Retirees: For retirees who have become incapacitated and did not execute a power of attorney, CalPERS may find it necessary to hold the retirement allowance until the court appoints a conservator. This presents financial hardship as well because in most cases, the monthly benefit is being used to pay for elderly care.

5 Steps to Designate Your Special Power of Attorney

1. Read our special power of attorney publication for more detailed information.
2. Fill out the special power of

attorney form.

3. Ensure you meet the following requirements before submitting your special power of attorney form:

- Have either a notary public or two people at least 18 years old, neither of whom is the attorney-in-fact, acknowledge and witness your signature designating your special power of attorney
- Sign and state an execution date on the CalPERS special power of attorney form. Your signature and execution date acknowledge that you are of sound mind and understand the election being made. Without them, the form may not be accepted

Submit your form in-person at one of our regional offices or by mail to:

CalPERS Benefit Services Division
P.O. Box 942716

Sacramento, CA 94229-2716

Once your power of attorney document has been processed, you will be sent a confirmation letter to the address we have on record. The letter will indicate any limitations, depending on the type of power of attorney you have executed.

CalPERS Headquarters & Regional Offices

The CalPERS Headquarters address is 400 Q Street, Sacramento, CA 95811. We are just off Interstate 5, occupy four full city blocks, and are bound by 3rd, 5th, P, and R Streets. The CalPERS complex includes the original CalPERS building (Lincoln Plaza North), Lincoln Plaza East and Lincoln Plaza West.

We have eight Regional Offices located throughout the state where staff can assist you with a variety of services and educational events.

Make an appointment: To schedule a Regional Office appointment, log in to your myCalPERS account and select the Education tab, then Appointments. Or call us during business hours at 888 CalPERS (or 888-225-7377). For phone and video appointments,

we'll call you within 15 minutes of your scheduled time so that we can answer your questions. For in-person appointments, adhere to local health and safety protocols. Our business hours are Monday through Friday from 8:00 a.m. to 5:00 p.m. All CalPERS offices are closed on state holidays.

Regional Offices:

Fresno: 10 River Park Place East, Suite 230 Fresno, CA 93720

Glendale: 655 North Central Avenue, Suite 1400 Glendale, CA 91203

Orange: 500 North State College Boulevard, Suite 750 Orange, CA 92868

Sacramento: 400 Q Street, Room 1820 Sacramento, CA 95811

San Bernadino: 650 East Hospitality Lane, Suite 330

San Bernadino, CA 92408

San Diego: 7676 Hazard Center Drive, Suite 350 San Diego, CA 92108

San Jose: 181 Metro Drive, Suite 520 San Jose, CA 95110

Walnut Creek: 1340 Treat Boulevard, Suite 200 Walnut Creek, CA 94597



PUZZLES

Holiday Word Scramble

Unscramble each set of letters to spell a holiday word. Write your word in the puzzle.

1. LYLOH
2. KHUNKAHA
3. MIPPNUK
4. GOSHPINP
5. NADYC
6. THISGL
7. ALSCOR
8. GILSHE
9. SAMHRICTS
10. DERINERE
11. TRAMONSEN
12. SOYT
13. TSPREES N

1					H								
2					A								
3					P								
4					P								
5					Y								
6					H								
7					O								
8					L								
9					I								
10					D								
11					A								
12					Y								
13					S								

HAPPY
HOLIDAYS!



Holiday Pie

Ingredients

- 4 9- inch uncooked pie crusts
- 1 8 ounce package cream cheese, softened
- 1 3.4 ounce instant vanilla pudding
- ¼ cup yellow or white cake mix, dry mix
- 1 cup milk
- 1 teaspoon vanilla

Optional Egg Wash:

- 1 large egg
- 1 tablespoon water

Glaze:

- 1 cup powdered sugar
- 2 to 4 tablespoons milk
- Christmas sprinkles

Instructions

If using an oven, preheat oven to 400°F. Line baking sheets with parchment paper. In a medium bowl, whisk together vanilla pudding, cake mix, milk and vanilla until smooth. Set aside.

In a large mixing bowl with an electric mixer beat the cream cheese until light and fluffy. Add the pudding mix to the cream cheese and blend together until well combined. Gently unroll each pie crust and cut off the rounded edges making one large square. Cut each square in half to create a large rectangle. Spoon the filling into the center of each square and fold the dough over. Seal the edges by pressing a fork along each side. Beat egg and water in a small bowl. Brush over the tops of each pie.

OVEN: Transfer pies to prepared baking sheet. Bake for 13 to 15 minutes, until golden browned.

Drizzle each pie with glaze and sprinkles.

Serve!



Facebook: @CaliforniaStateRetirees

LinkedIn: @CaliforniaStateRetirees

Website: www.CalRetirees.org

CSR UPDATES

CSR District Directors Election Update – Districts D & E

The November 15 deadline to file a candidate consent form has passed for CSR members in good standing to run for a seat on the Board in Districts D and E. In District D there was only one candidate consent form submitted by Vincent Herrera, designating the seat uncontested. Herrera will be sworn in at the January 2024 Board meeting and will begin his new three-year term. Congratulations, Vincent!

For the District E seat, three members submitted candidate consent forms: chapter 2 member, Arlene Espinoza; District E incumbent Keith Umemoto; and chapter 2 member, Suzanna M. Nye. The new District Director term of office is from 2024-2027. District director candidates are elected by chapter members in good standing within their respective districts. Only active members, excluding associates, in District E (chapters 2, 15 & 165) will soon be receiving a ballot. The CSR District Directors are a part of the governing body of California State Retirees. These individuals usually meet three times a year throughout the state to advocate for retirees health benefits and pensions. Among the District Director duties are attending board meetings, helping coordinate chapter activities, helping chapter presidents and members

understand the issues affecting member welfare, participating in political action and providing overall leadership with respect to the CSR Strategic Plan.

We encourage our members to carefully read the ballot instructions and the candidate statements before marking your official ballot. Voting instructions: 1. Vote for one candidate. More than one vote will invalidate your ballot. No write-ins. 2. On your ballot card, place an “X” to the right of the candidate’s name of your choice. 3. Place your ballot card in the small envelope marked “Ballot Envelope” and seal it. 4. Place your sealed “Ballot Envelope” in the postage-paid yellow envelope addressed to California State Retirees, seal, PRINT YOUR NAME, and return it to CSR. Be sure to PRINT YOUR NAME on the return envelope in the designated location! This is very important as failure to print your name will invalidate your ballot. 5.

Ballots must be received in CSR headquarters office January 3, 2024, by 5 p.m. 6. If you spoil your ballot, a replacement ballot may be requested by calling **888.808.7197**. 7. Election by plurality of vote (the candidate with the most votes wins). 8. The order of names on the ballot was determined by lot. 9. Election

protests must be in writing and received in headquarters office on Jan 22, 2024, by 5 p.m.

Candidate Statements:

Arlene Espinoza – I am Arlene Espinoza, and I am running for District E Director to represent your interests. I strongly believe that protecting our earned pensions requires vigilance and active participation. I will be your advocate at CalPERS and the State Legislature to assure the security of our Pensions and Health Care Benefits. I’m committed to using CSR’s strategic plan to strengthen and grow our membership and visibility. I support training members to communicate with the CalPERS Board and Legislators/ staff on the importance of protecting our Pensions and Health Care Benefits. I have 36 years of experience and training developed during my DMV employment. CSR - PAC Chair/member, Delegate, and 6 years active Chapter 2 member. CSEA – First Board Chair after BP1, Board Member. Committee Member: Bylaws, Legislation, Member Benefits, Women’s, Nominations. ACSS – President, EVP, VP of Membership, CAL HR negotiations, Director, Chapter President, Committee member: PAC Vice Chair, Legislation,

Bylaws, Membership, Delegate for 27 years. I will work hard representing CSR on your behalf. I ask for your vote to further CSR in our mission to protect our Pension and Health Care Benefits. A vote for me, Arlene Espinoza Director District E, is a vote for Progress, Professionalism, and Representation.

Keith Umemoto - I’m Keith Umemoto, your District Director, running for RE-ELECTION. I’m asking for your vote to continue to protect our earned pension and benefits. CSR members saw my work, leadership, and deliverables, and asked and I accepted being Chapter President, then District Director. Why RE-ELECT Keith? Members say: Geanie Hixon, Finance Chair, Keith understands finance, making sure CSR dollars are spent wisely, saving time and money, investing in our mission. Invaluable expertise. Ramiro Nava, Member, I contacted Keith. He immediately responded, taking care of me. He’s doing a great job! Joe Reynoso, Chapter 165 President, Keith always attends CalPERS and our meetings, reports on CalPERS, legislation, Long Term Care, and advocates to protect Medicare and Social Security. Members attend our meetings just to hear him. Taking care of us! Phyllis Johnson

2024 Chapter Officers & Delegates Election Timeline

2023

November 15: Deadline for Chapter President to appoint a chapter Nominating Committee.

December 1: Chapters begin holding Open Nominations Meetings; self-nominations begin.

Dec. 1: through Feb. 28, 2024: Nominations period.

2024

February 28: Last day for a chapter to hold an Open Nominations Meeting. **Last day to self-nominate** and submit candidate consent form to HQ by 5:00 p.m.

March 1: Deadline for chapter presidents to notify HQ of chapter candidates, including unopposed candidates.

March 26: Deadline for candidates to submit their 100-word statement for inclusion with the ballot. Statements must be received at HQ by 5:00 p.m.

April 22: Deadline to mail ballots.

May 20: Deadline for return of ballots.

May 30: Deadline for candidates to be notified of the election results.

June 10: Election protest deadline. Protest must be in writing and received at HQ by 5:00 p.m.

October 21 Delegate Assembly committee meetings | October 22 Delegate Assembly

Candidate
Statements
cont'd on
Page 7

CSR UPDATES

CSR Candidate Statements Cont'd:

Chapter 2 President, Keith helps me and CSR, getting our Controller, State Treasurer and legislators to speak at our meetings, increasing our presence at CalPERS, and connecting members through zoom. Incredible leader. If RE-ELECTED, a son of a 442nd WWII veteran - Go FOR BROKE - giving my all to fight for our pension and improved benefits, make CSR stronger, and serve you is in my DNA. Appreciatively, Keith

pensions, listening to member concerns and recommendations, and advocating on their behalf. Together we can!

For more information, please contact CSR HQ.
CSRInfo@CalRetirees.org
888.808.7197

Suzanna M. Nye – My name is Suzanna Nye, MS, RDN, FADA, FAND and I am running for District E Director. I am newly retired (November 2022) after 30 years of state service and seeking an opportunity to represent Chapters 2, 15, and 165. It has been my honor to serve in numerous volunteer positions throughout my career as I truly believe in service leadership and the value of working collaboratively together to make the world a better place. Some of my leadership experience includes Association of California State Supervisors (ACSS) Vice President, ACSS 503 and 502 Board Member, ACSS 503 and 502 Membership Coordinator, 503 and 502 Delegate, actively participating in six ACSS Lobby Day events and two Delegate Assemblies, and California State Employee Association (CSEA) Foundation Treasurer and Scholarship Committee Member. In addition, as a Registered Dietitian Nutritionist, I have served as California Academy of Nutrition and Dietetics (CAND) President, Commission on Dietetic Registration Vice Chair, CAND Northern California Delegate, CAND Golden Empire District (GED) President, and CAND GED Legislative Committee Member. As a proud California State Retiree, I am committed to protecting our

**HAVE YOU
MOVED?**



**HAVE
YOU MOVED?
Don't miss an
issue of the
California State Retiree!**

**To update your information, please email
CSRInfo@CalRetirees.org**



CSR Chapter 6 members attended District 45 Assemblymember James Ramos Fundraiser and Campaign Kick-Off Event on Nov. 17 at the Yaamava Resort & Casino. Vice President Frank Ornelas, Legislative Chair Erlinda Ochoa, Delegate John Chiu, Assemblymember James Ramos, Membership Carmen Billingsley, District G Director Patsy Jimenez, and Jesus Rodriguez.



CSR Membership Committee Members at the October Board of Directors Meeting in Sacramento. Membership assigned staff Tony Maldonado, Members Russell Kilday-Hicks, Charlene Gonzalez, Membership Vice Chair John Bowden, Membership Chair Diane Padilla, Membership Secretary Kenneth Todd Mayer, R. Connie Lira Beuer, Carmen Billingsley, CSR Board Liaison and District F Director Tim Behrens and Norma Gallegos.

SAVVY SENIOR

Savvy Senior: Smart Home Devices to Help Seniors Age in Place

*Dear Savvy Senior,
I've been talking to my mobility challenged mother, who lives alone, about automating her house with some smart home products to make it more convenient. She's very interested but we'd like to get your opinion as to which types of smart devices are most helpful for seniors aging in place.*

Searching Daughter

Dear Searching,
If your mother is game, smart home products – such as smart lights, video doorbells and voice-activated speakers – can be very useful for aging in place. These devices can add safety and convenience to a home by providing voice and app-controlled operation, which is extremely helpful for seniors who have mobility issues or reduced vision. Smart home technology can also provide family members peace-of-mind by giving them the ability to electronically keep tabs on their elder loved one when they can't be there. If you're interested in adding some smart home products to your mom's house, she'll need home Wi-Fi installed, and she'll need either a smartphone, tablet or smart speaker to operate them. To help you get started, here are some different types of devices to consider that are very helpful to older adults.

Smart speakers: A smart speaker

– like the Amazon Echo, Google Nest or Apple HomePod – can serve as the brains of a smart home, controlling the devices with voice commands or automating them. These devices can also play your mom's favorite music, read audiobooks, make calls, set timers and alarms, provide reminders



for medications, appointments and other things, check traffic and weather, answer questions, call for help in emergency situations and much more – all done by voice commands.

Smart light bulbs: To help prevent home falls – which are often caused by fumbling around a dark room looking for a light switch – smart light bulbs will let your mom turn on and off the lights by voice command, smartphone or tablet. These bulbs can also change brightness and color and be programmed to come on and off whenever she wants.

Smart plugs: These small units plug into a standard outlet and connect to the internet. That means your mom can control whatever she plugs into them – from a space heater to a coffee maker – using her voice or phone.

Video doorbell: Safety is also a concern for older adults, especially

those who live alone. A video doorbell would let your mom see and speak to visitors at the door without having to walk over and open it.

Smart locks: For convenience and safety, smart locks would give your mom keyless entry to her home, provide customized access to family, friends and caregivers, and let you monitor who comes and goes from your mom's house.

Smart thermostat: This lets your mom preprogram or manually control the temperature in her home with voice command or via phone, and let you monitor it too.



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

Smart smoke alarms: These will alert your mom when smoke or carbon monoxide is detected and will also send alerts to your phone if a problem is detected.

Stovetop shut-off: To prevent home cooking fires, smart stovetop shut-off devices, like the IGuardStove, will turn off electric and gas stovetops when left unattended, and will alert you via text.

Medical alert system: These devices provide wearable wrist and/or necklace emergency buttons that would allow your mom to call for help if she were to fall or need assistance. Many systems today also provide voice activated and fall detection features, and caregiver tracking apps that will let you keep tabs on her.

Cameras and smart sensors: If your mom needs more in-depth monitoring, there are indoor cameras you can install so you can see, hear and talk to her from your phone. Or, if that's too intrusive, you can install smart contact sensors on her doors so you can know when she comes and goes, or on her refrigerator door so you can know if she's eating.



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

Cynthia Purvis
Anika Evans
Zhonghui Li
Jayme Truong
Linda Givens
Fithangest Ayele
Ondine Young
Donna Debaecke
Protacio Cascasan

Chapter 2

Fabian Vasquez
Cortney Hollister
Teresa Ellis
Debra Fronda
Placentina Chagolla
Igmedio Yasay
Nicole Tidwell
Rebecca Rowland
Susie Watt
Annise Battey
Alan Logan
Jacalyn Dunkle
Irene Montez
Kevin Barnes
Estelle Soto
Mary Adams
Corey Hudson
Corey Schuh
Monathilde Santos
Antoinette Pannell
Ranjeet Singh

Chapter 3

Julie Briden
John Smith
Lilivon Maher
Paul Martin
Lin-Chuan Lin
Ricky Ng

Chapter 4

Shuchi Liou
David Cedeno
Randall Foon

Chapter 5

Bonnie Stapleton

Chapter 6

Malinda Bernal-Magner
Olivia Swift-Ford
Billy Duncan
Terri Cortez
Sylvia Nguyen
Maria Flores
Paulette Francois
Lisa Bullard
Lorraine Armendarez
Jesus Morales
Eulogio Bongcaras
Martha Espinoza
Richard Jumba
Ruel Lao
Alex Luminarias

Chapter 8

Darrell Cardiff
Tina Walters
Daniel Capouya

Chapter 9

Alfredo Lafarga
Nancy Milee
Martha Gillon
Sara Lubrica

Chapter 10

Karen Pearsall
Mei Gaffey
Paul Brylewski
Tomas Forero

Chapter 11

Monica Cope
Martha Gutierrez
Gamaliel Lopez
Alicia Ybarra
Nancy Heskett
Shellie Valley

Chapter 12

Gail Hernandez

Chapter 13

Karrie Kiser
Jason Stovall
Tamra Abbott

Chapter 15

Louis Leclerc
Wendy Jackson
Victoria Allison
Nancy Griggs
Michelle Branson
Suma Joseph

Chapter 16

Curt Sennewald
Leslie Moore
Hilda Aponte
Gilbert Quitarano
Manolito Cabrera
Josephine Carbonell

Chapter 17

Melissa Ramirez
Richard Putko
Claudia Barron
Ana Martinez
Sandra Ponce
Catherine Elliott
Alex Colio
Romulo Baun

Chapter 20

Lucy Barragan
Rosario Aguirre
John Lafreniere
Evangeline Seveses
Winnie Quan

Chapter 21

Tammerra Murray
Edita Uresti-Whitti
Sheryl Palmer
Julie Parnow
Efigenia Dizon
Nga-Mary Bucci
Kathryn Jeon
Carmeliza Urbano
Perry Manzano
Kenneth Cooper
Anily Villanueva
Maria Tellez
Carol Bradhurst

Chapter 23

Elizabeth Galvan
Maria Lee
Edna Lucas

Chapter 26

Carmen Minter
Michelle McLain
Geneva Chisum
Maridel Turner
Roylan Ocampo
Barbara Penman

Chapter 31

Linda Ferrell

Chapter 34

Agustin Huerta
Janis Franz
David Smith
Young Yun
Mark Schriver

Chapter 35

Scott Mandle
Zenaida Ramiento
Robert Mackey

Chapter 36

Sandra Lemos

Chapter 165

Debora Wilson
Theresa Brown
Shelly Artrip
Andrea Mack
Michelle Lockner
Stanley Taketa
Carlos Aceituno
Joyce Navarro

Thank You and Farwell, Tom Considine

A message from Health Benefits Committee Chair, Tom Considine:

The time has come for me to part company with the Health Benefits Committee and the supportive staff, so I'm bidding you all a genuinely fond farewell. It's been a true pleasure working with you all and I leave knowing you will continue your important efforts on behalf of our members. Stay healthy and enjoy life. You've worked hard for it.

Tom



A big thank you to Tom for stepping up as the Health Benefits Committee chair. We wish him the best as he changes his gears back to being a husband, father, and grandfather. His knowledgeable and steady hand was very helpful to our CSR and HBC members during his term.

Stephanie Hueg
CSR President



Puzzle Answers from Page 5

Holiday Word Scramble

Answers

1					H	O	L	L	Y		
2					H	A	N	U	K	K	A
3			P	U	M	P	K	I	N		
4			S	H	O	P	P	I	N	G	
5	C	A	N	D	Y						
6			L	I	G	H	T	S			
7			C	A	R	O	L	S			
8					S	L	E	I	G	H	
9			C	H	R	I	S	T	M	A	S
10	R	E	I	N	D	E	E	R			
11			O	R	N	A	M	E	N	T	S
12					T	O	Y	S			
13			P	R	E	S	E	N	T	S	

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, Jan. 30, **Where:** The Old Spaghetti Factory, 1955 Mt. Diablo, Concord. **Program:** Discuss future Chapter 1 meetings for 2024. Participate in Open Nominations Meeting for 2024 Chapter Officers and Delegates Election. We encourage you to consider running for chapter office or as a delegate, to help lead our chapter for the next three years. **Cost:** Members and guests \$10 payable by check to CSR Chapter 1. **Reservations required:** RSVP by Jan. 22, 2024. ASL interpreter is available with a two-week advance request. **Note:** Due to exceptionally high no-shows at past meetings costing the chapter significantly, we will need to revert to our previous system of reservations. Reservations will be by mail accompanied by a check for \$10 per attendee made to CSR Chapter 1. Please mail RSVP and payment to Allan Lee, P.O. Box 1324, Loomis, CA 95650. **For more information:** Please email Allan Lee.

CHAPTER 2

SACRAMENTO/YOLO AREA

President: Phyllis Johnson, (279) 333-9446, 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, **Meeting:** **SECOND Monday, Jan. 8.** 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:** Sierra Two Center, 2791 24th St., Sacramento. **Program:** TBA. **RESERVATIONS ARE REQUIRED:** By Dec. 18 at 5 p.m. for members and their guests. Please indicate any special meal needed (gluten-free, vegan, vegetarian or other). On all reservations, please include first name, last name, member or guest. If indeed an attendee arrives with no reservation, he or she will not have a meal. Only if there are any leftover meals. **For more information:** Contact Phyllis

Johnson at the above from 9 a.m. - 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. **Menu:** Choice of Salmon with Champagne Sauce, chicken breast, or Vegetarian. **Cost:** Free for members; \$15 for non-members and guests. **Reservations required:** RSVP by Dec. 13 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:** Vice President: Nanette Wallace, 209-577-8376 **Secretary:** Korryn Koplen (209) 577-8376; **Treasurer:** Joaquina Canedo (209) 524-7219 **SONORA Meeting:** Tuesday, Jan. 30, 11 a.m. **Where:** My Garden Café, 14270 Mono Way, Sonora. **Program:** Participate in Open Nomination Meeting for 2024 Chapter Officers and Delegates Election; Question-and-answer time at end of meeting. **Cost:** \$5. **Reservations required:** RSVP to any officer listed above. **MERCED Meeting:** Wednesday, Jan. 31, 11 a.m. **Where:** Elks Lodge, 1910 M St., Merced. **Program:** Participate in Open Nomination Meeting for 2024 Chapter Officers and Delegates Election; Question-and-answer time at end of meeting. **Cost:** \$5. **Reservations required:** RSVP to 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:** Enjoy holiday luncheon. Participate in Open Nomination Meeting for 2024 Chapter Officers and Delegates Election. **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:** Vacant; **Secretary:** Vacant; **Treasurer:** Steve Avila, (707) 487-0235, 59avilasteve@gmail.com. **Meeting:** 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. **For more information:** Please contact a chapter officer listed above.

CHAPTER 9

LOS ANGELES AREA

President: Donna Hernandez, (562) 405-1387, donnacooker@msn.com; **Vice President:** Joseph Sahli, (714) 865-9930, flysam52@aol.com; **Secretary:** Gloria Clansy, (562) 822-6656, gclansy@icloud.com; **Treasurer:** Maria Vazquez Bauer, (909) 519-8055 mavazbauer01@verizon.net **Meeting:** Wednesday, Dec. 13. Executive board meeting starts at 10:30 a.m. All members welcome. General meeting follows at 11 a.m. Buffet to begin after guest speaker. **Where:** El Sombrero's Mexican Restaurant, 3550 Santa Anita Ave., El Monte. **Program:** Hear presentation by field representative of Assemblyman Mike Fong; Enjoy buffet lunch. **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) **Meeting:** Wednesday, Jan. 10, Executive board meeting starts at 10:30 a.m. All members are welcome. General meeting follows at 11 a.m. **Where:** Sizzler Restaurant, 10315 Lakewood Blvd, Downey. **Program:** Open Nominations Meeting for Chapter Officers and Delegates. **Cost:** Member that sign in before 11:30 a.m. will receive \$15 voucher towards your lunch. Please have cash

to pay remaining balance. Guests pay for themselves.

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, Dec. 14, 11 a.m. **Where:** United Church of Christ, 11245 Los Osos Valley Rd., San Luis Obispo. **Program:** 2023 Holiday Lunch. Participate in Open Nomination Meeting for 2024 CSR Chapter Officers and Delegates Election. Discuss annual chapter budget for 2024. **Cost:** Members are free, guests \$15 cash only please. **RSVP:** By Dec. 8 to Lori Williams

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 Election; 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:** Tues. Dec. 12, noon. **Where:** 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 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. **Meeting:** Wednesday, Jan. 3, noon. Please arrive at 11:30 a.m. if ordering a meal. Meeting starts at noon. **Where:** Country Waffles, 2300 Athens Ave., Redding. **Program:** Open Nominations Meeting for Chapter Officers and Delegates. **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. Riaz, (530) 519-2174, SERiaz@CalRetirees.org; **Secretary/Treasurer:** Diana King, (530) 310-3454, LadyDi31481@gmail.com. **Chico – Will usually meet the third Thursday of every month Meeting:** Thursday, Jan. 18, 11:30 a.m. **Where:** Logan's Roadhouse, 1900 E. 20th St. Chico. **Program:** Jessica Brown, community relations coordinator from Sunshine Assisted Living in Paradise, will discuss the services they offer to their residents and their families. **Cost:** Free to CSR members. **Reservations:** Not required. **For more information:** Call or Text Kenneth Todd Mayer or S.E. Riaz.

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

CHAPTER MEETING NOTICES

Meeting: Tuesday, Feb. 6, 11 a.m. – 3 p.m. **Where:** Cattelemens Restaurant, 2000 Taylor Road, Roseville. **Program:** Participate in Open Nominations Meeting for 2024 CSR Chapter Officers and Delegates Election. Please see January newspaper for additional details.

CHAPTER 16

SAN JOAQUIN COUNTY
President: Sheila Ward-Shaw, (209) 915-1020, sheilaws2@yahoo.com; **Vice President:** Susan Small, (209) 948-3839; **Secretary:** Georgia Pierce, (209) 405-0173; **Treasurer:** Juan Ochoa, (209) 334-1391. *Meets four times annually in March, July, September and December*
Meeting: Friday, Dec. 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.
Meeting: Friday, January 19, noon – 2 p.m. **Where:** Papapavlo's Bistro and Bar, 501 Lincoln Center, Stockton. **Program:** Open Nominations Meeting for Chapter Officers and Delegates. **Cost:** Members free, non-members \$10. **Reservations required:** RSVP by Jan. 12 to 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:** 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

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. 23. 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*
Meeting: To be announced in the January Retiree.

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

CHAPTER 31

VENTURA/SANTA BARBARA
President: Baruska Knight, zhyrafa@aol.com; **Vice President:** Gustavo Ruelas, gustavoruelas@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.

at the information listed above.

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, 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. **Meeting:** Thursday, Jan. 11, 11 a.m. – 1 p.m. **Where:** The El Nuevo Mexicali Restaurant, 640 N. Prospect St., Porterville. **Program:** Open Nominations Meeting for 2024 Chapter Officers and Delegate Elections. **Reservations required:** By Jan. 4. **For more information or to RSVP:** Contact Lou Flores.

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; Participate in 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.

Wishing you peace and joy this holiday season and throughout the coming year.



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.

