CALIFORNIA STATE RETIRES SERVING CALIFORNIANS FOR 93 YEARS

A PUBLICATION REPRESENTING CALIFORNIA STATE RETIREES

Social Security Administration Inspector General Reminds Consumers To Know the Warning Signs of a Scam

urprised to get that letter Ifrom Social Security? You should take a second look. And then another. Scammers are sending fake letters that closely resemble official Social Security Administration (SSA) and SSA Office of the Inspector General (OIG) letterhead or that of other government agencies, such as the Federal Trade Commission. Recent reports to SSA OIG indicate that scammers are targeting individuals by producing letters that appear to be from SSA or SSA OIG. Scammers usually send these letters as attachments to emails and text messages. These scammers are trying to steal your money or your identity. Tactics vary but scams consistently

•• DATED MATERIAL - PLEASE DO NOT DELAY••

CALIFORNIA STATE RETIREES 000 Advantage Way Suite 100 Sacramento, CA 95834

RETURN SERVICE REQUESTED

contain red flags, whether it's a mailed letter, email, text message, or phone call, the scammer will present an unexpected problem or situation and then offer a solution with a hefty price tag. According to the Federal Trade Commission, in 2022, victims of government imposter scams reported losing nearly \$509 million. "Scammers are counting on the public to be uninformed, but my office is working diligently, and with other government agencies and businesses, to ensure that consumers are aware of recent trends and ploys used by these criminals," said Gail S. Ennis, Inspector General for SSA. "We will continue to issue alerts to protect the public and advise them to slam the scam by ignoring scammers and reporting them." On March 9, National Slam the Scam Day, SSA OIG encourages consumers to be aware of current scam tactics and tips for spotting scam behavior to prevent

HOW A GOVERNMENT IMPOSTER SCAM WORKS

scammers from succeeding in their

crimes. Use #SlamTheScam to join

the conversation on social media.

These scams primarily use the telephone to contact you, but scammers may also use email, text message, social media, or U.S. mail. Scammers pretend to be from an agency or organization you know to gain your trust. Scammers say there is a problem or a prize. Scammers pressure you to act immediately. Scammers tell you to pay in a specific way.

TIPS TO AVOID A SCAM

- 1. Hang up the call or ignore the message.
- 2. Talk to someone you trust.
- 3. Secure your money and personal information.
- 4. Do not transfer money or buy gift cards.
- 5. Be skeptical and cautious of unexpected calls and messages.
- 6. Do not click links or attachments.

IF YOU ARE A VICTIM

- 1. Stop talking to the scammer.
- 2. Notify financial institutions and safeguard accounts.
- 3. Contact local law enforcement and file a police report.
- 4. File a complaint with the FBI Internet Crime Complaint Center (ic3.gov).
- 5. Report Social Security-related scams to SSA OIG (oig.ssa.gov).
- 6. Report other scams to the Federal Trade Commission (ftc.gov).
- 7. Keep financial transaction information and a record of all communications with the scammer.







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501(c)(5)

Join us! **43,000 Strong and Growing!**

California State Retirees Membership Application

(Print) Last Name	First Name	Initial	Social Security No.	Chapter No.	Dues Table	for
					Retired Mem	bers
Number and Street	City		State Zip Code		Monthly PERS Allowance	Monthly
					(Base + COLA) \$0 - \$399	Dues \$1.00
Retirement Date (MM-DD-YY)	Home Phone Email				\$400 - \$799	\$2.25
					\$800 - \$1,199	\$3.25
					\$1,200 - \$1,599	\$5.00
From Which State Agency did y	ou Retire?				\$1,600 - \$1,899	\$6.50
					\$1,900 - \$2,299	\$8.00
How Did You Hear about Us?	Recruite	r's Name			\$2,300 - \$2,699	\$8.50
					\$2,700 - \$3,099	\$9.00
					\$3,100 - \$3,499	\$9.50
					\$3,500 - \$3,999	\$10.00
Type of Membership (check one	(1)				\$4,000+	\$12.00
☐ Retired Membership	Available to state retirees only. See Dues Ta	able.				
☐ Associate Member	Available to persons not eligible for Retired Dues are \$72.00 per year (payable annually,				Office Use C	nly
I hereby apply for membership authorize CSR to withhold dues and CSEA bylaws, policies and						
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.CALRETIREES.ORG/JOINUS



California State Retirees CPAC Application

(Print) Last Name	First Name	Initial	Social Security No.	Chapter No.	
					Please choose to which PAC you would like to contrib
Number and Street	City		State Zip Code		You may contribute to both.
					CSR Candidates PAC
Retirement Date (MM-DD-YY) Home	Phone Email	Payroll Deduction Authorization			
		l authorize \$\square\$ \$\sq			
From Which State Agency did you Re	tire?	1	pension for California State Retirees' Candidates PAC		
			Contribute to the CSR Candidates PAC		
How Did You Hear about Us?	Reci		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)
De d. Desietes (e. desiie e. d.	□ D □ D L."	N	Other		
Party Registration (optional)	□ Democrat □ Republicar	ı 🗀 ivone 🗀	otner		CSR Issues PAC
I hereby authorize the California State Retirees' political action fu contribution. This authorization w that cancelling my California Stat	ind. I understand that this politic vill remain in effect until cancell	Payroll Deduction Authorization authorize			
Signature	· 		Date (MM-DD-YY)	□ 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
					(140 maximum) year)

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

CALPERS UPDATESTop 7 Member Questions Answered by Our Experts

is at the heart of what we do. This priority took center stage at January's Stakeholder Forum where our expert panel answered top questions received from members like you. Deputy Executive Officer of Customer Services and Support Kim Malm moderated the discussion and led a panel of division chiefs who oversee the contact center and employer accounts. "Every day, CalPERS receives questions from members and works to deliver solutions," Malm noted. "A key part of our 2022-27 Strategic Plan is member experience and continuing to provide outstanding service and support to our members and beneficiaries." In case you missed them, here are the top seven member questions received from our customer service team in 2023, and our answers.

istening to members,

employers, and stakeholders

1. Why Didn't I Receive my **Retirement Check?**

The top question our Customer Services and Support team receives is why a retirement warrant (paycheck) doesn't arrive on time. A few factors can impact the timely delivery of your check: If previous checks are not cashed, or are being delivered to an incorrect mailing address, a hold will be placed on that account until the issue is resolved. Closing a bank account without updating your information with us can also impact the regular delivery of your retirement warrants. Retirees who haven't received a check by the sixth of the month can call 888 CalPERS (or 888-225-7377), or visit our Retirement Checks page to help keep your retirement checks delivered on time. We offer many options for you to view your retirement check. You can view your check through our new mobile app or through the automated phone system.

2. What Amount Can I Expect in Retirement — and for How

The good news is your retirement allowance won't run out since it's a lifetime benefit. Most of the questions we receive are about how to calculate your retirement benefit. You can access the Retirement Estimate Calculator to give you a clearer picture of your pension based on your information. This tool is also available in your myCalPERS account and includes this helpful quick tip video, as well as our How to Create a Retirement Estimate tutorial. Using these tools, you can plan around scenarios such as ages to retire at, plus any survivors or beneficiaries, and understand how these scenarios will affect your monthly allowance. Within a year from your retirement, you can request a formal retirement estimate through your myCalPERS account. "Because this is such an important decision for you, your dependents, and your families, we strongly encourage you to also make an appointment with our Regional Office," noted Carene George, our Customer Experience Division chief. "They're the experts to help you make the best choice."

3. How Do I Access myCalPERS?

For retirees and active members, myCalPERS remains the primary gateway to access information, submit documents, and review details about your pension or health benefits. Our Using myCalPERS guide helps you take advantage of this platform, as well as resolve issues related to logging in, registering, recovering a username, and more. You also have access to a series of videos for both active and inactive members, as well as retirees, beneficiaries and survivors. Use these tools to get the most from your myCalPERS

4. How Do I Take Advantage of **Health Benefits into Retirement?**

One of the biggest benefits to your CalPERS membership is the health benefits available to retirees. To be sure you're eligible

for a CalPERS-administered health plan as a retiree, you must meet all the following criteria: Be eligible for health coverage upon separation of employment, Retire from an employer that contracts with CalPERS for health benefits, Receive a monthly CalPERS retirement allowance, Retire within 120 days of the date of your separation of employment Explore page 20 of our Planning Your Service Retirement guide for further information on how health benefits are applied in your retirement. For more resources on coordinating CalPERS health coverage with Medicare, you can access our CalPERS Medicare Enrollment Guide.

5. What Is Dependent Eligibility Verification and How Does it Work?

Dependent Eligibility Verification (DEV) is the process of reverifying the eligibility of a member's dependents who are receiving health coverage through them. These can include your:

- Spouse
- Domestic partner
- Children or stepchildren
- Domestic partner's dependents enrolled in our medical or dental benefits

The eligibility of any dependents you claim will be reverified every three years, with cycles determined by the member's birthdate. You can visit our Dependent Eligibility Verification page for more details on required documents and your Dependent Verification Affidavit form. If you're retired, materials may be submitted electronically through your myCalPERS account. Additional information is also available on page 8 of our CalPERS Health Program Guide.

6. Is December 31 the Best Day to Retire?

Your service retirement is often one of the most important

of your life. Key considerations include when to retire, your retirement lifestyle, and how much it will cost. "The December 31 date is popular because it's related to the cost-of-living adjustment, or COLA, which is payable on May 1 of the second calendar year after you retire," noted Carene George, chief of our Customer Experience Division. One day can make a big difference. If your retirement date is December 31, 2024, you would receive your first COLA in May 2026. If you retire instead on January 1, 2025, that single day's difference can delay your eligibility by up to one year, and you wouldn't receive your first COLA until May 2027. For more information on planning your service retirement, you can check out our COLA calculator page.

7. Do I Need to Complete a **CalPERS Power of Attorney**

Are you a member with existing power of attorney arrangements, or are you curious about how to submit the CalPERS Special Power of Attorney form? We know how important it is to make sure your retirement and benefits are in good hands — that's why we strongly recommend that every CalPERS member complete the Special Power of Attorney form. The form is available online, along with options to learn about the benefits of the CalPERS Special

Power of Attorney form and how to customize it to best fit your needs. In addition, we recommend watching our Power of Attorney video to help you complete or update your form.

CalPERS works hard to help members navigate their retirement and health benefits. We provide several ways to get in touch or request additional information to help answer your questions. Use our Contact form to reach us through the CalPERS website, log in to myCalPERS and send your questions through our secure Message Center, or call us at 888 CalPERS (or 888-225-7377).

O YOUR HEALTH



By Joe Reynoso, Chair, CSR **Health Benefits Committee**

Tere are the updates on Delta Dental, the UC/Anthem Contract, CalPERS, and Humboldt County Health Care and addresses a member's concern under "Ask HBC."

Delta Dental

As reported last month, millions of Delta Dental members were affected by a data breach, which took place in May/June 2023. I again reached out to CalHR and this time received a very informative response:

"Delta Dental of California and affiliates experienced a data security incident that occurred due to a previously unknown vulnerability in the MOVEit file transfer software application, that spanned globally into a data security incident reported to have impacted thousands of organizations, including corporations, government agencies, insurance providers, pension funds, financial institutions, state education systems and more. Immediately after being notified of the incident, Delta Dental applied all recommended patches to the MOVEit software and began a thorough investigation to determine if Delta Dental of California and affiliates information was affected. On July 6, 2023, the investigation confirmed that unauthorized actors had accessed and acquired Delta Dental of California and affiliates information without authorization. Delta Dental partnered with Kroll, a global leader in risk mitigation and response, and recently identified specific information, and provided impacted individuals with notification from Delta Dental.

In addition to receiving a letter from Delta Dental, the following services are being offered to impacted individuals by Kroll:

- . 24 months of free identity monitoring services.
- \$1 million in identity fraud loss reimbursement. This will reimburse impacted individuals for out-of-pocket expenses totaling up to \$1 million in covered legal costs and expenses for any one stolen identity event. All coverage is subject to the conditions and
- . Fraud Notification and Consulta-
- . Call Center Support

exclusions in the policy.

- . Single Bureau Credit Monitoring
- . Identity Theft Restoration" I would like to thank CalHR staff for this information. Hopefully this helps answer some

questions about the data breach. If you have not been contacted by Delta Dental and believe you might have been impacted, call Delta Dental at (888) 899-3734 to verify.

UC/Anthem

Last month there was no news on the contract issues between the UC system and Anthem Blue Cross related to Basic plans. I am happy to report: "Anthem Blue Cross and UC Health have agreed in principle on a new contract providing Anthem members access to care at UC Health's doctors and hospitals. The organizations have also agreed to extend their current contract to April 1, 2024, allowing time to finalize the new contract." Members enrolled in PERS Platinum, PERS Gold, Anthem Blue Cross Traditional HMO, and Anthem Blue Cross Select HMO will continue to access care through the UC Health system. Remember, this only affects members in the Basic plans. This does not impact members in Medicare plans.

CalPERS

I previously reported on the CalP-ERS data breach and how CalP-ERS would no longer utilize PBI to provide death verification

services. A couple months ago, CalPERS notified Stakeholders a different company, Socure, would be under contract to provide death verification services to CalPERS. At that meeting, CalP-ERS staff represented Socure as having a "FedRAMP" (Federal Risk and Authorization Management Program) designation. This program was adopted in 2012 to provide a cost-effective, risk based approach for the adoption and use of cloud services by the Federal government and later used by private vendors. At a Stakeholders briefing earlier this month, I questioned CalPERS as to why Socure did not have this highly sought after designation listed on their website and was told Socure was still going through the final process of getting approval from the Federal government and did not actually have FedRAMP designation. CalPERS reported they are currently not using any third party vendor to provide death reported to CalPERS, if they are a

verification services. As a result, some member deaths may not be readily reported to CalPERS, which could result in the estate of deceased members owing money to CalPERS. Please make sure the death of a loved one is retired state employee.

Humboldt County Providence Health Care

We have received information that both the Redwood Memorial Hospital in Fortuna and St. Joseph Hospital in Eureka, which merged with Providence Health & Damp; Services in 2016, planned to close down all of its outpatient lab facilities across California. According to an article in Lost Coast Outpost, "Ever since Providence took over, they have outsourced and/or centralized services that used to be local." "Microbiology is now sent to Napa, pathology and cytology are sent to Santa Rosa. Now, all Providence-owned outpatient labs in California (where people have their blood drawn for testing requested by doctors) are closing.

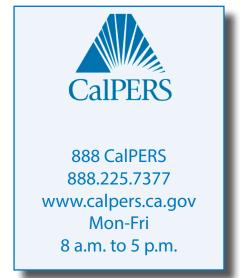
Where will patients go to have their blood drawn? This is an outrage!" While the Renton, Washington, based Providence has reported current employees will continue to be employed and will not have their income affected, what is not clear is where patients needing testing will have to go to receive those services. If you have been impacted by these changes, please send a message to

CSRinfo@calretirees.org so we can track any potential problems. **Ask HBC**

A member called me about her dentist who recently told her she was still accepting Delta Dental, but the member would have to start paying for her treatment up front and the provider would process the paperwork to Delta Dental, which would send the member a check. The member wanted to know if this was some new standard operating procedure. I suggested the member talk to her dentist to verify if she is an "in-network" or an "out-ofnetwork" provider. I also suggested she call Delta Dental to check on the provider's network status. During these difficult times, I have frequently suggested members routinely check with Delta Dental to ensure their intended provider is an "in-network" provider. If you are being asked to pay for treatment up front, your provider might not be an "in-network" provider.

If you have any questions related to health or dental benefits, please message

CSRinfo@calretirees.org and your response will be published in this section.



PUZZLES ST. PATRICK'S DAY WORD SEARCH



EMERALD
GREEN
SHAMROCK
MARCH
IRELAND
CHRISTIANITY
PATRICK
TRADITION
PARADE



SNAKES
POT OF GOLD
LUCK
FAIRY
LEGEND
SAINT
CELTIC
HOLIDAY
RAINBOW

PUZZLE ANSWERS ON PAGE 9





Irish Lamb Stew

Ingredients

- 3 thinly sliced large leeks, halved and washed (white part only)
- 2 pounds of boneless lamb leg, trimmed into pieces of about 1 inch
- 1 ³/₄ pounds worth of peeled white potatoes, cut into 1-inch pieces
- 1 can of reduced-sodium chicken broth (14 ounces)
- 3 thinly sliced celery stalks
- 3 large peeled carrots that are cut into 1-inch pieces
- 2 teaspoons of chopped fresh thyme
- 1 teaspoon of freshly ground pepper
- 1 teaspoon of salt
- 1/4 cup of packed fresh parsley leaves, chopped into suitable sizes

Directions

Combine potatoes, lamb, carrots, leeks, broth, celery, salt, thyme, pepper, salt, into a slow cooker.

Stir the mixture to combine.

Put on the lid and allow the mixture to cook on low for roughly 8 hours, or anytime where the lamb becomes fork-tender. Add in the chopped parsley before serving.



CSR UPDATES: 2024 CHAPTER OFFICERS AND DELEGATES ELECTION

In December, we rolled out the CSR Election Portal for the 2024 election process located on the CSR website at

www.calretirees.org/Member-Resources/Election.

The CSR Election Portal allowed members who wanted to run for CSR chapter office or delegate to electronically submit candidate consent forms during the self-nomination period which ended on February 28.

Once a candidate completed and submitted the form online, the candidate then instantly received an email acknowledging the submission.

Now that the self-nomination period has ended, the Election Portal will display the complete list of candidate names and positions. This list will also be printed in next month's newspaper. We encourage you to visit the CSR website to review the Election Portal to see which candidates are running for CSR chapter office and delegates. While you are on the website, please sign up for our CSR E-newsletter.

In contested chapter races, each candidate is allowed to submit a statement of not more than 100 words of experience and qualifications. Statements will be printed exactly as submitted and any words over the 100-word limit will be deleted.

The deadline for submission for candidate statements is 5:00 p.m. on March 26, 2024.

Candidate statements can be

• Electronically submitted via the CSR Election Portal at:

www.calretirees.org/Member-Resources/Election

- Mailed to California State Retirees, Attn: Election Coordinator,
 3000 Advantage Way, Suite 100, Sacramento, CA 95834
- Faxed to (916) 326-4201
- E-mailed to CSRInfo@CalRetirees.org

If you have any questions about the election please do not hesitate to contact the Election Coordinator, Corinne Celentano, at **CCelentano@CalRetirees.org**.



Chapter 2 Delegate Johnnie Young-Craig attended a reception and fundraising event for Assemblymember Esmeralda Soria on Feb. 12, at Café A Cote in Sacramento. Assemblymember Soria is a supporter of CSR's efforts to control its pension and healthcare.



Chapter 19 held an award ceremony at the Ukiah Senior Center. Pictured L-R: Dorthea Parsons, Vincent Herrera, District D Director, Ukiah Senior Center Director Amelia Rodriguez, and Chapter 19 President Skip Hulet.

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

CSR Column and Bill Watch

with Ted Toppin

The Legislature

The second year of the 2023-24 legislative session is now in full swing. The budget subcommittees have been meeting now for weeks to review the Governor's proposed 2024-25 State Budget. Not a fun or easy task with a budget deficit that now exceeds \$70 billion, according to the non-partisan Legislative Analyst's Office. Policy committees have also begun to review the over 2,000 new bills that have been introduced in 2024 prior to the February 16 deadline.

Campaign 2024

Of course, 2024 is also an election year. The Primary Election will be held on Tuesday, March 5. All eighty Assembly seats and half of the State Senate seats (all odd-numbered districts) are on the ballot this year. In addition, voters will have the opportunity to weigh in on races for U.S. Senate, Congress, various local government races across the state,

as well as statewide and local ballot measures. The sole statewide ballot measure on the March ballot is Proposition 1 – the Mental Health Services Act. This measure, if passed by voters, would authorize \$6.38 billion in bonds to build mental health treatment facilities for individuals with health and substance abuse issues, as well as provide housing for the homeless. This measure was placed on the ballot by the Legislature and is a priority for Governor Newsom.

Bill Watch

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

Support AB 46 (Ramos)

Would exclude from state taxation the gross retirement income received by retired members of the U.S. Armed Forces and recipients of the Department of Defense's Survivor Benefits Program. AB 46 will honor those who have

dedicated their lives to serving our country while helping to retain and attract uniformed service retirees.

STATUS: Awaiting hearing in Senate Appropriations Committee.

AB 820 (Reyes)

Would require the composition of various advisory groups and bodies to include an official or representative who advocates for, or administers programs that serve, older adults.

STATUS: Awaiting hearing in Senate Appropriations Committee.

AB 2028 (Ortega)

Would impose a minimum medical loss ratio of 85% on dental health care service plans and dental health insurance policies in hopes of improving the availability of cost-effective dental benefits to Californians.

STATUS: Awaiting hearing in Assembly Health Committee. SCR 104 (Nguyen)

Would recognize the month of May 2024 as Older Americans Month



Ted Toppin

and encourages all Californians to recognize and treat all older adults with compassion and respect, and to participate in activities that contribute to the health, welfare, and happiness of older adults.

STATUS: Senate Inactive File. For a complete list of all bills that are being monitored by CSR.

Please see the most recent CSR Legislative Report online.

Your 2023 Tax Forms Are Now Available in myCalPERS

Your 2023 1099-R and W-2 tax statement forms are now available online in your myCalPERS account.

Access Your Statements by Following These Simple Steps

- Log in to myCalPERS
- From the Statements dropdown menu, select Tax Statements
- Select your 2023 Tax Statement Your 1099-R and W-2 forms are for reporting your retirement income from the previous year. You will find up to three years of tax statements if they are available.

For retirees who live outside the United States, 1042-S forms are

also available in myCalPERS.



Check Your Mailbox for Your Tax Form

If you haven't opted into paperless tax forms, hard copies of the 2023 1099-R and W-2 forms were mailed to the addresses we have on record. The 1042-S forms have also been mailed.

More Information About Taxes Check out our Quick Tip video on preparing for tax season. Or learn more about your 1099-R

on preparing for tax season. Or learn more about your 1099-R tax form and changing your tax withholding.

CalPERS Warrant News

CalPERS recently announced another option for retirees to access their pay warrant details. Beginning January 20, 2024, the Pay Warrant app will be available to access your current pay warrant as well as previous ones. Go to https://my.calpers.ca.gov/web/latestWarrant or scan the QR code in the graphic on your phone.

Retirees are also able to access the current month's pay warrant details by phone. Call **(888) 225 7377** or **(888) CALPERS**, follow the prompts and input CalPERS ID or SSN and Date of Birth.





Place your phone camera over the image to the left to get set up!

SAVVY SENIOR

Savvy Senior: The New MIND Diet May Help Prevent Alzheimer's

Dear Savvy Senior: I've heard that there's a new diet that can help prevent Alzheimer's disease. What can you tell me about this? My 80-year-old mother has Alzheimer's and I want to do everything I can to protect myself.

--Concerned Daughter

Dear Concerned: It's true! Research has found that a new diet plan – called the MIND diet – can have a profound impact on your brain health as you age, and can even lower your odds of getting Alzheimer's disease.

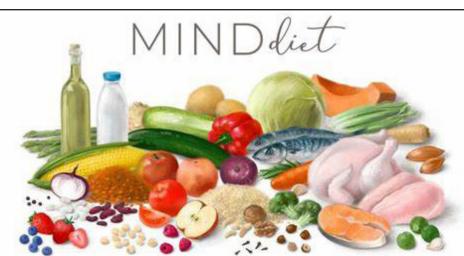
The MIND diet takes two proven diets – the heart-healthy Mediterranean diet and the blood-pressure lowering DASH diet – and zeroes in on the foods in each that specifically affect brain health.

The MIND diet, which stands for "Mediterranean-DASH Intervention for Neurodegenerative Delay," was developed by Martha Clare Morris, a nutritional epidemiologist at Rush University Medical Center, through a study funded by the National Institute on Aging.

The study followed the diets of nearly 1,000 elderly adults, who filled out food questionnaires and underwent repeated neurological testing for an average of 4.5 years.

It found participants whose diets most closely followed the MIND recommendations had brains that functioned as if they were 7.5 years younger, and it lowered their risk of developing Alzheimer's disease by as much as 53 percent. And even those who didn't stick to the diet perfectly but followed it

- Other vegetables: At least one other vegetable a day.
- Whole grains: Three or more servings a day.
- Nuts: Five one-ounce servings a week.
- Beans: At least three servings a week.
- Berries: Two or more servings a



moderately well reduced their risk of Alzheimer's by 35 percent.

The MIND Menu

The MIND diet has 15 dietary components. The emphasis is on eating from 10 brain-healthy food groups, and limiting foods from five unhealthy groups. Here's a rundown of the healthy foods you should work into your diet:

• Green leafy vegetables (like spinach and salad greens): Eat at least one serving per day.

week.

- Fish: Once a week.
- Poultry (not fried): Two times a week
- Olive oil: Use it as your primary cooking oil.
- Wine: One glass a day. And the five unhealthy food groups you should limit include:
- Red meat: Eat fewer than four servings a week.
- Butter and margarine: Less than a tablespoon daily.
- Cheese: Less than one serving a



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

week.

- Pastries and sweets: Less than five servings a week.
- Fried or fast food: Less than one serving a week.

Other Benefits

One of the best things about the MIND diet is that it's easer to follow than most other diets and you don't have to stick to it perfectly to gain the benefits, which makes it more likely you'll follow it for a long time. And the longer you eat the MIND way, the lower the risk of getting Alzheimer's disease. Another advantage is that the

MIND diet can help you lose some weight too, if you keep your portions in check and are careful about how the food is prepared. It's also important to understand that even though diet plays a big role, it's only one aspect of Alzheimer's disease. So get regular exercise, if you smoke, quit, and learn how manage your stress to lower your risk even more.

CHAPTER 165 OFFERS PAY IT FORWARD SCHOLARSHIPS



The application for Chapter 165 Pay it Forward Scholarships for the 2024-2025 school year is now available to all Chapter 165 members and their eligible relatives!

Please send a request for the application to the Chapter 165 Scholarship Chair:

Baskets4Les@comcast.net.

Complete application packets must be received by June 30, 2024, to be considered.

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 chanters statewide, and there is one just right for you. More to the largest and the 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

Ulanda Hill Jocelyn Zylstra Gerrilee Fisher Armando Garcia Thomas Lanfranki Angela Serna

Chapter 2

Bruce Betts Lois O'connor Mary Dyas Nancy Wong Dawne Bortolazzo Marcus Aguinid Leelamma Mattathil Sharon Lewis-Morgan Wayne Gross Ollie Awolowo Sheila Costello Anthony Rowell Sonya Ash Janice Howard-Martin Alberto Flores Darin Huddy Barry Watts Rosa Deherrera Ponciano Curtis Mary Romero Nina Wong Salvador Murillo Teresa Tarr Nina Martinez Crystal Williams Kristine Thorn Alex Glaros Vera Taylor Tina Starness Patricia Paul Maria Sanchez

Chapter 3

Walter Skinner Rosana Perez Herbert Zuniga Moreira

Glenn Fry

Samantha Vong

Ancy Joseph

Chapter 4

Ray Washington Tangedenia Riley James Berryman Betty Fujikawa Betty Thomas Margaret Cortez Sylvia Gentry-Henry

Chapter 5

Becky Campbell Galdina Serrano Mattingly Tula Hernandez Linda

Chapter 6

Claudette Bridges-Cobb Jeannie Aguilar Stephanie Kofmehl Elvira Jaime Trujillo Regina Ramon Delgado Anderson Teresa Delores Bonner

Udarbe

Jena

Chapter 8

Julie Koeppel Arvin Lal

Chapter 9

Casandra Williams Bertha Gonzalez Hemanthi Gunatilake Tierney Tait Vernilo Munoz Cheryl Cassiano Rosalie Acosta Juan Aguiar Jasso

Chapter 10

Wanda Freeman White Jerry Rhonda Cooper Nauful Lisa Ariel Alejandria Stephanie Garcia Shawn Harris Shannon Gidcumb

Chapter 11

Adrian Pena Shelley Lillian Darleen Gardenhire Idalia Morgutia Wayne Parent Jeffery Mcvey Russell Ellison Virginia Aviles Eric Cartwright Susana Calderon-Solis Smith Susan

Chapter 12

Bonita Tiburzio Correa Nikky Garcia

Chapter 13

Debora Mills Douglas Burch

Chapter 14

Steven Berry Raymond Martinez Tusa Emanuel David Howard Carmen Landini Christopher Hansen Gretchen Tousey Martha Layne Teresa Chupp

Chapter 15

Kelly York Dragan Bakovic Terry Brizendine Lisa Ortiz Alison Lara Techau

Joseph

Chapter 16

Janice Leach Kelley Jacobs Bahrenfuss Cathy Ouji Roya

Chapter 17

Michael Drye Christy Andrade Ronald Bates Patricia Coladonato Linda Griva-Reed Bertha Hernandez Kirk Mann Glenda Kitchens David Carrera Justina Potenciano Gregg Giacopuzzi Arlene Angeles

Chapter 20

Rosalia Gomez Romero

Chapter 21

Lori La Vine Dirk Tuinstra Margaret Stoddard Lance Harmening Yolanda Larkins Rowena Sotelo Ramona Burton Carolyn Brown Militante Karen Fidela Gatchalian Leonida Nisperos

Chapter 23

Richard Scott Roseann Andres Aida Garcia Cynthia Wright Leonel Huesca

Chapter 26

Celia Hubbard Anita Ayers Leonor Gonzalez Cynthia Meimar Gutierrez Dora Rebecca Ortiz-Johnson Gloria Alvarez

Chapter 31

Mary Laurence MichelleRichardson

Chapter 34

Betty Lai Jennyfer Nguyen Michelle Hermance James Kiser Cynthia Nathan Theresa Reilly Elizabeth Arciaga Barbara Delagarza

Chapter 35

Melba Ramirez Gina Ramirez

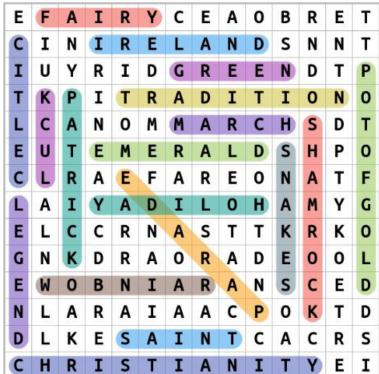
Chapter 36

Bonnie Venn Lisa Matsuno

Chapter 165

Kim Mattila Afshin Jalalian Michael Small Gloria Madrid Trena Davis Richard Baird Shermane Lewis Imelda Pasion









CHAPTER MEETING NOTICES

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

CHAPTER 1

ALAMEDA/CONTRA COSTA COUNTIES

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

Meeting: Tuesday, April 23, noon. Where: Fairview at the Metropolitan Golf Links, 10051 Doolittle Dr., Oakland. Cost: \$10 for all attendees Program: TBD. Reservations required: RSVP by April 13. Please mail your reservation and payment to Allan Lee, P.O. Box 1324, Loomis, CA 95650. For more information: Please email Allan Lee.

CHAPTER 2 SACRAMENTO/YOLOAREA

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: Diane Welsh, (916) 682-7810, Meeting: Monday, April 1. Hybrid Meeting: Choice of in-person or Zoom. Please include on your reservation. Setup committee admitted between 10:30 a.m. and 11 a.m. General member access begins at 11 a.m. Official meeting starts at noon.

Where: Sierra 2 Center for the Arts and Community, 2791 24th St., Sacramento. Program: TBA. RESERVATIONS ARE REQUIRED: By March 18, at 5 p.m. for members and their guests. Contact Phyllis Johnson at sacyolocsr2@gmail.com or (279) 333-9446. Please include any special meal considerations (gluten-free, vegan, vegetarian or other). On all reservations, please include first name, last name, member, or guest. Lunch is not guaranteed for attendees without a reservation. Meals for those who do not RSVP are subject to availability. For more information: Contact Phyllis Johnson from 9 a.m. - 5 p.m. Monday-Friday 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

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, April 18, 12:30 p.m. - 2:30 p.m. Where: Petrelli's Steakhouse, 5615 Sepulveda Blvd., Culver City. Program: TBD. Reservations required: RSVP by April 11 to Marta Zaragoza. Cancellation must be received 24 hours before April 18.

CHAPTER 5

CENTRALVALLEY FOOTHILLS
President: Anita McCabe (209)
602-7775; Vice President: Vice
President: Nanette Wallace, 209577-8376 Secretary: Korryn
Koplen (209) 577-8376; Treasurer:
Joaquina Canedo (209) 524-7219

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, April 11, doors open at 11:30 a.m. Where: The Old Spaghetti Factory, 3191 Mission Inn Ave., Riverside. Program: Special Guests, Christina Fountain of OptumRx and Jose Luis Pacheco, CalPERS Board of

Administration.Cost: Free to members. Reservations required: RSVP by April 8 to Frank Ornelas.

CHAPTER 8

NORTH COAST AREA

President: Veronica Avila, (707) 487-0235, VAvila@CalRetirees. org; Vice President/Treasurer: Steve Avila, (707) 487-0235, 59 a vila steve @ g mail.com; Secretary: Vacant; Meeting: Thursday, March 14, 11:30 a.m. Where: Lucky 7 Casino, 350 N. Indian Rd., Smith River. Program: TBA. Cost: Free to members. Reservations required: RSVP by March 4 to Veronica Avila at (707) 487-0235. For more information: Please contact a chapter officer listed

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 Downey Meeting: Wednesday, March 13, Wednesday, March 13, Executive meeting starts at 10:30 a.m. All welcome. Order lunch at 11 a.m. Meeting starts at noon. Where: Sizzler Restaurant. 10315 Lakewood Blvd., Downey. Program: TBD. Menu: Buffet with soft drink included. Cost: Members pay \$5 at sign-in and all guests and non-members of chapter 9 pay \$20. El Monte Meeting: Wednesday, April 10, doors open at 10:30 a.m. General meeting starts at 11 a.m. Where: El Sombrero's, 3550 Santa Anita Ave., El Monte. Program: TBA. Menu: Buffet with soft drink included. Cost: Members receive \$15 voucher when you sign in. Guests pay for themselves.

For more information: Contact Donna Hernandez at the number above.

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, March 21, 11 a.m. Where: United Church Of Christ, 11245 Los Osos Valley Road, San Luis Obispo. Program: TBA. Cost: Members free, Guests \$15 cash payment please. Reservations required: RSVP by March 15 to Lori Williams Secretary at (805) 550-3510, or email Lori.p.w@ gmail.com.

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: Wednesday, March 6, 11 a.m. Where: Pardini's, 2257 W. Shaw Ave., Fresno

Program: Learn about updates to your CalPERS pensions and healthcare benefits. Hear guest speakers from Department of Motor Vehicles and CaptionCall discuss helpful advice for retirees. Compete for door prizes and raffles, proceeds from which will go to local nonprofits. Bring two non-perishable food items (no glass items). You will receive

a ticket for each item donated in a special raffle drawing. Cost: \$10 members and their spouses; \$15 non-members. Reservations are required: Please RSVP by Feb. 25. Call (559) 707-7067 or (559) 920-7277 leave a message with your name, phone number and how many people in your group. You will receive a return call to confirm.

We look forward to hearing from you.

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;BarbaraGriffin,(661) 266-1130,bgrif1275@gmail.com Meeting: Tuesday, April 9, noon. Where: Black Bear Diner, 40026 10th St. W., Lancaster. Cost: Free. Reservations required: RSVP by March 26 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, March 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: TBA. **Cost:** Lunch is free to CSR members and associates. **Meeting:** Wednesday, April 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: TBA. Cost: Lunch is free to CSR members and associates. For more information: Please contact Audrey Sandeen.

Yreka Meeting: Thursday, March 7, noon. Weather permitting. Please arrive at 11:30 a.m. if ordering a meal. Meeting starts at noon. Where: Casa Ramos, 100 Main St., Yreka. Program: TBA. 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 Thursday of every month Chico Meeting: (note the new date): Thursday, March 21, 11:30 a.m. Where: Logan's Roadhouse, 1900 E 20th Street, Chico. Program: Hear guest speaker Joshua Fockler from Upstate Hearing discuss hearing health. Cost: \$10 (includes meal and drink). Reservations not required. For More Information: Call or Text Kenneth Todd Mayer or S.E. Riazi. Reservations are not required. **Note:** No meeting is scheduled for April in Chico. SUSANVILLE-Will usually meet the first Tuesday of the Month from March through November Meeting: Tuesday, March 5, 11:30 a.m. Where: Diamond Mountain Casino, 900 Skyline Dr., Susanville. **Program:** Hear guest speaker Jennifer Cutler of Sunshine Assisted Living. Reservations are required. Meeting: Tuesday, April 2, 11:30 a.m. Where: Diamond Mountain Casino, 900 Skyline Dr., Susanville. Program: TBD. Reservations are required. For more information: Call or text Diana King or Kenneth Todd Mayer.

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, May 7,

11 a.m. – 3 p.m. **Where:** Cattelmens Restaurant, 12409 Folsom Blvd., Ranch Cordova.

Program: Please see the April CSR newspaper for more information.



CHAPTER MEETING NOTICES

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, March 15, Noon to 2 p.m. Where: Elkhorn Country Club, 1050 Elkhorn Dr., Stockton. Cost: Members free, non-members \$30.

Reservations are required: RSVP by March 8 to Georgia Pierce or by email invitation response.

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 We will meet on the following dates: March 7, June 6, September 5 and December 5, 2024 Meeting: Thursday, March 7, Doors open at 10:15 a.m. Meeting starts 11 a.m. – 2 p.m. Where: Elijah's Restaurant, 7061 Clairemont Mesa Blvd., San Diego. Reservations required: See postcard mailed to members. For more information: Contact Diane at (619) 454-3603 or Arlene at (619) 203-3124.

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, April 8, noon. Where: Stars Restaurant, 115 S. Orchard Ave., Ukiah.

Program: TBD. **For more information:** Contact Skip Hulet at the number listed above.

Upper Lake Meeting: Tuesday, April 9, noon. Where: Running Creek Casino, 635 E. Highway 20, Upper Lake. Program: TBD. 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, April 11, 9:30 a.m. **Where:** Sizzler Restaurant, 7131 Van Nuys Blvd., Van Nuys. **Program:** TBD. **Cost: Cost:** Members eat free from the senior/small menu, including free salad or soup, in addition to coffee, tea, or fountain soda; all others pay their own at cashier.

Reservations required: RSVP by April 3 to Cora Okumura at (818) 359-7625.For more information: Please contact Cora Okumura.

CHAPTER 21

SONOMA, MARIN, NAPA AND SOLANO COUNTIES

President: Lorna Wright, (707) 750-5990, CSR Chapter 21@yahoo. com; Vice President: Donald Lehnhoff, (707) 795- 9405; ; Secretary: Eric Norrbom, (707) 322-1528; Treasurer: Christy Morgan, (707) 933-9218, citymorg@comcast. net. Note: No meeting is scheduled for April; Please see the June CSR newspaper for July meeting information. For more information: Please contact Lorna Wright at (707) 750-5990 (please leave a message), or email csrchapter 21@yahoo.com

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, Iroberts1956@yahoo. com Meeting: Wednesday, April 24, 11 a.m. – 2 p.m. Where: Three Flames Restaurant & Banquets, 1547 Meridian Ave., San Jose. Program: Luncheon and information.

Cost: Free to CSR members and one driver or caregiver; Guests \$15. Reservations required: RSVP by April 19 to Elvira Acevedo at EAcevado@CalRetirees.org (preferred) or (408) 550-9273.

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, April 18, 11 a.m. Where: Hodel's Country Dining, 5917 Knudsen Dr., Bakersfield. Program: Hear guest speaker from Kern County Fire Department; Learn

about National Volunteers Week.

Cost: Members/Associates \$5; All other guests/spouses pay their own meals \$15.Reservations required: Advanced reservations a MUST. RSVP deadline is April 12. For more information: Please call, text or email Ophelia Rabanal.

CHAPTER 31

VENTURA/SANTA BARBARA
President: Gustavo Ruelas,
gustavoruelas0@gmail.com; Vice
President: VACANT; Secretary/
Treasurer: VACANT.

Meets quarterly Meeting: Tuesday, April 23, 11:30 a.m. - 2:30 p.m. Where: Elks Lodge Oxnard, 801 S. A St., Oxnard.

Program: Hear guest speaker CSR Executive Vice President Elnora Hunter-Fretwell. Political action at the local level. Menu: Choice of Chicken breast or tri-tip. Reservations required: RSVP by April 16 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: VACANT; Treasurer: Bill Serb III, (714) 826-6029. Usually meets on the second Wednesday of every other month. Meeting: Wednesday, April 10, 11:30 a.m. - 2:00 p.m. Where: The Old Spaghetti Factory 110 E. Santa Fe Ave., Fullerton. Program: Learn how CSR protects the pensions and healthcare benefits of retired state workers. Reservations required: Please RSVP by April 4 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, April 11, 11 a.m. - 1 p.m.Where: The El Nuevo Mexicali Restaurant, 640 N. Prospect St., Porterville. Program: TBA. Reservations required: By April 4

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 fourth Thursday of even months, unless notified otherwise

Meeting: Thursday, April 25, doors open at 11:00 am, meeting begins at 11:30 a.m.Where: Paine's Restaurant, 421 East St., Hollister. Program: Hear CSR Membership Committee Chair Diane Padilla talk about how CSR is working to increase our membership. Menu: Contact Susan Sisson for the five meal choices. Cost: Members free, guests \$25. Reservations required: Please RSVP by April 22 to Susan Sisson (831) 578-

CHAPTER 165

SACRAMENTO/OREGON

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, April 3, noon (doors open at 11:30 a.m.) Where: Old Spaghetti Factory, 12401 Folsom Blvd., Rancho Cordova Program: TBD. Reservations: Not required. NOTE: Bring a non-perishable food item for community donation and you will receive an extra ticket for the drawing at the end of the meeting. For more information: Contact Joe Reynoso at the number or email listed above. Brookings, Oregon Meeting: Thursday, April 11, noon. Where: Poncho's Restaurant, 1136 Chetco Ave., Brookings, OR. **Program:** To be announced. Reservations required: Please

RSVP to Geanie Hixon at the number or email listed above. For more information: Contact Geanie Hixon. NOTE: Bring a non-perishable food item for community donation and you will receive an extra ticket for the drawing at the end of the meeting.







The submission period for the CSEA Foundation Scholarship is open. The application is available on www.calcsea.org.

Previous applicants are encouraged to reapply; past recipients are not eligible.

Applications and all supporting materials must be postmarked or received by April 1, 2024.

Application Criteria and Required Information:

- 1. Applicant must be a union member (self, child, grandchild, or spouse) of a California State Employee Association Affiliate member:
- ACSS (Association of California State Supervisors)
- California State Retirees
- CSUEU (California State University Employees Union)
- SEIU Local 1000
- UAW Local 2350
- 2. Have a grade point average of 3.0 (based on 4 point system) utilizing grades in all subjects taken in grades 10, 11, and the first semester of 12. College students will be grade point average for years attended.

 3. Complete an essay of 500
- 3. Complete an essay of 500 words or more, expressing personal goals, financial need, and how this scholarship will benefit academic goals (must include word count).
- 4. Provide copies of sealed and certified official high school or university transcripts.**The Foundation reserves the right to verify all transcripts submitted.**
- 5. Submit a summary of any honors received, community service work, participation in extracurricular activities, and/or work experience.
- 6. Submit two letters of recommendation from teachers, counselors, coaches, employers, or supervisors.

CSEA Foundation is committed to investing in individual potential. We believe that every act, no matter how small, can help shape the world into a better place. To apply, please visit **www.cseafoundation.org** to print the application and follow the submission guidelines that are listed above and on the application. For questions or donations email:

Foundation@calcsea.org

Is your current Medicare health plan still right for you?

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

- Care from the comfort of home when you schedule a phone appointment with a Kaiser Permanente doctor.¹
- Your choice of great Kaiser Permanente doctors and a wide range of specialists. And all of our available doctors welcome Kaiser Permanente Medicare health plan members.

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.

