



California State RETIREES



Vol. XXX No. 1

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JANUARY 2016

What do you think of your dental plan?

California State Retirees wants to know what you like and dislike about your dental plan. What would you change or add to the plan?

Take an anonymous survey on the CSR website at www.californiastateretirees.org

The survey, which takes about two minutes to complete, asks questions such as:

- ✓ Are you happy with your current dental plan?
- ✓ Do you put off needed procedures because the maximum annual benefit is too low?

- ✓ Have you had to seek alternative dental care outside of the country due to high costs in the United States or because of the low maximum benefit of your current plan?

- ✓ Have you had to pay for items out-of-pocket because they were not covered by your current plan?
- ✓ What would you like to see added to your dental plan?

CSR will review the survey results for consideration in future negotiations to improve dental coverage.



Sharing holiday cheer

Chapter 1 President Carol Bowen talks with special guests Priya Mathur and JJ Jelincic, members of the CalPERS Board of Administration, at the chapter's holiday party at Francesco's restaurant in Oakland Dec. 17. Mathur and Jelincic told partygoers about the latest news from CalPERS and updated them on attempts to dismantle public pensions. The party also featured good food, gifts and caroling. (Photo by Phillip Garbutt, Chapter 1 member.) See more photos from various CSR chapter celebrations on Page 7.

More blows for anti-pension efforts

By Steven Maviglio

A holiday blizzard of bad news has hit former San Jose Mayor Chuck Reed and former San Diego City Council member Carl DeMaio, undermining their efforts on two state ballot measures to reduce retirement security for public workers.



importantly, bring back police officers to the city.

Adding insult to injury, San Jose's new mayor Sam Liccardo, suggested on KQED Forum, that Reed's tactics were harmful to the city, and that negotiating in good faith would have been a better option.

In early December, the long-running battle between the City of San Jose and the city's police department came to an end. Both sides tentatively agreed on a benefits deal which effectively kills what Reed proposed in the city. Reed's measure had already lost in court; the deal is expected to save the city millions in litigation and, more

A week later, an independent poll conducted by the web news service *Capital & Main* by Binder Research found that the Reed/DeMaio measures would fail if put before voters. According to their report, "The first measure, which would move new state and local employees from

continued on page 5

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What are your plans for 2016?



"I recently bought a house on my own – after an unplanned divorce threw me for a loop!

"I decided the house would be exactly how I wanted it to be for my passions – bassets and blankets! I am the Sacramento coordinator

for Project Linus (giving handmade blankets to children in need) and I have bags of handmade blankets and tons of bins of yarn all over my house!

"I also foster basset hounds for the Golden Gate Basset Rescue, and sometimes I have up to seven bassets in my home. This year I will be making my house completely basset friendly in a way that suits both the hounds and myself!

"I love to spread the word about Project Linus, so tell those who are interested in becoming involved to contact me at (916) 965-8955 or claire@sac.projectlinus.us

– **Claire Gliddon**
Chapter 165
Fair Oaks



"We are going to get new flooring in our house. The carpets were worn out and it was time for a change. We've been on concrete for a long time and 2016 has to be the year we get it done. Once the flooring's in, it's new furniture and then hopefully my wife and I will take a trip to Hawaii or someplace nice.

"I'd also like to lose a few pounds. (I say this as I munch on a Kit Kat.)"

– **Frank Weinstein**
Chapter 15 secretary
Roseville



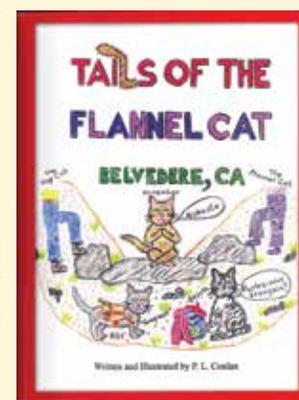
"Last October, my new children's book was published. It's called, "Tails of The Flannel Cat."

"Now that the publishing part is complete, I'm working on the promotion of my book. It has been an interesting journey so far and there will be a lot of work to do in 2016. Trying to generate interest with booksellers has its ups and downs. I've actually been able to sell the book myself to about 30 people. It seems that when they see the cover, they pick it up and want to look inside. The cat characters are cute and have very interesting and unusual personalities.

"The book is available for purchase on amazon.com; dorrancepublishing.com; Copperfield's Books in Santa Rosa and Reader's Books in Sonoma.

"I worked at Napa State Hospital for 31 years and retired in 2001. I never thought I would become an author and it has actually been fun writing the stories and drawing the pictures. There really is another life after retirement! We all have talents and retirement is a wonderful time to hone those skills."

– **Patricia L. Conlan**
Chapter 21
Sonoma



"I plan to visit my oldest brother, who asked me to come see him in Mount Pleasant, Texas.

"I also have three loans and a car payment I will pay off by June 2016. My granddaughter will finish Cosumnes Oaks High School this year, and I will be free to travel outside the country."

– **Nadie Savage**
Chapter 2 attendance coordinator
Elk Grove

Martin Luther King Jr.'s Birthday
Jan. 18 (observed)

"Darkness cannot drive out darkness:
only light can do that.
Hate cannot drive out hate:
only love can do that."

Martin Luther King Jr.
InspirationBoost.com

Please answer this question for next month's "Retirees React" column:

What are your thoughts on restricting gun ownership?

Do there need to be tighter controls on who can buy and carry guns? Or do you believe current laws around the Second Amendment are sufficient?

Share your thoughts with your fellow retirees by sending a few paragraphs by **Jan. 25** and your response will be printed in the February 2016

edition of the *California State Retiree* newspaper.

Photos (or jpgs) of yourself are also encouraged, but they're not required. Send your response by e-mail to tlundholm@californiastateretirees.org You may also mail it to: Trinda Lundholm, 1100 O St., Suite 300, Sacramento, CA 95814.

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- ✓ CalPERS Customer Contact Center
(888) CalPERS or (888) 225-7377, Monday through Friday from 8 a.m. to 5 p.m. Callers are given a series of options and told which numbers to push in order to get through to the correct department. Or go to the comprehensive CalPERS website at www.calpers.ca.gov
- ✓ CalPERS Long-Term Care Program
(800) 982-1775
- ✓ CalPERS Ambassador Program: (916) 795-4018

News

New law: Hospitals must involve family caregivers during hospitalization, discharge

Beginning this month, hospital staff members are required to involve a family caregiver during the hospitalization and discharge process of a patient.

Gov. Brown signed SB 675 by Sen. Carol Liu, D-La Cañada Flintridge, which supporters say will improve patients' overall health and reduce their chances of readmission. Hospital staff is required to provide information and instruction on patients' needs and medications following the hospitalization. Privacy laws must still be followed, and hospitals aren't required to release information if the patient doesn't give consent.

Communication with elderly patients and their caregivers is becoming more important as the population ages and the number of unpaid family caregivers continues to grow. About 40



Sen. Carol Liu

million Americans have cared for a relative in the past year, according to a 2015 study by the National Alliance for Caregiving and AARP.

AARP took the lead in pushing for caregiver legislation in several states after a 2012 survey by the organization showed that 46 percent of caregivers perform medical tasks, such as giving injections, most without any training or guidance from medical professionals.

"Family caregiver" is defined as a relative, friend, or neighbor who provides assistance related to an underlying physical or mental disability but who is unpaid for those services.

A Senate analysis of the bill says it will revise the requirements for hospitals

to have a discharge planning process by requiring a hospital to provide an opportunity for a patient who has been admitted to the hospital as an inpatient to identify one family caregiver to assist in post-hospital care, to record that information in the patient's medical chart and to provide an opportunity for the patient and his or her designated family caregiver to engage in the discharge planning process.

"Caregiver tasks at home, especially paramedical tasks such as tube feeding and wound care, can be complex," Liu said in her bill author's statement. "Caregivers often require more information and demonstration once they are in the home setting and must perform these tasks by themselves. Enabling them to access information over the phone or online can prevent costly readmissions and ER visits as well as stress and suffering for both the caregiver and the consumer."

CSEA scholarship apps are due April 1

Applications and supporting documents for California State Employees Association (CSEA) Foundation scholarships are due April 1.

Dependents, grandchildren and spouses of members within CSEA's four affiliates are eligible to apply for the scholarships. Besides California

State Retirees, other CSEA affiliates are ACSS (Association of California State Supervisors), CSUEU (California State University Employees Union) and SEIU Local 1000.

Last year the CSEA Foundation awarded a total of eight 1,500 scholarships. Among the winners

were a daughter and a granddaughter of CSR members.

The application and more information is available at www.calcsea.org/Home/Foundation Joan Kennedy, the foundation's president, may be reached at jkennedy.csueu@gmail.com.

UPCOMING EVENTS 2015

Jan. 18 (Monday), Martin Luther King Jr. Day

Jan. 19-21, The CalPERS Board of Administration and its committees will meet offsite

Jan. 29-30 (Friday and Saturday), 8:30 a.m. to 4 p.m. on both days, CalPERS Benefits Education Event to teach members about programs, services and benefits available to them, Double Tree by Hilton, Rohnert Park

Feb. 14 (Sunday), Valentine's Day

Feb. 15 (Monday), Presidents' Day

Feb. 16 (Tuesday), CalPERS Pension and Health Benefits Committee, Lincoln Plaza North, 400 P St., Sacramento

Feb. 17 (Wednesday), CalPERS Board of Administration meeting, same location as above

Feb 23-25 (Tuesday through Thursday), CSR Board of Directors meeting at Sacramento Hilton West.

Feb. 25 (Thursday), 11 a.m., election for CSR's statewide officers, same address as above

March 15 (Tuesday), CalPERS Pension and Health Benefits Committee, Lincoln Plaza North, 400 P St., Sacramento

March 16 (Wednesday), CalPERS Board of Administration meeting, same location as above

March 27 (Sunday), Easter Sunday

March 31 (Thursday), Cesar Chavez' Birthday

April 5-6, 2016 (Tuesday and Wednesday), CSR Lobby Day training, followed by legislative visits at the state Capitol. Details will be announced.



Ted Toppin

A new year arrives at the State Capitol 2016 brings governor's budget, great expectations

January usually brings cold weather, it used to bring lots of rain (and let's hope it does again) to Northern California, but since 1855 it always brings the Legislature back to Sacramento to begin the legislative session.

STATE BUDGET 2016-17 – CLASH OF PRIORITIES

And by far the most scrutinized State Capitol event in January is the release of the governor's proposed budget. The governor's press office has scheduled the release of his 2016-17 state budget for Jan. 7.

We know the state has money. Some would call it lots of money. Tax revenues for the current fiscal year could be nearly \$4 billion more than expected. With that surge and with funds the state has already stashed in rainy day and emergency funds, the state's Legislative Analyst's Office predicted in November that the state could have nearly \$11.5 billion in budget reserves by June 2017.

Surging revenues have created surging expectations among state

budget stakeholders. During the Great Recession, the state cut billions of dollars from safety net programs, including programs that provide health care to the poor, reimburse doctors who accept Medi-Cal, provide affordable housing and homeless assistance, and deliver countless services to the elderly and the disabled.

While the budget has enjoyed surplus revenue in recent years, the Administration has tamped down expectations, and insisted on paying down the so called "wall of debt" accumulated during the lean years. Legislators have pushed for greater social service spending, but in the end have relented to the governor's demand for fiscal restraint.

That could prove more difficult this year. With billions in unexpected revenues, this year social service and health care advocates have adopted an "enough is enough" approach – it's time to rebuild the safety net. And, at least for now, legislative leaders are staking out similar positions.

On Jan. 4, Senate Pro Tem Kevin de Leon, D-Los Angeles, along with a bipartisan group of senators, proposed to spend \$2 billion in bonds to build permanent housing for the homeless and spend hundreds of millions of state general fund money to provide short-term housing for those in need. The day before, in a Sacramento Bee article, Speaker-elect Anthony Rendon, D-Lakewood, made it clear that his top budget priority would be increased state spending on early childhood education programs.

How will this clash of priorities – the governor's fiscal prudence versus legislative leaders and budget stakeholders' strong desire to invest in human capital – turn out? We shall soon find out. The contest starts the first week of January and will end by July 1, the day an enacted budget must be in place.

BILL DEADLINES

This month, the Legislature will have to consider immediately the hundreds of bills that missed legislative deadlines in the first year of the 2015-2016 legislative

session. Bills introduced in 2015 must clear policy committees in their house of origin by Jan. 15 and then pass the floor by Jan. 30. If they don't, they are dead.

There will also be countless new bills introduced. The last day for a new bill to be introduced this session is Feb. 19.

Those bills will face their own deadlines this spring to pass policy committees, fiscal committee and then clear the floor in their own house by June 3.

As always, CSR will be working to ensure that retiree health care and CalPERS are fully funded in the state budget, and that legislation introduced either in 2015 or 2016, is in the best interest of state retirees and all Californians. Please have a happy and healthy new year.

Have you moved?



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Your e-mail address won't be shared with anyone else and we won't barrage you with trivial information. We will only send messages with information that we think you want to know as soon as possible.

Send your e-mail address to rtexeira@calcsea.org



Seniors advocating for seniors in California

The California Senior Legislature (CSL) is celebrating 35 years of writing legislation impacting the rapidly expanding aging population in California.

CSL's legislation has dealt with a wide array of senior-related issues, ranging from physical and financial abuse to mandates to move the disabled and frail elderly to safety in case of an emergency. More than 200 of CSL's proposals have been signed into law.

One of the more successful bills to date has been the Silver Alert Program patterned after the existing Amber Alert. The Silver Alert enables the posting of freeway signs that describe the missing senior who may suffer from dementia or a basic loss of memory.



Established by state law, the mission of the California Senior Legislature is to help preserve and enhance the quality of life for older Californians and their families, says Shirley Krohn, senior Assembly member and vice chair of CSL's Joint Rules Committee.

The 40 senior senators and 80 senior Assembly members are elected by their peers (persons 60 years of age and older) to represent seniors throughout the state.

The California Senior Legislature is a state agency not funded by the state and entirely dependent on tax deductible donations for its funding. After donations sagged during the recession, many organizations turned to the state income tax check-off program to help finance critical programs.

Donations may be made through the Voluntary Contribution Program on your California State Income Tax Form 540. Use the code, 427 – identified as the California State Legislature Fund – on the form. A tax deductible contribution may also be made to the CFOA/CSL. Send a check to the CSL offices at 1020 N St., Room 513, Sacramento, CA 95814.

Regardless of your income or your refund, any amount is welcome.

"It would be a tragedy if the CSL

fails to get the funding it needs to exist," Krohn said, adding that the support CSL has received in the past from the California State Retirees "has been nothing less than outstanding."

Krohn encourages Californians to learn more about CSL at www.4csl.org. A basic membership is \$10 per year. For more information about other charitable causes accepting donations via state income tax forms, go to the State Franchise Tax Board's website at www.ftb.ca.gov/individuals/vcfsr

More blows for anti-pension efforts

continued from page 1

traditional defined benefit pensions into 401(k)-style retirement savings plans, tested at 42 percent in support and 42 percent opposed. Its sibling measure, which would cap the amount of money government employers could pay for most new hires' retirement benefits at no more than 11 percent of wages, or a maximum of 13 percent for public safety workers, found 40 percent support and 40 percent opposed. The poll, conducted between Dec. 10-13, has a margin of error of plus or minus 4.4 percent."

This poll tested only the title and summary of the measures – nothing else. In an interview with the *Sacramento Bee* in mid-December, Reed said the measures would need to have 60 percent support to go forward. They fell far short of that yardstick.

Veteran political guru Sherry Bebitch Jaffe of the USC Price School of Public Policy, noted in that report that "The general electorate in November is usually far more Democratic than Republican," Bebitch Jaffe said. "In November, that's when Democrats turn out in force."

Reed acknowledged as much. "This is California," he told *Capital & Main*. "If you want to run a statewide campaign you need a lot of money. We've always operated under the premise that we need to raise and spend a lot of money in order to win."

But even money may not buy Reed and DeMaio love. Last week, the state Public Employment Relations Board ruled that the city of San Diego violated state law by not negotiating with employee unions over a 2012 ballot measure that eliminated guaranteed pension benefits for most city employees. DeMaio had a major hand in that effort.

The San Diego ruling ultimately may be appealed. But in any case, it's another example of the failed track record of Reed and DeMaio on restructuring pensions. It's no wonder their plan to replicate their efforts on a statewide basis have failed to attract donor — or public — support.

Steven Maviglio is the founder and president of Forza Communications, a Sacramento-based public affairs/campaign firm.

2016 CalPERS pay dates for retirees

You won't have to wonder when your retirement warrant will be deposited in 2016 if you keep this handy chart for a reference.

CalPERS retirement benefits are paid at the end of every month. For example, the payment you receive at the end of June is for your June benefits. For tax reasons, your December retirement check is always dated on the first day of the new year.

The State Controller's Office issues the checks and determines the mailing dates. If you have

direct deposit, your financial institution has until the close of the direct deposit date to place the funds in your account. Contact your financial institution to find out what time it places your funds in your account.

If your retirement check is mailed to you and you have not received it by the sixth of each month, or if you believe your check has been lost or stolen, contact CalPERS at (888) 225-7377. Also notify CalPERS if you have moved or plan to move soon.

Benefit Month	Mailing Date	Direct Deposit Date
January	January 29	February 1
February	February 26	March 1
March	March 30	April 1
April	April 28	April 29
May	May 27	June 1
June	June 29	July 1
July	July 29	August 1
August	August 30	September 1
September	September 29	September 30
October	October 28	November 1
November	November 29	December 1
December	December 29	January 3, 2017

'Veteran' designation available for licenses

Veterans may now have the word, "Veteran" printed on their new driver's licenses and identification cards after following three steps.

The California Department of Motor Vehicles (DMV) and the California Department of Veterans Affairs (CalVet) reminds veterans that they must first visit a County Veteran Service Office (CVSO) and obtain a Veteran Status Verification Form before contacting a DMV to apply for the Veteran designation.

Veterans are also required to pay a one-time \$5 designation fee, in addition to any other application fees associated with a renewal, duplicate, or original driver license or ID card.

To apply for your "Veteran" designation, follow these steps:

1. Get your discharge certificate (DD214) If you need assistance obtaining your military records, contact any County Veteran Service Office (CVSO)



by calling **(844) 737-8838**.

2. Take your discharge certificate to any CVSO to obtain your Veteran Status Verification Form. To find your CVSO, call **(844)737-8838** or visit **www.calvet.ca.gov**

3. Present your completed and stamped Veteran Status Verification Form and driver license application to a DMV representative at your local DMV field office. After obtaining the Veteran Status Verification Form, schedule an appointment at a DMV field office by visiting **www.dmv.ca.gov** or calling **(800) 777-0133**.

Bribery case sentencing was delayed again

The December sentencing for Fred Buenrostro, the former chief executive officer of CalPERS who admitted to bribery, was delayed for a fourth time, according to the *Sacramento Bee*.

Buenrostro pleaded guilty in July 2014 to taking \$250,000 in cash and other bribes from Alfred Villalobos, a "placement agent" representing private-equity firms seeking investments from CalPERS. Buenrostro, who is free on bond, is expected to receive a five-year prison term.

He was scheduled to be sentenced Dec. 10 in U.S. District Court in San Francisco, but prosecutors and his defense attorney agreed to postpone sentencing to May 18, 2016, news reports said.

Villalobos, who pleaded innocent to bribery charges, collected about \$50 million in commissions after securing billions in CalPERS' money for his investment clients.

Police reported last January that he had shot and killed himself just weeks before he was scheduled to go to trial.

According to the news report, Buenrostro's sentencing is being postponed again in order to permit ongoing cooperation between Buenrostro and the government.

Two civil lawsuits are still pending against Buenrostro and the Villalobos estate – one by the state of California and another by the U.S. Securities and Exchange Commission.

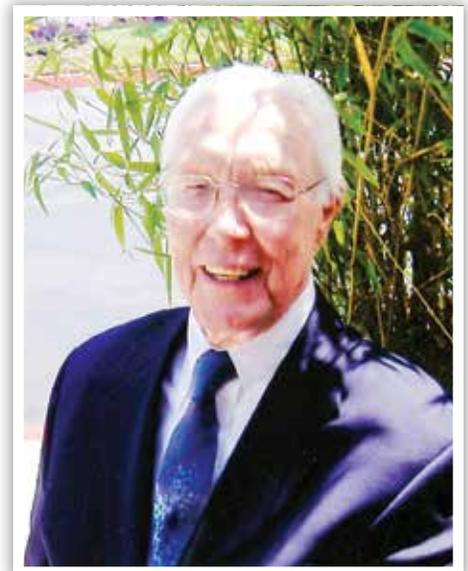
Arnold Hamilton passes away

Arnold Hamilton, a longtime activist in CSR and California State Employees Association, passed away in Salinas Nov. 24, 2015. He celebrated his 100th birthday with family and friends last August.

Hamilton, who was married to Marilyn F. Hamilton – CSEA's former president – served two terms as regional director for what was once CSEA's Region VII and he served for many years on CSEA's Bylaws & Governing Rules Committee. More recently, he was a member of CSR's Chapter 36.

A longtime resident of Watsonville, Hamilton was a World War II veteran and a member of the Masons, Soquel/Santa Cruz Chapter; the Veterans of Foreign Wars and the American Legion. He also served in various offices for the International Association of Workers in Personnel.

He retired from the Employment Development Department where he was manager of the Watsonville Office



and the Gilroy Office.

Besides his wife, Marilyn F. Hamilton, he is survived by three grandsons, two sisters-in-law, two stepsons, four great-grandchildren, step-grandsons and many nieces and nephews.

Donations may be made to the California State Employees Foundation, 1108 O St., Sacramento, CA 95814.

Life: Part 2

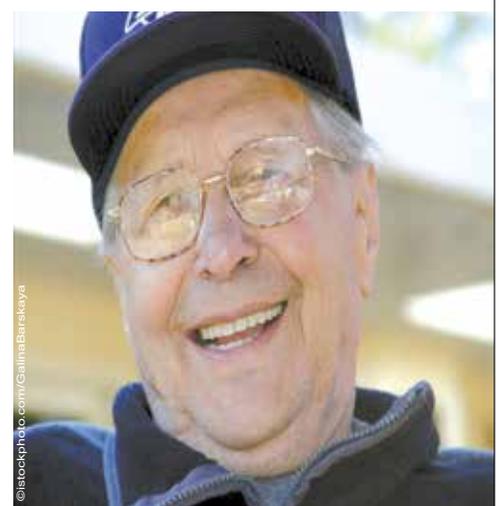
A New Perspective on Health, Home, Family, Finances & Fun

So you have several decades of life experience to your credit. Notice how your perspective has changed? Pinching pennies to buy your first house is a distant memory, but financial security for retirement is uppermost in your mind. Taking care of the kids means spoiling grandchildren (we know yours are the best). And health issues arise a little more often than they used to. Oh yeah — and how do you tell your mother-in-law that she shouldn't be driving anymore?

Spectrum shares your perspective and believes Life, Part 2 can be some of the best years ever.

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Apply for scholarship

The application packet for Chapter 165's "Pay It Forward Scholarship" for the 2016/2017 school year is now available to Chapter 165 members.

Send e-mail requests for the packet to the Chapter 165 scholarship chairperson at **Geanie.Hixon@gmail.com** Applications must be received by April 15, 2016 to be considered in the competition.

It's the most wonderful time of the year



Sending New Year's wishes

The staff of California State Retirees sends heart-felt wishes for a wonderful 2016 to CSR's 34,000 retiree members. Pictured are Trinda Lundholm, editor and senior communications specialist; Executive Director Bob Hendricks; Addison Skov, temporary worker; Renee Texeira, administrative assistant; Corinne Wogksch, program specialist; and Theresa Michael, administrative assistant.



Chapter 15 member Margo Rabin displayed the spirit of the season at the chapter's holiday party at Sizzler restaurant in Auburn Dec. 15.



Sheryl Zazi enjoys herself at the Chapter 2 holiday party in Sacramento Dec. 17.



Ben Smith, who served as Chapter 2 president prior to Louis Espinoza, caught up with Kathleen Elwell, Chapter 2 treasurer, at the chapter's holiday party at the Danté Club in Sacramento Dec. 7. The party also featured Rhythm and Shoes Tap Dancers and a group effort of singing "Twelve Days of Christmas." (Photo by Don Maynard.)



Laura Keber of Catholic Ladies Relief Society (CLRS) #2 in Marysville accepts a \$200 donation check from CSR Chapter 15 President Keith Umemoto. Aleta Zak, a member of CLRS #2 and CSR Chapter 15, looks on. The funds will go to purchase supplies for the group's Food Locker serving families in need in the Marysville area.



Chapter 14 President S.E. Riazi, center, is flanked by Vincent Herrera, the chapter's vice president, and Susan Sears, District D director on the CSR Board of Directors at the Chapter 14 Christmas luncheon at Creative Catering in Chico Dec. 18. Members brought unwrapped toys for children and canned food for the Vector House.

Affordable Care Act requires coverage reporting

New federal reporting requirements on Minimum Essential Coverage (MEC) – under the Affordable Care Act – requires CalPERS health plans to solicit missing Social Security numbers for you or your dependents to comply with the law’s “individual mandate” that all Americans, with certain exceptions, have health coverage.

CalPERS is assuring members that all information will remain confidential and that collecting and reporting these

Social Security numbers is necessary to avoid potential tax penalties that could be assessed against you.

Now that you have provided any missing Social Security numbers to your health plan, CalPERS is providing additional information to help you better understand MEC reporting.

Your health plan is required to report to the IRS information to confirm that you met the MEC requirements for the previous plan year. Health plans are

required to report on all their subscribers – both active and early retirees (Medicare enrollees will be notified separately).

Your health plan will furnish you a copy of what they send to the IRS (Form 1095-B), no later than Jan. 31 of each year, beginning in 2016.

Additionally, as part of meeting the individual mandate, you are generally required to report to the IRS, when you file your taxes, that you and your dependents were enrolled in MEC

(CalPERS health plan coverage is considered MEC), or that you are claiming a coverage exemption, if applicable. You can use the MEC statement sent to you by your health plan to help you when filing your taxes.

If you are not required to file a tax return, you do not need to file one solely to report MEC or to claim an exemption.

More information on MEC may be found at www.healthcare.gov and www.irs.gov

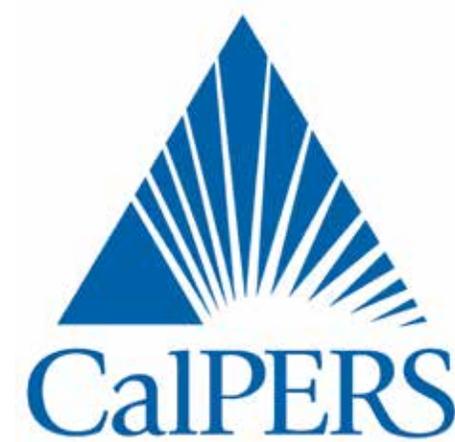
Report fraud and abuse on CalPERS Ethics Helpline

To help ensure that CalPERS maintains its core values – quality, respect, integrity, openness, accountability, and balance – the system created the CalPERS Ethics Helpline for members to confidentially report concerns that may be unethical, illegal or in violation of professional standards.

Web-based reports may be routed to EthicsPoint, an independent third party host for the CalPERS Ethics Helpline. It will then be forwarded to the appropriate personnel at CalPERS for review and inquiry. The website address is <https://secure.ethicspoint.com>

EthicsPoint’s trained personnel, who are available 24 hours a day, may also be reached by phone toll free at (866) 513-4216 or TTY: (866) 294-9572. When reporting possible disability fraud, call CalPERS at (888) 330-5770.

The CalPERS Ethics Helpline can be used to report: abuse, conflict of interest,



fraud, improper business activity, retirement benefits abuse, safety violations, sexual harassment violations, unethical conduct and waste.

Before making a report, consider calling:

- CalPERS Customer Contact Center – (888) CalPERS or (888) 225-7377. TTY: (877) 249-7442 The center provides help with all CalPERS business, including ordering retirement estimates, providing member statements, and responding to

inquiries.

- California Department of Human Resources (CalHR) – (916) 324-0455. CalHR is responsible for all issues related to salaries, benefits, job classifications, and training.

- Department of Fair Employment and Housing (DFEH) - DFEH protects Californians from employment, housing, and public accommodation discrimination. DFEH has jurisdiction over private and public entities operating within the state of California, including corporate entities, private sector contracts granted by the state and all state departments and local governments. The department assists individuals with illegal discrimination issues in employment, housing, public accommodations and acts of hate violence. Phone within California: (800) 884-1864. Phone outside of California: (916) 478-7200. TTY: (800) 700-2320

- Equal Employment Opportunity

Commission (EEOC) - EEOC is responsible for enforcing federal laws that make it illegal to discriminate against a job applicant or an employee because of race, color, religion, sex (including pregnancy), national origin, age (40 or older), disability, or genetic information. It's also illegal to discriminate against an individual because the person complained about discrimination, filed a charge of discrimination or participated in an employment discrimination investigation or lawsuit. The laws apply to all types of work situations including hiring, firing, promotions, harassment, training, wages, and benefits. Phone: (800) 669-4000, TTY: (800) 669-6820.

- State Personnel Board (SPB) - SPB administers the civil service system and ensures state employment is based on merit and free of political patronage. The state of California offers careers in almost every occupation on a full-time, part-time, and seasonal basis. Phone: (866) 844-8671

CSR member heads project to show community pride

When Chapter 8 Vice President Bill Irwin attended CSR’s Lobby Day at the state Capitol two years ago, he found time to peruse some of the wall displays from the state’s 58 counties.

The displays are supposed to highlight the attributes and history of each county, but Irwin said he was sadly disappointed to see a dilapidated display for his own county – Del Norte.

“I noticed was that pictures were old and faded and a couple had detached from their top staples and were slumped over,” Irwin recalled. “This case is one of our beautiful county’s ambassadors and this kind of neglect was not what I wanted to see displayed to kids and visitors at the Capitol.”

Irwin contacted state and county officials to figure out how to update and improve the



Chapter 8 Vice President Bill Irwin is working with Del Norte County officials and volunteers to update and improve the county’s wall display at the state Capitol. Irwin stands in front of the beginnings of a cardboard mock-up of the new display.

county’s display case, and is now working on a mock-up of the display case, which is 46 inches wide, 21 inches deep and 62 ½ inches tall. He hopes the case will soon do justice to his beautiful county, which boasts of redwoods, beaches, a rich Native American heritage, a lily bulb industry, fishing and more.

A retired teacher and vice principal from Pelican Bay State Prison’s school, Irwin is enlisting the help of the local arts community, county officials and other volunteers who may have ideas for improving the display case.

Interested volunteers may call Irwin at (707)951-0713 or (707)465-8919 or write him at birwin001@hotmail.com

Sometimes it's an **issue** that you want to **support or defeat**, and sometimes it's a **candidate**.
 With CSR's Issues PAC and Candidates PAC you can choose what causes your contribution supports.

Assemblyperson Lt. Governor Governor Senator Healthcare Pensions Benefits
 Candidates PAC Issues PAC
 Lobby Day

The Candidates PAC was created to raise and distribute funds to assist in electing legislative candidates. Your contribution goes to support those candidates who have expressed or demonstrated their concern for causes important to California state retirees.

The CSR PAC Committee researches candidates running for office with input from the membership, through the chapters, and makes endorsement recommendations to the CSR Board of Directors which determines appropriate contributions to the candidates'

Contributions to California State Retirees Candidates PAC & Issues PAC are not tax deductible as charitable contributions for federal income tax purposes.

campaign. Choices are not based on political party affiliation, but on who has a favorable track record on retiree issues.

Our intent is to give support and assistance to those candidates who understand the challenges of being a retired state employee and are substantially in accord with our mission.

The maximum allowable contribution a member may donate to the CSR Candidates PAC is \$186.00 per year.

The Issues PAC was created to raise and distribute funds to support issues important to California state retirees. Your contribution is used to conduct political activities important to accomplishing the mission of the CSR and cannot be given to candidates. It is also used in training members for activities related to education of elected officials and the general public when we are subject to attacks on our pension benefits.

In addition, we participate in sponsoring and supporting legislation that improves and protects the pensions and benefits of state retirees without take-aways.

And we rally against legislation and propositions that are not in the best interest of our members.

The Issues PAC also funds CSR Lobby Day which is an annual visit to the capitol where interested CSR members get a chance to meet with their local Assembly or Senate member and express their concerns on upcoming legislation and how it may affect their retiree constituents.

There is no maximum limit on what you can contribute yearly as a member to the CSR Issues PAC.



California State Retirees PAC Application

(Print) Last Name First Name Initial Social Security No.

Number and Street City State Zip Code

Retirement Date (MM-DD-YY) Home Phone E-mail

State agency you retired from

Recruiter

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/month)
 pension for California State Retirees' 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/month)
 pension for California State Retirees' PAC

Contribute to the CSR Issues PAC
 I would like to make a contribution to California State
 Retirees' Issue 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)

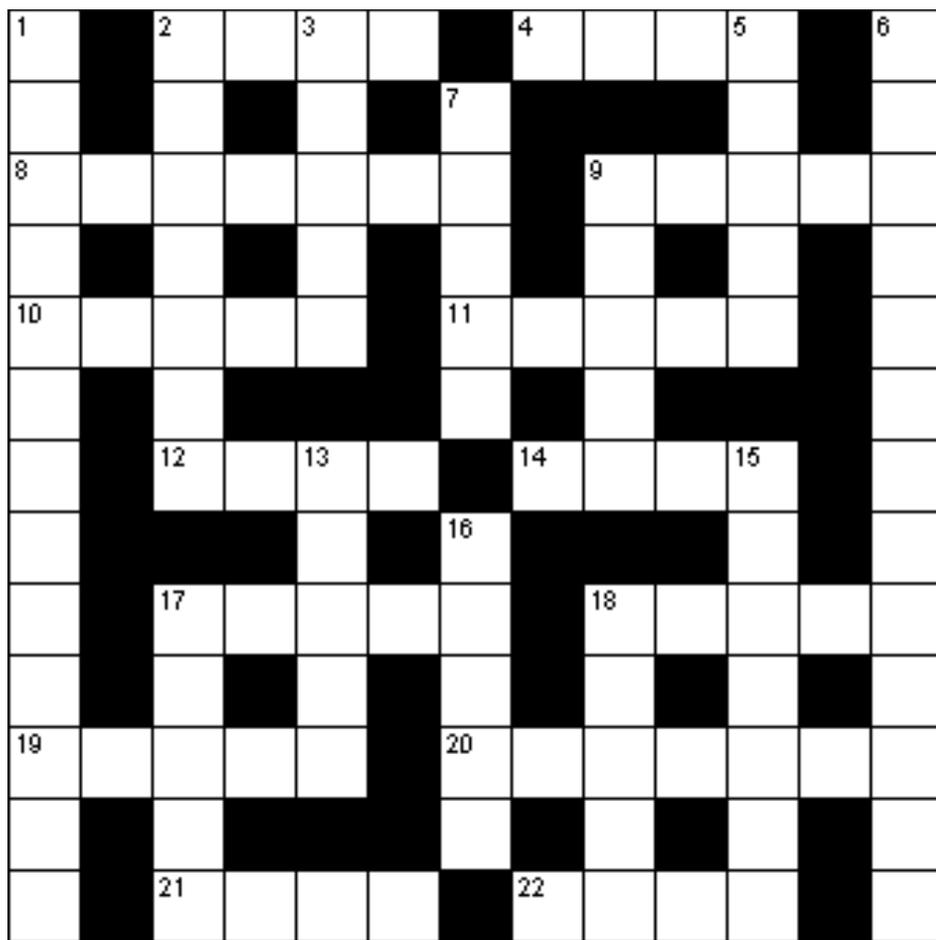
To contribute to CSR's PAC, fill out this application and mail it to the address below:
 California State Retirees PAC • 1108 O Street, Suite 300 • Sacramento, CA 95814

CALIFORNIA STATE RETIREES

Candidates and Issues PAC Application

CALIFORNIA STATE RETIREES

1108 O Street, Suite 300 • Sacramento, CA 95814
 (916) 326-4292 • (888) 808-7197
 www.CaliforniaStateRetirees.org



MOVIE LEGENDS

ANSWERS
ON PAGE 15

ACROSS

2. Bond actor, ___ Connery (4)
4. Lee J ___ was one of the jurors in the 1957 movie classic, *12 Angry Men* (4)
8. Laurence ___ won an Oscar for Best Actor in *Hamlet* (7)
9. Michael ___ won an Oscar for Best Actor in *The Quiet American* (5)
10. Tim ___ was the voice of Buzz Lightyear in *Toy Story* (5)
11. Actor / Director, ___ Eastwood (5)
12. ___ Hayworth starred in the 1958 movie, *Separate Tables* (4)
14. ___ McClure was Lt. Sam in the 1965 movie, *Shenandoah* (4)
17. ___ Puzo won a screenplay Oscar for *The Godfather* (5)
18. Sally ___ was Mrs Gump in the 1994 movie, *Forrest Gump* (5)
19. Star Trek actor, Leonard ___ (5)
20. Horror cinema icon, Boris ___ (7)
21. Michael ___ was Basil Exposition in the Austin Powers movies (4)
22. *Friends* character (4)



DOWN

1. Marlon Brando was Col. Walter E Kurtz in this movie classic (10,3)
2. *Night at the Museum* actor, Ben ___ (7)
3. Sigourney Weaver was Ripley in this 1979 movie (5)
5. ___ Eklund was Willow in the 1973 movie, *The Wicker Man* (5)
6. Classic movie starring Judy Garland as Dorothy Gale (3,6,2,2)
7. *Die Hard* actor, ___ Willis (5)
9. One of the Marx Brothers (5)
13. ___-Thomas was Sir Percy Ware-Armitage in the 1965 movie, *Those Magnificent Men in Their Flying Machines* (5)
15. ___ Peck was Robert Thorn in the 1976 movie, *The Omen* (7)
16. 1976 movie starring Sylvester Stallone in the title role (5)
17. 1992 movie with an Egyptian curse, *The ___* (5)
18. Frances McDormand won an Oscar in 1997 for Best Actress in this movie (5)

Traveling around

L N W E S D U U F K P Y Q R U
M O G U I I P A U C D J V A G
R O A O V N N O Z T I U M F E
A L V G L G T T S E H A E O W
C T U R O H R U X L O C N V E
E S G E M Y O E S C R A A S J
D F L N N Z S V P Y C N L Y A
I P A I I I R I E C S K P I L
S A I L B O A T D R C C O Y L
A B L H U R C O A O C U R T M
A I O O S O S M L T G R E R T
A K R A O Y Y O O O R T A R K
T E R E T O O C S M H A U F E
H I Y J Z S O O R T A X I O T
F I G W B C A L S V R F A N J

AEROPLANE	LOCOMOTIVE	SIDECAR
BIKE	LORRY	TAXI
BOATS	MOTORCYCLE	TRAIN
CANOE	OMNIBUS	TRUCK
CARS	PEDALO	VANS
DINGHY	SAILBOAT	YACHT
HOVERCRAFT	SCOOTER	
LINER	SHIP	

Funny ideas to add to your Bucket List

1. Walk up to stranger and say, "Hey! Remember me?" If they say, "No," reply: "Yeah, me neither." and walk away.
2. Whenever you fall, cover yourself by saying, "I didn't trip, I was testing gravity ... still works."
3. In a crowded place, point into the sky and see how many people look up.
4. Walk into an elevator full of strangers and say, "I bet you're all wondering why I've gathered you here today ..."
5. Start talking to someone and when they talk back say, "Stop talking to me. I'm busy!" And walk away.
6. The next time a friend leaves his or her phone with you, take a ton of selfies and change their wallpaper to the best one.
7. Go to a large store and yell, "Marco!" See how long it takes for someone to yell back, "Polo!"
8. Order a pizza five minutes before the countdown of New Year's and say, "I ordered this pizza last year."
9. Wear a shirt that says, "Life," and hand out lemons on a street corner.
10. Buy a parrot and teach it to say, "Help! I've been turned into a parrot!"



Paying income tax on Social Security benefits

Dear Savvy Senior,

Will I have to pay federal income taxes on my Social Security benefits?

— *Approaching Retirement*

Dear Approaching,

Whether or not you'll be required to pay federal income tax on your Social Security benefits will depend on your income and filing status. About 35 percent of Social Security recipients have total incomes high enough to trigger federal income tax on their benefits.

To figure out if your benefits will be taxable, you'll need to add up all of your "provisional income," which includes wages, taxable and non-taxable interest, dividends, pensions and taxable retirement-plan distributions, self-employment and other taxable income, plus half your annual Social Security benefits, minus certain deductions used in figuring your adjusted gross income.

HOW TO CALCULATE

To help you with the calculations, get a copy of IRS Publication 915 "Social Security and Equivalent Railroad Retirement Benefits," which provides detailed instructions and worksheets. You can download it at irs.gov/pub/irs-pdf/p915.pdf or call the IRS at (800) 829-3676 and ask them to mail you a free copy.

After you do the calculations, the IRS says that if you're single and your total



income from all of the listed sources is:

- Less than \$25,000, your Social Security will not be subject to federal income tax.
- Between \$25,000 and \$34,000, up to 50 percent of your Social Security benefits will be taxed at your regular income-tax rate.
- More than \$34,000, up to 85 percent of your benefits will be taxed.

If you're married and filing jointly and the total from all sources is:

- Less than \$32,000, your Social Security won't be taxed.
- Between \$32,000 and \$44,000, up to 50 percent of your Social Security benefits will be taxed.
- More than \$44,000, up to 85 percent of your benefits will be taxed.

If you're married and file a separate return, you probably will pay taxes on

your benefits.

To limit potential taxes on your benefits, you'll need to be cautious when taking distributions from retirement accounts or other sources. In addition to triggering ordinary income tax, a distribution that significantly raises your gross income can bump the proportion of your Social Security benefits subject to taxes.

HOW TO FILE

If you find that part of your Social Security benefits will be taxable, you'll need to file using Form 1040 or Form 1040A. You cannot use Form 1040EZ. You also need to know that if you do owe taxes, you'll need to make quarterly estimated tax payments to the IRS or you can choose to have it automatically withheld from your benefits.

To have it withheld, you'll need to

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

complete IRS Form W-4V, Voluntary Withholding Request (irs.gov/pub/irs-pdf/fw4v.pdf), and file it with your local Social Security office. You can choose to have 7 percent, 10 percent, 15 percent or 25 percent of your total benefit payment withheld. If you subsequently decide you don't want the taxes withheld, you can file another W-4V to stop the withholding.

STATE TAXATION

In addition to the federal government, 13 states – Colorado, Connecticut, Kansas, Minnesota, Missouri, Montana, Nebraska, New Mexico, North Dakota, Rhode Island, Utah, Vermont and West Virginia – tax Social Security benefits to some extent too. If you live in one of these states, check with your state tax agency for details.

For more information on taxable Social Security benefits, call the IRS help line at (800)829-1040 or visit an IRS Taxpayer Assistance Center (see www.irs.gov/localcontacts) where you can get face-to-face help.

How to keep tabs on loved ones with video monitoring

Dear Savvy Senior,

Can you recommend some good home video monitoring devices that can help my family keep an eye on our elderly mother?

— *Worried Daughters*

Dear Worried,

There are lots of great video monitoring cameras that can help families keep a watchful eye on an elderly parent from afar, but make sure it's O.K. with your mom first. Many seniors find this type of "I'm watching you" technology to be an invasion of privacy, while others don't mind and even welcome the idea. With that said, here are some top monitoring devices for keeping tabs on your mom.

VIDEO MONITORING

As the technology has improved

and the costs have come down, video monitoring/surveillance cameras have become very popular for keeping an eye on your home, business, child or pet (via smartphone, tablet or computer), but they also work well for monitoring an elder loved one who lives alone.

Most home video monitoring cameras today are sleek, small and easy to set up, but do require home Wi-Fi.

Although camera capabilities will vary, the best devices all provide wide-view angles, HD quality video, night vision, built-in motion and sound detection that can notify you when something is happening, and two-way audio that lets you talk and listen.

And, they also offer a video recording option (for an extra fee) that saves past

video to a cloud, so you can rewind and review what you missed.

One of the best products available today that does all this and more is the Nest Cam (nest.com), which costs \$199. But if you want their video recording option, it's an extra \$100 per year for a 10-day video history or \$300 a year for 30 days.

Also check out the Piper NV (getpiper.com), which – at \$279 – is more expensive than the Nest Cam, but allows free internet cloud storage. And the Simplicam (simplicam.com), which is the cheapest of the three but the video quality isn't quite as good. They charge \$150 for the camera or \$200 for the camera, plus 24-hour video storage for one year.

SENSOR MONITORING

If your mom is uncomfortable with video monitoring, and doesn't want you to be able to peek in on her whenever you want, another less invasive option to consider is a "sensor" monitoring system.

These systems use small wireless sensors (not cameras) placed in key areas of your mom's home that can detect changes in her activity patterns, and will notify you via text message, e-mail or phone call if something out of the ordinary is happening.

A great company that offers this technology is Silver Mother (sen.se/silvermother), which provides small

continued on page 15

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 are the best

ways to become acquainted with everything California State Retirees has to offer. Check out Pages 14 and 15 for the phone and e-mail information for 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

Ambrose Anyanwu
Wendy Ashley-Johnson
Wanda Brooks
Estella Corona
John Duncan
Debra Gittings
Harjot Johar
Nikki Kratt
Erendira McDunn
Karen Parodi
Andrew Shaffer
Charlene Smith
Susan Swigart
Marita Tioseco
Emmett Young

Chapter 2

Perla Aea
Diane Bennett
Thomas Brandeberry
William Brown
Joan Bruce
Roseann Bullock
Kelly Caffero
Ruby Calvillo
Denis Calvo
Mark Campbell
Maria Casey
Shirley Chavez
Marc Christensen
Barbara Coleman
Stephen Cotton
Jose Damian
Wendy Duke
Aladrian Elmore
Helen Encinas
Ezzard Fleming
Nadine Ford
Regina Gathing
Debra Gibbs
Maria Gomez
Denise Grace
Antonia Gutierrez
Debra Hampton

Jamila Hanible
Colin Hardwick
Karen Herrera
Dawn Hill
Timi Hunter-Pickett
Judy Inouye
Dennis Jackson
Chana Johnson
Debra Jones
Rhonda Kendrick
Lonnie King
Beverly Lace
Barbara Lee
Nancy Lewis
Marlene Lim
Patricia Lloyd
Jennie Lopez
Ronald Louie
Francisco Luna
Terri Martin
Kristi Marx
Steve Matsuura
Theresa Matsuura-Kubo
Hurthal McDaniel
Jeannie McKean
Marshal McKitrick
John Mitchell
Nawita Moore
Frank Moreno
Roderico Mostajo
Dolores Munoz
Anthony Olivas
Donald Padilla
Cornelius Payne
Patricia Phillips
Beulah Pillay
Marcia Piper
Elizabeth Raspino-Leber
Anita Razo
Christine Reynaga
Cynthia Riley
Modesto Rios
Carl Robinson
Jacqueline Rose
Bruce Roy

Constance Ruhmann
Julieto Sedrome
Winifred Sharp
David Smart
Rebecca Smart
Virginia Steele-Pirie
Sylvia Stephens
Sylvia Stuart
Ana Trujillo
Diane Trujillo
Rachel Vasquez
Rachel Vives-Almodovar
Diane Watson
Jennifer Whitfield-Gareis
Sarah Wong

Chapter 3

Henry Chung
Milagros Del Rosario
Raquel Ortiz

Chapter 4

Wilfred Aka
Lynelle Buckner
Dana Edwards
Olivia Escriba
Bonnie Harris
Deborah Meyers
Marilyn Miyamoto
Frank Tellez
Delmar Timbre
Patricia Wallace
Adele Washington-Flores

Chapter 5

Sheron Best
Dennis Borrelli
Linda Brizzi
Debra Dellorto
Wendy Harrison
Bonnie Smith
Donald Strong

Chapter 6

Elizabeth Abantao
Shelley Amaya
Ludivina Arambula
Mita Bhatt
Alice Blanco
Frederick Brenion
Calvin Chamberlain
Maria Contreras
Pamela Davidson
Arsenia Deguzman
Mary Dimayuga
Mary Dorman
Richard Evans
Tami Harris
Douglas Johnson
Lillian Lapierre
Brenda Leslie
Jody Marsh
Shirley Mccall
Felicia Ojoko
Basil Orbita
Yolanda Pestano
Shelli Pherigo
Loretta Rios-Praster
Diane Savoia
Diane Scales
Xavier Smith
Pauli Sommer
Mary Tafolla
Adeline Turner
Jerry Weatherman
Joyce Woolsey

Chapter 8

Angela Raecerney
Heather Tierney

Chapter 9

Sara Angulo
John Buhay
Linda Caldwell
Dora Chaptman
Albert Contreras
Susana Horii

Mary Huver
Nobuyasu Koreeda
Antoinette Lopez
Phyllis Phelps
Evangelina Rodriguez
Rickey Russell
Linda Tapia
Helen Varela
Joe Walker

Chapter 10

Gina Dusi
Heidi Freeman
Karen Henry
Rose Leon
Tiffany Malhiot
Laurie Mc Combs
Rocky Spurgeon
Linda Stark

Chapter 11

Wilson Carroll
Reuben Cooley
Donna Freeman
Charles Haywood
Richard Herring
Johnie Hill
Mary Johns
Richard Knoernschild
Carol Navarro
Peter Yang

Chapter 12

Tracy Ford
Cindy Sloan

Chapter 13

Debra Dillard
Connie Norman
Jeanne Vaughn

Chapter 14

Jo Jennings
Francis Reed

Chapter 15

Bradley Burch
Frances Collens
Ruth Cummings
Rosemary Fields
Debra Fong
Tina Freese
Jagmohan Malhotra
Deborah Saylor
Randall Taylor
Diane Tice
Rachelle Torres
Julie Troutman
Darlene Vaughan
Sharon Weldon

Chapter 16

Rachel Ancheta
Nancy Callsen
Tamba Demby
Nancy Enfante
Gloria Guerrero
Terrie Hursey
Alan Kettelhake
Deborah McIntosh
Betty Nunez
Roberta Tenio
Sylvia Thomas

Chapter 17

Virginia Barrera
Maria Cardenas
Alicia Carrillo
Stephen Cox
Virginia Daugherty
Judy Garcia
James Gooden
Rosemary Henk
Ramona Luna
Dora Montesinos
James Njiri
Cesar Paredes
Andrea Rabaya
Mercedes Rodriguez

Welcome aboard new members!

Chapter 20

Carole Arciero
Ana Carpeniseanu
Susan Costanzo
Lili Galoussian
Denis Matus
Anawan Prachasaisoradej
Lucilo Salazar
Gerald Stilgenbauer

Dineen Lawson
Diana Lincoln
Elizabeth Maciel
James Marek
Dawn Mcdonald
Priscilla Meier
Laura Morgan
Marietta Nunes
Maria Ochoa
Ken Rinker

Chapter 21

Marian Bailey
Rita Becker
Rhea Buenavista
Diana Buller
Andrea Cook
Fred Costa
Liza Del Rosario
Dorothy Eliason
Nancy Farnham
Donna Golemon
Cynthia Gomez
Mary Hall
William Kellogg
Andrew Kotch
Lisa Laforet-Favilla

James Shaw
Victoria Sorenson
Mary-Agnes Tan
Kathryn Teixeira
Martha Tripp
Alfredo Umali
Micheal Van Meter
Linda Young

Chapter 23

Nely Ansagay
Padma Bendale
Joann Cady
Rebecca Moore
Judy Shaw-Thomas
Marita Tottoc

Chapter 26

Racquel Bailey
Adeline Cook
Shirle Hall
Daniel Macedo
Ryann Mullen
Maricela Soto

Chapter 31

John Kemp
Karen Nelson
Patricia Ramirez
Frances Smith
Leslie Stone
Mary Torres
Stephen Walsh
Teanjai Watkins

Chapter 34

Abner Ivora
Kathleen Pomykata
Cynthia Williams
Kellee Zbornak

Chapter 35

Cindy Gagne

Sandra Garza
Carmen Guzman
Marilinda Hansen
Sally Jones
Lawrence Keenan
Linda Koester
Larry Reyes

Chapter 36

Jeanne Baker
Linda Gardner
Mary Hall
Suja Joseph
Juanita Keh
Susan Norton
Patricia Raine

Chapter 165

Terri Anderson
Billie Armstrong
Eric Banks
Margaret Beattie
Frederick Beiderbecke
Lynne Bitnoff
Dennis Boyle
Kevin Brown

Gregory Case
Dorothy Cottrill
Janice Denning
Kenneth Drake
Alicia Enriquez
Cynthia Evans
Bernard Finneran
Jeffrey Getchel
Carla Horn

Barbara Hureaux
Linda Jones
Gloria Kimble
Kathy Latchford
John Latham
Jerry Marcott
Ramalingam
Maruthainar
Rebecca Masel
Gwendolyn McCauley
Nashaat Naggar
Yvonne Perez
Joseph Pitts
Marilyn Sarantis
Kathryn Smoot
Connie Striplen
Rich Valdivia

Lauri Wells
Deanna Wilson
Harry Womelsdorf
Lisa Zerkovich



Don't fret if you recently joined CSR, but don't see your name here. Processing at CalPERS, the State Controller's Office and CSR can take a few months. Check again for your name during the next two months.

Ask your friends if they are members yet – Use this application to sign them up!



Membership Application • California State Retirees

Chapter # _____

(please print) Last Name, _____ First Name _____ M.I. _____ Social Security # _____

Number and Street _____ City _____ State _____ Zip Code _____

Retirement Date _____ Home Phone _____ E-mail _____

Recruiter's Name _____

State Agency you Retired From _____

Type of membership (check one)

- RETIRED MEMBERSHIP.....• Available to state retirees only. See Dues Table.
- BENEFICIARY MEMBERSHIP• Available only to beneficiaries of deceased CSEA employed or retired members.
Dues are \$1.00 per month.
Decedent Social Security No. _____
- ASSOCIATE MEMBERSHIP.....• Available only to persons not eligible for Retired or Beneficiary membership.
Dues are \$12.00 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.

DUES TABLE FOR RETIRED MEMBERS

Monthly Basic PERS allowance (check one) 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

Signature _____ Date _____

RET form 001
(Rev. 01/15)

Send your completed application to: California State Retirees, 1108 O Street, Suite 300, Sacramento, CA 95814 • (888) 808-7197

CHAPTER MEETING NOTICES

CHAPTER 1

OAKLAND, EAST BAY AREA

President: Carol Bowen, (510) 527-5131; **Vice President:** Stella Torrez; **Treasurer:** Elsie Brown.

Meets on the third Thursday of March, June, September and December

Meeting: Thursday, March 17, 11:30 a.m. **Where:** Francesco's Restaurant, 8520 Pardee Drive, at the corner of Hegenberger Road and Pardee Drive, Oakland. **Program:** Speaker to be announced. **Menu:** Corned beef or grilled salmon. **Cost:** To be determined. RESERVATIONS ARE REQUIRED: Members and guests must make reservations no later than 5 p.m. Thursday, March 10. Contact Carol Bowen with your menu choices at (510) 527-5131 or by e-mail at chapter01csr@yahoo.com.

CHAPTER 2

SACRAMENTO/YOLO AREA

President: Louis Espinoza, (916) 397-2526; **Vice President:** Phyllis Johnson, (209) 471-2192; **Treasurer:** Kathleen Elwell, (916) 395-3717; **Secretary:** Dianne Welsh, (916) 682-7810; **Membership:** Nadie Savage, (916) 968-5984.

Meets on the first Monday of every month, unless otherwise announced

Meeting: Monday, Feb. 1, 11 a.m.; the official meeting starts at noon. **Where:** Sierra 2 Center (Curtis Hall), 2791 24th St., Sacramento. **Program:** Happy President's and Valentine's Day. It's Bingo Time! Do you have a program idea or suggestion? Bring it to Susan Shambaugh at the Feb. 1 meeting. **Menu:** Egg salad on a croissant, fruit salad and a valentine cookie. The vegetarian entrée is a veggie wrap, blue cheese, cucumber, spinach, zucchini, and yellow squash. **Cost:** Members are free; guests are \$3. Reservations are necessary: By 5 p.m. Thursday, Jan. 28. If you plan to attend or need to cancel, it is necessary to contact Nadie Savage, attendance coordinator, at texasgirl0124@gmail.com or by phone at (916) 968-5984 in order to secure enough food for everyone. **Note:** Those members with reservations will be served first. Once those are honored, all other attendees will be served, providing there is enough food. For additional information, please contact Phyllis Johnson at (209) 471-2192 or at johnsonphyllis010@yahoo.com

Meeting: Monday, March 7, 11 a.m.; the official meeting starts at noon. **Where:** Sierra 2 Center (Curtis Hall), 2791 24th St., Sacramento. **Program:** Happy St. Patrick's Day. Do you have a program idea or suggestion? Submit program suggestions to Susan Shambaugh. **Menu:** Corned beef on wheat bread, celery and carrot sticks with a green cupcake. The vegetarian entrée is eggplant, tomato, mozzarella on ciabatta bread and fresh pastry. **Cost:** Members are free; guests are \$3. Reservations are necessary: By 5 p.m. Thursday, March 3. If you plan to attend or need to cancel it is necessary to contact Nadie Savage, attendance coordinator, at texasgirl0124@gmail.com or by phone at (916) 968-5984 in order to secure enough food for everyone. **Note:** Those members with reservations will be served first. Once those are honored, all other attendees will be served providing there is enough food. For more information, please contact Phyllis Johnson at (209) 471-2192 or by e-mail at johnsonphyllis010@yahoo.com.

CHAPTER 3

WEST BAY AREA

President: Mary McDonnell, (415) 509-1914; **Vice President:** Skip Charbonneau, (415) 648-4946; **Secretary/Treasurer:** Al Darby, (925) 788-6068.

Meets on the second Friday of March, June, September and December

Meeting: Friday, March 11, 11:30 a.m. **Where:** United Irish Cultural Center, 2700 45th Ave., San Francisco. **Menu:** Corned beef and cabbage or parmesan encrusted fillet of sole. **Cost:** \$10 for members; \$12 for guests. New members are free. **Reservations are required:** Please call Erlinda Villa at (415) 407-7905. You may also send an e-mail to aida.b.villa@gmail.com.

CHAPTER 4

GREATER LOS ANGELES

President: Marta Zaragoza, (310) 204-0484; **Secretary:** Liwanag Dizon, (213) 200-6015; **Treasurer:** Virginia Griffin. **Note:** Meryl David has offered to provide transportation to members who do not have any transportation to attend meetings. Please call Meryl at (323) 939-0620 at least three days prior to a meeting.

Meets on the third Thursday of even months, unless otherwise announced

Meeting: Thursday, Feb. 18, 11:30 a.m. **Where:** TBA.

CHAPTER 4 Subchapter

Meeting: Tuesday, Jan. 19, 11:30 a.m. **Where:** Hometown Buffet, 12139 Hawthorne Blvd., Hawthorne.

CHAPTER 5

CENTRAL VALLEY FOOTHILLS

President: Barbara Powers, (209) 223-2009; **Vice President:** Al Lara, (209) 825-5285; **Secretary:** Denise Simpson, (209) 206-3817; **Treasurer:** Rosemary Jones, (209) 676-2790; **Past President:** Anita McCabe, (209) 602-7775.

Jackson Subchapter

Meets after each CSR Board meeting, unless otherwise announced

Meeting: TBA.

Merced Subchapter

Meets after each CSR Board meeting, unless otherwise announced

Meeting: TBA.

Modesto

Meets after each CSR Board meeting, unless otherwise announced

Meeting: TBA.

Sonora Subchapter

Meets after each CSR Board meeting, unless otherwise announced

Meeting: TBA.

CHAPTER 6

SAN BERNARDINO/ RIVERSIDE COUNTY

President: J. Dee Stoddard, (909) 862-1870; **Vice President:** Robert Rice, (909) 867-3136; **Treasurer/Secretary:** Willis Huddleston, (805) 573-5345.

Meetings are held quarterly

Meeting: TBA.

CHAPTER 8

NORTH COAST AREA

President: Jim Evert, (707) 951-4166 or jimevert@hotmail.com; **Vice President:** William Irwin, (707) 465-8919 or birwin001@hotmail.com; **Treasurer:** Patti Falk, (707) 445-1196 or pmfalk@earthlink.net.

Humboldt Chapter

Meetings are held quarterly, unless otherwise announced

Meeting: Tuesday, March 1, 11:45 a.m. **Where:** Eureka Elks Lodge, 455

Herrick Ave., Eureka. **Reservations are required:** By Thursday, Feb. 25, please contact one of the officers above.

Del Norte Subchapter

Meeting: Wednesday, March 2, 11:45 a.m. **Where:** The Lucky Seven Casino, 350 N. Indian Road, Smith River. **Reservations are required:** By Friday, Feb. 26, please contact one of the officers above.

CHAPTER 9

LOS ANGELES AREA

President: Raelene Allard, (323) 221-6010 or raeleneallard@ymail.com; **Vice President and Membership Coordinator:** Luanna Allard, (323) 227-4287 or estebanos@sbcglobal.net; **Treasurer:** Judy Castaneda, (626) 576-1332, ojudyca@gmail.com; **Secretary/Webmaster/Past President:** Vivianne Fitzgerald, (562) 866-6264 or 4fitzi@gmail.com

Meets on the second Wednesday of each month, unless otherwise announced

Meeting: Wednesday, Jan. 13, 11 a.m. **Where:** Sizzler Restaurant, 15252 East Rosecrans Blvd., La Mirada. **Menu:** Your choice. **Program:** A guest speaker from the Center for Health Care Rights will be talking about your Medicare and MediCal rights. **Cost:** Chapter 9 will pay \$10 towards each member's lunch. Guests pay for themselves. **Note:** We look forward to welcoming all new members.

CHAPTER 10

SAN LUIS OBISPO

President: Mike Smith, (661) 695-4435; **Vice President:** Vic Martinez, (805) 239-3397; **Secretary:** Pearl Cole, (805) 489-5194; **Treasurer:** Marc Laxer, (805) 546-8470.

Meets on the fourth Thursday of January, April, July and October

Meeting: Thursday, Jan. 28, 10 a.m. **Where:** Elks Lodge, 222 Elks Lane, San Luis Obispo. **For more information:** Call any chapter officer at the numbers above.

CHAPTER 11

MID VALLEY

President: Christy Christensen-Fountain, (559) 707-7067 or chrchr90@aol.com; **Vice President:** Joyce Jarrett, (559) 348-7845; **Treasurer:** Gigi Subilosky, (559) 269-5380; **Secretary:** Claudine Edwards-McDougall, (559) 696-2628.

Meets on the first Wednesday of March, June, September and December, unless otherwise announced

Meeting: Wednesday, March 2, 11:30 a.m. **Where:** TBA.

CHAPTER 12

EASTERN MOUNTAIN AND HIGH DESERT AREAS

President: Caryl Cole, (760) 247-8962, carylcole@verizon.net; **Vice President:** Bob Liley, (661) 867-6004, andrell@hughes.net; **Secretary:** Diane Deutsch, (661) 823-7307, dianedeutsch07@gmail.com; **Treasurer:** Stephanie Pryzbeski-Gilbert, (661) 943-3759, stefva22@hotmail.com

Meets on the third Wednesday of even months, unless otherwise announced

Meeting: Wednesday, Feb. 17, 11 a.m. **Where:** Los Domingos Restaurant, 17790 Wika Road, Apple Valley. (in the shopping center on the Northeast corner of Hwy 18 & Apple Valley Road, turn North on Apple Valley and then Left just past the gas station and go straight in. **Program:** TBA in next California State Retiree newspaper or call Caryl Cole. **Cost:** Chapter pays for orders from the senior menu.

CHAPTER 13

NO. CALIFORNIA/REDDING

President: Robert Black, (530) 772-0511 or bob_linda@charter.net; **Vice President:** Warren Schlatter, (530) 347-3106 or kandws@wildblue.net; **Secretary:** Audrey Sandeen, (530) 221-3500 or theswede8243@gmail.com; **Treasurer:** Georgene Gibson, (530) 529-0277 or rbjcepm10@hotmail.com.

Meets on the third Monday of every month, unless otherwise announced

Meeting: Monday, Jan. 18, noon. Arrive at 11:30 a.m. if you are ordering a meal. **Where:** Country Waffle, 2300 Athens Ave., Redding. **Menu:** Order from the menu. **Cost:** Complimentary to CSR members and associates. **Reservations:** Not required.

CHAPTER 14

NORTHERN CALIFORNIA/CHICO

President: S.E. Riazzi, (530) 519-2174 or seriazzi@gmail.com; **Vice President:** Vincent Herrera, (916) 804-6613 or tberreta@yahoo.com; **Secretary:** Kenneth Mayer, (530) 894-3479 or toddmayer@comcast.net

Meets on the third Wednesday of every month, unless otherwise announced

Meeting: Wednesday, Jan. 20, 11 a.m. **Where:** Creative Catering, 2565 Zanella Way, Chico. (From the Skyway, turn on Zanella Way, go two blocks to Morrow Lane and Creative Catering is on the Northeast (Left) corner.) **Program:** Jim Heberle of Stanford Mortgage & Butte College will speak about reverse mortgages. **Cost:** CSR members are free. Guests pay \$15 each. **Reservations are required:** Please call S.E. Riazzi at (530) 519-2174.

Lassen/Plumas Subchapter

Meets on the first Tuesday in April, June, August and October, and other dates as announced

Meeting: Tuesday, April 5, 11:30 a.m. **Where:** Diamond Mountain Casino, 900 Skyline Drive, Susanville. **For more information,** please contact one of the following volunteers: Darlene Hunter at (530) 251-2053, darlenehunter@frontier.com or Carol Van Amburg at (530) 254-6891, carolvango@frontier.com

CHAPTER 15

SIERRA FOOTHILLS

President: Keith Umemoto, kumemoto@att.net; **Vice President:** Joann Stewart, jstewartgin@hotmail.com; **Treasurer:** Marshall Conner, mconner139@gmail.com; **Secretary:** Frank Weinstein, ch15secretary@hotmail.com

Meets on the third Tuesday of every month



H A P P Y N E W Y E A R

CHAPTER MEETING NOTICES

Meeting: Tuesday, Jan. 19, 2 p.m.
Where: Rocklin Library, 4890 Granite Drive, Rocklin. (Placer County, from I-80 take the Rocklin Road exit, proceed eastbound on Rocklin Road. The library is on the corner of Rocklin & Granite roads). **For more information:** Contact Keith Umemoto at kumemoto@att.net or call (916) 715-1880.

CHAPTER 16

SAN JOAQUIN COUNTY

President: R. Connie Lira, (209) 601-5754; **Vice President:** Evelyn (Evi) McKenna, (209) 608-2149; **Secretary:** Sheila Ward-Shaw, (209) 915-1020; **Treasurer:** Virginia Simms, (209) 948-7913.

Meets quarterly

Meeting: Friday, March 11, 12:30 p.m.
Where: TBA.

CHAPTER 17

GREATER SAN DIEGO

President: Diane Whorton, (619) 467-7861 or dlw.union@gmail.com; **Vice President:** Steve Haley, (619) 441-8769 or raceready@usa.net; **Secretary:** Gloria Koch, (619) 455-1917 or KochGloria303@gmail.com; **Treasurer:** Elaine Edwards Yahraus, (619) 435-4044, eyahraus@gmail.com; **Membership Co-Chairs:** David Juarez, (619) 379-4269, maxjuarez555@gmail.com and Theresa Juarez (408) 390-8006, terez-juarez@gmail.com

Meets on the first Thursday of even months

Meeting: Thursday, Feb. 4, 11 a.m. to 2 p.m. (Doors open at 10:30 a.m.)
Where: Mission Valley Resort, 875 Hotel Circle South, San Diego (Hotel Circle Drive from I-8, at the junction of 163 and I-8 by Fashion Valley). **Program:** TBA. **Cost:** No cost to members.

CHAPTER 19

NORTH COAST AREA

President: Skip Hulet, (707) 279-4643; **Vice President:** Natalie Daugherty, (707) 485-8857; **Treasurer:** Dorothea M. Parsons, (707) 462-1209; **Secretary:** Marilyn Saegert, (707) 485-7823.

Meets on the second Tuesday of February, April, August and October. The chapter and subchapter hold combined meetings in June and December.

ANSWERS from page 10

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Chapter Meeting Notices are compiled by Theresa Michael, CSR's administrative technician. She can be reached at tmichael@californiastateretirees.org

Meeting: Tuesday, Feb. 9, noon.
Where: Ukiah Garden Café, 1090 S. State, Ukiah. **Program:** TBA. **For more information:** call Marilyn Saegert, (707) 485-7823; Ines Freeman, (707) 485-7203; Natalie Daugherty, (707) 485-8857; or Lois Barth, (707) 459-5334.

Lake County Subchapter
Meets on the second Monday of February, April, August and October. The chapter and subchapter hold combined meetings in June and December.

Meeting: Monday, Feb. 8, noon.
Where: Running Creek Casino, 635 Highway 20 East, Upper Lake. **For more information,** call Suzanne Schutz at 707-279-9076 or Joan Hume at (707) 279-4811.

CHAPTER 20

SAN FERNANDO VALLEY AND LOS ANGELES AREA

President: Sharon Stoltzman (424) 228-2820 or chapter20bears@gmail.com; **Vice President:** Steve Cohen, (818) 788-1450 or easekidz@aol.com; **Secretary/Treasurer:** Jan Christiansen, (562) 413-0627 or jechristi@earthlink.net; **Chapter Membership Chair:** Geraldine Salvani

Meets on the third Wednesday of each month, except in July and August

Meeting: Wednesday, Jan. 20, 9 a.m.
Where: Sizzler, 7131 Van Nuys Blvd., Van Nuys. **Program:** Elijah from Mom's Computer will answer your new technology questions. **Cost:** Members \$4 per person. For additional information, please contact any chapter officer at the above numbers.

CHAPTER 21

SONOMA, MARIN, NAPA AND SOLANO COUNTIES

President: Donald Lehnhoff, (707) 795-9405; **Vice President:** Ron Franklin, (707) 992-0664.

Meets quarterly on the third Tuesday of the month, beginning in January

Meeting: Tuesday, Jan. 19, 11:30 a.m. **Where:** La Strada Restaurant, 6240 Highway 29, American Canyon. **Program:** Tom Barte, district manager

for Assemblyman Bill Dodd. **Menu:** Chicken Marsala, vegetable lasagna, calamari Dore or steak sandwich with fries. **Cost:** Members are \$5; one guest is \$10. **Reservations are required:** Call Don Lehnhoff at (707) 795-9405.

CHAPTER 23

SAN JOSE AREA

President: Barbara (Bobbi) Estrada, (408) 373-4220 or bobbiestrada898@yahoo.com; **Vice President:** Maria Aguilar, (408) 706-0366 or md12aguilar@yahoo.com; **Secretary:** Denise Johnson, (408) 460-1748 or dpadres7919@gmail.com; **Treasurer:** Essie Sukkar, (510) 566-3999 or esukkar@hotmail.com.

Meets in April, June, September and December, unless otherwise announced

Meeting: TBA.

CHAPTER 26

KERN COUNTY

President: Al Fillon, (661) 619-6181; **Vice President:** Henry Mendoza, (661) 725-8604; **Secretary:** Sue Kimbrel, (661) 589-2026; **Treasurer:** Regina Vaughn, (661) 832-6348; **Chapter Health Benefits Chairperson:** Rachel Mendoza, (661) 319-5943.

Meets on the third Thursday of each month

Meeting: Thursday, Jan. 21, 11 a.m. **Where:** Senor Pepe's Mexican Restaurant & Cantina, 8450 Granite Falls Dr., Bakersfield. **Program:** TBA. **Cost:** \$10 for members. New and first-time guests are free. **For more information:** Call any of the officers listed above.

CHAPTER 31

VENTURA/SANTA BARBARA

President: V. Raylene Laverentz, (805) 986-1854 or (805) 551-2278; **Vice President and Program Coordinator:** Barbara Driscoll, (805) 487-4619; **Secretary:** Irene Fisher-Clifton, (805) 984-1579.

Meets in March, June, September and December, unless otherwise announced

Meeting: Tuesday, March 15, 11:30 a.m. **Where:** TBA. **Program:** TBA.

CHAPTER 34

ORANGE COUNTY-SANTA ANA

President: Jenny Hayden, (714) 743-8423; **Vice President:** Lloyd S. Duronslet, (714) 812-1126; **Secretary:** Joe Whaling, (714) 349-5393; **Treasurer:** Jay Jimenez, (714) 926-6409; **Legislative Representative:** Anne J. Spiegel, (714) 846-5150; **Membership Chair:** Jack Vander Bruggen, (949) 857-0955.

Meets on the second Wednesday of every month, unless otherwise noted

Meeting: Wednesday, Jan. 13, 10 a.m. **Where:** Santa Ana Elks Lodge, 212 Elks Lane, Santa Ana (across from the Santa Ana Zoo - Exit I-5 at Fourth and First streets, continuing south across First Street.) **Menu:** Lunch will be provided. **Program:** TBA. **Cost:** Members are free. **For more information:** Call any chapter officer listed above.

CHAPTER 35

SO. CENTRAL VALLEY PORTERVILLE AREA

President: Lou Flores, (559) 362-0689; **Vice President:** Mary McCaig, (559) 359-6069; **Secretary:** Carol Wood-Gilham, (559) 562-3808; **Treasurer:** Harold Pope, (559) 730-6652.

Meets on the second Thursday of every month, unless otherwise announced

Meeting: Thursday, Jan. 14, 11 a.m. **Where:** Santa Fe Depot/Senior Center, 280 N. Fourth St., Porterville. **Program:** TBA.

CHAPTER 36

MONTEREY BAY AREA

President: Allan Lee, (831) 582-2919; **Vice President:** Susanne Paradis, (916) 919-4091; **Secretary/Treasurer:** Vacant.

Meets on the second Wednesday of January, May, September and November, unless otherwise announced

Meeting: Wednesday, Jan. 13, 11:30 a.m. **Where:** Grower's Pub, 227 Monterey St., Salinas. **Cost:** Free to

members. **Program:** Robert Petty of The California Senior Legislature will speak.

CHAPTER 165

SACRAMENTO

President: Beverley Greening, (916)383-3361; **Vice President:** David Phillips, (775) 790-5636; **Secretary:** Gail Fasciola, (916) 386-1553; **Treasurer:** Eleanor Poole, (916) 753-4821.

Meets on the first Wednesday of even months, with some exceptions

Meeting: Wednesday, Feb. 3, 11:30 a.m. **Where:** Canton Chinese Buffet, 1000 Howe Ave., (Corner of Howe & Enterprise), Sacramento. **Guest Speaker:** Dick Mesa, CSR Political Action Committee representative. **Cost:** \$4 for members; \$10 for non-members. **Washington State Contact Person:** Dan Reibson, (360) 887-3123.

Medford, Oregon Subchapter

Meets on the third Thursday of even months

Meeting: Thursday, Feb. 18, noon. **Where:** Elmer's Restaurant, 2000 Biddle Road, Medford, OR **Reservations:** Please contact Bruce Eliason, membership chair, at (541) 779-2912 or Geanie Hixon, subchapter vice president, at (541) 646-0925.



Keep tabs on loved ones with video monitoring

continued from page 11

sensors that you attach to commonly used household objects like her pillbox, refrigerator door, TV remote, front door, etc ...

So, for example, if your mom didn't pick up her pillbox to get her medicine or didn't open the refrigerator door to make breakfast like she usually does, or if she left the house at a peculiar time you would be notified and could check on her. You can also check up on her anytime you want online or through their mobile app. Silver Mother costs \$299 for four sensors, with no ongoing monthly service fees.

Book your trip to San Francisco play

Chapter 165 members are inviting other retirees, friends and family to take a bus trip to the "Chinese Bilingual Play" at the Buddha Universal Church in San Francisco on Saturday, March 12.

Participants will have lunch at the Cathay House, followed by shopping on Grant Street in Chinatown before the performance at 2 p.m. The cost of \$62 per person includes transportation, lunch and admission to the show. The bus will leave Sacramento at 8:30 a.m. and return to Sacramento at 6:30 p.m.

The deadline to sign up for the trip is Feb. 19. Call Chapter 165 President Bev Greening at (916) 383-3361.

CSR cosponsors health fair on Jan.23

For the third consecutive year, California State Retirees' Chapter 6 will cosponsor the Senior Health and Resources' Fair at Caliente Springs Resort in Desert Hot Springs at 9 a.m. Saturday, Jan. 23, not Jan. 26 as previously reported.

Among the many special guests will be Riverside County Supervisor John J. Benoit and state Sen. Jeff Stone. Seminars on veteran benefits, hidden illnesses and Community Emergency Response Teams (CERT) will also be held at the event.

For more information, contact Sharon Huddleston or her husband, Willis, at wshud511@aol.com

Hello, CalPERS members! Are you becoming eligible for Medicare?

Consider the UnitedHealthcare[®] Group Medicare Advantage (PPO) plan offered through CalPERS.



We're excited that our UnitedHealthcare[®] Group Medicare Advantage (PPO) plan is one of your health care plan choices for 2016. Our plan offers:

- **Convenience:** large network of local doctors and hospitals plus access to a nationwide network of over 65,000 pharmacies
- **Potential cost savings:** with the UnitedHealthcare Group Medicare Advantage (PPO) plan you get affordability as well as low copays
- **Added benefits and services:** including a fitness benefit, a 24-hour nurse helpline and much more

Enrolling is easy

Some CalPERS retirees may be automatically enrolled in the UnitedHealthcare Group Medicare Advantage plan on their effective date unless they decide differently. Others may need to choose to enroll in the UnitedHealthcare plan. To find out more about your specific plan options, please call CalPERS.

For more information about eligibility and enrollment options, contact CalPERS. If you have questions about our plan, please call UnitedHealthcare at:



1-888-867-5581, TTY 711

7 a.m. – 8 p.m. local time, 7 days a week



This information is not a complete description of benefits. Contact the plan for more information. Limitations, co-payments and restrictions may apply. Benefits, premium and/or co-payments/co-insurance may change on January 1 of each year. Plans are insured through UnitedHealthcare Insurance Company or one of its affiliated companies, a Medicare Advantage organization with a Medicare contract. Enrollment in the plan depends on the plan's contract renewal with Medicare.

The Formulary, pharmacy network and/or provider network may change at any time. You will receive notice when necessary.