



California State RETIREE



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Notify CalPERS by July 1

Members must act to continue receiving health materials by mail

Annual CalPERS mailings on health plan statements and Open Enrollment will become a thing of the past for those who don't notify CalPERS that they want to remain on the mailing list.

Despite objections from California State Retirees and other retiree groups, the CalPERS Board of Administration adopted recommendations from the CalPERS Pension & Health Benefits Committee to stop the mailings to all active and retired members, effective Aug. 22.

The information will be available online only unless the CalPERS member notifies CalPERS by July 1 to continue mailing the materials.

"I do not understand why there was such a rush to get this in place so quickly ... This feels like a disregard for our input on this important issue," CSR President Tim Behrens told the Pension & Health Benefits Committee. "In the future, we request that retirees receive at least 90 days' notice when CalPERS makes such

important decisions affecting them."

At earlier meetings with CalPERS staff, CSR members and staff argued that the notifications for retirees unless they decide to opt out of receiving the mailings.

"The usual method for opting is to opt out, yet CalPERS has decided to do the opposite for the upcoming enrollment period ... The plan is backward and will cause confusion," Behrens said.

A good percentage of older CalPERS members do not have access to computers or do not use them on a regular basis to sign on to the CalPERS website, said CSR Executive Director Bob Hendricks. Some retirees may have provided CalPERS with email addresses when they first retired, but experience shows that many of those addresses are from the retirees' former worksites and are no longer operable.

Letters explaining the transition from mail to the website were mailed to members' homes in March.

Those who want to continue receiving their health plan statements and open



CSR President Tim Behrens told the CalPERS Pension & Health Benefits Committee March 15 that they should have allowed state retirees to opt out of receiving annual mailed health statements. Instead, retirees will be required to let CalPERS know if they want to opt in to continue receiving the mailed statements. If they say nothing, the statements will only be available on the CalPERS website.

enrollment materials by mail must act by July 1 are advised to:

- Login to my.calpers.ca.gov; Select the *Profile Tab* option and then select *Mailing Preference*
- Return the postcard CalPERS sent to all health subscribers. Select the U.S. Mail option on the postcard
- Call (888) CalPERS or (888) 225-7377

and use **the automated voice system** to select the health menu option to change your mailing preference, or

- Call (888) CalPERS or (888) 225-7377 to speak to a customer service representative

Changes to mailing preferences made after July 1, 2016 will not be effective until the following year.

Supreme Court tie vote upholds union fair share fees – for now

In a surprise move, the U.S. Supreme Court voted 4-4 in March to uphold a lower court's ruling supporting unions' right to collect fees from nonmembers who obtain the benefits of collective bargaining, but who don't want to pay dues.

The split vote leaves in place an appeals court ruling that upheld the practice.

Many indicated they did expect

the Supreme Court to rule on the controversial issue in the near future, especially after the sudden death of Justice Antonin Scalia in February. Scalia had been expected to rule against the unions, which would have made the vote 5-4.

The one-sentence opinion does not set a national precedent and does not identify how each justice voted,

continued on page 5

• DATED MATERIAL – PLEASE DO NOT DELAY •



CALIFORNIA STATE RETIREES
1108 O Street, Suite 300
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Under what circumstances, if any, should government be allowed to search cell phones?

The views expressed are those of the respondents. Some of the statements and statistics may be up for debate. Send your letters to tlundholm@californiastateretirees.org or Trinda Lundholm, 1108 O St., Suite 300, Sacramento CA 95814.

“This is a tough question: should we side with FBI or Apple? Both sides have good reasons [for their positions].

“I think we should side with the FBI if it is necessary for the safety and interest of our country, our community and our area. For example, when a dangerous activity happens in one area, everyone – no matter which side – becomes involved and needs protection.

“And it seems that we need to answer one more question: How much privacy do we have now while hi-tech indirectly reveals more and more our personal data and information to the public?”

– **Henry Chung**
Chapter 3
San Francisco

“San Bernardino County issued the cell phone to its employee to conduct business needs. Desk phones, cell phones and computer equipment are used for business and need to be inspected regularly to ensure appropriate use.

“Passwords should be given to the supervisor or management so that if an employee is out of the office for an extended period of time, staff could access voice mails, emails, etc ... to ensure the public is properly served.

“Apparently, San Bernardino County does not have proper procedures in place to ensure security of its equipment. This phone was not a personal cell phone. It was the employer’s cell phone and it should be treated as such.”

– **G T Haff**
Chapter 6
Riverside



[Please answer this question for next month's "Retirees React" column:](#)

Whose image should be put on the \$10 bill?

The U.S. Treasury Department announced plans earlier this year to put a woman on the \$10 bill in 2020, but discussions on who that woman should be are continuing.

Coinciding with the 100th anniversary of the 19th Amendment, which secured women’s right to vote, the new \$10 would mark the first time that a woman has been featured on a U.S. bill in more than a century (Pocahontas was on the \$20 in the 1860s.)

Treasury Secretary Jacob J. Lew says the woman selected should be a champion for democracy and the freedoms on which the United States was founded.

Eleanor Roosevelt, Harriet Tubman, Susan B. Anthony, Abigail Adams, Rosa Parks and Amelia Earhart are just a few of the candidates mentioned to appear on the bill. By law, only a portrait of a

deceased person may be included on banknotes. Currency is primarily redesigned to address security threats and stay ahead of counterfeiting.

Lew has made clear that the image of President Alexander Hamilton will remain on part of the \$10 note. One option is producing two bills, but a variety of other possibilities are also being considered.

Lew is asking for the public’s views on what qualities best represent democracy to help guide the design process. Officials will be conducting roundtables, town halls and other meetings to collect input over the summer.

The Treasury has a new hashtag – “theNew10” – which can be used to share your views through social media. Comments may also be made on the Treasury’s website – www.thenew10.treasury.gov

Letter to the editor

RE: The “Retirees React” question in the February issue – Do you believe there should be more restrictions on gun ownership?

Diehard gun proponents feel that the government is trying to take all their weapons away, and gun control advocates view any and all guns as a threat to public safety. Somewhere in the middle lies the factual truth.

There’s no question in my mind that guns are not prime causative enablers of criminal acts and that the true culprits are deficit (or non-existent) federal, state and civic mental health and substance abuse programs (the true facilitating agents of social violence). However, that’s not to say that there are certain limits beyond which common sense does not apply. One of these concerns – military style automatic and/or semi-automatic weapons. Hunters do not need military weapons. All they need are conventional, traditional hunting rifles. In the wrong hands, weapons designed and developed for war fighting pose

an appreciable public threat.

Another legitimate concern relates to regulation of who may or may not own handguns. Logic dictates that convicted criminals and those involved in serious criminal offenses should not be allowed to own or possess guns. Diehard gun proponents need to exert better control over their paranoia (about federal intentions) and the anti-gun lobby needs to accept the fact that a balanced, wise and well-thought-through compromise restricting some guns in certain circumstances may be reached, but only if all parties come together in an honest colloquy addressing all of the dynamics openly, calmly and in a spirit of honest mutual concession. Thus far, that has not happened.

– **Chris Carey**
Chapter 2
Sacramento

Share your thoughts on redesigning the \$10 bill in the May edition of the *California State Retiree*.

Send your response by e-mail to tlundholm@californiastateretirees.org by

April 22. You may also mail it to: Trinda Lundholm, 1100 O St., Suite 300, Sacramento, CA 95814.

A head shot photo or jpg of yourself is also strongly encouraged, but not required.

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COLA Provision	Year of Retirement	% COLA Increase Effective May 1, 2016	Number affected	% of the Entire Population
2% COLA	2004 & Earlier	2%	305,541	50.11%
	2005	1.555%	24,270	3.98%
	2006-2014	No Increase to COLA	254,144	41.68%
	2015	Not Eligible		

(This chart does not include the COLA rates for non-state retirees who also belong to CalPERS.)

Eligible state retirees to get COLA hike

CalPERS state retirees will receive cost-of-living allowance (COLA) increases of between 1.555 and 2 percent in their May pay warrants, and some who have been retired for many years will see a Purchasing Power Protection Allowance (PPPA) adjustment in the same check.

Retirees begin receiving annual COLAs in the second calendar year of retirement and each May annually after that. For example, those who retired in 2014, would receive their first COLA increase in their May 1, 2016 benefit check.

The cost-of-living adjustment is limited to the lesser of two compounded numbers — the rate of inflation in the Consumer Price Index (CPI-U) or the cost-of-living adjustment contracted by the employer.

About 45 percent of all CalPERS retirees will not receive a 2016 increase due to the low inflation rate of 0.12 percent in 2015.

Retirement law states that if a member's COLA increase is less than 1 percent in any given year, no COLA increase is applied for that year. In the

future, when the inflation rate exceeds 1 percent, the 0.12 percent increase that is not applied to the 2016 COLA will be factored into that year's adjustment.

Most state and all school agencies contract for a 2 percent COLA, while public agencies may contract for a 3, 4, or 5 percent COLA.

PURCHASING POWER PROTECTION

Also in May of every year, the Purchasing Power Protection Allowance (PPPA) is automatically given to retirees whose benefits fell below minimum

levels established by law. Typically, retirees don't become eligible for the PPPA until they have been retired 25 or 30 years.

For state and school retirees, the PPPA keeps pensions from falling below 75 percent of original purchasing power.

This is the third year that the PPPA is being paid in May, along with the COLA. Previously, the PPPA was paid in January.

For more information, go to www.calpers.ca.gov or call (888) CalPERS (or 888-225-7377).

How to reach CalPERS

Website: www.calpers.ca.gov

Phone: (888) CalPERS (or 888-225-7377)

TTY: (877) 249-7442

Fax: (800) 959-6545

Hours: Monday - Friday, 8 a.m. to 5 p.m.

(Closed on state holidays.)

UPCOMING EVENTS 2016

April 5 (Tuesday), CSR Lobby Day training, followed by a dinner with a special legislative guest, Sacramento Hilton Arden West

April 6 (Wednesday), CSR Lobby Day – More than 100 CSR members will attend scheduled meetings with legislators and their staff members at the state Capitol

April 15-16 (Friday-Saturday), CalPERS Benefits Education Events (CBEE) for CalPERS members at any point of their career or retirement, Marriott Oakland City Center, 1001 Broadway, Oakland. For more information, go to www.calpers.ca.gov or call (888) 225-7377

April 19 (Tuesday), CalPERS Pension & Health Benefits Committee, Lincoln Plaza North, 400 P St., Sacramento

April 20 (Wednesday), CalPERS Board of Administration meeting, same location as above

May 17 (Tuesday), CalPERS Pension & Health Benefits Committee, Lincoln Plaza North, 400 P St., Sacramento

May 18 (Wednesday), CalPERS Board of Administration meeting, same location as above

NOTE: Live coverage of all open sessions of the board and its committees is streamed from the CalPERS auditorium to the internet.

Visit www.calpers.ca.gov on board meeting days to watch and listen. You can also access videos of past meetings at www.youtube.com/calpersnetwork

May 20-21 (Friday-Saturday) CalPERS Benefits Education Events (CBEE) for CalPERS members at any point of their career or retirement, Red Lion Hotel, 1830 Hilltop Drive, Redding. For more information, go to www.calpers.ca.gov or call (888) 225-7377



Ted Toppin

Accounting rules and pension politics

Transparency to some, attack material for others

Last month, State Controller Betty Yee released a comprehensive report on California's fiscal condition. The report, which covered the fiscal year ending June 30, 2015, was overwhelmingly positive. State revenues were up a cumulative \$29 billion over the previous year, resulting in an increase of \$13 billion in net reserves. Good stuff.

But that was not the story. News reports focused extensively on a figure that was reported for the first time. The Controller's report pegged the state's unfunded liability for public employee pensions at \$64 billion.

The Government Accounting Standards Board, or GASB, a private organization that sets general accounting procedures for state and local governments, required the state's pension liabilities to be included on its balance sheet, along with bonds and other debt, for the first time this year. According to Controller Yee, the GASB accounting rules will help to increase transparency.

The stories about the report were disappointing, if not predictable.

The *Sacramento Bee* story headline about the Controller's report was pretty typical: *California's Pension Debt puts it \$175.1 Billion in the Red*. Never in

the story did they report the pension debt figure was actually \$64 billion.

The Associated Press story was no better. Its headline was, *California's State Pension Obligations Are Larger Than Previously Estimated* and in the first sentence reported that the \$64 billion figure was "more than \$20 billion higher than previous estimates." Only later in the story did the AP get around to reporting that the large jump in the pension liability figure was due to a GASB mandated change in accounting methods and nothing else.

The usual assortment of pension bashers weighed in. Sen. John Moorlach (R-Orange County), a CPA, professed, "I'm embarrassed that my profession failed to make this requirement 30 years ago. Now most states are in pension-plan debt up to their eyeballs, and the problem is ubiquitous."

While transparency may be improved, perhaps the greatest impact of the GASB changes is to provide ammunition for critics to attack public pension systems and threaten the retirement security of retirees and public employees who rely on them.

Just for some perspective – pension liabilities are not new, and they don't constitute a crisis. Pension systems, depending on financial circumstances,

will have unfunded liabilities. At other times, like in the late 1990s, they will experience surpluses. That's the nature of pensions – there will be ups and downs. But if managed professionally, and with consistent contributions from employees and employers at sustainable levels – they will be there for the long haul.

The GASB changes and the reaction they generated merely remind us just how much the rules of the game have changed. Not too long ago, a pension plan that was funded at 80 percent of liabilities was considered healthy, regardless of its long-term actuarial liability. The 80-percent threshold is still used by credit rating agencies as a general indicator of a public plan's health.

But today, the media, politicians, Wall Street and the pension bashers take a routine accounting calculation that assesses liability over decades and use it in an attempt to convince the public that the sky is falling and the only solution is to end or seriously reduce the retirement security of public sector employees.

And that is why we have seen proposals to rollback pensions nearly every year for over a decade. This past year, it was attention-seekers Carl DeMaio and Chuck

Reed's initiatives to require voter approval to continue pensions and another to cap how much governments can pay towards benefits. They didn't raise any money, didn't collect a single signature – but that didn't stop them from manipulating the issue for a year. And it doesn't stop them from threatening to bring their measures back in 2018.

Their race-to-the-bottom hope is that voters will not have much sympathy for public workers with defined benefit pensions because most private sector employees were stripped of their retirement security years ago. Sadly, we already know how that worked out.

Don't expect the numbers, or the attacks they generate, to go away. The Controller's fiscal report notes that GASB guidelines require that state and local governments begin, for the first time, to report their long-term unfunded retiree health care costs on their books in 2017-18.

CSR Bill Watch

Support

AB 241 (Gordon) – Requires, under certain conditions, a local public entity to provide the names and mailing addresses of its retired employees to an organization that is incorporated and qualified under specific state and federal laws for the purpose of representing retired public employees during a bankruptcy proceeding. **STATUS:** Awaiting hearing in Senate Governance and Finance Committee.

AB 259 (Dababneh) – Requires a public agency that is the source of a data breach to offer at a minimum 12 months of identity theft prevention and mitigation services at no cost to the individuals affected by the breach. **STATUS:** Senate Appropriations Committee.

AB 348 (Brown) – Will create a

45-day timeframe for the Department of Public Health (DPH) to complete a long-term care facility complaint investigation and requires the DPH to provide additional information about the investigation of the complaint. **STATUS:** Senate Appropriations Committee.

AB 533 (Bonta) – Will ensure that if consumers follow their insurance plan's rules and go to in-network hospitals and care facilities, they will only pay in-network charges and co-pays for their visits. **STATUS:** Assembly floor – unfinished business.

AB 1667 (Dodd) – Will protect seniors and disabled people by ensuring that home care organization staff have received background clearances, been screened for tuberculosis and have had a minimum amount of training before they can provide care to a client. **STATUS:** Awaiting hearing in Assembly Human Services Committee.

AB 2231 (Calderon) – Will increase the amount of civil penalties to be imposed for a licensing violation under the provisions of the State Department of Social Services for care facilities, and will impose civil penalties for a repeat violation of those provisions. **STATUS:** Awaiting hearing in Assembly Human Services Committee.

SB 308 (Wieckowski) – Will make much-needed changes to Chapter 7 bankruptcy exemptions to protect struggling Californians, particularly seniors, from being stripped of their assets. **STATUS:** Assembly floor – inactive file.

SB 547 (Liu) – Will create a Statewide Aging and Long-Term Care Services and Coordinating Council (Council) that would be chaired by the Secretary of the California Health and Human Services Agency. **STATUS:** In Assembly – held at desk.

SCR 117 (Pan) – Will encourage the state to study coordinated palliative care and develop solutions, tools and best practices for providing better patient-centered care and information to Californians with chronic diseases. **STATUS:** Awaiting hearing in Senate Health Committee.

Oppose

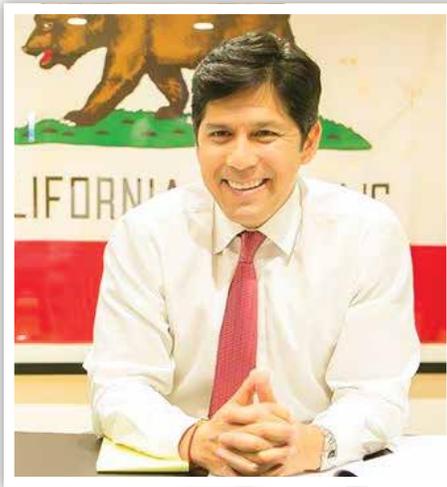
AB 1812 (Wagner) – Will prohibit the retirement benefit paid to a member of any public retirement system whose service is not included in the federal Social Security system from exceeding \$100,000. The bill would prohibit the retirement benefit paid to a member of any public retirement system whose service is included in the federal Social Security system from exceeding \$80,000. **STATUS:** Awaiting hearing in Assembly Public Employees, Retirement and Social Security Committee.

Retirement security plan for millions moves forward

The California Secure Choice Retirement Savings Investment Board voted unanimously March 28 on final recommendations on how to structure the Secure Choice Retirement Savings Plan, a landmark workplace retirement-savings program called a model for the nation by the New York Times.

The plan is intended to provide a new retirement investment plan for more than six million private-sector workers who don't have access to an employer-sponsored plan.

California is at the forefront of a national movement and will herald in the most significant change to retirement savings since Social Security was enacted as part of President Franklin D. Roosevelt's New Deal in the 1930s, according to Senate Pro Tempore Kevin De León, who set the plan in motion in 2012 and got it signed into law by Gov. Jerry Brown. His new bill incorporating the board's recommendations, SB 1234, will have its first hearing in the Senate Committee on Public Employment and



Senate Pro Tempore Kevin De León (D-Los Angeles)

Retirement on April 22.

Legislation modeled after California's program is now being considered in at least 15 states.

"We are taking an important step forward to ensure working Californians can retire with dignity and maintain a decent standard of living in the later years of life." Senate Leader De León said. "Now it's time for the Legislature to put the Secure Choice Board's insight

into statute so that Secure Choice can become a reality."

"At last, we're entering the homestretch," said California State Treasurer John Chiang, who chaired the California Secure Choice Retirement Savings Investment Board. "We are giving the Legislature recommendations that they can use to create a model program that promises to brighten the future of millions of private-sector workers and their families. We live in a fast-changing world in which innovations that often originate here in California are driving the new economy. And we need grand-scale innovative responses to the new challenges that arise with it. Secure

Choice is such a solution."

Secure Choice is a portable and reliable retirement plan that serves as a vital supplement to Social Security, encouraging participation through automatic enrollment and small payroll contributions.

In California, nearly one-half of workers will face significant economic hardship in retirement, with incomes below 200 percent of the federal poverty threshold, according to a press release from De León. The most at-risk groups are young workers age 25-44 and low-income workers, but even middle-income workers will be at risk of not having enough retirement income to be self-sufficient.

Supreme Court tie vote upholds union fair share fees – for now

continued from page 1

according to legal experts quoted in the press. It simply upholds a decision from the 9th U.S. Circuit Court of Appeals that applies to California and eight other Western states.

Since Supreme Court decisions are not final until they are handed down, nothing Scalia did or said in connection with the case before his death mattered to the outcome.

The case affects more than five million workers in 23 states and Washington, D.C., who are represented at the bargaining table by public sector unions.

Unions worried that if fair share fees had been struck down, they would have lost tens of millions of dollars in fees, reducing their power at the bargaining table and having a reverberating effect on retiree organizations.

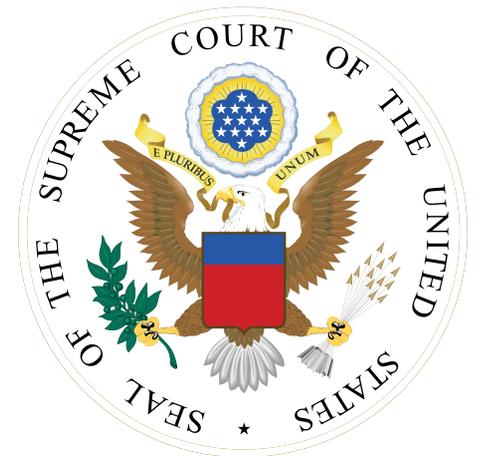
The lead plaintiff in the case was Rebecca Friedrichs, a public school teacher from Orange County, who said she resigned from the California Teachers Association over differences and didn't want to continue paying dues to cover bargaining costs. Friedrichs and the conservative group backing her had urged the justices to overturn a nearly 40-year-old Supreme Court decision – *Abood v. Detroit Board of Education* – which said public workers

who choose not to join a union can be required to pay for bargaining costs if the fees don't go toward political purposes.

Unions are legally required to represent all employees at the bargaining table, even those who are not part of the union.

The Center for Individual Rights, the conservative legal advocacy group that filed the case on behalf of Friedrichs, has already announced its intention to petition the court to re-hear the case. Dozens of cases like Friedrichs are pending in lower courts, with new lawsuits filed in Washington, Oregon, and New York in February alone.

Labor officials say the same handful of billionaires behind these efforts is also bankrolling efforts to pass new laws making it harder for people to form unions.



Retirement Should Be A Walk In The Park

If you know state retirees who haven't yet joined California State Retirees, tell them why they should. We are the only retiree organization that is focused solely on state retirees and their pension and health care concerns.

 Tell them to call **(888) 808-7197** for more information and a membership packet.

California State Retirees • 1108 O Street, Suite 300 • Sacramento, CA 95814
www.californiastateretirees.org

Members on the Move



Chapter 11 President Christy Christensen-Fountain and CSR's District F Director Jerry Fountain spoke with Dr. Joaquin Arambula, third from left, at the 31st Assembly Candidate Debate at Pardini's Restaurant in Fresno March 23. Richard Conness, a Chapter 11 member, also attended the debate, which included discussion on high speed rail, ground water restoration and health care. Arambula, a Democrat and emergency room doctor at Adventist Medical Center in Selma, is one of three candidates vying to fill out the final year of former Assemblyman Henry T. Perea, who resigned in late December to take a private job.



Chapter 20 President Sharon Stoltzman shared this photo of former Chapter 20 President Robert "Bob" Wilson, who also previously served in several positions within the California State Employees Association and California State Retirees. Among his positions was chair of the CSR Governing & Bylaws Committee. While he is rehabilitating, his wife, Marie, far right, is living nearby at Pasadena Highlands Assisted Living, where they both receive mail at: 1575 East Washington Blvd., Apt. 318, Pasadena, CA 91104. In the middle is Colleen Newcomb, the couple's daughter.



Joann Stewart was sworn in as the new Chapter 15 president by Keith Umemoto, the chapter's former president, at the Chapter 15 meeting in Marysville March 15. Umemoto was appointed to the CSR District E director position in February, representing Chapters 2, 15 and 165. Before her, Stewart previously served as the District 15 vice president.



Flora Jones held up a copy of the *California State Retiree* on a chartered bus headed for a San Francisco play in March. Chapter 165 plans bus excursions a few times a year. All CSR members are invited, along with their friends and family. Chapter 165 President Beverley Greening says she also welcomes state retirees who have not yet joined CSR. "It's a good way to sign up new members," she says.



Chapter 5 invites retirees to golf tournament in Ione May 16

The Chapter 5 Amador Subchapter invites all state retirees to attend the 2nd Annual Golf Tournament at 9 a.m., Monday, May 16, at the Castle Oaks Golf Club in Ione.

"Last year was so much fun, the players insisted Chapter 5 do it again, just not in July!" said Barbara Powers, Chapter 5 president.

The entry fee for golfers will be \$70 and includes:

- ♣ 18 holes of golf – 4 person scramble
- ♣ 2 Golf Carts per Foursome
- ♣ Dinner

♣ Awards: Lo Net Team + Low Gross Team + Worst Gross Score
Non-golfers are also invited for fun activities in Ione or at Jackson Rancheria. A fee of \$15 will cover wine, cheese, soft drinks and dinner.

Please send your reservation to: Barbara Powers, 9400 Raquepaw Lane, Jackson, CA 95642. For more information, call Barbara Powers at (209) 482-7647 or Susie Sampucci at (209) 274-4327 or Denise Simpson at (209) 206-3817.

SCAM! Alert

'Phishing' scam targets some CalPERS members

CalPERS issued a warning to members that scammers are trying to obtain members' personal financial information through a "social engineering" technique.

This approach relies on misrepresentation and the trusting nature of individuals who "phish" for information through phone calls or email.

A phishing call or email may sound or look as though it comes from an organization known to the victim, such as a bank or government entity. But they are generally from a scammer trying to obtain personal information under false pretenses.

In this particular scam, an individual claiming to be a CalPERS representative informs you that there is a problem that needs immediate attention. The caller then asks you to confirm personal information to verify your account.

CalPERS suggests these general practices to avoid being a victim of these types of scams:

- ✓ Do not provide personal or financial information to anyone who solicits information over the phone. CalPERS representatives will never call you to ask for personal information.

- ✓ Confirm the legitimacy of a CalPERS representative by calling (888) CalPERS (or 888-225-7377).

- ✓ Report fraud and scams to your local law enforcement agency.

More information about scams may be found at: www.consumer.ftc.gov/articles/0076-phone-scams

www.stopfraud.gov/report.html
www.oag.ca.gov/report-crime

Riverside residents are warned about impersonators

CalPERS members in Riverside County recently reported that people posing as CalPERS employees are attempting to engage with members at their homes.

CalPERS members in the City of Corona in Riverside County reported to CalPERS that a well-dressed male approached their homes and indicated that he wanted to discuss member discounts that are now available to them. The members were presented with information on a clipboard that accompanied an envelope that is marked with a CalPERS logo and a form of an employee badge.

CalPERS does not contact members by going door-to-door. CalPERS members are advised to be cautious if they are contacted by any door-to-door individual and that they should get any information identifying the person or their vehicles.

They should also contact the Riverside Police Department and notify CalPERS at (888) CalPERS or (888) 225-7377.

Social Security warns about new phone scam

Social Security Inspector General Patrick P. O'Carroll is warning citizens to be aware of phone calls from unknown people who claim to have information about a citizen's application for disability benefits and offer assistance with the citizen's claim.

A Maryland citizen recently reported receiving several of these phone calls, even though the citizen had not applied for disability benefits, according to a press release from the Inspector General's Office. There are several variations of this type of phone phishing scam, which could lead to identity theft and/or government benefit theft.

The Internal Revenue Service (IRS) recently warned of similar phone calls from people impersonating IRS agents who request information to process a citizen's tax return.

The callers appear to be "phishing" for personal information – such as Social Security numbers or personal financial information – from citizens who possibly have applied for disability benefits and thus might be inclined to provide information to the caller in furtherance of their claims.

One person, who had not applied for disability benefits, reported recently receiving three unsolicited calls from a caller named Scott from a phone number with a 301 area code.

"You should never provide your Social Security number, bank account numbers or other personal information by telephone or over the Internet unless you

are extremely confident of the source to which you are providing the information," O'Carroll said.

If you have questions about any communication – phone call, email, letter, or text – that claims to be from or have a connection to the Social Security Administration, call Social Security's toll-free customer service number at (800) 772-1213 to verify its legitimacy. Those who are deaf or hard-of-hearing can call Social Security's TTY number at (800) 325-0778.

You may report suspicious activity involving Social Security programs and operations to the Social Security Fraud Hotline at <https://oig.ssa.gov/report> or by calling (800) 269-0271. Those who are deaf or hard-of-hearing can call the OIG TTY number at (866) 866-501-2101.

If you become a victim of credit card fraud ...

It can happen to the best of us – even if we do everything we're told to do to prevent it.

If you suspect identity theft think someone has gained access to your credit report without your permission, you might consider placing a Credit Security Freeze on your report from the three major credit reporting agencies — Trans Union, Equifax and Experian. All three must be contacted to be effective.

How it works: A credit security freeze will prevent a credit reporting agency from releasing your credit report without your consent. You will be provided a personal identification number or password if/when you want to remove the security freeze from your file or authorize the temporary release of your credit report.

In California, the fee for placing a security freeze on a credit report is \$10, and there is no fee for residents who are 65 years of age or older.

A credit freeze does not affect your credit score and can be lifted at your request.

A credit freeze also does not:

- prevent you from getting your free annual credit report
- keep you from opening a new account, applying for a job, renting an apartment or buying insurance. But if you're doing any of these, you'll need

to lift the freeze temporarily, either for a specific time or for a specific party

- prevent a thief from making charges to your existing accounts.

You still need to monitor all bank, credit card and insurance statements for fraudulent transactions.

A credit freeze also does not stop prescreened credit offers. If you want to stop getting prescreened offers of credit, call (888) - 5OPTOUT or (888) 567-8688 or go online. The phone number and website are operated by the nationwide credit reporting companies. You can opt out for five years or permanently. However, some companies send offers that are not based on prescreening, and your federal opt-out right will not stop those kinds of solicitations.

If you want to place a credit freeze, contact each of the nationwide credit reporting companies:

- Equifax — (800) 349-9960
- Experian — (800) 397 3742
- TransUnion — (888) 909-8872

You'll need to supply your name, address, date of birth, Social Security number and other personal information.

After receiving your freeze request, each credit reporting company will send you a confirmation letter containing a unique PIN (personal identification number) or password. Keep the PIN or password in a safe place. You will need it if you choose to lift the freeze.

Have you moved?



Don't miss an issue of the *California State Retiree!*

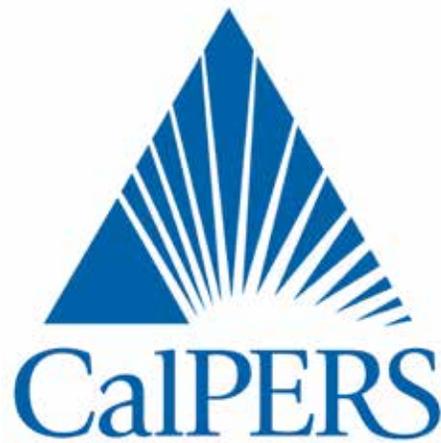
To update your information, just call us at (916) 326-4292 or toll-free, (888) 808-7197

CalPERS to receive \$130 million in settlement

A case involving inflated grades of residential mortgage deals that later faltered was solved in March when Moody's and Moody's Investors' Service agreed to pay CalPERS a record \$130 million.

The lawsuit stems from losses the pension fund suffered after the collapse of the housing market and defaults on formerly AAA-rated securities that were backed by pools of residential mortgages, according to CalPERS.

CalPERS, the largest pension fund in the United States, brought the lawsuit against Moody's and other rating agencies in 2009. CalPERS previously settled with Fitch Ratings and Standard &



Poor's, the other rating agencies that were named in the lawsuit. S&P, a unit of McGraw Hill Financial Inc., settled with CalPERS in 2015 for \$125 million, bringing the total recovery

from the now-concluded lawsuit to \$255 million.

"This resolves our lawsuit against Moody's and restores money that belongs to our members and employers," said Matthew Jacobs, general counsel for CalPERS. "We are eager to put this money back to work to help ensure the long-term sustainability of the fund."

CalPERS sustained losses from investments in three structured investment vehicles that relied on the liquidity of assets that turned out to be "illiquid," such as subprime RMBs, CDOs and other asset-backed securities, CalPERS said.

In the lawsuit, CalPERS alleged that Moody's made "negligent misrepresentations" by assigning the

investments their highest credit rating. This caused significant losses as the market for structured finance securities collapsed in late 2007.

In addition to obtaining a substantial recovery for investment losses, this case was path-breaking in that the settlements rank as the largest known recovery from Moody's and S&P in a private lawsuit for civil damages. The case also established through a landmark appellate court decision that rating agencies can be liable for negligent misrepresentations under California law for their ratings of privately-placed securities.

"This should serve as a cautionary reminder to all investors who rely on rating agencies to guide their investments," Jacobs added.

Who pays? The CalPERS Pension Buck identifies the income sources of public employee pensions

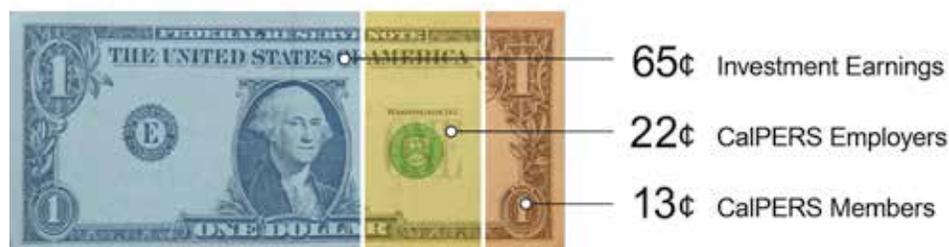
Some people believe that taxpayers fund the total cost of public pensions. This is not true.

The largest contribution comes from CalPERS investment dollars, with additional funding from employee and employer contributions.

The CalPERS Pension Buck illustrates the sources of income that fund public employee pensions. Pension fund income over the last 20 years (as

of June 2015) shows that every dollar spent on public employee pensions comes from 65 cents of investment earnings, 22 cents from employers and 13 cents from employees.

CalPERS pension payments generate nearly \$31 billion of economic activity per year in California, supporting almost 105,000 jobs and generating more than \$716 million in sales and property tax revenue every year.



Source: CalPERS income over the last 20 years as of June 2015.



In the fiscal year that ended June 2015, CalPERS paid out almost \$19.4 billion in pension benefits using investment income and contributions from participating public employers and their employees (our members). Public employees who are CalPERS members contribute up to 15.25 percent of their take-home pay to help fund their own pensions.

Pensions pay it forward. After CalPERS pension dollars are paid, they continue to boost California's economy. According to the most recent economic data:

- Nearly 105,000 jobs were supported.
- More than \$716 million was added to California's coffers from sales and property tax.
- CalPERS pension payments boosted California's economy by nearly \$31 billion.

* Economic data of pension payments as of June 30, 2014.



Be an informed patient.

Check up on Your Doctor's License



(800) 633-2322 | www.mbc.ca.gov

Have you done a checkup on your doctor's license?

The Medical Board of California encourages consumers to check up on their doctor's license. Such a checkup is simple and helps a consumer make an informed choice when choosing a doctor.

To determine a doctor's status, go to the Medical Board's website at www.mbc.ca.gov or call (800) 633-2322 and someone at the Medical Board will look up the doctor for you.

To use the website, click on "License Search" on the home page. Then choose the license type by clicking the checkbox for "Physician and Surgeon." Then click "Search by Name."

Enter the doctor's last name and first initial. If it is a common last name, enter the entire first name. Make sure the names are spelled correctly. Then click on "Search."

Click on his or her name. Review license details, including verifying whether any disciplinary actions are listed at the bottom of the page.

If you have any questions regarding the information on the doctor's profile, you may contact the Medical Board or discuss it with your doctor.

The Medical Board also encourages consumers to sign up for the MBC Subscribers' Alerts on the home page to be notified by email of disciplinary actions taken against a physician's license, including probationary status, suspension or revocation.

Encouraging patients to check up on their doctor's license is part of the Medical Board's ongoing mission of consumer protection. For more information or assistance, please call (800) 633-2322.



Board Districts

CSR Statewide Officers



President Tim Behrens
 Term: 2016-2019
 Contact: (559) 920-0371



Executive Vice President Fritz Walgenbach
 Term: 2016-2019
 Contact: (916) 483-4732



Vice President Stephanie Hueg
 Term: 2016-2019
 Contact: (831) 335-0138



Chief Finance Officer/Secretary Harold A. Rose
 Term: 2016-2019
 Contact: (707) 542-5628



CSR members from Chapter 2 and 165 attended the NAACP Prayer Breakfast in Sacramento March 25. Pictured are Gwen Jackson, Tereatha Henderson, Penny Felix and Nancy Phillips, wife of Chapter 165 Vice President David Phillips.

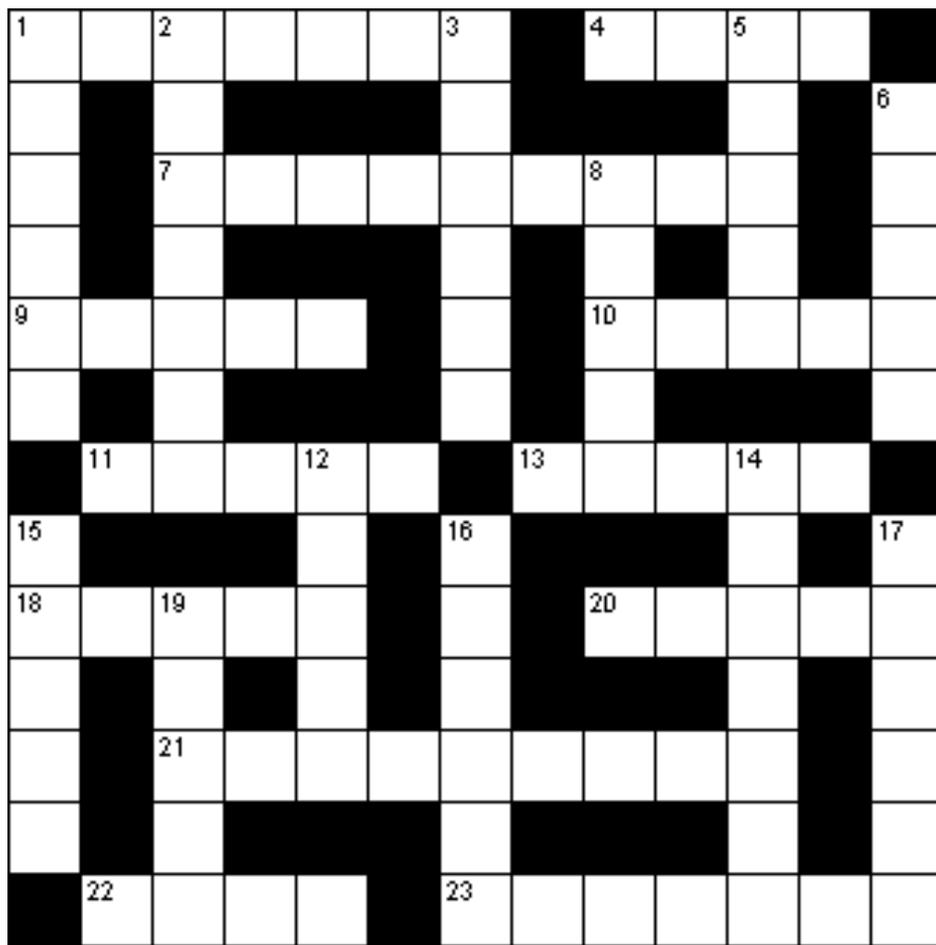


Meeting our representatives

Chapter 6 members attended a fundraising luncheon for Sen. Mike Morrell at the Red Hill Country Club in Rancho Cucamonga March 22. Morrell, a Republican, is running for re-election to the 23rd Senate District, which includes Beaumont, Rancho Cucamonga, Hemet, Big Bear City, Loma Linda, Menifee, Phelan, San Bernardino and Yucaipa.

Pictured are Dee Stoddard, Chapter 6 president; Sen. Mike Morrell; Sharon Huddleston, associate Chapter 6 member; and Willis Huddleston, Chapter 6 treasurer.

Chapter 6 members also visited other legislative officials in March, including Assemblyman Chad J. Mayes, R-Yucca Valley.



WHERE IN THE WORLD?

ANSWERS
ON PAGE 15

ACROSS

1. Capital of 15 Down (7)
4. Famous Italian Leaning Tower (4)
7. River in southwestern Asia (9)
9. Famous San Antonio mission (5)
10. State in New England (5)
11. A state in the Rocky Mountains (5)
13. Italian city, famous for its ham (5)
18. German city (5)
20. Capital of Jordan (5)
21. Capital of Scotland (9)
22. Honolulu is on this island (4)
23. State capital of 10 Across (7)



DOWN

1. Capital of the Bahamas (6)
2. Reykjavik is the capital (7)
3. Country on the Mediterranean (6)
5. Japanese cuisine (5)
6. Mountain range running along the Pacific coast (5)
8. Florida resort city (5)
12. Capital of Vietnam (5)
14. Largest city of Tennessee (7)
15. East African country (5)
16. Banjul is the capital (6)
17. Capital of Turkey (6)
19. Ancient city in Tuscany (5)

IT'S A DOG'S LIFE

Can you find the dogs hidden in the box? They may be horizontal, vertical or diagonal, forwards or backwards.

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

- | | | | |
|--------------|------------|--------------|------------|
| AIREDALE, | CHIHUAHUA | HUSKY | ROTTWEILER |
| ALSATIAN, | CHINOOK | JACK RUSSELL | SAMOYED |
| APPENZELLER, | CHOW CHOW | LABRADOR | SANSHU |
| BASSET, | COLLIE | LANDSEER | SETTER |
| BEAGLE, | CORGI, | MAGYAR | SHEEPDOG |
| BEDLINGTON, | DACHSHUND | MASTIFF | SPANIEL |
| BLOODHOUND | DALMATIAN | PEKINGESE | TERRIER |
| BORZOI | DOBERMAN | POINTER | WHIPPET |
| BOXER | GREAT DANE | POMERANIAN | |
| BULLDOG, | GREYHOUND | POODLE, PUG | |

Favorite Recipes

Chapter 11 President Christy Christensen-Fountain is known for the delicious cookies and cakes she brings to CSR meetings and events. But not everyone may know that her cooking repertoire extends to entrees and many other edibles.



Pizza Pasta two ways: Pizza pasta salad and Pizza Pasta Casserole

Cook one box of 12-14 oz. pasta per directions, then place in cold water.

In a large bowl, combine:

- 1-6 oz. can of sliced or chopped black olives (drained and washed)
- 1-6 oz. can of sliced or chopped mushrooms (drained and washed)
- One large, diced onion
- One 14. oz. bag of frozen sliced, bell peppers
- One 6 oz. bag of sliced pepperoni
- One 6 oz. bag of sliced salami
- One 14 oz. smoked sausage (sliced)

Mix everything together, then divide in half. (You will need two six-cup capacity bowls.)

For the Pizza Pasta Salad, add 8 ounces of grated cheese. Stir in one bottle of Italian dressing (I prefer Kraft Italian.)

For the Pizza Pasta Casserole, add 8 ounces of grated cheese. Stir in 24 ounces of your favorite pasta sauce. (I prefer Del Monte's Garlic Onion.)

Place in oven, bake at 350 degrees for about 30 minutes.

Send your favorite recipes to tlundholm@californiastateretirees.org or mail them to: Trinda Lundholm, 1108 O St., Suite 300, Sacramento, CA 95814

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

Gail Anderson
Maria Castro
Oulitia Hill
Willene Hilton
Catherine Wind

Chapter 2

Linda Bakke
John Bryan
Rose Cooper
Anne French
Isabel Garcia
Tammy Gooch
Harbans Grewal
Maria Hernandez
Michelle Hill
Marcy Hunt
John Mc Laughlin
Susan Mitchell
Jane Moore
Michael Roy
Susan Royo
Dawn Rumore
Luz Sarmiento
Scott Sequira
Lisa Tessmer
Thomas Thatcher
May Yip
Linda Zayas-Morgan

Chapter 3

Mary Coulton
Rolf Johnsen
Mantat Mui

Chapter 4

Ida Brown

Chapter 5

Kerri Fausone
Socorro Garcia
Ann Gordon
Charlene Pickering
James Weiss
Shirrell Wells

Chapter 6

Prince Adu-Beng

Stephen Arth
Ruth Barela
Deborah Briese
Gail Creech
Cheryl Ecclestone
Sergy Flores
Martha Guarnett
Joan Horn
Naseem Inderias
Rhonda King
Sherry Lopez
Annie Ly
Gloria Olivas
Lorraine Saude
Cora Tipton
Susan Tousignant

Chapter 8

Laura Black
Anne Flowers
James Flowers
Kenneth Milne
Michael Molander

Chapter 9

Richard Albanese
Yat Chung
Felicisimo Dela Cruz
Michael Delgado
Judy Demayo
Agustin Gomez
Pachune Lekadhana
Danilo Lopez
Mercedes Lopez

Chapter 10

Flora Chang
Kathleen Mastako
Mac Porter
Joann Sellingsloh
Barbara Terry

Chapter 11

Ramon Iniguez
Cynthia Jackson-Ridley
Gloria Lugo
Fe Torio

Chapter 12

Beth Stanton

Chapter 13

Toni Weyand

Chapter 14

H Perez

Chapter 15

Donald Troutner
Terry Williams

Chapter 16

Billy Rutherford

Chapter 17

Nancy Kavanaugh
Lasonja Peisker

Chapter 20

Gary Coyne
Barbara Flournoy
Irene Mcgee

Chapter 21

Evelyn Alfaro
Zhizhong Bai
Cathy Cherry
Charnel Emery

Larry Gay

Brian Kelly

Jeanette Lucas

Alan Macachor

Cindy Martinez

Kevin Ryan

Ardyth Skyles

Solomon Tekleegzy

Mark Weston

Chapter 23

Randy Martinez

James Quinton-Smart

Chapter 26

Mark Merten

Henry Reveles

Chapter 31

Martha Atyabi

Mark Crnic

Chapter 34

Ishmael Baksh

Odong Kim

Carol Murray

Lan Phan

Eufrosina Rabbon

Antonieta Valdez-San

Marcos

Chapter 35

Virginia Casalda

Chapter 36

Sylvia Besares

Susan Rakes-Neal

Chapter 165

Kristine Hubbard

Laura Jepma

Rena Shaw

David Smith

Peggy Symonik

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.

Be Prepared for an Emergency ...

While Traveling.



Learn How *Emergency Assistance Plus (EA+)* Helps You Handle Travel Emergencies.

CSEA EA+ steps in to help you with more than 20 emergency and medical services ... to help you focus on your recovery and NOT on the costs (or even details like lining up second opinions or flying loved ones home*).

Plus, acting right away also helps lock in your CSEA members-only price.

EA+ rates are currently as low as they can go. So when you activate EA+ right away, you're guaranteed the same low price for a FULL year.

I already have medical insurance. Why should I activate EA+, too?

EA+ is NOT medical insurance. It's an important stop-gap between what your medical plan covers ... and emergency transportation expenses most health insurance plans NEVER pay.

For more information log on to www.cseabenefitsprogram.com/emergency-assistance-plus or call toll-free 1-855-781-9070 today to speak with a benefits representative.

*This is only an outline of the plans services. Please review your Member Benefit Guide carefully. EA+ is not insurance.

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Recommended booster shots for seniors

Dear Savvy Senior,

I just turned 65 and would like to find out what types of vaccinations are recommended to Medicare beneficiaries, and how they are covered.

– *Health Conscious*

Dear Conscious,

Most people think that vaccinations are just for kids. But adults, especially seniors who tend to have weaker immune systems, need their shots too. Here's a rundown of what vaccines the Centers for Disease Control and Prevention (CDC) recommend for seniors 65 and older, and how they're covered by Medicare.

Flu (Influenza): While you probably already know that flu shots are recommended every fall to all seniors, you may not know that those over 65 also have the option of getting a high-dose flu vaccine instead of a regular flu shot. This vaccine – known as the Fluzone High-Dose – has four times the amount of antigen as a regular flu shot does, which creates a stronger immune response for better protection. All annual flu shots are covered under Medicare Part B.

Td/Tdap (tetanus, diphtheria, pertussis): A one-time dose of the Tdap vaccine, which covers tetanus, diphtheria and pertussis (whooping cough), is recommended for all adults. If you've already had a Tdap shot, you should return to getting a tetanus-diphtheria (Td) booster shot every 10 years. All Medicare Part D prescription drug plans



cover these vaccinations.

Pneumococcal: This vaccine protects against pneumonia, which kills about 50,000 Americans each year. It's now recommended that all seniors, 65 or older, get two separate vaccines – Prevnar 13 and Pneumovax 23 – at different times. Medicare Part B covers both shots if they are taken at least 11 months apart.

Shingles (zoster): Caused by the same virus that causes chicken pox, shingles is a painful, blistering skin rash that affects more than a million Americans each year. All people over age 60 should get the Zostavax vaccine, even if they've had shingles before. All Medicare Part D prescription drug plans cover this one-time vaccination, but coverage amounts and reimbursement rules vary depending on where the shot is given. Check your plan.

Varicella (chickenpox): If you've never had the chicken pox, this two-dose vaccine (called Varivax) is recommended to adults, and is also covered by Medicare Part D plans.

Hepatitis A: This is a two-dose series of shots recommended to adults who have chronic liver disease, a clotting-factor disorder, have same-sex male partners, illicit injectable drug use, or who have close contact with a hepatitis A-infected individual or who travel to areas with a high incidence of hepatitis A. These shots are covered by Medicare Part D drug plans.

Hepatitis B: This three-dose series is recommended to adults who are on dialysis, have renal disease or liver disease, are sexually active with more than one partner, have a sexually transmitted disease or HIV. These vaccinations are

covered under Medicare Part B.
Meningococcal: Adults 56 and older, who have had their spleen removed, have certain blood deficiencies or plan to travel to parts of the world where meningitis is common, should receive the meningococcal polysaccharide vaccine. This is covered by Medicare Part D.

To help you get a handle on which vaccines are appropriate for you, take the CDC's What Vaccines Do You Need? quiz at www2.cdc.gov/nip/adultimmsched

Also, talk to your doctor during your next visit about what vaccinations you should get.

If you can't remember which vaccines you've already had, check with your past doctors to see if they have any records, or contact your state's health department. Some agencies have vaccination registries (see vaccineinformation.org/state-immunization-programs) that may help you.

If you can't locate your records, your doctor can give you blood tests to see if you're immune to certain vaccine-preventable diseases. Or, they may just give you the shot. It's safe to repeat vaccines, according to the CDC.

How to choose an appropriate walking cane

Dear Savvy Senior,

I have severe arthritis in my knee and could use a walking cane to help me get around. Is there anything I should know about canes before I buy one?

– *Limping Linda*

Dear Linda,

When it comes to choosing a cane for balance and support most people don't give it much thought, but they should. Walking canes come in hundreds of different styles, shapes and sizes today, so you need to take into account your needs and preferences to ensure you choose one that's appropriate for you. Here are some tips that can help.

WHO'S AT RISK?

The first thing you need to consider is how much

support you need. That will help you determine the kind of cane you choose. The three basic types of canes you'll have to choose from include:

1. Straight canes: These are basic, single point canes that typically incorporate a rounded "crook" handle or "L-shaped" ergonomic handle. Usually made of lightweight aluminum or wood, most of the aluminum models are adjustable in height and some even fold up.

2. Offset-handle canes: These also are single point straight canes, but come with a swan neck curve in the upper part of the shaft that puts the user's weight directly over the cane tip for added stability. These canes are typically aluminum, adjustable-height and come with a flat, soft grip handle that's easy on the hands. Both straight canes and offset-handle canes

are best suited for people who have a slight walking impairment.

3. Quad canes: Also called broad-based canes, these work best for people who need maximum weight bearing and support. Quad canes come with four separate tips (some have three tips) at the base. They usually have an offset flat handle, and can remain standing when you let go of it, which is very convenient.

FITTING THE CANE

Once you decide on the type of cane, you need to make sure it fits. Stand up with your arms hanging straight down at your side. The top of the cane should line up with the crease in your wrist, so your arm is

continued on page 13

When meeting with your legislator ...

There are a few tips that should be followed when meeting with your legislator, according to the Assembly Speaker's Office of Member Services.

1. Schedule a meeting in advance: Call ahead to make an appointment — do not unexpectedly show up. Let the legislator's aide know what you want to discuss. Be as specific as possible so that your legislator and his or her staff can prepare materials which they

may want to provide you.

2. If you are representing a group, let the legislator know: When you introduce yourself, make it clear who you are and what organization, if any, you are working with.

3. Don't feel slighted if you end up meeting with a staff member: A legislator will often have you meet with trusted staff members who attend meetings and conduct other duties on

behalf of the legislator. You should provide the same information to the staff member as you would the legislator.

4. Do your homework and be prepared: You should expect to take no more than 15 minutes of a legislator's time to discuss a particular issue or legislation. Try to anticipate direct and challenging questions, and prepare your answers before the meeting.

5. Bring materials that help make

your point: If you have statistical information or studies to back up your views, bring copies to give to your legislator.

6. Don't be demanding: Let legislators explain their views without interruption. They often have input from many sources, such as fiscal agencies, state departments or other groups with expertise on the issue.

7. Follow up is important: Several days after meeting with your legislator, give him or her a call or follow-up with a thank-you note.

When writing to an elected official ...

A personal letter is the most common way of contacting a legislator. Just one letter with either a new perspective or a clear, persuasive argument can influence a legislator's approach to an issue. A legislator may pay more attention to a legislative matter on which he or she has received a large amount of mail.

1. Address the letter properly: Know your legislator's full name, correct spelling and title. If you are uncertain, call the legislator's office to get the correct information or look it up online.

2. Always include your last name and your address: A letter cannot be answered if there is no return address or if the signature is not legible.

3. Use your own words: Avoid form letters and petitions. This kind of correspondence tends to be identified

as an organized campaign and is often answered with a standard reply. A thoughtful and factual letter carries more weight than a form letter or printed post card. However, petitions are still useful to let legislators know that an issue is important to a large group of individuals.

4. Time the arrival of your letter: Write to your legislator and the chairperson of the committee dealing with the bill in which you are interested while the bill is still in committee. This will ensure there is still time to take effective action.

5. Be clear about the topic of your letter: Identify the bill or your issue of concern to you by referring to the bill's number or its popular title.

6. Be brief and constructive: If you disagree with the approach of a bill, explain what you believe to be

the correct approach.

7. Give the reasons for your opinion: Explain how an issue would affect you, your family, community,

business or profession. Concrete, expert arguments for or against a bill can often influence a legislator's opinion. You may also want to include articles, editorials or other supporting materials to help make your point.



CSR Political Action Committee Chair Dick Mesa, right, discussed state retiree issues with Assemblywoman Cathleen Galgiani, D-Stockton, during CSR's Annual Lobby Day in 2015.

continued from page 12

slightly bent at the elbow when you grip the cane.

The cane should also have a rubber tip at the bottom to prevent slipping. A worn or torn rubber tip is dangerous, so check the tip frequently to ensure it's in good condition and replace it when necessary. Rubber tips come in different sizes depending on the shaft diameter, and can usually be purchased in multipacks at your local pharmacy.

The grip is also very important, so choose one that's ergonomically designed, or one that has a molded rubber or foam grip that's comfortable to hold on to.

And if you travel much, consider getting a folding cane that can be packed or stored away easily.

HOW TO USE

When using a cane, it should always be held in the hand opposite of the leg that needs support. For



example, if your knee pain is on your left side, you should use the cane in your right hand. The cane should then move forward as you step forward with the bad leg.

If you have to go upstairs, you should lead with the good leg. And when you go downstairs, you should put your cane on the step first and then step down with your bad leg.

The Mayo Clinic offers a slide show at mayoclinic.com/health/canes/HA00064 that will show you how to choose and use a cane. It's also a smart idea to work with a physical therapist.

WHERE TO BUY

You can buy canes at drugstores, discount retailers, medical supply stores and online, usually between \$10 and \$50. You'll also be happy to know that Medicare covers canes with a written prescription from a physician.

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: Location and date TBA.

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, May 2, 11 a.m.; the official meeting starts at noon. **Where:** Sierra 2 Center (Curtis Hall), 2791 24th St., Sacramento. **Program:** Linda Middlesworth, aerobics instructor and instructor for the Cancer Food Project at Cornell University, will speak on which exercise regimen best fits you. Happy Mother's Day! Please submit your program suggestions to Susan Shambaugh, Program Committee chair, for future programming. **Menu:** Cheddar beef on roll, ambrosia salad, and carrot cake. The vegetarian entrée is Portabella on gluten-free roll. **Cost:** Members are free; guests are \$3. **Reservations are required:** By 5 p.m. Thursday, April 28, or you will not receive a lunch. Members attending with a guest will be required to pay \$3 per guest at the door. Contact Nadie Savage, attendance coordinator, at texasgirl0124@gmail.com or by phone at (916) 968-5984 if you plan on attending. **Note:** Cancellations are also required by April 28. Please advise Nadie if your meal is a regular lunch or a special order. No-shows will be responsible to the chapter for the full cost of their meals. **For more information,** please contact Phyllis Johnson at (209) 471-2192 or at johnsonphyllis010@yahoo.com.

Meeting: Monday, June 6, 11 a.m.; the official meeting starts at noon. **Where:** Sierra 2 Center (Curtis Hall), 2791 24th St., Sacramento. **Program:** Happy Father's Day! Please submit your program or guest speaker suggestions to Susan Shambaugh, Program Committee chair. **Menu:** Caesar salad, grilled chicken, bread and chocolate chip cookie. The vegetarian entrée is tossed salad with feta cheese crumble. **Cost:** Members are free; guests are \$3. **Reservations are required:** By 5 p.m. Thursday, June 2, or you will not receive a lunch. Members attending with a guest will be required to pay \$3 per guest at the door. Contact



Nadie Savage, attendance coordinator, at texasgirl0124@gmail.com or by calling (916) 968-5984 if you plan on attending. **Note:** Cancellations are also required by June 2. Please advise Nadie if your meal is a regular lunch or a special order. No-shows will be responsible to the chapter for the full cost of their meals. **For more information,** please contact Phyllis Johnson at (209) 471-2192 or 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, June 10, 11:30 a.m. **Where:** United Irish Cultural Center, 2700 45th Ave., San Francisco. Guest Speaker: CalPERS Chief Actuary Alan Milligan will speak on the economy and how it affects us. **Menu:** Shepherd's pie or parmesan crusted filet 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; **Vice President:** Ethel Watson, (323) 734-2788; **Secretary:** Meryl David, (323) 939-0620; **Treasurer:** Virginia Griffin, (323) 290-3655. **Note:** If you need transportation to a meeting, 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, April 21, 11:30 a.m. **Where:** Taix French Country Cuisine, 1911 Sunset Blvd., Los Angeles; **Cost:** \$5 for members \$7 for non-members.

Chapter 4 Subchapter

Meeting: TBA.

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: Tuesday, July 19, 11:30 a.m. **Where:** Amador Senior Center, 229 New York Ranch Road, Jackson. **Program:** Report of the Board of Directors. **Menu:** A free meal will be provided.

Merced Subchapter

Meets after each CSR Board meeting, unless otherwise announced

Meeting: Wednesday, July 13, 11:30 a.m. **Where:** Paul's Place Restaurant & Bakery, 2991 G Street, Merced. **Program:** Report of the CSR Board

of Directors. **Menu and Cost:** Meal at member's expense.

Modesto

Meets after each CSR Board meeting, unless otherwise announced

PLEASE NOTE NEW LOCATION

Meeting: Thursday, July 14, 11:30 a.m. **Where:** Fuddrucker's Restaurant, 3848 McHenry Avenue, #410, Modesto. **Program:** Report of the CSR Board of Directors. **Menu and Cost:** Order off menu at member's expense.

Sonora Subchapter

Meets after each CSR Board meeting, unless otherwise announced

Meeting: Tuesday, July 12, 11:30 a.m. **Where:** Tuolumne County Senior Center, 540 Greenley Road, Sonora. **Program:** Report of the CSR Board of Directors. **Menu:** A free meal will be provided.

CHAPTER 6

SAN BERNARDINO/ RIVERSIDE COUNTY

President: J. Dee Stoddard, (909) 862-1870; **Vice President:** Erlinda Ochoa, (909) 822-4128; **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.

Meetings are held quarterly, unless otherwise announced

Humboldt Chapter

Meeting: Tuesday, July 5, 11:45 a.m. **Where:** Eureka Elks Lodge, 455 Herrick Ave., Eureka. **Reservations are required:** By Thursday, June 30, please contact one of the officers above.

Del Norte Subchapter

Meeting: Wednesday, July 6, 11:45 a.m. **Where:** The Lucky Seven Casino, 350 N. Indian Road, Smith River. **Reservations are required:** By Friday, July 1, 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, ojudy@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, April 13, 11 a.m. **Where:** Sizzler Restaurant, 15252 East Rosecrans Blvd., La Mirada. **Menu:** Your choice. **Program:** Los Angeles District Attorney Cynthia Gonzalez and Sgt.

Oscar Casini will speak. **Cost:** Chapter 9 will pay \$10 toward each member's lunch. Guests pay for themselves.

Meeting: Wednesday, May 11, 11 a.m. **Where:** Sizzler Restaurant, La Mirada. **Program:** TBA.

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, April 28, 10:30 a.m. **Where:** Elks Lodge, 222 Elks Lane, San Luis Obispo. **Program:** TBA. **For more information:** Call any chapter officer at the numbers above.

Meeting: Thursday, July 28, 10:30 a.m. **Where:** Elks Lodge, San Luis Obispo. **Program:** TBA.

CHAPTER 11

MID VALLEY

President: Christy Christensen-Fountain, (559) 707-7067 or chrchs90@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: Tuesday, May 24, 11:30 a.m. **Where:** Café 101, 101 Polk St., Coalinga. **Program:** TBA. **Note:** We will be collecting socks for children and teens. Bring in a package of socks to receive an extra door prize ticket.

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 the even months, unless otherwise announced

Meeting: Wednesday, April 20, 11 a.m. **Where:** Big Papa's, 1001 West Tehachapi Blvd. Tehachapi. **Program:** Representatives from Kaiser and United Healthcare will speak on their services and answer questions. Bring another CalPERS retired member with you. **Menu:** Chapter 12 will pay for orders from the senior menu.

Please note: The June 15 meeting will be in Lancaster at a location to be announced in next month's California State Retiree.

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 rbjeepman10@hotmail.com

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

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

Meeting: Monday, May 16, noon. Arrive at 11:30 a.m. if you are ordering a meal. **Where:** Country Waffle, 2300 Athens Ave., Redding. **Program:** TBA. **Menu:** Order from the menu. **Cost:** Complimentary to CSR members and associates. **Reservations:** Not required.

CHAPTER 14

NORTHERN CALIFORNIA/CHICO

President: S.E. Riazi, (530) 519-2174 or seriazi@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, April 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:** Miranda Bowersox, public information officer for BSCO and a STAR volunteer will talk about safety in the home and on the street. **Cost:** CSR members are free; guests cost \$15. **Reservations are required:** Please call S.E. Riazi at (530) 519-2174 or email S.E. at seriazi@gmail.com.

Meeting: Wednesday, May 18, 11 a.m. **Where:** Creative Catering, Chico. **Program:** TBA.

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, carolvan60@frontiernet.net.

Meeting: Tuesday, June 7, 11:30 a.m. **Where:** Diamond Mountain Casino, Susanville. **Program:** TBA.

CHAPTER 15

SIERRA FOOTHILLS

President: Joann Stewart, jstewartgin@hotmail.com; **Vice President:** Vacant; **Treasurer:** Marshall Conner, mconner139@gmail.com; **Secretary:** Frank Weinstein, ch15secretary@hotmail.com.

Meets on the third Tuesday of every month. Please note the corrected meeting date below.

Meeting: Tuesday, April 19, 2 p.m. **Where:** CalTrans Marysville, 703 "B" St. (7th and B St), Marysville. **For more information:** Contact one of the chapter officers listed above.

CHAPTER MEETING NOTICES

Meeting: Tuesday, May 17, 2 p.m. **Where:** Rocklin Library, 4890 Granite Drive, Rocklin (From I-80 in Placer County, Take the Rocklin Rd. exit, proceed westbound on Rocklin Rd, then north on Granite. Make a U-turn on your first opportunity. Rocklin Library is on your right). **Menu:** Pizza and beverages will be provided. **For more information:** Contact one of the chapter officers listed above.

CHAPTER 16

SAN JOAQUIN COUNTY

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

Meets quarterly

Meeting: Friday, July 15, 12:30 p.m. **Where:** The Old Spaghetti Factory, 2702 W. March Lane, Stockton. **Cost:** Members can order off the special senior menu for free; guests are \$10. **Program:** A representative from a local charity will speak. **Reservations are required:** Please contact any of the chapter officers at the above listed numbers.

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, April 7, 11 a.m. to 2 p.m. (Doors open at 10:30 a.m.) **Where:** Sizzler, 3755 Murphy Canyon Road, San Diego (Off of I-15 - take Aero Drive exit. From North or South - Go West to signal, turn Right. Entrance at back of building with a parking lot.) **Program:** TBA. **Cost:** Open and free to all Chapter 17 members.

Meeting: Thursday, June 2, 11 a.m. to 2 p.m. (Doors open at 10:30 a.m.) **Where:** Sizzler, 3755 Murphy Canyon Road, San Diego (Off of I-15 - take Aero Drive exit. From North or South - go West to signal, turn Right. Entrance at back of building with a parking lot.) **Program:** CalPERS presentation on information for power of attorney and legal documents you need to protect yourself and your family. **Cost:** Open and free to all Chapter 17 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.

Meeting: Tuesday, April 12, 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, April 11, 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, easekidz@aol.com; **Secretary:** Jan Christiansen, (562) 413-0627, jechristi@earthlink.net; **Treasurer:** M. Cora Okumura, (818) 359-7625 or mcokumura@yahoo.com; **Chapter Membership Chair:** Graciela Hernandez, (818) 342-4736, gracielaencn@aol.com.

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

Meeting: Wednesday, April 20, 9 a.m.; meeting starts at 9:30 a.m. **Where:** Sizzler, 7131 Van Nuys Blvd., Van Nuys. **Program:** Open enrollment for ARAG Legal Plan and discussion about CSR's Lobby Day 2016. **Cost:** Members \$4 per person. First-time members are free. For additional information: Please contact any chapter officer at the above numbers.

Meeting: Wednesday, May 18. **Where:** Sizzler, Van Nuys. **Program:** TBA.

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

Meeting: Tuesday, April 19, 11:30 a.m. **Where:** Quail Inn at Oakmont Golf Course, 7025 Oakmont Drive, Santa Rosa. **Program:** CHP Public Information Officer Jon Sloat will speak. **Menu:** Baked snapper; lemon and rosemary chicken; or vegetable Wellington with tomato aioli. **Cost:** \$5 for member and \$10 for one guest. **Reservations are required:** By April 9, send checks payable to CSR Chapter 21, P.O. Box 725, Cotati, CA 94931. Please be aware the deadline is firm. **For more information,** 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: Wednesday, April 20, 10:30 a.m. **Where:** Denny's Restaurant, 1140 Hillsdale Ave. San Jose. **Cost:** \$5. **Program:** Latest updates on pensions, health benefits and political action will be provided. **Reservations required:** Contact Maria Aguilar, Chapter 23 vice president at md12aguilar@yahoo.com or at (408) 706-0366; or Bobbi Estrada, Chapter 23 president at bobbiestrada898@yahoo.com or (408) 373-4220.

CHAPTER 26

BAKERSFIELD/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, unless otherwise announced

Meeting: Thursday, April 21, 11 a.m. **Where:** Lorene's Ranch House, 6401 Ming Ave., Bakersfield. **Program:** TBA. **Cost:** Free lunch for first-time guests. **For more information:** Call any of the officers listed above.

Meeting: Thursday, May 19, 11 a.m. **Where:** Lorene's Ranch House. **Program:** TBA.

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: Friday, June 17, 11:30 a.m. **Where:** Oxnard Elks Club, 801 S A St., Oxnard. **Program:** CSR President Tim Behrens will speak. **Menu:** Choice of chicken fried steak or grilled salmon. **Cost:** \$11 per person. **For more information:** Please call (805) 551-2278.

CHAPTER 34

ORANGE COUNTY-SANTA ANA

President: Jenny Hayden, (714) 743-8423; **Vice President:** Lloyd S. Duronslet, (951) 687-1613; **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, April 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.

Meeting: Wednesday, May 11, 10 a.m. **Where:** Santa Ana Elks Lodge. **Program:** TBA.

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) 240-0272; **Treasurer:** Larry Long, (559) 781-8761.

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

Meeting: Thursday, April 14, 11 a.m. **Where:** El Nuevo Restaurant, 640 N. Prospect, Porterville. **Program:** TBA.

Meeting: Thursday, May 12, 11 a.m. **Where:** El Nuevo Restaurant, 640 N. Prospect, Porterville. **Program:** TBA.

CHAPTER 36

MONTEREY BAY AREA

President: Susanne Paradis, (916) 919-4091; **Vice President:** Susan Sisson, (831) 443-1765; **Secretary/Treasurer:** Marilyn Hamilton (831) 809-2721.

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

Meeting: Thursday, April 21, 11:30 a.m. **Where:** The Windmill Restaurant, 1167 Front St., Soledad. **Program:** TBA. **Menu:** Lunch will be provided. **Cost:** Members order off the lunch menu free of cost. **For more information:** Call any chapter officer listed above.

Meeting: Thursday, June 16, 11:30 a.m. **Where:** TBA.

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, April 6, 11:30 a.m. **Where:** Canton Chinese Buffet, 1000 Howe Ave., (Corner of Howe &

Enterprise), Sacramento. **Guest Speaker:** Ken Cooley, Assemblyman for District 8, will speak. **Cost:** \$4 for members; \$10 for non-members.

Meeting: Wednesday, June 1, 11:30 a.m. **Where:** Canton Chinese Buffet, 1000 Howe Ave., (Corner of Howe & Enterprise), Sacramento. **Program:** TBA. **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, April 21, 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.

Meeting: Thursday, June 16, 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.

ANSWERS from page 10

N	A	I	R	O	B	I	P	I	S	A	
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Chapter Meeting Notices are compiled by Theresa Michael, CSR's administrative technician. She can be reached at tmichael@californiastateretirees.org

Do you have LONG-TERM CARE INSURANCE but do not know how to ACCESS benefits?

If you have paid money into LONG-TERM CARE INSURANCE but cannot ACCESS benefits then CONTACT US:



Access My Benefits LLC
Long-Term Care Insurance Consulting

info@accessmybenefits.net

1-844-ACCESS7
(1-844-222-3777)

"We will get you all the benefits you deserve."

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.

Signature _____ Date _____

RET form 001 (Rev. 01/15)

DUES TABLE FOR RETIRED MEMBERS

Monthly Basic PERS Monthly 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

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

Decide how you want to become politically involved

Assemblyperson Lt. Governor
Candidates PAC
 Governor Senator

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.

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.

Healthcare Pensions
Issues PAC
 Lobby Day Benefits

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.

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.



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