



California State RETIREE



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JULY 2016



State Controller addresses CSR members

California State Retirees President Tim Behrens thanked State Controller Betty Yee for speaking at the CSR Board of Directors meeting in Costa Mesa June 30.

Yee told about 100 state retirees that they are the best ambassadors for protecting the defined benefit retirement system, which the private sector is increasingly discarding in favor of more volatile 401(k) plans.

"You all know what your retirement means in terms of your quality of life after working in successful public sector careers," she said. "We can give this a voice. Others will join with you." (See Page 9 for more of the information Yee shared with CSR.)

Medicare premiums to drop in 2017; Other plans to see average 3.24% hike

CalPERS Medicare plan premiums will decrease an average of 1.63 percent in 2017, but other CalPERS medical plans will see premium increases averaging 3.24 percent.

The California Public Employees' Retirement System's (CalPERS) Board of Administration also voted June 15 to expand their services in some health plans while also eliminating one of its major health plans.

Members enrolled in CalPERS' Basic (non-Medicare) Health Maintenance Organization (HMO) health plans will see a 4.14 percent average premium increase, and there will be a 3.76 percent increase for Preferred Provider Organization (PPO) plans. The increase is significantly lower than last year's average HMO rate hike of 7.21 percent.

The 2017 rates are the first-year result of a multi-year revision of the rate development process for CalPERS.

"The process we are using now helps us to better identify and isolate the factors that increase health care costs," said CalPERS Board President Rob Feckner. "We will now be able to leverage our resources to ensure better accountability and transparency by our health plan partners and negotiate the best rates possible."

CalPERS uses a risk adjustment calculation to ensure that the financial risk of covering both healthier and sicker members is spread evenly among the health plans. An improvement in the risk calculation process this year will ensure the adjusted premium rates represent more equitable risk sharing among

CalPERS' health plans, according to health officials. However, the change did result in a double-digit increase for the Anthem HMO Traditional plan.

CalPERS offers HMO Basic coverage plans through Anthem Blue Cross, Blue Shield of California, Kaiser Permanente, Health Net, Sharp, and UnitedHealthcare; three self-funded PPO Basic plans administered by Anthem Blue Cross; and three association health plans.

CalPERS Medicare plans are available through UnitedHealthcare, Kaiser Permanente, and CalPERS' three self-funded PPO plans: PERS Choice, PERS Select, and PERSCare.

Key health plan benefit changes in 2017 include:

- Blue Shield will close its NetValue health plan
- CalPERS will require all health plans to implement a diabetes prevention program to complement diabetes management efforts
- Kaiser Permanente will offer dental coverage for non-state public agency retirees in California who aren't provided the coverage as part of their benefits. Kaiser will also offer a health and wellness program called "Silver & Fit" for CalPERS members enrolled in its Medicare plan.

A video on the CalPERS website – www.calpers.ca.gov – features Doug McKeever, CalPERS deputy executive officer for Benefits Programs Policy and Planning, discussing the health plan changes and efforts to restrain

continued on page 7

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What was your first pet and what was your favorite pet of all time?

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.



Louise Good posed with her first dog, Hilda, in 1943

"I found Red, a Brittany, sunning on the driveway of my house in Rio del Mar. She seemed to have no plans to go home. I put her on a leash and when I stopped walking, she stopped and looked up at me with her big eyes as if to say, 'What do you want me to do now?'"

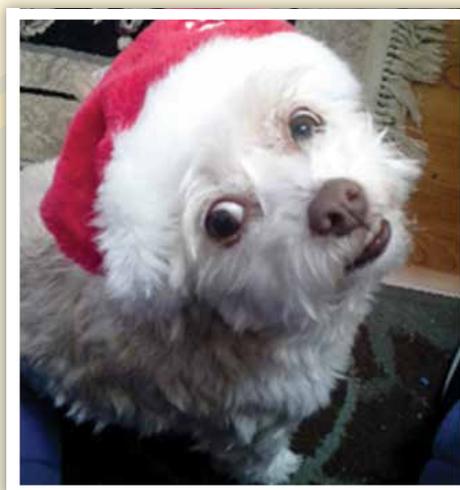
"No one claimed her. Since Red seemed more in the know than I, I signed up for an obedience class at the fairgrounds. We had a lot of fun and went on to win some trophies. She was a very special dog.

"A woman and her daughter, regulars in the obedience class, brought some Sheltie puppies that they were selling to one class. I ended up buying a blue merle. Misty and I became members of the Sheltie Drill Team – performing at fairs and visiting a children's home for the developmentally disabled, senior centers, etc ... I still have a stack of thank-you letters from the children. I know that they put their hearts and souls into these letters, even though some don't have a single readable word. Shaking paws and a wet nose meant so much to these shut-ins.

"However, I haven't had a pet in years. As a young adult, I enjoyed the common household

critters. As a child, my parents gave me a pair of black mice – subtle. They also gave me my first pet, a dachshund named Hilda."

– Louise Good
Chapter 36
Scotts Valley



Cupcake

"We have always had dogs ever since I can remember. It seems like all of them are special and you remember them for different reasons.

"When Arnold, [my deceased husband], and I got together, he had cats and both of my sons are cat people. But for me, it's dogs.

"But I think of all my pets, my favorite has to be my current pet, Cupcake. She goes almost every place with me – even to CSR meetings. She is very special to me and was to Arnold too."

– Marilyn Ferrasci-Hamilton
Chapter 36 secretary/treasurer
and former CSEA president
Watsonville



Daisy and Peanut

"Will Rogers said, 'If there are no dogs in heaven, when I die, I want to go where they went.' Dog lovers everywhere smile when they read these words by a man who never met a man he didn't like.

"As for me, I've had a dog by my side since the age of 3. Purebreds, shelter dogs, mixed breeds, big dogs and lap dogs, all have enriched my life. We've also shared our home with cats, birds, Bantam roosters/hens, turtles, rabbits and snakes. My collection of nine snakes was kept in individual aquariums decorated diorama style in the guest bedroom. I fed them ugly goldfish and, as some grew larger, mice.

"My mother-in-law, so sweet and kind that I liked to say I married her son just to get her for a mother-in-law, was put up in that bedroom whenever she visited. One day, my sis-in-law took me aside and said, 'Are you aware that every time mom visits you she waits until everyone is asleep and then takes her blanket

continued on page 6

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

Should young people be required to perform public service?

As the California Conservation Corps (CCC) turns 40 this year, Gov. Jerry Brown is proposing similar mandatory national service for young people.

Brown, who signed a bill creating the CCC in 1976 during his first term as governor, said he supports the type of organization that inspires young people, that is based on fundamental principles – in this case the protection of the environment – and that emphasizes camaraderie and working together on

projects that are of lasting significance, whether it's clearing streams or building trails or helping in disasters.

In a recent interview with *The Sacramento Bee*, Brown discussed public service, the limitations of "typing on your digital mechanism" and the value of working up a "good sweat."

"The idea is that it's a civilian corps that is not exactly like a military organization, but it has that same, it has a similar esprit de corps based on a conservation ethic. That's the idea of

it," Brown was quoted as saying. "And I envisioned it as a way of going from high school in an urban setting and encountering California in the forests and wilderness areas and parks and in an environment that is different than just cement and buildings and lights and noise and cars and conveniences. So it was meant to be a passage from adolescence into the beginnings of adulthood by going through a certain rite of passage that this would entail."

Tell the *California State Retiree*

why you support or oppose mandatory public service by young people.

Send a few paragraphs by **July 25** and your response will be printed in the August 2016 edition. Photos (or jpgs) of yourself are also strongly encouraged, but they're not required. Send your response by e-mail to tlundholm@californiastateretirees.org You may also mail it to: Trinda Lundholm, 1108 O St., Suite 300, Sacramento, CA 95814.

Retirees welcome two new staff members

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As California State Retirees (CSR) continues to grow its membership of 35,000, two new staff members have joined the CSR family.

The extensive recruitment effort involved more than 60 applicants and an exhaustive team evaluation, resulting in the hiring of Dani Schenone and Jamee Villa to fill the positions of senior communications specialist and communications specialist, respectively.

"We are fortunate to add Dani and Jamee to our team," said CSR Executive Director Bob Hendricks. "Their skills and experience will serve our state retirees well."

Dani Schenone, a graduate of the Walter Cronkite School of Journalism and Mass Communication at Arizona State University, will oversee the CSR Membership Committee; perform website maintenance and support; assist with the monthly California State Retiree newspaper, social media and email marketing efforts; and provide graphic design and video production.

Schenone previously worked as an annual giving associate at Loyola Marymount University, where she was responsible finding and reaching out to alumni



Dani Schenone



Jamee Villa

and convincing them they should be contributing to the alumni association. She was instrumental in setting a new record in the number of contributions gained in the university's annual 24-hour recruitment effort this year.

"She will now be locating and reaching out to state retirees who may not know about CSR and our many benefits, such as representing their interests before the California Public Employees' Retirement System (CalPERS) and the Legislature," Hendricks said.

Schenone said she is thankful for the opportunity to do good work for CSR.

"I am looking forward to growing our membership base and serving as a voice for our retirees," she said.

Jamee Villa brings more than 16 years of communication and marketing experience to CSR. She will oversee the CSR Health Benefits Committee, provide social media marketing expertise, assist with website maintenance and exercise her graphic design and video production skills.

She previously worked as a digital marketing specialist for Basalite Concrete Products, an international company specializing in home building products.

"She also served as the company's marketing spokesperson, appearing in several marketing videos that can still be seen on YouTube," said Hendricks.

Before Basalite, Villa honed her expertise at various organizations, including Groupon, Bank of America, Golden 1 Credit Union and HelpUSell. She is also one of the professional writers (bloggers) for GirlsOnTheGrid.com, a lifestyle blog focused on the daily lives of professional women in Sacramento.

"I look forward to making an impact within the digital realm of CSR," Villa said. "I am excited to work with this wonderful group of people."

How to reach CalPERS

Website: www.calpers.ca.gov

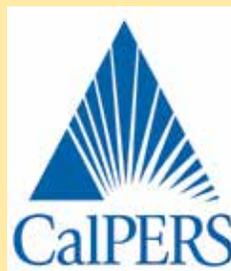
Phone: (888) CalPERS
(or 888-225-7377)

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

July 18-20 (Monday through Wednesday), CalPERS Board of Administration and committees offsite meeting in Rohnert Park.

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

Aug. 17 (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

July 22-23 (Friday and Saturday), CalPERS Benefit Education Event, The L.A. Hotel Downtown, 333 South Figueroa St., Los Angeles, CA 9007. For more information, call (888) 225-7377 or visit www.calpers.ca.gov

Sept. 5 (Monday), Labor Day

Sept. 12 to Oct. 7, CalPERS Health Care Open Enrollment

Oct. 24 (Monday), Last day to register to vote in the General Election

Nov. 8 (Tuesday), General Election



Ted Toppin

June Primary and 2016-17 State Budget in the books

Election results are positive for CSR; Budget reflects Gov. Brown's values

June Primary turnout and results: While voter registration soared by nearly 650,000 Californians to more than 17.9 million voters in the weeks before the Primary Election, actual voter turnout on June 7 was about average.

Votes are still being counted, but it seems about 8.5 million Californians voted in the Primary Election, which is about 47 percent of those registered. That's not nearly as high as some had predicted when the Republican and Democratic presidential elections were still up in the air. But by Election Day in California, media outlets had spread the news far and wide – both races were very much over.

Just for comparison, California's top presidential primary turnout was in 2008 (the Primary Election was in February that year) when 57 percent

of registrants made it to the polls. Just over 30 percent of registered voters participated in the 2012 Presidential Primary.

For CSR, the Election Day results were overwhelmingly positive. **CSR endorsed candidates advanced to the November election in 71 out of 72 races under California's unique "top-two" primary system.** In competitive open seat races, CSR's candidates advance to the General Election in four out of five contests.

A Brown Budget: In the last edition, I wrote about the contrasting views of the state budget held by the governor and the legislative leadership. In sum, the governor wants to save money for a rainy day; legislative leaders want to restore the programs that benefit their constituents.

On June 27, Gov. Brown signed a \$170.7 billion total state budget (\$122.5 billion general fund) that largely reflects his values. **It directs \$3.3 billion (\$2 billion more than is required) to the state's Rainy Day Fund, bringing the state's reserve fund to \$6.7 billion.**

The budget also directs another \$1.75 billion to a fund dedicated to economic uncertainties and pays down state debts and liabilities by \$1.3 billion. Legislative leaders won some concessions – increased funding for early childhood education, higher education, housing and welfare programs among them – but for the most part the governor and his Administration held the line on long-term commitments to new programs and new spending.

As if to emphasize the point that the budget was truly his own, the governor did not find it necessary to blue pencil a single

expenditure. That had not happened in more than 30 years. In 1982, in acting on his final budget during his first go around as governor, Jerry Brown also signed a veto-free budget.

Legislative Recess: On June 30, both houses of the Legislature passed a flurry of bills – and then went on vacation. Well, they went on what is known as the Summer Recess. They will return on Monday, Aug. 1. **Everybody deserves a summer vacation, including state legislators.** I hope you and yours have a great summer.

California State Retirees' Legislative Bill Watch

SUPPORT

AB 72 (Bonta) – This bill, which was formerly AB 533, 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:** Awaiting hearing in Senate Appropriations Committee.

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 Appropriations 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:** Awaiting hearing in 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:** Awaiting hearing in Senate Appropriations Committee.

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

AB 1878 (Jones-Sawyer) – Will authorize the California Public Employees' Retirement System (CalPERS) Board of Administration to adjust the current \$2,000 post-retirement death benefit paid to the beneficiary of a state or school member to reflect changes in the All Urban California Consumer Price Index. **STATUS:** Awaiting hearing in Senate Appropriations 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 Senate Appropriations Committee.

AB 2497 (Wagner) – Will authorize the addition of the California Senior Citizen Advocacy Fund as a voluntary contribution fund on the personal income tax return form to serve as the principle source of funding for the California Senior Legislature. **STATUS:** Awaiting hearing in Senate Appropriations Committee.

AB 2691 (Holden) – Will authorize a county board of supervisors to implement a Monthly Property Tax Payment Program to allow qualified taxpayers to pay the ad valorem property tax owed on their principal place of residence in monthly installments. **STATUS:** Senate Third Reading File.

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 - unfinished business.

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:** Awaiting hearing in Assembly Appropriations Committee.

SB 1010 (Hernandez) – Will require health plans and health insurers to report specified information about prescription drug pricing to the Department of Managed Care and the Department of Insurance, and make other related changes to help identify the impact of high drug prices on the cost of health care. **STATUS:** Awaiting hearing in Assembly Appropriations Committee.

SB 1384 (Liu) – Will move the administration of the California Partnership for Long-Term Care from the Department of Health Care Services to the Department of Aging. The bill would require the Department of Aging to adopt regulations allowing additional types of long-term care insurance to be offered through the Partnership, including options with lower-priced inflation protection and home care only policies. **STATUS:** Awaiting hearing in Assembly Appropriations Committee.

Election News

CSR-endorsed candidates win big in Primary Election

At press time some ballots were still being counted, but it appeared that 71 out of 72 of CSR-endorsed legislative candidates had advanced to the November election under California's unique Top Two Primary system.

Four out of five of the CSR-endorsed candidates running in open seat races advance to November.

Under the Top Two Primary

system for statewide offices, which was approved by voters in 2010, all candidates running for an office are listed on one ballot, regardless of their party preference.

The two candidates who receive the most votes qualify for the General Election, hence the name, "Top Two."

Complete election results for CSR-endorsed candidates are listed below.

Open seat candidates are in **bold**.

STATE ASSEMBLY CANDIDATES		
Office Sought	Name	Where They Finished
AD-01	Asm. Brian Dahle	1
AD-02	Asm. Jim Wood (D)	1
AD-05	Asm. Frank Bigelow (R)	1
AD-07	Asm. Kevin McCarty (D)	1
AD-08	Asm. Ken Cooley (D)	1
AD-09	Asm. Jim Cooper (D)	1
AD-10	Asm. Marc Levine (D)	1
AD-11	Asm. Jim Frazier (D)	1
AD-13	Asm. Susan Eggman (D)	1
AD-15	Asm. Tony Thurmond (D)	1
AD-17	Asm. David Chiu (D)	1
AD-18	Asm. Rob Bonta (D)	1
AD-19	Asm. Phil Ting (D)	1
AD-20	Asm. Bill Quirk (D)	1
AD-21	Asm. Adam Gray (D)	1
AD-22	Asm. Kevin Mullin (D)	1
AD-23	Asm. Jim Patterson (R)	1
AD-25	Asm. Kansen Chu (D)	1
AD-26	Asm. Devon Mathis (R)	1
AD-28	Asm. Evan Low (D)	1
AD-29	Asm. Mark Stone (D)	1
AD-31	Asm. Joaquin Arambula (D)	1
AD-32	Asm. Rudy Salas (D)	1
AD-33	Jay Obernolte (R)	1
AD-36	Asm. Tom Lackey (R)	1
AD-37	Monique Limón (D)	1
AD-40	Asm. Marc Steinorth (D)	1
AD-41	Asm. Chris Holden (D)	1
AD-42	Asm. Chad Mayes (R)	1
AD-44	Asm. Jacqui Irwin (D)	1
AD-45	Asm. Matt Dababneh (D)	1
AD-46	Asm. Adrin Nazarian (D)	1
AD-47	Asm. Cheryl Brown (D)	1

AD-48	Bryan Urias (D)	3
AD-49	Asm. Ed Chau (D)	1
AD-50	Asm. Richard Bloom (D)	1
AD-51	Asm. Jimmy Gomez (D)	1
AD-52	Asm. Freddie Rodriguez (D)	1
AD-53	Asm. Miguel Santiago (D)	1
AD-54	Asm. Sebastian Ridley-Thomas (D)	1
AD-56	Asm. Eduardo Garcia (D)	1
AD-57	Asm. Ian Calderon (D)	1
AD-58	Asm. Cristina Garcia (D)	1
AD-59	Asm. Reggie Jones-Sawyer (D)	1
AD-60	Asm. Eric Linder (R)	1
AD-61	Asm. Jose Medina (D)	1
AD-62	Asm. Autumn Burke (D)	1
AD-63	Asm. Anthony Rendon (D)	1
AD-64	Asm. Mike Gipson (D)	1
AD-67	Asm. Melissa Melendez (R)	1
AD-69	Asm. Tom Daly (D)	1
AD-70	Asm. Patrick O'Donnell (D)	1
AD-72	Asm. Travis Allen (R)	1
AD-73	Asm. William Brough (R)	1
AD-74	Asm. Matthew Harper (R)	2
AD-75	Asm. Marie Waldron (R)	1
AD-76	Asm. Rocky Chávez (R)	1
AD-77	Asm. Brian Maisenschein (R)	1
AD-78	Todd Gloria (D)	1
AD-79	Asm. Shirley Webber (D)	1
AD-80	Asm. Lorena Gonzalez (D)	1
Totals:		60/61 Advance

STATE SENATE CANDIDATES		
SD-01	Sen. Ted Gaines (R)	1
SD-05	Sen. Cathleen Galgiani (D)	1
SD-13	Sen. Jerry Hill (D)	1
SD-15	Sen. Jim Beall (D)	1
SD-17	Sen. Bill Monning (D)	1
SD-19	Sen. Hannah-Beth Jackson (D)	1
SD-23	Sen. Mike Morrell (R)	1
SD-25	Anthony Portantino (D)	2
SD-31	Sen. Richard Roth (D)	1
SD-33	Sen. Ricardo Lara (D)	1
SD-39	Toni Atkins (D)	1
Totals		11/11 Advance
GRAND TOTAL		71/72 ADVANCE

Retirees React

What was your first pet and what was your favorite pet?

continued from page 2

and pillow into the bathroom and sleeps in the bathtub?' Wow. She had never told us that snakes terrified her. Between that realization, and the fact that I didn't have the heart to serve those cute little mice to them for dinner anymore, I gave them all to my local herpetology club, painted and redecorated the bedroom, and then phoned mom to give her the good news. And we all lived happily ever after."

– **Jan Christiansen**
Chapter 20 secretary
Downey



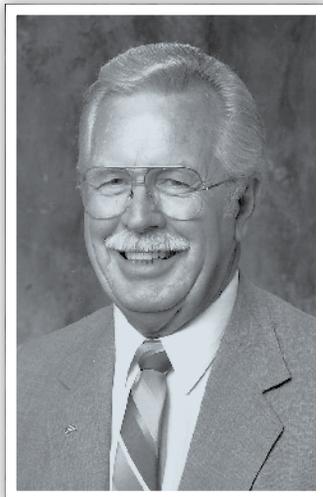
CHiP and Trooper

"On March 17, 1992 my son's black Lab, 'North End's Sassy Cassie,' gave birth to 11 pups. The sire was 'Sir Gallant Chocolate Moose.'

"My son, Steven, gave us two of the male pups. We named them 'Cassie's Irish Trooper,' to be known as 'Trooper,' and 'Cassie's Lucky Chip,' to be known as 'CHiP.' Trooper got his name mainly

because he was born on St. Patrick's Day and because I spent almost 30 years on the California Highway Patrol and many people referred to us as 'Troopers.' CHiP was named that because he was lucky to be alive after experiencing some problems at birth and his name includes the capitals, CHP.

"We took the boys, as we referred to them, on a trip to the Midwest in May 1992. It was a real adventure traveling in a motor home with those two lively animals! In Needles, California, the air conditioning unit broke and we were unable to get it repaired. After waiting in heat over 100



Jim Mortensen

degrees, we decided to go to a higher altitude and cooler temperatures. The boys attracted quite a bit of attention while we waited in Needles. We tried to keep them in a shady area with a bowl of cool water, and people kept coming by to touch, hold and play with them.

"That afternoon we finally got into a campground in Williams where it was cooler. That night, a storm blew in and there was a lot of thunder and lightning. At the first crack of lightning and roll of thunder, both dogs left their beds at the rear of the motor home and spent the rest of the night under our bed ...

"The boys became a part of our family. They loved to play ball with me and I believe they would take turns retrieving. There was one little habit that was interesting. Trooper would aggressively go after the ball and bring it to me, but I could never teach him to put the ball in my hand. He would drop it at my feet and then CHiP would pick it up and put it in my hand.

"Both dogs would accompany me every morning when I went to pick up the morning papers. They would hunt my pasture and sometimes flush up a rabbit or a pheasant. In the spring when the oats were about waist high, all I could see of them were their tail or occasionally their heads when they would jump up to see where they were. Sometimes it was like watching two shadows dancing in the green grass.

"They loved to go with me in the truck. I would open the sliding windows in the camper and they would ride with their heads outside. They seemed to delight in scaring bicycle riders as we passed them ... They would also like to frighten motorcyclists and crossing guards. But both dogs were entranced by small children. Whenever there was a child in the vicinity they had to examine them.

"Both dogs have passed on are buried in a patch of lawn where they liked to lie in the sun. I see their spot every day and remember them.

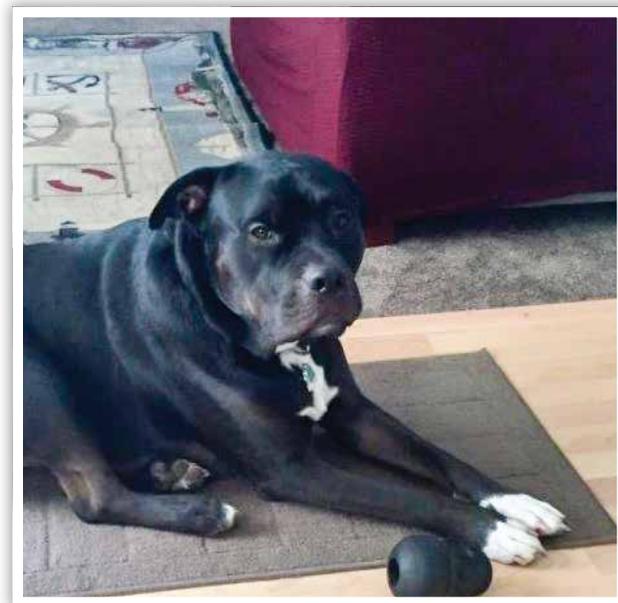
"I've been retired for more than 30 years and attend CHP retiree functions. I am frequently asked about CHiP and Trooper, and people seemed surprised that they have both passed on. Sometimes it seems like yesterday to me as well."

– **Jim Mortensen**
Chapter 21
Vacaville

"I'm a dog lover by nature and we have had a dog as part of our family as long as I can remember. My husband, Joe, and I have probably owned a dog (sometimes two) for most of our 49 years of marriage.

"The kids grew up with dogs and they were always considered a very important part of our family. We had dogs of all kinds and dispositions, but all were good, obedient pets (except Duchess, who had a mind of her own) and we loved and spoiled them all.

"At one time, we even had a hamster named



Coco, Gail Fasciola's dog

George. He was my son's hamster. He liked to sit on my husband's shoulder or go in his shirt pocket. He loved to roll around the house in his plastic ball and the dog would chase him. Unfortunately, George died suddenly, so that ended the rodent phase.

"I have had two favorite dogs. The first was named, Chelsea, and she was a Staffordshire Bull Terrier and we raised her from five weeks old and fed her with a baby bottle at first. Chelsea loved kids and almost everyone. She and I enjoyed many walks together over the years. She was very protective of our first grandchild when she visited. It was a very sad day when she had to be put to sleep. Her hips and legs just gave out on her. She was 14 years old.

"Our current dog, Coco, is a favorite too. He was rescued by my son and landed in my lap at four weeks old about five years ago. Another bottle-fed puppy! This puppy grew fast – very fast. He is Pit Bull and Lab and is the size of a Lab and the strength of a bull dog. He is about 90 pounds of muscle and does not do well on the leash! He gets so excited to get out when my husband takes him for a walk, but it is usually Coco walking Joe. However, Coco is the most affectionate and loving dog we have ever had.

"He thinks he is a baby and a lap dog and starts his day by getting in Joe's lap for his morning's kisses. Sometimes he may come see me, but I am not into his kisses and he knows that! He has his own chair in the kitchen that he sits on when he wants attention. On the other hand, he is a guard dog too. We have seen people walk away from our front door when they heard Coco barking inside. We feel very safe with him here.

"We will definitely miss him when it's his time and we will probably not get another dog. Of course, we have said that before! Definitely no more puppies – too old for that!"

– **Gail Fasciola**
Chapter 165 secretary
Sacramento

Medicare premiums to drop in 2017

continued from page 1

health care costs.

The largest single HMO increase for CalPERS plans is 16 percent for the Anthem HMO Traditional Plan. About 1.07 percent of CalPERS-insured state employees, or 15,000 members, use that plan, where the single insured premium is proposed to go from \$752 this year to \$873 in 2017.

About 40 percent of state workers choose a Kaiser Permanente health plan. Its premiums will rise by 0.18 percent from \$662 in 2016 to \$663 in 2017.

CalPERS is expected to spend

an estimated \$8.9 billion in 2017 to purchase health benefits for 1.4 million active and retired state, local government, school employees and their families. (See the 2017 health premium rates for retired and active CalPERS members on Page 7.) CalPERS members can make changes to their health plans during the annual Open Enrollment period scheduled between Sept. 12 and Oct. 7. Open Enrollment materials and information on health plan options will also be available online through members' myCalPERS accounts beginning Aug. 22.

Members who notified CalPERS before July 1 that they want mailed

open enrollment materials and other health information will continue to receive it. CalPERS says those who

missed the July 1 opt-in deadline may still request hard copy mailings, but mailings for them won't resume until next year. To opt in or get more information, call (888) 225-7377 or visit www.calpers.ca.gov

2016 100/90 State Annuitant Contribution

Contribution Rates by Premium Tier		
Single	Two Party	Family
\$705	\$1,343	\$1,727

CalPERS 2017 Health Premiums

State													
Plan Type & Name		Basic			Medicare			Split Contract Combination Party Rates					
		Single (1)	2-Party (2)	Family (3+)	Single (1)	2-Party (2)	Family (3+)	Party 4 (2) <i>Sub (Med) & 1 Dep (Bas)</i>	Party 5 <i>Sub (Med) & 2 Dep (Bas)</i>	Party 6 <i>Sub (Med), 1 Dep (Bas) & 1 Dep (Med)</i>	Party 7 (2) <i>Sub (Bas) & 1 Dep (Med)</i>	Party 8 <i>Sub (Bas) & 2 Dep (Med)</i>	Party 9 <i>Sub (Bas), 1 Dep (Bas) & 1 Dep (Med)</i>
HMO	Anthem HMO Select	\$740.23	\$1,480.46	\$1,924.60									
	Anthem HMO Traditional	872.91	1,745.82	2,269.57									
	BSC Access+	830.44	1,660.88	2,159.14									
	Health Net Salud y Más	475.46	950.92	1,236.20									
	Health Net SmartCare	692.89	1,385.78	1,801.51									
	Kaiser	662.92	1,325.84	1,723.59	300.48	600.96	901.44	963.40	1,361.15	998.71	963.40	1,263.88	1,361.15
	Kaiser Out of State	940.67	1,881.34	2,445.74	300.48	600.96	901.44	1,241.15	1,805.55	1,165.36	1,241.15	1,541.63	1,805.55
	Sharp	616.49	1,232.98	1,602.87									
	UnitedHealthcare	686.17	1,372.34	1,784.04	324.21	648.42	972.63	1,010.38	1,422.08	1,060.12	1,010.38	1,334.59	1,422.08
PPO	Anthem EPO Del Norte	740.88	1,481.76	1,926.29	353.63	707.26	1,060.89	1,094.51	1,539.04	1,151.79	1,094.51	1,448.14	1,539.04
	Anthem EPO Monterey	740.88	1,481.76	1,926.29	353.63	707.26	1,060.89	1,094.51	1,539.04	1,151.79	1,094.51	1,448.14	1,539.04
	PERS Choice	740.88	1,481.76	1,926.29	353.63	707.26	1,060.89	1,094.51	1,539.04	1,151.79	1,094.51	1,448.14	1,539.04
	PERS Select	673.25	1,346.50	1,750.45	353.63	707.26	1,060.89	1,026.88	1,430.83	1,111.21	1,026.88	1,380.51	1,430.83
	PERSCare	826.37	1,652.74	2,148.56	389.76	779.52	1,169.28	1,216.13	1,711.95	1,275.34	1,216.13	1,605.89	1,711.95

CalPERS news briefs

CalPERS investments in California rise to \$27.8 billion

CalPERS investments in the Golden State for the 2014-15 fiscal year totaled \$27.8 billion, an increase of 8.2 percent from the previous year.

The California investments represent about 9 percent of the total fund, which was at \$295.66 billion on July 7.

"CalPERS investments result in direct effects, indirect effects and induced effects within the California economy," according to the annual "CalPERS for California Report" released in June. Key findings in the report include:

More than 362,000 jobs are supported as a result of CalPERS' private asset class investments in California.

CalPERS dollars were invested across asset classes, including public equity, fixed income, private equity, real estate and infrastructure. Ancillary benefits of CalPERS investments described in these reports include the creation and support of jobs, infrastructure for communities and commerce and business expansion and related economic activity.

"CalPERS' investment in California is a reflection of the diversity of the state's economy," said CalPERS Investment

Committee Chair Henry Jones. "There are various long-term investment opportunities here which contribute to the overall health of the Fund."

Since the inception of the California Initiative in 2001, which used exclusively private equity funds, CalPERS has invested in areas of the state that have historically not received institutional equity capital, with 35 percent of capital allocated to companies located in underserved markets.

CalPERS has invested a total of more than \$1 billion in 538 companies located primarily in California. These companies provide California communities with jobs and benefit levels for health care and retirement that outpace statewide and national levels, CalPERS said.

For more than eight decades, CalPERS has built retirement and health security for state, school and public agency members who invest their lifework in public service. The pension fund serves more than 1.8 million members in the CalPERS retirement system and administers health benefits for 1.4 million members and their families. For more information, visit www.calpers.ca.gov

Court upholds CalPERS decision against spiking

The CalPERS decision to disallow a \$1 million pension spike from the former city manager of Vallejo was upheld by the California Court of Appeals June 28.

Following a four-year legal battle, the Court of Appeal for the Third Appellate District upheld the CalPERS Board of Administration's original decision to reject an attempt by the former city manager of Vallejo, Joseph Tanner, to spike his pension by more than \$1 million.



Joseph Tanner

Tanner, a critic of inflated public employee benefits as the City of Vallejo went through bankruptcy, made an agreement with the city to convert nearly \$90,000 of non-salaried compensation into salary and thereby increase his eventual pension by over \$1 million. The Court's primary reason for its decision was that the higher level of compensation was never "We're obviously pleased with the decision," said CalPERS' General Counsel Matthew Jacobs. "This was a blatant attempt to evade the laws against pension-spiking, and the court recognized it as such. We're gratified that our efforts to root out this kind of abuse are bearing fruit."

In late 2006, Tanner entered into a written agreement with the City of Vallejo to serve as a city manager for a three-year term. The agreement provided Tanner an annual base salary of \$216,000, plus other certain types of compensation, including an automobile allowance, a deferred compensation plan, and 12 weeks of leave.

CalPERS reviewed the contract in January 2007 and notified Tanner that

only the base salary would qualify as compensation toward his pension. In March 2007, the City of Vallejo and

Tanner replaced the original contract with one that increased Tanner's base salary to \$305,844 and dropped the other types of compensation.

Two years later, on June 2, 2009, Tanner retired and claimed a pension based on the higher figure. CalPERS rejected Tanner's claim, and calculated his pension based on the lower, original figure instead.

Tanner appealed the decision to an administrative law judge (ALJ), who sided with CalPERS in a lengthy opinion issued in 2012. The CalPERS Board adopted the ALJ's decision in February 2013, and Tanner sued to overturn it. The Sacramento Superior Court rejected Tanner's lawsuit and issued a decision in January 2015, which was the same decision affirmed by the Court of Appeal. Currently, Tanner receives a gross monthly pension amount of \$16,091.18, according to CalPERS.

CalPERS officials say they discover and pursue violations of the retirement law through all means available, including audits and tips from the public. In Fiscal Year 2014-15, CalPERS completed 125 audits of contracting public agencies and received 180 complaints from its Ethics Helpline.

Reports of suspected abuse can be made by calling EthicsPoint toll free at (866) 513-4216 or TTY (866) 294-9572. For disability fraud reports, call CalPERS at 888-330-5770. Suspected ethics violations may also be reported on the CalPERS website, www.calpers.ca.gov

Interim CalPERS CEO is appointed

Douglas Hoffner was appointed in June as interim chief executive officer of the California Public Employees' System (CalPERS) while the Board of Administration continues its search for a new CEO.

Hoffner assumed the post July 1, following the June 30 retirement of CEO Anne Stausboll, who served in the position for seven years during the 2008 economic meltdown and a bribery scandal involving her predecessor, Fred Buenrostro. The search for Stausboll's successor began in January when she announced her plan to retire.

Hoffner was previously CalPERS deputy executive officer for Operations and Technology, overseeing strategic

planning, information technology, human resources, diversity and inclusion and operations.

He joined the CalPERS executive team in July 2012 after serving as undersecretary of the California Labor and Workforce Development Agency, where he also served for a time as acting secretary. He was also deputy cabinet secretary to former Gov. Arnold Schwarzenegger and assistant director for legislation at the California Department of General Services.



"Our recruitment is going extremely well and we have strong candidates.

We expect to conclude the process in the coming weeks," said CalPERS Board President Rob Feckner.

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www.linkedin.com/company/california-state-retirees



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www.youtube.com/user/CASStateRetirees/

Members on the Move

Controller Yee thanks and reassures retirees

State Controller Betty Yee thanked CSR members for their dedicated state service and reassured them of her commitment to protect state pensions at the CSR Board of Directors meeting in Costa Mesa June 30.

“I can’t think of one issue that’s more important than everyone being able to retire at the end of their careers,” said Yee as more than 100 state retirees applauded in agreement.

Elected as controller in 2014, Yee is essentially the state’s chief financial officer, controlling the disbursement of all state funds, including state payroll and pension payments. She also chairs or serves on 79 state boards and commissions, including the CalPERS and the CalSTRS boards.

Prior to her election as controller, Yee served two terms on the state Board of Equalization and has more than 30 years of public service experience, specializing in state and local finance and tax policy.

“She also happens to be a good example of the American dream in action,” said CSR President Tim Behrens in his introduction. “Born to Chinese immigrant parents in San Francisco, she spoke no English at home, and (when not in school) worked the counter of the family’s dry cleaning business. After graduating from Cal and establishing herself as a state fiscal expert, today she is one of the highest ranked elected Asian Pacific Islander officeholders in the country.”



Yee encouraged state retirees to take on the role of ambassador for defined benefit retirement systems and pointed out some of the grim statistics.

“Only about half of American adults who are not yet retired expect to have enough money to live comfortably once they stop working, according to a Gallup poll,” she said. “In 2014, people relied on public and private defined-benefit pension plans for 34 percent of their retirement income, roughly half the level in 1978. By contrast, reliance on individual retirement accounts or 401(k) plans climbed from 20 percent to 58 percent. I think we can give voice to the need for defined benefit retirement plans. You are the best ambassadors for beating back attacks on DB plans. We will join you.”



The CSR Board of Directors and 100 retirees attending the board’s meeting in Costa Mesa June 30 gave Controller Betty Yee a standing ovation following her speech.



Pictured in the back row are: GiGi Subilosky, Chapter 11 treasurer; Claudine Edwards-McDougal, Chapter 11 secretary; and Christy Christensen-Fountain, Chapter 11 president. In the middle row are: David Edmonds, Eva Helm, Elizabeth Atkins, Jess Beltran and Joyce Jarrett, Chapter 11 vice president.

In the bottom row are: Michell Edmonds, Wanda Gipson and Linda Edwards. Volunteers who are not pictured include Don Truesdale, Richard Conness and Jerry Fountain, CSR’s District F director.

In support of scholars



Chapter 14 President S.E. Riaz presented the chapter’s first scholarship check for \$500 to Alexia Miller at the chapter’s Lassen/Plumas subchapter meeting in Susanville June 7.

Miller, a graduate of Big Valley High School in Bieber, will attend Butte College in the fall and study nursing.

In a note of gratitude to the chapter members, Miller wrote: “Although my mother has been one of my strongest supporters, she has struggled to support four of us ... Receiving the scholarship helps alleviate the stress [in funding my education.]”

Getting the word out about CalPERS mail

Chapter 11 officers and volunteers met for lunch and phone banking June 3 to let other members know about the importance of notifying CalPERS if they want to continue receiving open enrollment and other health information via U.S. mail.

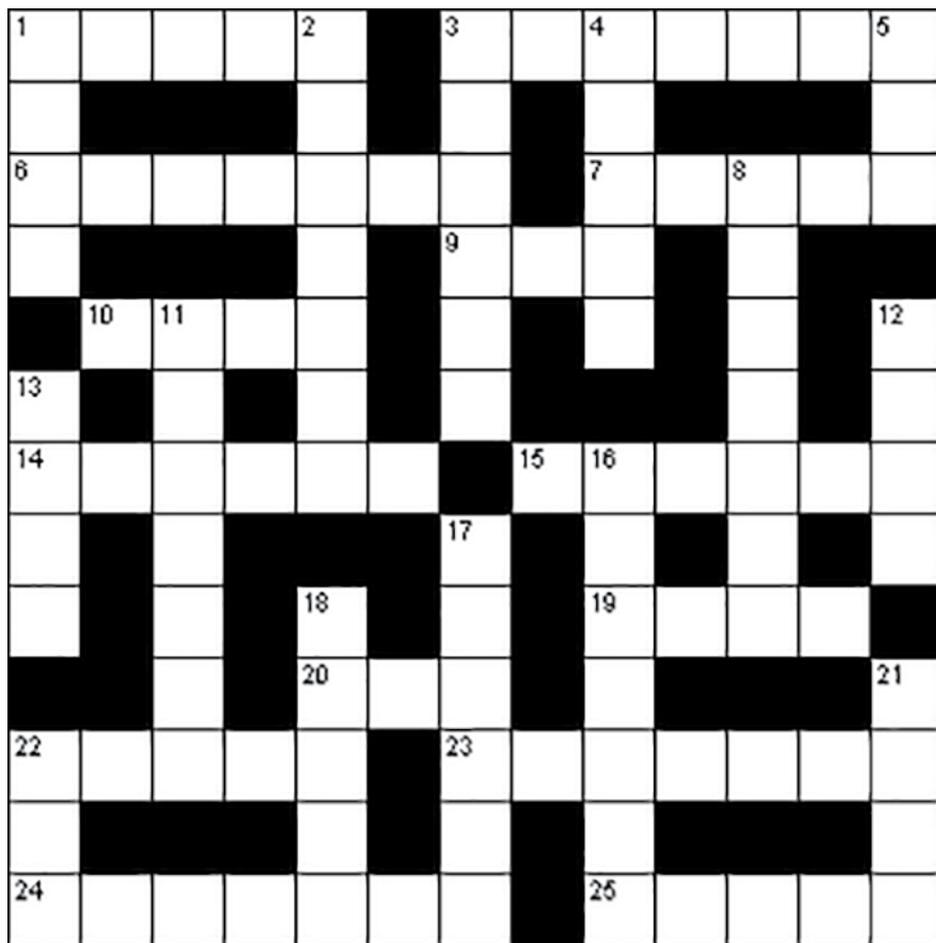
In efforts to save paper and money, CalPERS notified members by mail and in their publications to “opt in” by July 1 if they wished to continue receiving hard copy in the mail. The open enrollment and health

information will now be available online at www.calpers.ca.gov

Although the July 1 deadline has passed, CalPERS responded to pressure from CSR and other retiree groups, agreeing to continue accepting opt-in requests. However, the later requests for mailed materials will not take effect until 2017.

CalPERS can be notified of opt-in requests on the website, personal contact at a CalPERS office or by calling (888) 225-7377.

Puzzles



FOOD FOR THOUGHT ANSWERS ON PAGE 15

ACROSS

- 1. Large oval tropical fruit (5)
- 3. Meat pies (7)
- 6. Water flask (7)
- 7. Juice from cooking meat (5)
- 9. Beverage (3)
- 10. Sweet drink containing carbonated water (4)
- 14. Frankfurter served on a bun (6)
- 15. Often used with a cup (6)
- 19. Consumes (4)
- 20. Hard-shelled seed (3)
- 22. Very thin crisp brown toast (5)
- 23. Spicy sauce made from red peppers (7)
- 24. Small prickly cucumber (7)
- 25. Plant having hollow cylindrical leaves used for seasoning (5)



DOWN

- 1. Spice made from nutmeg seed (4)
- 2. Aromatic herb with pungent leaves used as seasoning (7)
- 3. Larder (6)
- 4. Sweetener (5)
- 5. Sauce made from fermented beans (3)
- 8. Downy fruit resembling a small peach (7)
- 11. Kind of porridge (7)
- 12. Meat from a domestic hog or pig (4)
- 13. Professional cook (4)
- 16. Sour or bitter in taste (7)
- 17. Meat from a mature domestic sheep (6)
- 18. Light meal (5)
- 21. Edible flatfish (4)
- 22. Drinking vessel with handle (3)

Are you older than dirt?

A quiz by Frank Kaiser from Suddenly Senior.com

1. In the 50s, if you had a flat rear tire, you often had to remove the _____.

- a. Necker knob
- b. Curb feeler
- c. Fender skirt

2. What color flash bulbs did Dad use for color film?

- a. Blue
- b. Pink
- c. Plaid

3. What was the "parking brake" called when you were a kid?

- a. Emergency brake
- b. Pull 'n' Stop
- c. Breaker. Breaker.

4. Way before Air Jordan, what was a kid's shoe of choice?

- a. Buster Brown
- b. PF Flyers
- c. Old Stinkers

5. In what year did "Dewey Defeat Truman," according to the Chicago Tribune?

- a. 1946
- b. 1948
- c. 1952

6. Before the Orkin Man, what technology was part of most homes' bug deterrence?

- a. Shoe Fly
- b. Fly paper
- c. 50 mm Phlit gun

7. Dixie cups had what printed on their tops?

- a. Secret decoders
- b. Movie stars
- c. WW II propaganda slogans

8. What was the prevailing method of birth control in the 50s?

- a. Heavy lifting and cold showers
- b. Fear
- c. Girdles and crinoline petticoats

9. Jimmy Durante said what at the end of every show?

- a. "Aloha, my friends."
- b. "Good night, Mrs. Calabash, wherever you are."
- c. "Remember, wherever you go, my nose will get there first."

10. "I'm Popeye the sailor man; I'm Popeye the sailor man. I'm strong to the finish _____, I'm Popeye the sailor man."

- a. "cause I eats me spinach"
- b. "my dad was big and Finnish"
- c. "isn't the music a bit tinnish?"

11. In the quaint greasy spoon jargon of yore, what did "knock the horns off one, and drag it through the garden" mean?

- a. 86 the customer, then kick him out the back door
- b. Rare hamburger or steak with tomato and lettuce
- c. Cooties

12. Lincoln Logs were for what use?

- a. A diary of the presidency
- b. Keep track of fat cats who sleep in the Lincoln Bedroom
- c. Building toy structures

13. Ward and June bring what to mind?

- a. A popular TV series called "Leave it to Beaver"
- b. A Chicago family of butchers and knife sharpeners called The Cleavers
- c. Inventors of the clicker, Jack Ward and Ernest June

14. Cops and Robbers, Cowboys and Indians and Zorro are all forms of what?

- a. Alcoholic beverages
- b. Capitalism
- c. Children's play

15. What was the cheapest way to turn a bicycle into a motorcycle?

- a. Baseball cards in the spokes
- b. Rig an electric motor with a very long cord
- c. Turning left into the path of a Harley

16. Tinkertoys date back to when?

- a. 1914
- b. 1949
- c. 1967

continued on page 11



Acupuncture can help relieve pain and other ailments

Dear Savvy Senior,

Is acupuncture a proven treatment for arthritis pain? I have a lot of back and neck pain and am wondering if it's worth trying. What all can you tell me about acupuncture?

– *Afraid of Needles*

Dear Afraid,

Many well-designed studies over the years – funded by the National Institutes of Health – have found acupuncture to be very effective in easing arthritis pain and other ailments.

First used in China more than 2,000 years ago, acupuncture has become increasingly popular in the United States over the past 40 years.

While acupuncture isn't a cure-all treatment, it is a safe, drug-free option for relieving many different types of pain including osteoarthritis, low back pain, neck pain, migraine headaches, fibromyalgia, postoperative pain, tennis elbow, carpal tunnel syndrome, dental pain, menstrual cramps and more. Studies have also shown that it can be helpful in treating asthma, depression, digestive disorders, addictions, menopause symptoms like hot flashes and nausea caused by chemotherapy or anesthesia.

Exactly how or why acupuncture works is still not fully understood, but it's based on the traditional Eastern theory that vital energy flows through pathways in the body, and when these pathways



get blocked, pain and illness result. Acupuncture unblocks the pathways to restore health.

However, today most U.S. medical doctors tend to believe that acupuncture works because it stimulates the nerves causing the release of endorphins, which are the body's natural painkiller hormones. It's also shown to increase blood circulation, decrease inflammation and stimulate the immune system.

OTHER THINGS TO KNOW

If the thought of getting needles stuck into your body makes you a little uneasy, you'll be happy to know that an acupuncture treatment is nothing like getting a shot. In fact, it's quite relaxing. Here are some additional points you

should know:

The needles: They're solid, sterile and disposable (used only once) and as thin as a cat's whisker. The number of needles used for each treatment can vary anywhere from a few, up to a dozen or more. And where the needles are actually stuck depends on the condition being treated, but they are typically inserted about one-quarter to 1-inch deep, and are left in place for about 20 minutes. After placement, the needles are sometimes twirled or manipulated, or stimulated with electricity or heat.

Does it hurt? You may feel a brief, sharp sensation when the needle is inserted, but generally it's not painful. Once the needle is in place, however, you may feel a tingling sensation, numbness, mild pressure or warmth.

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

Treatments: How many treatments you'll need will depend on the severity of your condition – 12 treatments done weekly or biweekly is very common. It's also important to know that acupuncture can be used in conjunction with other conventional medical treatments or by itself.

Cost and coverage: The cost per treatment typically runs anywhere from \$50 to \$100 or more. [Medicare does not cover acupuncture, but it is covered for some CalPERS members with Kaiser and some other CalPERS medical providers.]

To find an acupuncturist in your area, ask your doctor for a referral or you can do a search online at the National Certification Commission for Acupuncture and Oriental Medicine (nccaom.org) and acufinder.com. Both sites provide a national database of certified and/or licensed practitioners. Or visit the American Academy of Medical Acupuncturists (medicalacupuncture.org), which offers a directory of MDs who are certified to practice acupuncture.

Check out great gadgets for aging golfers

Dear Savvy Senior,

Can you recommend any products that can help older golfers? I love to play golf, but at age 74, I have hip and back problems that make bending over to tee up or pick up the ball difficult. And I have arthritis in my thumbs that makes gripping the club a problem.

– *Ailing Eddy*

Dear Searching,

There are a wide variety of nifty golf accessories and adaptive equipment that can help older golfers who struggle with injuries, arthritis or loss of mobility. Here are several products for different needs.

BENDING SUBSTITUTES

The game of golf requires a lot of repetitive bending and stooping that comes with teeing up the ball, repairing divots, marking the ball on the green, retrieving a ball

or tee on the ground, along with picking up a club, sand rake or flag stick off the ground.

For teeing up the ball without bending over, consider one of the Northcroft Golf Tee-Up devices. These are long-handled tools (1.5 to 3 feet long) that have trigger-style handgrips and a jaw that holds the ball and tee for easy placement. They cost between \$69 and \$72 and are available at NorthcroftGolf.com. For other tee-up solutions, see the Tee Pal (\$55, TeePalPro.com) and Joe's Original Backtee (\$15, UprightGolf.com).

NorthcroftGolf.com and UprightGolf.com also offer a variety of stoop-proof ball pickup accessories, divot repair and magnetic ball marker products ranging between \$5 and \$12.

Or, if you just want a great all-around golf picker-upper, consider the GrabAll Jaw – sold through Amazon.com for \$10 for a package of two. It attaches to the handle

end of your putter and chipper and is designed to pick up golf balls, flagsticks, putters and green side chippers.

GRIPPING AIDS

To help alleviate your golf club gripping problem, there are specially designed golf gloves and grips that can make a big difference.

The best gloves are the Bionic Golf Gloves (BionicGloves.com) that have extra padding in the palm and finger joints to improve grip. And the Power Glove (PowerGlove.com) has a small strap attached to the glove that loops around the club grip to secure it in your hand. These run between \$20 and \$30.

Another option is to get oversized grips installed

continued on page 15

Quiz: Are you older than dirt?

continued from page 10

17. In grade school, what was the worst thing that could happen to you when being picked for a team?

- Getting picked last
- Getting your uniform dirty
- Not having the team tattoo

18. If we dared to sass our parents, we immediately found out what _____ tasted like."

- Meatballs
- Soap
- Sasparilla

19. What was one thing the Lone Ranger and Roy Rogers would never do?

- Kill someone
- Shoot a squirrel
- Eat lima beans

20. What convertible offered an optional radio that automatically increased its volume as the car accelerated?

- 1912 Franklin
- 1943 Jeep
- 1957 Ford Thunderbird

ANSWERS

1. c) Fender skirts, attached to the rear fenders, covered fully half the wheel streamlining the car.

2. a) Blue

3. a) *Emergency brake*. We grew up in much more dramatic times.

4. b) PF Flyers. BF Goodrich patented the Posture Foundation insole, an innovation in comfort and performance, and began adding the new technology to its action shoes. Goodrich shoes with Posture Foundation became known simply as "P-F" in 1937. Fashion trends in the 40s and 50s saw PF Flyers escaping gyms and ball fields to become fashionable active footwear for everyone.

5. b) It was Nov. 3, 1948, when Truman upset Republican Thomas Dewey in the first postwar presidential election. *Tribune* publisher Col. Robert R. McCormick got the news late.

6. b) Sticky fly paper hanging from kitchen ceilings was common in American homes until insecticides like Flit became available in the 40s.

7. b) Most people over 55 recall with nostalgia the Dixie Cup ice cream picture lids that appeared all over America from 1930 to 1954. In the final year, the lids were in 3D, full color, and styled in left and right action poses. These were used in stereo card viewers for the 3D effect.

8. c) This is a tough one. But I'm going with girdles and crinoline petticoats. Worked for me.

9. b) "Good night, Mrs. Calabash, wherever you are."

10. a) "cause I eats me spinach"

11. b) Rare hamburger or steak with tomato and lettuce. Other examples: Axle grease - butter; Blowout patches - pancakes; Bowwow, barks, or groundhog - hot dog; Baled hay - shredded wheat; Bessie - roast beef; Bessie in a bowl - stew; Cackleberries - eggs; Rabbit food - salad; Sinkers - donuts; and Sweep the kitchen - hash.

12. c) Building toy structures.

13. a) A popular TV series called "Leave it to Beaver," perhaps the most unrealistic, misleading and shallow depiction of family life ever produced for TV.

14. c) Children's play.

15. a) Baseball cards in the spokes. Who among you never did this?

16. a) "1914 - Good then; 1935 - Good now; 2000 - Good always," read the back cover of a 1935 Toy Tinkers catalog. Charles H. Pajeau and Robert Pettit, the founders of The Toy Tinkers of Evanston, Ill., and the creators of the TINKERTOY construction set, knew that the "Thousand Wonder Builder" would continue to inspire the imaginations of children because of its easy-to-use, yet versatile, construction system. They're still made today, now

by Hasbro.

17. a) Getting picked last. As an expert on this particular humiliation, I assure you that getting picked last was far better than not getting picked at all.

18. b) Soap. I wonder? Was this a regional thing? Where I grew up, spanking was the generally preferred method for punishing any childhood misdemeanor. We wouldn't have known a "time out" to save our lives.

19. a) Kill someone. I can't remember ever seeing the Lone Ranger, Roy Rogers or other cowboy hero actually kill someone. They would just shoot the gun out of the bad guy's hand.

20. c) 1957 Ford Thunderbird. Hard one but, let's face it, easy answer. The option was available only that year.

SCORING

17 — 20 correct: You are not only older than dirt, but obviously gifted with mind bloat.

12 — 16 correct: Not quite dirt yet, but your mind is definitely muddy, ready to muck up others.

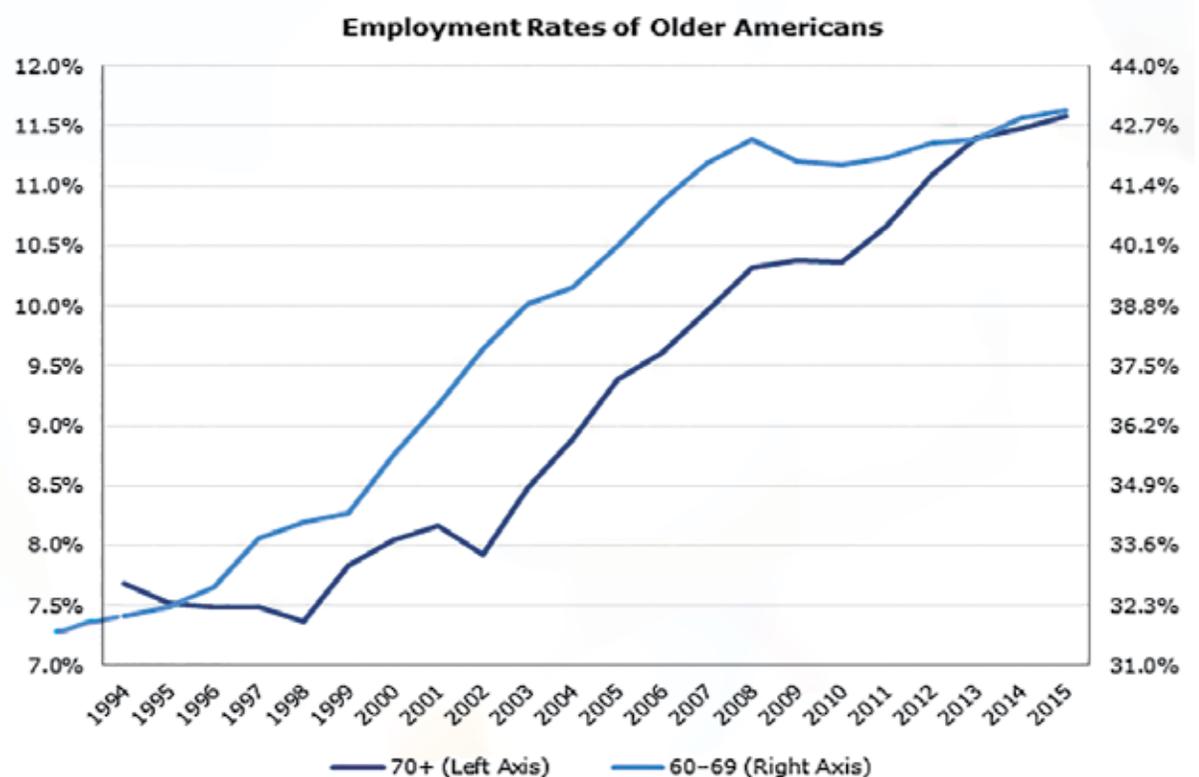
0 — 11 correct: You are one sad excuse of a geezer. To redeem yourself, pull your yellow pants up around your chest and shout, "This country's going to hell!" five times.

Many seniors choose work over retirement

Employment among seniors did not fall during the recession — it actually increased.

Between 2006 and 2015, there was not a single year in which employment dropped for Americans age 65 and over, according to the U.S. Bureau of National Statistics. Employment in this age group is up 2.7 percentage points since 2007 and is up 3.2 percentage points since 2006.

This has actually been part of a long-term trend of rising employment among older Americans, BNS says. The graph below shows the employment rate of Americans in their sixties and Americans age 70 and older from 1994 to 2015. Both groups saw record-high employment in 2015.



<http://cepr.net>
Source: Bureau of Labor Statistics

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

Grace Hocson
Meng Lei
Renata Merritt
Berlinda Mitchell
Robert Montgomery
Carlos Montoya
Jo Shipp
Rebecca Williams

James Matheson
Mary Mcginty
Tracy Soriano
Gertrude Winder

Chapter 4

Linda Hill
Terry Molano
Teresa Ramirez-Garcia
Yvette Sims
Vivian Wescott

Chapter 2

Elizabeth Acuna
Cynthia Allen-Barry
Eduardo Antonio
Felipe Biag
Mel Billingsley
Lenatte Blouin
Susan Carson
Lori Chan
Richard Croly
Virginia Fair
Dierdre Gaines
Barbara Harden
Debra Hendricks
Johnathan Jee
Susan Jimenez-Anderson
Corrie Little
Jose Lua
Raymond Moyer
Linda Ng
Carol Petuela
Georgianna Pfof
Thomas Potter
Vickie Rogers
Virginia Smith
Virginia Suarez
Rolando Torres
John Valdez
Debra Wick
Kellie Williams

Chapter 5

Debra Cardoza
Roxanne Gill
Ronald Silva

Chapter 6

John Bobbitt
Pete Castillo
Janet Chandler
Mary Gibbs
Reuben Jimenez
Helen Kazmier
Paul Pitkin
Sharon Wilson
Abel Zamora

Chapter 8

Lori Bree
William Keevil

Chapter 9

Marina Babayan
Joao Decarvalho
Frank Martinez
Marcy Rieg
Diane Smoot
Karen Yang

Chapter 10

Angela Andante
Everette Brooks
William Hazel
Yolanda Novoa

Carmen Wells
Rex Wolf

Chapter 11

Verna Holtzclaw
Ishac Lazar

Chapter 12

Larry Alao

Chapter 13

Kathleen Leskowitz

Chapter 14

Donna Messenger
Diane Sheehy

Chapter 15

Tamarra Axton
Darrell Barricklow
Teresa Fuller
Wendy Garske
Kenney Glaspie
Dolores Madsen
Tokio Tanaka

Chapter 16

Richard Hirtzel
Padrino Lopez
Maria Miura

Chapter 17

Elenita Camara
Albert Duque
Johnson Fianza
Sandra Forsythe
William Hawkes
Michael Lapins
Graciela Montoya
Roberto Purcell
Agnes Ruiz
Arlene Ryan
Mary Ryan
Linda Simone
Lorraine Stedman

Cirilo Urmeneta

Chapter 20

Josephine Boongaling
Milagros Guiao
Angelina Gyimah-Kwarteng
Susan Mueller
Sonia Quintanilla
Kenya Reed

Chapter 21

James Dofelmire
Luzviminda Lumibao
Ethel Namazzi
Denise Nunley
Perri Paniagua
Karen Pennrich
Anita Routh
Ismail Tily
Christina Van Dyke

Chapter 23

Leticia Guerrero
Saturnina Sanchez

Chapter 26

Jose Crisostomo
Valorie Dixon
Priscilla Stanchev

Chapter 31

Spring Spellins

Chapter 34

Candida Castro
Jeanne Crawford

James Sweet
Patricia Terrell

Chapter 35

Stacye Burns
Jill Crisman
Georgia Delima
Linda Flores-Green
David Jolliff
Claudia Price
Cuc Woodrow

Chapter 36

Lucille Brodie
Roberto Pascual

Chapter 165

Jennie Allen
Donna Bernard
Herminia Harris
David Howell
Denise James
Joanne Landers
Cynthia Salas
James Williamson



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.

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**

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, August, October and December, unless otherwise noted

Meeting: Thursday, Aug. 25, 11:30 a.m. **Where:** Spenger's Fresh Fish Grotto, 1919 Fourth St. Berkeley. **Program:** Speaker TBA. **Menu:** Chicken Marsala, grilled salmon or pasta primavera. **Reservations are required:** RSVP no later than Aug. 18 to Carol Bowen at (510) 527-5131. PLEASE NOTE: Ninety-minute parking validation will be available in the lot across from restaurant.

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, Aug. 1, 11 a.m.; the official meeting starts at noon. **Where:** Sierra 2 Center (Curtis Hall), 2791 24th St., Sacramento. **Program:** Meet, Greet and Eat. It's BINGO Time! Have a seat, the experience is neat! You may just win. No, it's not a sin. Please submit your program or guest speaker suggestions to Susan Shambaugh, Program Committee chair. **Menu:** Ham and provolone cheese on sourdough, fresh fruit salad and an oatmeal cookie. The vegetarian entrée will be grilled eggplant with roasted pepper and zucchini on ciabatta bread. **Cost:** Members are free; guests are \$3, which is payable at the door. Reservations are required for everyone: By 5 p.m. Thursday, July 25. No reservation, no lunch! Contact Nadie Savage, attendance coordinator, at texasgirl0124@gmail.com or (916) 968-5984 if you plan to attend. **Note:** Cancellations are also required by 5 p.m., July 25. **For more information,** please contact Phyllis Johnson at (209) 471-2192 or johnsonphyllis010@yahoo.com

Note: There is no meeting in September.

Meeting: Monday, Oct. 3, 11 a.m.; the official meeting starts at noon. **Where:** Sierra 2 Center (Curtis Hall), 2791 24th St., Sacramento.

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, Sept. 9, 11:30 a.m. **Where:** TBA. **For more information:** Contact Mary McDonnell at (415) 509-1914.

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, Aug. 18, 11:30 a.m. **Where:** Taix French Country Cuisine, 1911 Sunset Blvd., Los Angeles; **Cost:** \$5 for members and \$7 for non-members.

Chapter 4 Subchapter

Meeting: Tuesday, July 19, 11:30 a.m. **Where:** HomeTown Buffet, 3520 Carson St., Torrance.

Meeting: Tuesday, Aug. 16, 11:30 a.m. **Where:** Denny's, 10700 Jefferson Blvd. (southwest corner with Overland). **Menu:** Senior menu. Please contact Marta at (310) 204-0484 or Virginia (323) 290-3655.

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.

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 Board of Directors. **Menu:** 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 St., Merced. **Program:** Report of the CSR Board of Directors. **Menu:** Meal at member's expense.

Modesto

Meets after each CSR Board meeting, unless otherwise announced

Please note: The meeting will be in a new location.

Meeting: Thursday, July 14, 11:30 a.m. **Where:** Fuddruckers Restaurant, 3848 McHenry Ave., #410, Modesto. **Program:** Report of the Board of Directors. **Menu:** Meal at member's expense.

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 and Cost:** 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 & Del Norte Subchapter

Meeting: Wednesday, Sept. 14, 11:45 a.m. **Where:** Eureka Elks Lodge, 455 Herrick Ave., Eureka. **Program:** Annual Barbecue for the Chapter 8 and the Del Norte subchapter. **Reservations are required:** By Thursday, Sept. 1, please contact one of the officers above.

CHAPTER 9

LOS ANGELES AREA

President: Raelene Allard, (323) 221-6010 or raeleneallard@gmail.com; **Vice President and Membership Coordinator:** Luanna Allard, (323) 227-4287 or estebanos@sbcglobal.net; **Treasurer:** Judy Castaneda, (626) 576-1332 or ojudyc@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, July 13, 10 a.m. Executive Board meeting, 11 a.m., general meeting. **Where:** Sizzler, 15252 East Rosecrans Blvd., La Mirada. **Program:** CSR Executive Director Bob Hendricks will speak. **Menu:** Your choice. **Cost:** Chapter 9 will pay \$10 towards each member's lunch. Guests pay for themselves. **Special Note:** Chapter 9 is collecting personal care items to be given to the Wounded Warriors Program. Items

like socks, toothbrushes, toothpaste, combs, deodorant and personal wipes are welcome. Bags will be assembled in July and delivered. We look forward to welcoming all new members.

Meeting: Wednesday, Aug. 10, 10 a.m., Executive Board meeting, followed by the general meeting at 11 a.m. **Where:** Sizzler, 15252 East Rosecrans Blvd., La Mirada. **Menu:** Your choice. **Cost:** Chapter 9 will pay \$10 towards each member's lunch. Guests pay for themselves.

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, July 28, 10:30 a.m. **Where:** Elks Lodge, 222 Elks Lane, San Luis Obispo. **Program:** Annual Barbecue. **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, Sept. 7. **Where:** TBA.

CHAPTER 12

EASTERN MOUNTAIN AND HIGH DESERT AREAS

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

Meets on the third Wednesday of the even months

Meeting: Wednesday, Aug. 17, 11 a.m. **Where:** Wood Grill Buffet, 14135 Main St., Hesperia. **Program:** A CalPERS representative will speak. **Cost:** The chapter pays for members' meals from the senior menu.

Meeting: Wednesday, Oct. 19, 11:30 a.m. **Where:** Big Papa's, 101 West Tehachapi Blvd. #200, Tehachapi. **Program:** TBA. **Cost:** Chapter pays for members' meals from senior menu.

CHAPTER 13

NO. CALIFORNIA/REDDING

President: Robert Black, (530) 722-0511 or bob_linda@charter.net; **Vice President:** Warren Schlatter, (530) 605-1588 or kandws2b@gmail.com; **Secretary:** Audrey Sandeen, (530) 221-3500 or theswede8243@gmail.com; **Treasurer:** Georgene Gibson, (530) 529-0277 or rbjeepman10@hotmail.com; **Chapter Membership Director:**

Ed Huey, (530) 246-9456 or edhuey@sbcglobal.net.

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

Meeting: Monday, July 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, Aug. 15, 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. 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: Saturday, July 20, 11 a.m. **Where:** Creative Catering, 2565 Zanella Way, Chico. (From Skyway, turn on Zanella Way, go two blocks to Morrow Lane and Creative Catering is on the northeast (left) corner.) **Program:** Guest speaker Joan Gull of Kirchner Wildlife Refuge will speak on the mission and work at the refuge. **Cost:** Members are free, guests pay \$15. **Reservations are required:** Please call S.E. Riazi at (530) 519-2174 or email S.E. at seriazi@gmail.com by July 16.

Meeting: Wednesday, Aug. 17. **Where:** Creative Catering, 2565 Zanella Way, Chico.

Lassen/Plumas Subchapter

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

Meeting: Tuesday, Aug. 2, 11:30 a.m. **Where:** Diamond Mountain Casino, 900 Skyline Drive, Susanville. **For more information,** please contact 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, Oct. 4, 11:30 a.m. **Where:** Diamond Mountain Casino, 900 Skyline Drive, Susanville.

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

Meeting: Tuesday, July 19, 2 p.m. **Where:** Rocklin Library, 4890 Granite Drive, Rocklin.

Meeting: Tuesday, Aug. 16, 2 p.m. **Where:** Rocklin Library, 4890 Granite Drive, Rocklin.



CHAPTER MEETING NOTICES

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:** Guest speaker from a local charity. **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, Aug. 4, 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 the Aero Drive exit. From north or south, go west to the signal and turn right. The entrance is at the back of the building with a parking lot.) **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, Aug. 9, noon. **Where:** Ukiah Garden Café, 1090 S. State, Ukiah. **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, Aug. 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:** Jan Christiansen, (562) 413-0627 or 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, Sept. 21, 9 a.m.; meeting starts at 9:30 a.m. **Where:** Sizzler, 7131 Van Nuys Blvd., Van Nuys. **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; **Secretary:** Eric Norrbom, (707) 833-1870.

Meets quarterly on the third Tuesday of the month

Meeting: Tuesday, Oct. 18, 11:30 a.m. **Where:** Quail Inn at Oakmont Golf Course, 7025 Oakmont Drive, Santa Rosa. **For additional information:** Please 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, August and December, unless otherwise announced

Meeting: Wednesday, Aug. 24, 10:30 a.m. **Where:** Denny's, San Jose. **For additional information:** Contact Maria Aguilar, vice president, at md12aguilar@yahoo.com or (408) 706-0366; or Bobbi Estrada, 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

Please note: There will be no meetings in June and July. The chapter recruitment and ambassador team will be on a recruitment tour for these months at local prisons and other state worksites. We look forward to our monthly get together in August. Enjoy the summer and remember: Safety first for all!

Meeting: Thursday, Aug. 18, 11 a.m. **Where:** Lorene's Ranch House, 6401 Ming Ave., Bakersfield. **Program:** Guest speaker on "Member Survival During Catastrophic Community Emergencies."

Cost: Free lunch for first-time guests. **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: Thursday, Sept. 22, 11:30 a.m. **Where:** Marie Callenders, 1295 South Victoria Ave., Ventura. **Speaker:** A United Healthcare representative will speak about CalPERS Open Enrollment from Sept. 12 to Oct. 7. **Cost:** \$11 per person. **For more information:** 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:** Bill Serb III, (714) 826-6029; **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, July 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. **Cost:** Members are free. **For more information:** Call any chapter officer listed above.

Meeting: Wednesday, Aug. 10, 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. **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) 240-0272; **Treasurer:** Larry Long, (559) 781-8761.

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

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

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

CHAPTER 36

MONTEREY BAY AREA

President: Susanne Paradis, (831) 662-3334, svparadis@yahoo.com; **Vice President:** Susan Sisson, (831) 443-

1765; **Secretary/Treasurer:** Marilyn Hamilton, (831) 809-2721.

2016 meetings are on the third Thursday of even months at various locations

Meeting: Thursday, Aug. 18, 11:30 a.m. **Where:** Paine's Restaurant, 421 East St., Hollister. **Program:** CSR President Tim Behrens will speak. **Cost:** Members order off the lunch menu free of cost. **Reservations:** If you are coming, please contact Susanne at (831) 662-3334 or svparadis@yahoo.com

Future meetings: Thursday, Oct. 20, Hindquarter in Santa Cruz. Thursday, Dec. 15, Grower's Pub in Salinas.

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, Aug. 3, 11:30 a.m. **Where:** Canton Chinese Buffet, 1000 Howe Ave., (Corner of Howe and Enterprise), Sacramento. **Program:**

David Morikawa, program director for Meals on Wheels, will speak.

Washington State Contact Person: Dan Reibson, (360) 887-3123.

Medford, Oregon Subchapter Meets on the third Thursday of even months

Meeting: Thursday, Aug. 18, noon. **Where:** Elmer's Restaurant,

ANSWERS from page 10

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

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

Gadgets for aging golfers

continued from page 11

on your clubs. This can make gripping the club easier and more comfortable and are also very good at absorbing shock. Oversized grips are usually either one-sixteenth-inch or one-eighth-inch larger in diameter than a standard grip, and cost around \$10 per grip. You can find these grips and have them installed at your local golf store or pro shop.

Or, for a grip-and-glove combination fix, consider the Quantum Grip (QuantumGrip.com), which incorporates Velcro material recessed in the golf club grip and a companion golf glove that has mating Velcro material in the palm. The cost is \$20 per grip, plus \$35 per glove.

VISION HELPER

If vision problems make finding the ball difficult, Chromax golf balls (ChromaxGolf.com) can make a big difference. These are reflective, colored golf balls that make them appear larger

and brighter. They cost \$10.50 for a three-pack.

ERGONOMIC CARTS

There are also ergonomically designed golf carts that can help you transport your golf clubs around the course. If you like to walk, the Sun Mountain Sports Micro-Cart, V1 Sport Cart or Reflex Cart are great options. These are three and four-wheeled, lightweight push carts that that fold into a compact size for easy transport. Available at SunMountain.com for \$200, \$210 and \$230.

Or, for severe mobility loss, the SoloRider specialized electric golf cart (SoloRider.com) provides the ability to play from a seated or standing-but-supported position. Retailing for \$9,450, plus a \$550 shipping fee, this cart is lightweight and precisely balanced so it can be driven on tee boxes and greens without causing any damage. Federal laws under the Americans with Disabilities Act (ADA) require that all publically owned golf courses allow them.

SIZZLING SUMMER CSEA Member Benefits

As a California State Retirees member, you are entitled to receive discounts on tickets, insurance, and other exclusive savings! Cool off this summer with hot discounts on your favorite water parks and summer attractions. Visit www.calcsea.org for more information on YOUR Member Benefits!



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)	Monthly Dues
<input type="checkbox"/> \$ 0 - \$ 399	\$1.00
<input type="checkbox"/> \$ 400 - \$ 799	\$2.25
<input type="checkbox"/> \$ 800 - \$1,199	\$3.25
<input type="checkbox"/> \$1,200 - \$1,599	\$5.00
<input type="checkbox"/> \$1,600 - \$1,899	\$6.50
<input type="checkbox"/> \$1,900 - \$2,299	\$8.00
<input type="checkbox"/> \$2,300 - \$2,699	\$8.50
<input type="checkbox"/> \$2,700 - \$3,099	\$9.00
<input type="checkbox"/> \$3,100 - \$3,499	\$9.50
<input type="checkbox"/> \$3,500 - \$3,999	\$10.00
<input type="checkbox"/> \$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