



# California State RETIREE



SERVING CALIFORNIANS FOR 80 YEARS

VOL. XXX NO. 8

AUGUST 2016

## CalPERS mailer explains new online Open Enrollment

CalPERS sent mailers in July explaining to members how to make changes to their health plans online.

CalPERS members who used to receive their health materials in the mail will now need to go online to see their customized Health Plan Statements and read about and process their Open Enrollment forms, unless they notified CalPERS by July 1 that they wanted to continue receiving the materials in the mail.

Open Enrollment information will be available online on Aug. 22, but members may only make changes, additions and deletions via their my|CalPERS account at [my.calpers.ca.gov](http://my.calpers.ca.gov) during Open Enrollment from Sept. 12 to Oct. 7.

The mailer is marked, "Open Immediately: Time Sensitive Information Enclosed" to catch members' attention.

It provides step-by-step instructions on how to set up a my|CalPERS account for members who do not already have an account:

1. Go to [my.calpers.ca.gov](http://my.calpers.ca.gov)
2. On the Pre-Log In page, select Participant and Continue.
3. Select Register Now.
4. Accept the terms and conditions under the Security Agreement.
5. Identify yourself by providing your name, date of birth and last four digits of your Social Security number or your CalPERS Identification number.
6. Answer a set of questions about your CalPERS account to verify your identity.
7. Create a username and password. Enter your email address.
8. Choose a personal security image and message.
9. Choose your security questions and answers. It's important to choose questions and answers you will remember.
10. Log in to my|CalPERS

Although the July 1 deadline to notify CalPERS if you want to continue receiving health materials in the mail has passed, CalPERS agreed to continue accepting opt-in requests at the urging of CSR

and other retiree groups. However, requests for mailed materials made after July 1 will not be processed until 2017.

CalPERS can be notified of opt-in requests for mailed information

on the website – [www.calpers.ca.gov](http://www.calpers.ca.gov) or personal contact at a CalPERS office or by calling (888) 225-7377.



## Reaching out to our future retirees

One of the best places to find future members of California State Retirees (CSR) is in their own state workplaces before they retire.

CSR recruiters at Sonoma Developmental Center July 21 included Chapter 21 Secretary Eric Norrbom and CSR Vice President Stephanie Hueg in the back row. In the front, are Chapter 2 President Louis Espinoza; Chapter 3 President Mary McDonnell; and Chapter 21 President Don Lehnoff. Hueg said obtaining permission and insurance to set up a membership table at the worksite required planning and time, but the contacts made with future retirees at the center made the team's efforts worthwhile.

"People were naturally curious and stopped by to ask about us," Hueg said. "We told them that we are not a union. We are the largest voluntary state retiree organization in California with 35,000 members. Our focus is on protecting our pensions and health care and working with CalPERS, CalHR and the Legislature. We also talked about our Political Action Committees (PACs) and how member contributions help us support or oppose candidates and political issues."

Besides passing out the California State Retiree newspaper, CSR pens, retirement planning booklets and membership applications, the recruiters also offered pre-wrapped cookies from Costco.

"I think we were very well received," Hueg said.

\*\* DATED MATERIAL - PLEASE DO NOT DELAY \*\*

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1108 O Street, Suite 300  
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# RETIREES REACT Should young people be required to perform public service?

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](mailto:tlundholm@californiastateretirees.org) or Trinda Lundholm, 1108 St., Suite 300, Sacramento, CA 95814.



“I would support mandatory public service that would require a two-year commitment by young men and women who have reached the age of 18. “It seems there are limited possibilities for many young people to have a realistic view of adult responsibilities. Being part of a group endeavor to improve the environment may be the type of experience that provides a different perspective for those participants in a public service program. “The experience of public service likely would expand the outlook of those who participate. They would regard their world with a fuller appreciation of the work that must go forward to achieve what is necessary for the culture to thrive. And they will see their accomplishments as a product of their industry. “The experience may also lead to a change in understanding of what is essential for individual citizenship in a democratic country. The benefits to the culture begin when citizenship is taken seriously. Public service would be an incentive to become a more active member of their own communities. Learning to be a participant in a program that is larger than the individual can bring an awareness of one’s place in the culture and in the nation.”

**Deanna DuPont**  
**Chapter 21**  
**Benicia**

Did you take a wonderful vacation, attend a class reunion or add a grandchild to the family? Whether it was noteworthy – or not so noteworthy – tell us about your summer by Aug. 19, and your response will run in the September 2016 issue of the California State Retiree.

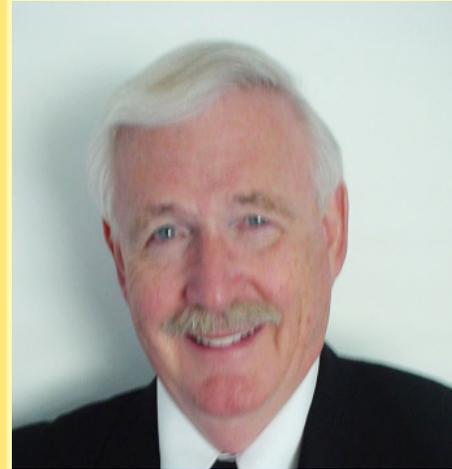
Send a few paragraphs to [tlundholm@CalRetirees.org](mailto:tlundholm@CalRetirees.org) Or mail it to: Trinda Lundholm, 1108 O St., Suite 300, Sacramento, CA 95814. A photo (or jpg) of yourself is also strongly encouraged, but not required. If you have a photo of the summer event mentioned in your response, send that along too.



“The concept definitely needs fleshing out as to which programs would be supported. Would it be the environment, law enforcement, the elderly population, education, reasonable housing or others? How would the participants benefit? They might receive training in trades, get internships in areas they would be likely to pursue as adults and gain leadership skills and self-esteem. They would learn to be on time, accept constructive criticism, work in a team to achieve a goal and present oneself professionally if the job requires it.

“I don’t think I would be in favor of conscripting youth for mandatory public service if the goals and benefits were not thoroughly thought and made part of the proposal. Then all participants – volunteers, recruiters and funding sources – are fully informed.”

**Beth Scott**  
**Chapter 165**  
**Fair Oaks**



“I am an 80-year-old veteran of the Korean War and a retired public school/university educator in secondary and higher education. My response to that question is not just an emphatic no, but hell, no!

“Many of our young people are cruising on the poverty baseboard, and Gov. Moonbeam intrudes and wants them to perform involuntary servitude? That’s exactly what it is, and it’s not to be glossed over with high-flown rhetoric. “The students need that time to work, whether in the fields, in fast-food restaurants or other places to keep food on the table.

“Now, if our illustrious ‘Parent-in-Chief’ will simply find the funds to pay each kid a \$15-an-hour minimum wage, then by all means, look for student volunteers. If he is all hot and bothered about a need for kids to develop ‘esprit de corps,’ and wishes to force involuntary service on them, then do what Israel does – Draft young men and women for a two-year tour in the military. They’ll learn esprit de corps then, guaranteed!”

**Aaron Steenbergen**  
**Chapter 26**  
**Bakersfield**



“I’m an old guy – nearly 80, so I’ve been watching what goes on for a while. I remember when our governor’s dad was governor and how he did so much to make California become what it is with his amazing project to bring water from northern regions to the desperately dry southern parts of the state. Southern California would still be a meager desert wasteland if it wasn’t for his far-reaching future aspirations for the state and its people.

“Gov. Brown has had the honesty and foresight to admit problems and face them rather than try to deny them as though ignoring them makes them disappear.

“Scientists continue to warn of impending disaster while deceptive capitalists desperately try to get for themselves at everyone else’s peril. But not Gov. Brown. He’s been spending his moments thinking of solutions everyone else seems oblivious to. This time I think he has come up with an exceptionally good idea because there probably is nothing that does more to mold character into environmental thoughtfulness than communal camping and wilderness experiences. Not only that, but working together fosters friendships that last for lifetimes. What could be more effective for our nation and world’s future than the bonding of young people with environmental concerns?

“How much worse will it get before people wake up to how serious things are and how important it is to have a leader like Gov. Jerry Brown who thinks ahead and cares for our future?”

**Al Williams**  
**Chapter 165**  
**Oak Harbor, WA**

## What was the most interesting or fun thing you did this summer?



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# NEWS

## The nation's largest public pension fund selects new CEO – Marcie Frost

**M**arcie Frost was selected in July to be the new chief executive officer of the California Public Employees' Retirement System (CalPERS).

Frost, who is the former director of the Washington State Department of Retirement, will begin at CalPERS on Oct. 3, replacing retiring CEO Anne Stausboll and interim CalPERS CEO Doug Hoffner.

Frost, 51, is a 16-year veteran of the pension industry.

As CEO, Frost will oversee the system's operations, which include 2,870 employees; a budget of more than \$1.7 billion; and programs spanning retirement benefits administration, health care delivery, investments, finance and risk management, actuarial services, supplemental retirement programs, legislative affairs, stakeholder relations and more.

"Marcie is a seasoned public pension fund administrator and we couldn't be happier that she will lead the fund and be part of our CalPERS family," said CalPERS Board President Rob Feckner.

"The selection of Marcie was unanimous by the CalPERS Board members involved. She has demonstrated throughout her career

strong leadership and innovation, an emphasis on customer satisfaction and team collaboration that will be fundamental to the future of



CalPERS Frost's career spans executive level positions in public pension administration, human resources, and information technology. She joined the Washington State Department of Retirement in 2000 and held leadership roles in human resources, information services and operations. She was deputy director for the retirement system for four years before being appointed director in 2013. She also serves as an ex officio member of the Washington State Investment Board.

Frost began her public service

career as a benefits administrator with the Washington State Department of Labor and Industries, managing compensation and benefit programs for public employees across 26 locations.

Frost is a native Washingtonian and is pursuing a dual bachelor's and master's degree in public administration from Evergreen State College.

CalPERS is the largest public employees' retirement system in the United States, representing 1.7 million members in the retirement system and 1.4 million members in its health system.

Website: [www.calpers.ca.gov](http://www.calpers.ca.gov)

Phone: (888) CalPERS or  
(888) 225.7377

TTY: (877) 249.7442

Fax: (800) 959.6545

Hours: Monday - Friday  
8am - 5pm



## UPCOMING EVENTS 2016

**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 open sessions of the board and its committees is streamed from the CalPERS auditorium to the internet. Visit [www.calpers.ca.gov](http://www.calpers.ca.gov) on board meeting days to watch and listen. You can access videos of past meetings at [www.youtube.com/calpersnetwork](http://www.youtube.com/calpersnetwork)

**Aug. 26-27 (Friday and Saturday)**

CalPERS Benefit Education Event, Newport Beach Marriott Hotel, Newport Beach. For more information, call (888) 225-7377 or visit [www.calpers.ca.gov](http://www.calpers.ca.gov)

**Sept. 5 (Monday)**

Labor Day

**Sept. 12 to Oct. 7**

CalPERS Health Care Open Enrollment

**Sept. 20 (Tuesday)**

CalPERS Pension & Health Benefits Committee, Lincoln Plaza North, 400 P St., Sacramento

**Sept. 20 (Tuesday)**

Northern CA PAC meeting, Arden Hilton West

**Sept. 21 (Wednesday)**

CalPERS Board of Administration meeting. Same location as above

**Oct. 24 (Monday)**

Last day to register to vote in the General Election

**Oct. 25, 26 and 27 (Tuesday, Wednesday and Thursday)**

California State Retirees Board of Directors meeting, Hilton Arden West, 2200 Harvard Blvd. Sacramento

**Nov. 8 (Tuesday)**

General Election

## No Social Security cost-of-living hike is expected in 2017

If inflation continues at its current low pace, Social Security recipients may not receive an automatic increase in their monthly retirement and disability benefits in 2017.

If that happens, it would mark the second year in a row — and the fourth time since 2010 — that there will be no cost-of-living adjustment (COLA) in Social Security benefits.

Under the Social Security Act, recipients are provided with an automatic increase in benefits if there is an increase in inflation as measured by the Consumer Price Index for Urban Wage Earners

According to Social Security, the COLAs received by beneficiaries for the last five years were:

- 2016: No increase
- 2015: 1.7 percent increase
- 2014: 1.5 percent increase
- 2013: 1.7 percent increase
- 2012: 3.6 percent increase

For more information, go to [www.ssa.gov](http://www.ssa.gov)

(CPI-W).

The board of trustees overseeing the Social Security and Medicare trust funds said the latest figures show that Social Security benefits are expected to increase by 0.7 percent at best and zero percent at worst next year.

Social Security benefits received in January would be the first affected by the 2017 COLA — or lack of one.

Even if the maximum estimated increase of 0.7 percent is made for 2017, it will still be one of the smallest in recent years.

## 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.

# National Institute on Retirement Security: Public pension plans deliver security, portability

When comparing pension plans, defined benefit (DB) pension plans provide for sufficient savings and are more portable than defined contribution (DC) plans, according to a study released in July by the National Institute on Retirement Security (NIRS).

As workers worry about having enough money to see them through retirement in reasonable comfort without running out and want to be able to move their retirement plans from job to job, public defined benefit pension plans, such as CalPERS, meet both needs.

The study was based on a survey of 89 public pension plans to determine plan types, employee contribution rates, vesting requirements, interest rates paid on withdrawn employee contributions, refunds of member accounts, redeposits of employee contributions and ability to purchase service credits.

As the private sector has increasingly moved away from defined benefit plans to defined

contribution plans, the study said that migration “has resulted in a ‘great risk shift’ where the risk and most of the funding burden falls on individual employees, rather than experienced professionals and employers,” the study said. Because of that shift, the study said, “The median retirement balance for all working-age households is only \$2,500; for households near retirement, the balance only marginally improves to \$14,500.”

And although employees in the private sector are glad to be able to move their accounts when they switch employers, the report said, far too many don’t. Instead, they cash out their plans and end up short when it comes time to retire.

Although defined benefit plans aren’t necessarily viewed as being portable, Diane Oakley, NIRS executive director, said many public pension plans “have adopted features that that allow employees who change jobs to not only retain benefits, but also to increase retirement benefits... Even if employees leave after just a

few years, they can request a refund of their contributions.”

But in reality, many employees fail to re-deposit their retirement savings into a new plan, often just cashing out and using the money for other purposes. These cash outs resulted in \$81 billion in lost retirement savings in 2014 alone. And when it comes to having a guaranteed lifetime income option, only a very small percentage of 401(k) DC account holders choose that payment option.”

## Other key findings of the report are:

\*Many public pension plans have adopted features that allow individuals who change jobs to retain and even increase their benefits. Employee contributions can follow employees to new employers, often at market or better interest rates. Most plans allow members to later rejoin a system and repay any refunds with interest.

\*Nearly all public DB systems allow members to purchase additional service credits to increase their pension benefits in retirement.

Specifically, all public DB plans allow for the purchase of service credits for prior military service, and more than half of the plans surveyed allow for the purchase of credits for prior out-of-state government service. Some plans allow for the purchase of credits for other specified types of service and leave.

\*A number of plans have features that increase benefits for short or moderate-term employees. Modifications include increasing the value of the deferred annuity benefits paid to former employees, rewarding employees who choose to keep their member accounts in the plan with interest, and providing even higher matching amounts. These features can encourage workers who leave before retirement to preserve the lifetime retirement income benefits they have earned, rather than spend their refund. Another difference between defined contribution and defined benefit plans is the voluntary nature of the former, with employees usually

*Continued on page 7*

## CalPERS reports 0.61% investment return during ‘turbulent’ markets

Despite volatile financial markets and challenging global economic conditions, CalPERS reported a preliminary 0.61 percent net return on investments for the 12-month period that ended June 30.

“Positive performance in a year of turbulent financial markets is an accomplishment that we are proud of,” said Ted Eliopoulos, CalPERS chief investment officer. “Over half of our portfolio is in equities, so returns are largely driven by stock markets. But more than anything, the returns show the value of diversification and the importance of sticking to your long-term investment plan, despite outside circumstances.

“Key to the return was the diversification of the fund’s portfolio, especially CalPERS’ fixed income and infrastructure investments, officials said. Fixed income earned a 9.29 percent return, nearly matching its benchmark.

Infrastructure delivered an 8.98 percent return, outperforming its benchmark by 4.02 percentage points, or 402 basis points. A basis point is one one-hundredth of a percentage point.

The CalPERS Private Equity program also surpassed its benchmark by 253 basis points, earning 1.70 percent. “This is a challenging time to invest, but we’ll continue to focus on our mission of managing the CalPERS investment portfolio in a cost-effective, transparent, and risk-aware manner in order to generate returns for our members and employers,” Eliopoulos said. For the second year in a row, international markets dampened CalPERS’ Global Equity returns, officials said. However, the program still managed to outperform its benchmark by 58 basis points, earning negative 3.38 percent.

The real estate program generated a 7.06 percent return, underperforming its benchmark by 557 basis points. The primary drivers of relative

underperformance were the non-core programs, including realized losses on the final disposition of legacy assets in the opportunistic program.

The CalPERS 2015-16 Fiscal Year investment performance will be calculated based on audited figures and will be reflected in contribution levels for the state of California and school districts in Fiscal Year 2017-18, and for contracting cities, counties, and special districts in Fiscal Year 2018-19. The ending value of the CalPERS fund is based on several factors and not investment performance alone. Contributions made to CalPERS from employers and employees, monthly payments made to retirees, and the performance of its investments, among other factors, all influence the ending total value of the fund.

The fund seeks annual average returns, known as the discount rate, of 7.5 percent. Eliopoulos said CalPERS’ average annual return over the past 10 years was about 5 percent,

and CalPERS officials forecast the fund will see a about a 6.4 percent return for the next decade.

CalPERS was large enough to cover about 76 percent of its liabilities as of June 2014, according to its website, based on assumptions such as employee life expectancy and returns on investment.

The CalPERS Board of Administration is expected to discuss resetting the investment return rate assumption in 2018. “It’s important to remember that CalPERS is a long-term investor, and our focus is the success and sustainability of our system over multiple generations,” said Henry Jones, chair of CalPERS Investment Committee. “We will continue to examine the portfolio and our asset allocation and will use the next Asset Liability Management Process, starting in early 2017, to ensure that we are best positioned for the future market climate.”

# MEMBERS ON THE MOVE



CSR President Tim Behrens swore in Erlinda Ochoa as the new Chapter 6 vice president during the CSR Board of Directors meeting in Costa Mesa June 30.



*Left:* U.S. Attorney General Loretta Lynch, middle, chatted with Chapter 9 President Raelene Allard, left, and Chapter 9 Vice President Luanna Allard, right, during a June 29 meeting at the Hollenbeck Police Station in Los Angeles. As members of the Community Advisory Board (CPAB), the Allard sisters said they spoke with Lynch about police matters in their area.



*Left:* CalPERS Board Member JJ Jelincic spoke about the latest developments at CalPERS during a Chapter 34 meeting at the Santa Ana Elks Lodge on July 13. Chapter 34 President Jenny Hayden looks on at the right.

*Right:* Chapter 2 members displayed their CSR banner at the Elks Club Parade in Carmichael on July 4. Pictured are Chapter 2 President Louis Espinoza; Chapter 2 Vice President Phyllis Johnson; and Mike and Angie Ellis, Chapter 2 members.



Sharon Huddleston stands near veterans' banners at the San Bernardino State University in Palm Desert June 26. She and her husband, Willis Huddleston, treasurer/secretary for Chapter 6, had the banners made for the chapter's Health Fair in Palm Desert earlier this year. The chapter loaned them to Congressman Raul Ruiz of the 36th Congressional District to display at his Veterans' University on the campus, which informs veterans of all ages about the many benefits available to them. Ruiz hopes to make the event annual and eventually take it nationwide.



*Above:* Henry Jones, right, talked with Gaylonn Mayo, Chapter 20 member, and M. Cora Okumura, Chapter 20 treasurer, at a CalPERS Benefit Education Event (CBEE) at the L.A. Hotel Downtown July 22. Jones represents retirees on the CalPERS Board of Administration. For information on more scheduled CBEEs, call (888) 225-7377 or visit [www.calpers.ca.gov](http://www.calpers.ca.gov)



# Question of the Month

## What do I do when a CalPERS member dies?

Talking about death before someone dies may be uncomfortable for some, but CalPERS recommends that members review the steps so that the distribution of any available CalPERS benefits is streamlined when the time comes. It is also recommended that a copy of the steps is kept with other important papers.

CalPERS should be notified by telephone or letter of the member's death. Provide the following information:

- The member's name and either the Social Security number or CalPERS ID number.

- The date of the member's death.

- The name and address of the person to whom the condolence packet should be sent. This may be the same person providing the notice of death.

- The name and address of the surviving spouse or registered domestic partner, other next of kin, or the person who will be settling the estate, if known.

**Set aside the following documents that may be needed to establish who is entitled to any death benefits:**

- √A copy of the death certificate.

- √A copy of probate or letters of testamentary documents if the estate is the beneficiary.

- √Other documents such as a marriage certificate or domestic partnership registration, the birth certificate of the beneficiary, or any dissolution of marriage final judgment papers.

Complete the survivor questionnaire and Tax Withholding Election forms, which CalPERS will send as part of the condolence packet.

The information provided on the survivor questionnaire is used to identify persons who might be beneficiaries by law or to determine if any event (such as remarriage or the death of a spouse) has occurred to invalidate the beneficiary designation on file. This document also serves as the formal application to claim and receive payment of CalPERS death benefits.

The Tax Withholding Election form should be completed, signed, and returned so federal and state income tax may be withheld according to the wishes of the beneficiary.

**Health and dental insurance enrollment:**

If a beneficiary or survivor is entitled to continued coverage under a health or dental insurance plan administered or approved by CalPERS, enrollment will be automatically continued when the monthly death benefit payment begins. The health carrier will send confirmation of enrollment.

If the health and dental coverage are not through a CalPERS-administered plan, the surviving family members should contact the carrier directly to determine continued eligibility for coverage.

**Return of retirement checks or payments:**

Unless instructed otherwise, all payments dated after a member's death should be promptly returned

to CalPERS.

If payments have been sent to a financial institution by direct deposit into the member's account, CalPERS will send a request to the financial institution for return of the funds. If necessary, a request for reimbursement

of payments issued after the date of death will be sent to the beneficiaries or the person who notified CalPERS of the death.

Under certain circumstances, it may be possible to keep payments issued after the member's death. If CalPERS will be paying a continuing allowance to a surviving spouse, the spouse may keep the payment issued after the participant's death and arrange to repay any portion not payable. CalPERS will advise the person filing the death report if it will be necessary to return any payments already received.

For more information, call (888) CalPERS or (888) 225-7377. The TTY number is (916) 795-3240.

The mailing address is: CalPERS Benefit Services Division Survivor & Death Benefits, P.O. Box 1652, Sacramento, CA 95812-1652.

Members may also visit the CalPERS Headquarters or regional office to report the death in person. For more information, go to [www.calpers.ca.gov](http://www.calpers.ca.gov)



**To update your information, call us at  
(916) 326.4292 or  
(888) 808.7197**

## **ATTENTION VETERANS:**

We are collecting stories from veterans who served in all branches of the military during peace and wartime. The stories will be featured in the November *California State Retiree* newspaper in honor of Veterans Day Nov. 11.

Tell us about your involvement and whether the military helped or hindered the building of your character. Did you study on the G.I. bill? Do you have other family members who served? Is the military today drastically different from when you served?

By Oct. 21, email your story, along with a photo of yourself then and now, to: [Tlundholm@CalRetirees.org](mailto:Tlundholm@CalRetirees.org) Or mail your story and photos to: Trinda Lundholm, 1108 O St., Suite 300, Sacramento, CA 95814. Stories should be limited to roughly 250 words.

*Continued from page 5*

having to opt in. But nearly all public pension plans, the report said, "consistently require employees to contribute toward the cost of their retirement benefits as soon as they start working, and to continue with every paycheck."

Additionally, a major difference is whether private sector employees have access to a retirement plan at all. The study said that just 55 percent of private sector wage and salary workers between the ages of 25 and 64 had access to a retirement plan at work in 2013.

The funding levels of public pensions were not addressed in the study, which is available at [www.nirsonline.org/](http://www.nirsonline.org/)

The National Institute on Retirement Security is a non-profit, non-partisan organization established to contribute to informed policymaking by fostering a deep understanding of the value of retirement security to employees, employers and the economy as a whole.

CalPERS Retirees,

## Discover the benefits and features of a UnitedHealthcare® Medicare Advantage plan.



SilverSneakers®



HouseCalls



Virtual doctor visits



Pharmacy Saver program

## Get a simpler health care experience with a UnitedHealthcare plan.

We're excited that our UnitedHealthcare® Group Medicare Advantage (PPO) plan is one of your health care plan choices for 2017.

### As you compare your options for 2017, we hope you'll consider UnitedHealthcare.

If you are interested in making a change to UnitedHealthcare, please contact CalPERS during your Open Enrollment Period (September 12 through October 7, 2016). CalPERS members who are just becoming eligible for Medicare will be automatically enrolled in the UnitedHealthcare plan unless they contact CalPERS.

### If you have questions about our UnitedHealthcare plan, please call us at:



1-888-867-5581, TTY 711

7 a.m. – 8 p.m. local time, Monday – Friday



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

# 10 signs and symptoms of Alzheimer's disease

Some memory loss is normal as we grow older, but the Alzheimer's Association suggests seeing a doctor if one or more of the following symptoms happen more frequently.

## 1. Memory loss that disrupts daily life

One of the most common signs of Alzheimer's is memory loss, especially forgetting recently learned information. Other signs include forgetting important dates or events; asking for the same information over and over; increasingly needing to rely on memory aids (e.g., reminder notes or electronic devices) or family members for things the person used to handle on his or her own.

## 2. Challenges in planning or solving problems

Some people may experience changes in their ability to develop and follow a plan or work with numbers. They may have trouble following a familiar recipe or keeping track of monthly bills. They may have difficulty concentrating and take much longer to do things than they did before.

## 3. Difficulty completing familiar tasks at home, at work or at leisure

People with Alzheimer's often find it hard to complete daily tasks. Sometimes people may have trouble driving to a familiar location, managing

a budget or remembering the rules of a favorite game.

## 4. Confusion with time or place

People with Alzheimer's can lose track of dates, seasons and the passage of time. They may have trouble understanding something if it is not happening immediately. Sometimes they may forget where they are or how they got there.

## 5. Trouble understanding visual images and spatial relationships

For some people, having vision problems is a sign of Alzheimer's. They may have difficulty reading, judging distance and determining color or contrast, which may cause problems with driving.

## 6. New problems with words in speaking or writing

People with Alzheimer's may have trouble following or joining a conversation. They may stop in the middle of a conversation and have no idea how to continue or they may repeat themselves. They may struggle with vocabulary, have problems finding the right word or call things by the wrong name (e.g., calling a "watch" a "hand-clock").

## 7. Misplacing things and losing the ability to retrace steps

A person with Alzheimer's disease may put things in unusual places. They may lose things and be unable to go back over their steps to find them again. Sometimes, they may accuse others of stealing. This may occur more frequently over time.

## 8. Decreased or poor judgment

People with Alzheimer's may experience changes in judgment or decision-making. For example, they may use poor judgment when dealing with money, giving large amounts to telemarketers. They may pay less attention to grooming or keeping themselves clean.

## 9. Withdrawal from work or social activities

A person with Alzheimer's may start to remove themselves from hobbies, social activities, work projects or sports. They may have trouble keeping up with a favorite sports team or remembering how to complete a favorite hobby. They may also avoid being social because of the changes they have experienced.

## 10. Changes in mood and personality

The mood and personalities of people with Alzheimer's can change. They can become confused, suspicious, depressed, fearful or anxious. They may be easily become upset at home, at work, with friends or in places where they are out of their comfort zone.



Find and follow us online



[www.californiastateretirees.org](http://www.californiastateretirees.org)



## California State Retirees Member Application

(Print) Last Name \_\_\_\_\_ First Name \_\_\_\_\_ Initial \_\_\_\_\_ Social Security No. \_\_\_\_\_ Chapter No. \_\_\_\_\_

Number and Street \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Retirement Date (MM-DD-YY) \_\_\_\_\_ Home Phone \_\_\_\_\_ Email \_\_\_\_\_

From Which State Agency did you Retire? \_\_\_\_\_

How Did You Hear about Us? \_\_\_\_\_ Recruiter's Name \_\_\_\_\_

Type of Membership (check one)

**Retired Membership** Available to state retirees only. See Dues Table.

**Associate Member** Available to persons not eligible for Retired membership. Dues are \$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 (MM-DD-YY) \_\_\_\_\_

Dues Table for Retired Members	
Monthly PERS Allowance (Base + COLA)	Monthly Dues
\$0 - \$399	\$1.00
\$400 - \$799	\$2.25
\$800 - \$1,199	\$3.25
\$1,200 - \$1,599	\$5.00
\$1,600 - \$1,899	\$6.50
\$1,900 - \$2,299	\$8.00
\$2,300 - \$2,699	\$8.50
\$2,700 - \$3,099	\$9.00
\$3,100 - \$3,499	\$9.50
\$3,500 - \$3,999	\$10.00
\$4,000+	\$12.00

Office Use Only

To join, please fill out the application completely and mail it back in an envelope to:

California State Retirees • 1108 O Street, Suite 300 • Sacramento, CA 95814

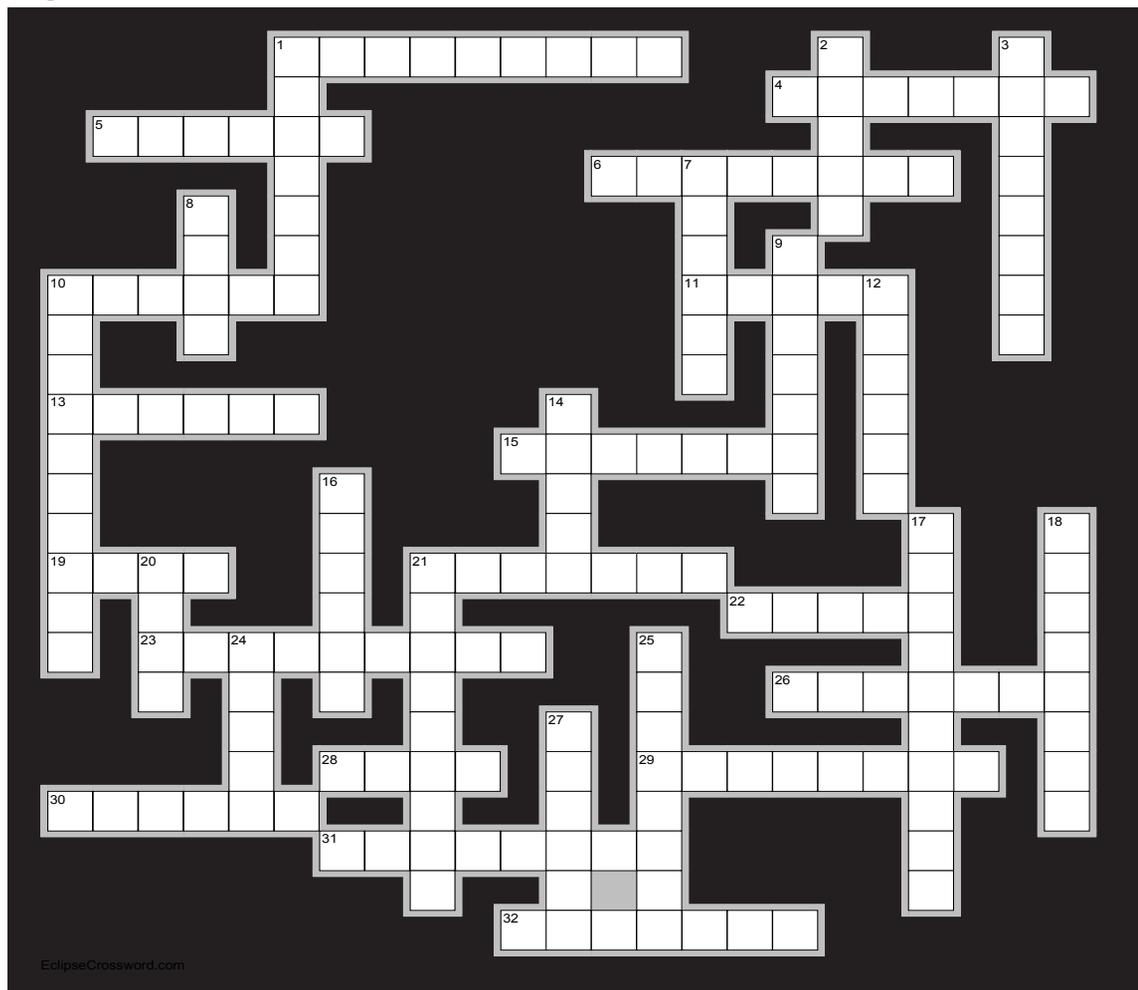
07/2016

# PUZZLES

## U.S. Vice Presidents

Here's a challenging crossword for all U.S. history buffs. We've given you the names of 35 vice-presidents. Your job is to supply the last name of the president whom each one served.

Please note that we've only included clues for ONE president with each last name. So there is only one Bush, Johnson, Adams and so on. And, we've listed only one V.P. for each President. If you think you're up the challenge, plunge right in!



### ACROSS

1. Aaron Burr
4. Elbridge Gerry
5. William R. King
6. Chester A. Arthur
10. Thomas R. Marshall
11. Schuyler Colfax
13. Charles Curtis
15. Hannibal Hamlin
19. James S. Sherman
21. Albert A. Gore, Jr.
22. Thomas Jefferson
23. Charles W. Fairbanks
26. Hubert H. Humphrey
28. George M. Dallas
29. John Tyler
30. Alben W. Barkley
31. Richard M. Johnson
32. Lyndon B. Johnson

### DOWN

1. Martin Van Buren
2. William A. Wheeler
3. Charles G. Dawes
7. George H.W. Bush
8. J. Danforth Quayle
9. Calvin Coolidge
10. John Adams
12. Millard Fillmore
14. Spiro T. Agnew
16. Walter F. Mondale
17. Richard M. Nixon
18. Garret A. Hobart
20. Nelson A. Rockefeller
21. Thomas A. Hendricks
24. Joseph R. Biden, Jr.
25. John C. Breckinridge
27. Daniel D. Tompkins

ANSWERS ON PAGE 15



## EASY PEASY PIZZA

### Pizza Toppings

- Tomato paste plus any of the following:
- Red or green pepper, de-seeded and sliced
- Tomatoes, sliced
- Mushrooms, finely sliced
- Zucchini, finely sliced
- Green or black olives, whole or sliced
- Pineapple pieces
- Ham, bacon, salami or smoked chicken
- Sardines, tuna or salmon
- Grated cheese

Preheat the oven to 350 degrees.

### Directions

Lightly grease baking tray with pastry brush and oil or oil spray.

Place the flour and baking powder in a large bowl and mix together.

Add the oil and add sufficient milk to make a firm dough.

Roll the dough out to form a 6 inch or 10 inche circle for 2 servings.

Spread tomato paste on the base first and then arrange other chosen toppings on the base.

Bake for 15 - 20 minutes. If using Pita bread or pre-made base, bake for 10 minutes at 350 degrees.



# Savvy Senior

## Are there smartphones designed for seniors?

Can you recommend some smartphones that are specifically designed for seniors? My 75-year-old mother is interested in upgrading from a basic cellphone to a smartphone, but will need one that's very easy to operate.

**Signed, Inquiring Daughter**

I wrote about this topic just last year, but in the fast changing world of personal technology devices, there's a new crop of simplified smartphones that recently hit the market that are better than ever for tech-shy seniors. Here are my three top options.

### **DORO 824 SMARTEASY:**

Offered by Consumer Cellular, the new Doro 824 SmartEasy is one of the best, simplified smartphones available today. It starts with a bright, 5-inch high-resolution touch screen display that offers large icons and text and customizable volume settings. Its simplified design pairs down the options, providing uncluttered, easy access to key contacts and frequently used features - such as the phone, text messages, the camera email and the Internet - right from the home screen. And, it provides help as you go along from the built-in coach.

It also offers a unique pre-installed My Doro Manager app that can also be downloaded by family or friends. This app provides a number of tutorials showing your mom how to enjoy her phone and gives her trusted contacts the remote ability to help manage and adjust her Doro smartphone from their smartphone no matter where they are.

And for added convenience and safety, the Doro 824 provides three physical buttons on the front of the phone for quick, one-touch access to the home screen, recently used applications and a back button that returns to the previous screen. And an "Emergency Alert" button on the back of the phone will automatically dial one, predetermined contact in the event of an emergency.



The Doro 824 is sold online at ConsumerCellular.com, over the phone at (888) 532-5366 or at any Target or Sears store for \$200 with no contract.

### **JITTERBUG SMART:**

Offered by GreatCall wireless, the new 4th generation Jitterbug Smart is much bigger than previous GreatCall smartphones. This phone is actually an Alcatel smartphone that's been rebranded and loaded with GreatCall's simplified user interface software.

It has a big, bright 5.5-inch high-definition touch screen, and a simple single-list menu on the home page that provides easy access to only frequently used features, along with one-touch access to contacts and other apps.

It also provides convenient voice typing for emails and texts, and offers a variety of optional health and safety features, like MedCoach, which sends medication and prescription refill reminders. Additionally, the phone features Urgent Care, which provides unlimited access to registered nurses and doctors to answer health questions and a 5Star medical-alert service that lets you speak to a live emergency-alert agent around the clock. These trained agents will confirm your mom's location via GPS tracking technology and dispatch help as needed. Available online at GreatCall.com, or at Best Buy, Rite Aid, Sears and Walmart stores for \$150 with a onetime \$35 activation fee and no contract.

### **SAMSUNG GALAXY NOTE5:**

While this smartphone isn't designed specifically for seniors,

its large size (5.7-inch screen) and unique "Easy" mode setting that boosts the icon and font sizes and simplifies the home-screen layout makes it a good option.

With the Easy mode turned on, the Note5's home screen will display only the time, date, local weather and six frequently used functions. To access your 12 most important contacts, you would simply swipe the home screen to the right. And to access your 12 favorite apps, swipe to the left.

The Note5 (see Samsung.com/galaxynote5) is available with 32 and 64 GB of storage from the major carriers (AT&T, Sprint, Verizon, T-Mobile) and some smaller carriers at prices ranging between \$615 and \$840 without a contract.



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

What can seniors do to protect themselves from identity theft? My brother-in-law, who's 77, recently had his identity stolen and I want to make sure it doesn't happen to me.

**Signed, Worried Relative**

Great question! Each year around 17 million people fall victim to identity theft, which happens when someone gets access to your Social Security number, bank or credit card account number or other identifying information and uses it to steal from you. Here are some free steps you can take to reduce your risks.

**Guard your personal information:** Never give your Social Security number, credit card number, checking or savings account numbers to anyone unless you initiate the contact. Also, do not carry your Social Security card around in your wallet or purse, and don't carry around your Medicare card either unless you're going to the doctor.

**Get off mailing lists:** Put a stop to preapproved credit-card offers, which is a gold mine for ID thieves. To do this visit optoutprescreen.com or call (888)567-8688. They will ask for your Social Security number and date of birth. You can stop other junk mail at dmachoice.org, and reduce telemarketing calls at donotcall.gov

**Use strong passwords:** To safeguard your personal data on your smartphone or tablet, don't use a password that's easy to hack, like 1234 or 0000. Also, make your computer passwords more than eight characters long, with uppercase and lowercase letters, numbers, and symbols like # and %. Use different passwords on different

*continued on page 12*

# Profile: Who is Savvy Senior?

**Jim Miller is savvy, but he's not a senior. He's a columnist, but not on purpose.**



Jim Miller's Savvy Senior column on the Hurricane was so popular that he was asked to demonstrate it on a home shopping network.

Few people become a nationally syndicated columnist by accident. But that's how it worked for Jim Miller, who saw a need for more senior information after helping his own elderly parents.

"Savvy Senior" debuted in 2000, and today 400 newspapers run it, reaching an estimated audience of 12 million. *The California State Retiree* newspaper is one of Miller's customers, every month distributing his research and resources on everything from getting the most out of Social Security to snagging senior bargains and donating your body to science.

"I have always enjoyed senior citizens," Miller said in a phone interview with the *California State Retiree*. "I realized they get a lot of bad advice and may not know how to research things. Things like choosing the best technological devices or selecting a nursing home can be overwhelming."

Miller said he was devastated when he lost both of his parents within weeks of each other in 1999.

To help with his grief, Miller began working at a retirement community and writing a question-and-answer column for seniors in the town's newspaper, *Transcript*, in Norman, Oklahoma in 2000.

"The column was just for fun at first and was good public relations for the retirement community," he said.

Miller, who has his master's degree in education, was already working for University of Oklahoma's athletic department and as announcer for the school's stadium, but demand for his column convinced him to keep writing.

"After two months, I knew I had

something," he recalled.

From his home office, Miller answers questions from seniors and their friends and family, but stops shy of giving advice. He acknowledged that not all of the questions in the column are worded exactly as they came in, but he stays true to the gist of the question.

Miller is self-taught on senior topics and gathers much of his material through government books and publications, national senior magazines and the internet and talks with various experts who study senior issues.

He said he keeps his mother in mind when writing columns.

"I always ask myself, 'Would Mom understand this?'"

When dreaming of a larger audience, Miller resorted to self-syndication. It was daunting, but he diligently approached daily and weekly publications one at a time, and sent out thousands of pitch packets and made thousands of phone calls.

"The senior demographic is the one that most often reads the newspaper, and I discovered that there were no nationally syndicated newspaper columns that offered seniors practical information in an understandable way," he said.

The 500-word column caught on – not just because of the valuable information, but because the price was not exorbitant. Miller bases the fee on a newspaper's circulation so that small, struggling publications can feature it too. The inexpensive column's popularity is also based on the way it's written – chatty and uncomplicated.

Wayne Frazer, the general manager

of the *Spencer County Journal* in Indiana, was quoted as saying: "People feel like they're getting their information from a friend, as opposed to getting it from a faceless entity."

Several times Miller has appeared on NBC's "Today" show and other television shows, usually to report on and demonstrate new senior products. On Today's "Forever Young" segment, Miller joined Lester Holt and A1 Roker and demonstrated a talking clock that tells the time, as well as the temperature and weather conditions; a voice-activated TV/VCR/DVD remote control device; and a screen enlarger that turns a regular television into a big-screen TV.

Most recently, Miller wrote "The Savvy Senior Special Senior Living Section" for Athlon Media Group. The supplement was distributed to 1,400 U.S. newspapers that subscribe to *Parade* and *American Profile* magazines. Interest is still growing, but several hundred newspapers are expected to use it.

Additionally, Miller produces e-newsletters for multiple companies or organizations that serve seniors and he does a weekly radio tip of the week, which is broadcast in more than 1,000 senior centers nationwide on Golden Age Entertainment.

Miller doesn't think of himself as

a do-gooder, but he feels proud he is providing a service to people who are often isolated and confused.

"I continue to like older people and they're very grateful for the column," he said. "The senior population is growing significantly, so we'll need more tools like 'The Savvy Senior' in the very near future."

## Savvy Senior - Identity Theft

*Continued from page 11*

accounts. If it's hard to remember them, try a password manager service like [dashlane.com](http://dashlane.com), [truekey.com](http://truekey.com) or [lastpass.com](http://lastpass.com).

**Be wary of unknown emails:** Never click on links in emails from strangers or those who claim to be from the Social Security Administration, IRS or other government agencies. Also avoid emails from your bank, phone or credit card companies warning of a "problem."

This can result in identity-stealing malware being installed on your computer. To protect your computer from malware, install antivirus software (See [avg.com](http://avg.com) and [avast.com](http://avast.com) for free options) and set up automatic security updates and full weekly scans.

**Secure your mail:** Empty your home mailbox quickly or buy a locked mailbox to deter thieves. And send outgoing payments from a U.S. Postal Service mailbox or the post office, not from your more vulnerable home mailbox.

**Get safer credit cards:** If you don't already have one, get an EMV chip credit card from your credit card provider. They're much more difficult for fraudsters to hack than magnetic strip cards.

*Continued on page 15*



**Do you know an interesting person who should be profiled in the California State Retiree? Send an email to [Trinda.Lundholm@CalRetirees.org](mailto:Trinda.Lundholm@CalRetirees.org) Or send a letter 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 is the best

way to become acquainted with everything CSR has to offer. Check out pages 14 and 15 for the phone and email 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.

<p><b>Chapter 1</b></p> <p>Overton Barclay Sherrie Blount Marcia Brown Deborah Call Peter Coakley Mary Evans Enedelia Flores Frances Franks Amelia Geronimo Ram Kumar Susan Mc Nulty Cornelius Taylor Norine Trotter</p>	<p><b>Chapter 4</b></p> <p>Janvie Cason Gwendolyn Fenderson Lorraine Gilliam Rosa Lovett</p>	<p>Linda Durham Diane Feller Daniel Nunez Janell Tillmann Donna Torres Julie Urban</p>	<p>Daniel Harrison Rene'e Konstantine William Lekas Virginia Mann Michael Mapp Rakel Marquez Jeri Richards Teresita Yalong</p>	<p>Luz-Maria Ruiz Judie Stalter Pamela Tellez Douglas Temple Tuyetnga Van</p>
	<p><b>Chapter 5</b></p> <p>Grace Johnson Nancy Mardakis Stacee Meis Danny Rahn Karen Stephens</p>	<p><b>Chapter 11</b></p> <p>Suzanne Cranford Judy Hardy Ronald Hunt Theresa Welsh</p>	<p><b>Chapter 20</b></p> <p>Rena Afadian Norma Gallegos Rosario Icarro Michael Kukla Julia Morrow Susan Snyder</p>	<p><b>Chapter 35</b></p> <p>Gerald Andrews Nancy Bair Lupe Belloso Celedonia Dela Cruz Beatrice Grandmont Kathy Gutierrez Darren Hayes Sharon Taylor</p>
<p><b>Chapter 2</b></p> <p>Peggy Aday Theresa Barnhart Scott Berenson Judy Castelan Lisa Clark Robert Dias Robert Dukes Shirley Espiritu Maria Fajardo Gail Fast Danelle Hamilton Laurie Herrera Lisa Johnson John Karlovich Jack Loo Amelia Lorenzo-Dicataldo Franklin Mitchum Cristina Mora Joyce Nolan Lorraine Phillips Donna Pulverman Victoria Quiroz-Stanfield Theresa Safley John Seto Gerald Shaul Lilias Walton Larry Watson Debbie Wharry Teretha Woolfolk</p>	<p><b>Chapter 6</b></p> <p>Cathy Bates Marcelina Castillo Richard Gutierrez Jose Hernandez Angel Herrera Gregory Higgins Delores Mendez Thomas Miles Debra Parkins Linda Ramirez Irene Rangel Gary Roberson Phyllis Ross Leonard Rutledge Maria Thompson John Travieso Kathleen Williams</p>	<p><b>Chapter 12</b></p> <p>Lamarr Durham Elwood Hampton John Hernandez Steven Hernandez</p>	<p><b>Chapter 21</b></p> <p>Soma De Silva Patricia Gonzales Karen Kessel Teodora Mercado Walter Napierkowski Gail Radice Tony Secchitano Donna Shadowens</p>	<p><b>Chapter 36</b></p> <p>Deborah Ellis Angela Moser Judith Swartz Martha Tweed Christina Vargas</p>
<p><b>Chapter 3</b></p> <p>Moontaik Chung Alexandra Katz</p>	<p><b>Chapter 8</b></p> <p>Penny Badura Susan D'errico</p>	<p><b>Chapter 13</b></p> <p>Crystal Terry</p>	<p><b>Chapter 23</b></p> <p>Eileen Esposito Fe Madarang Regina Mappala Vic Soares Deborah Wijas</p>	<p><b>Chapter 165</b></p> <p>Diana Brazil Deneen Caldeira Peter Crowe Mark Dinubilo Roderick Gonzalez John Hillard Peter Lofas Theresa Molino Nathan Mostow Frank Ramirez Lorna Reed Linda Reno Antonio Santos Leeann Spencer Monique Voss Anna Loney</p>
	<p><b>Chapter 9</b></p> <p>Virginia Bell Millie Chadwick Thomas Dixon Donnie Ebel Patricia Fernandez Evelyn Freeman Rebecca Gonzalez Deborah Mcfall Tina Mueller Thomas Roedl</p>	<p><b>Chapter 14</b></p> <p>Debra Bowersox Dana Cannon Diane Carter-Hood Susan Harwell Susan Kayser Marsha Osborne</p>	<p><b>Chapter 26</b></p> <p>Rodolfo Laddaga Beverly Miller Danny Slayton Dianna Snow Susan Swenson</p>	<p>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.</p>
	<p><b>Chapter 10</b></p> <p>James Babcock</p>	<p><b>Chapter 15</b></p> <p>Jerry Bowens Susan Celli Lindy Cornell Debra Erickson Ted Holm Tana Hoskinson Timothy Markus Carmen Moyapetersen Karen Ritchie William Smale Robert Smith Timothy Smith Marilyn Yong</p>	<p><b>Chapter 34</b></p> <p>Norma Armenta Berhanu Ayele Lynne Azar Christina Blinks Claire Briggs Emil Cavella Louise Lepper Nancy Lewis Martin Rodgers</p>	
		<p><b>Chapter 16</b></p> <p>Carmen Steffens Cheryl Zuniga</p>		
		<p><b>Chapter 17</b></p> <p>Susan Bourus</p>		

# CHAPTER MEETING NOTICES

## CHAPTER 1

**OAKLAND, EAST BAY AREA**  
**President:** Carol Bowen; **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:** John D. Martello, from UnitedHealthcare will speak. **Menu:** Chicken Marsala, grilled salmon or Pasta Primavera. **Cost:** Chapter 1 members are free. Members from other chapters are \$5. One guest is \$15. Attendees without reservations are \$32. **Reservations are required:** RSVP by Aug. 18 to (510) 527-5131. **NOTE:** Parking is validated for 90 minutes in the lot across from the 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*

**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. **Program:** Please suggest ideas for a program or guest speaker to Susan Shambaugh, Program Committee chair. **Menu:** Happy Harvest Day! Roast beef sandwich on whole wheat bread, Waldorf salad and a brownie. The vegetarian meal will be avocado, blue cheese crumbles, lettuce and tomato on a roll. **Cost:** Members are free; guests are \$3, which is payable at the door. **Reservations:** RSVP is necessary for members and guests by noon, Thursday, Sept. 29 to Nadie Savage by email at texasgirl0124@gmail.com or voicemail (916) 968-5984. Please indicate regular, gluten free, veggie or vegan meals. **Note:** Cancellations are also required by 5 p.m. Thursday, Sept. 29. For more information, please contact Phyllis Johnson at (209) 471-2192 or johnsonphyllis010@yahoo.com.

**Meeting:** Monday, Nov. 7, 11 a.m.; the official meeting starts at noon. **Where:** Sierra 2 Center (Curtis Hall), 2791 24th St., Sacramento. **Program:** California Insurance Commissioner Dave Jones will speak. **Menu:** Happy Thanksgiving! Turkey sandwich on croissant, cranberry salad, pumpkin pie with whipped cream. The vegetarian meal will be portobello mushroom on a roll. **Cost:** Members are free; guests are \$3, which is payable at the door. **Reservations are required for everyone:** By 5 p.m. Thursday, Oct. 27. No reservation, no lunch! Contact Nadie Savage, attendance coordinator, at texasgirl0124@gmail.com or (916) 968-5984. **Note:** Cancellations are required by 5 p.m., Oct. 27. For more information, contact Phyllis Johnson at (209) 471-2192 or johnsonphyllis010@yahoo.com. **Note:** Keep Monday, Dec. 5, open for the Chapter 2 Annual Christmas Party at the Danté Club. Updates to follow.

## 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:** United Irish Cultural Center, 2700 45th

Ave., San Francisco. **Program:** A Kaiser representative will speak about Open Enrollment. **Menu:** Fish and chips or ham with raisin sauce. **Cost:** \$10 for members; \$12 for guests. New members are free. **Reservations are required:** Contact Erlinda Villa at (415) 407-7905 or aida.b.villa@gmail.com. **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 the number above at least three days prior to a meeting.

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

**Meeting:** Thursday, Oct. 20, 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, Aug. 16, 11:30 a.m. **Where:** Denny's, 10700 Jefferson Blvd. (southwest corner), Culver City. **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/Treasurer:** Denise Simpson, (209) 206-3817; **Past President:** Anita McCabe, (209) 602-7775.

### Sonora Subchapter

*Meets after each CSR Board meeting, unless otherwise announced*  
**Meeting:** Tuesday, Oct. 4, 11:30 a.m. **Where:** Pine Tree Restaurant, 19601 Hess Ave., Sonora. **Program:** Report of the Board of Directors. **Cost:** Food is provided.

### Merced Subchapter

*Meets after each CSR Board meeting, unless otherwise announced*  
**Meeting:** Wednesday, Oct. 5, 11:30 a.m. **Where:** TBA. **Program:** Report of the Board of Directors. **Cost:** Members buy their own lunches.

### Modesto Subchapter

*Meets after each CSR Board meeting, unless otherwise announced*  
**Meeting:** Thursday, Oct. 6, 11:30 a.m. **Where:** Fuddrucker's Restaurant, 3848 McHenry Ave., #410, Modesto. **Program:** Representative from HICAP to speak about Medicare Part A, B and D. **Cost:** Members buy their own lunches.

### Jackson Subchapter

*Meets after each CSR Board meeting, unless otherwise announced*  
**Meeting:** Tuesday, Oct. 11, 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 is 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:** Thursday, Oct. 20, 11:15 a.m. **Where:** Sizzler, 9800 Sierra Blvd., Fontana.

## CHAPTER 8

**NORTH COAST AREA**  
**President:** Jim Evert, (707) 951-4166 or

jimevert@hotmail.com; **Vice President:** Veronica Avila, (707) 487-0235; **Treasurer:** Patti Falk, (707) 445-1196 or pmfalk@earthlink.net.

*Meetings are held quarterly, unless otherwise announced*

### Humboldt Chapter and Del Norte Subchapter

**Meeting:** Annual BBQ & Picnic, Wednesday, Sept. 14, 12:30 p.m. **Where:** Rohner Park, Fortuna. **Directions (from southbound Highway 101):** Take Fortuna exit, continue on Main Street through business district. Turn left at park entrance, just past Crivello's Used Cars. **Directions (from northbound Highway 101):** Take Kenmar Road exit, bear right to stoplight; turn left on Fortuna Boulevard. Continue north to park entrance; turn right; go just past the Sequoia Gas Service Station. **Menu:** Barbecued tri-tip and chicken with picnic food. **Cost:** Chapter 8 members and one guest are free. Additional attendees are \$10. **Reservations are required by Friday, Sept. 9:** Contact one of the officers listed 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; **Secretary/Treasurer:** Vivianne Fitzgerald, (562) 866-6264 or 4ftitzi@gmail.com

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

**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. **Program:** Part II of Learning Self Defense Moves for Seniors. A representative from Peace Over Violence will speak. **Menu:** Your choice. **Cost:** Chapter 9 will pay \$15 towards each member's lunch. Guests pay for themselves.

**Meeting:** Wednesday, Sept. 14, 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 \$15 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, Oct. 27, 10:30 a.m. **Where:** Elks Lodge, 222 Elks Lane, San Luis Obispo. **For more information:** Call any chapter officer at the numbers above.

## CHAPTER 11

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

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

**Meeting:** Wednesday, Sept. 7, 11:30 a.m. **Where:** Pardini's, 2257 West Shaw Ave. Fresno. **Program:** Open Enrollment (Sept. 12 to Oct. 7). Speakers from UnitedHealthcare, HICAP (Medicare questions), and Caption Call (Free telephone equipment for hearing impaired). CSR Vice President Stephanie Hueg will also speak. **NOTE:** We are collecting new or slightly worn coats of all sizes. Bring a coat and receive a ticket for a prize drawing. **Cost:** \$10 each for members and spouses,

\$15 for non-members. **NOTE:** Mark your calendar for Saturday, Dec. 10, for the chapter's holiday luncheon at Armenian Community Center, 2348 Ventura St., Fresno.

## 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, 11:30 a.m. **Where:** Wood Grill Buffet, 14135 Main St., Hesperia. **Program:** A representative from the San Bernardino CalPERS office 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, 1001 West Tehachapi Blvd. #200, Tehachapi. **Program:** TBA. **Cost:** Chapter pays for members' meals from senior menu.

**NOTE:** Save Dec. 21 for the chapter's Christmas Party Meeting at the Wood Grill Buffet in Hesperia.

## CHAPTER 13

### NO. CALIFORNIA/REDDING

**President:** Robert Black, (530) 722-0511 or bob\_linda@charter.net; **Vice President:** Warren Schlatter, (530) 605-1588 or kandws2@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, 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. **Meeting:** Monday, Sept. 19, noon. Arrive at 11:30 a.m. if you are ordering a meal. **Where:** Country Waffle, 2300 Athens Ave., Redding. **Menu:** Order from the menu. **Cost:** Complimentary to CSR members and associates. **Reservations:** Not required.

## CHAPTER 14

### NORTHERN CALIFORNIA/CHICO

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

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

**Meeting:** Wednesday, Aug. 17, 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 left corner. **Program:** CSR President Tim Behrens will speak. **Cost:** Members are free, guests pay \$15. **Reservations are required:** Please send RSVP to S.E. Riazzi at (530) 519-2174 or email seriazzi@gmail.com by Saturday, Aug. 13.

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

**Meeting:** Tuesday, Sept. 20, 2 p.m. **Where:** Sizzler, 13570 Lincoln Way, Auburn. **Program:** Member Appreciation Day! **RSVP is required:** Please contact Frank Weinstein at ch15secretary@hotmail.com.

## 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:** TBA.

## CHAPTER 17

### GREATER SAN DIEGO

**President:** Diane Whorton, (619) 467-7861 or dlw.union@gmail.com; **Vice President:** Steve Haley, (619) 441-8769 or raceready@usa.net; **Secretary:** Gloria Koch, (619) 455-1917 or kochgloria303@gmail.com; **Treasurer:** Elaine Edwards Yahraus, (619) 435-4044, eyahraus@gmail.com; **Membership Co-Chairs:** David Juarez, (619) 379-4269, maxjuarez555@gmail.com and Theresa Juarez (408) 390-8006, terez-juarez@gmail.com.

*Meets on the first Thursday of even months*

**Meeting:** Thursday, 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. **Meeting:** Thursday, Oct. 6, 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.

**Meeting:** Tuesday, Oct. 11, 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*

# CHAPTER MEETING NOTICES

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.

**Meeting:** Monday, Oct. 10, 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.; the meeting starts at 9:30 a.m. **Where:** Sizzler, 7131 Van Nuys Blvd., Van Nuys. **Cost:** \$4 per person. First time members are free. **For additional information:** Please contact any chapter officer at the numbers above.

**Meeting:** Thursday, Oct. 20, 9 a.m.; meeting starts at 9:30 a.m. **Where:** Sizzler, 7131 Van Nuys Blvd., Van Nuys. **Cost:** \$4 per person. First time members are free. **For additional information:** Please contact any chapter officer at the numbers above. **Please Note Special Meeting Date:** Thursday, Nov. 3, 9:00 a.m. **Where:** Sizzler, Van Nuys. **Program:** Henry Jones, CalPERS board member will speak about the latest news from CalPERS.

## 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 bobbieestrada898@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., lunch is at noon. **Where:** Denny's, San Jose. **Program:** David Teykaerts, representative from the CalPERS Office of Stakeholder Relations, will speak. **Cost:** Members eat free. **For additional information:** Contact Maria Aguilar, vice president, at md12aguilar@yahoo.com or (408) 706-0366; or Bobbi Estrada, president, at bobbieestrada898@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, 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.

**Meeting:** Thursday, Sept. 15, 11 a.m. **Where:** TBA. **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. **Program:** A UnitedHealthcare 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, 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.

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

**Meeting:** Thursday, Sept. 15, 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.

*Meetings are 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. A representative from UnitedHealthcare Retiree Solutions will also

speak about health care and Open Enrollment. **Cost:** Members order off the lunch menu free for free. **Reservations:** Contact Susanne at (831) 662-3334 or svparadis@yahoo.com. **NOTE:** There will be a special Candidate and Issues Forum on Thursday, Sept. 15, 1 p.m. to 4 p.m. **Where:** TBA in Salinas. **Program:** Discuss local issues and meet local candidates up for election in November. Light refreshments will be provided.

**Future scheduled meetings:** Thursday, Oct. 20, Santa Cruz, at the Hindquarter, and Thursday, Dec. 15, Salinas, at Grower's Pub.

## 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.

**Meeting:** Wednesday, Oct. 5, 11:30 a.m. **Where:** Canton Chinese Buffet, 1000 Howe Ave., (Corner of Howe and Enterprise), Sacramento.

**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, 2000 Biddle Road, Medford, OR. **Reservations:** Contact Bruce Eliason, membership chair, at (541) 779-2912 or Geanie Hixon, subchapter vice president, at (541) 646-0925.

**Meeting:** Thursday, Oct. 20, noon. **Where:** Elmer's Restaurant, same address as above.

Chapter Meeting Notices are compiled by Theresa Michael, CSR's administrative technician. She can be reached at [tmichael@CalRetirees.org](mailto:tmichael@CalRetirees.org)

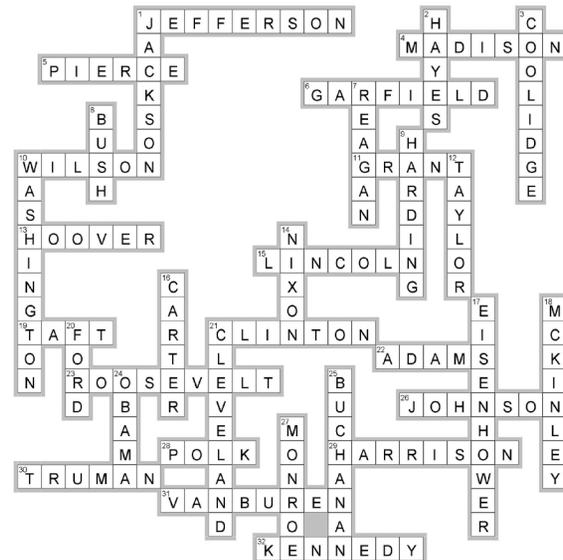
## SAVE THE DATE

# AUGUST 21

## NATIONAL SENIOR CITIZENS DAY



Crossword solution from page 10



Geezer Planet



Continued from page 11 and 15

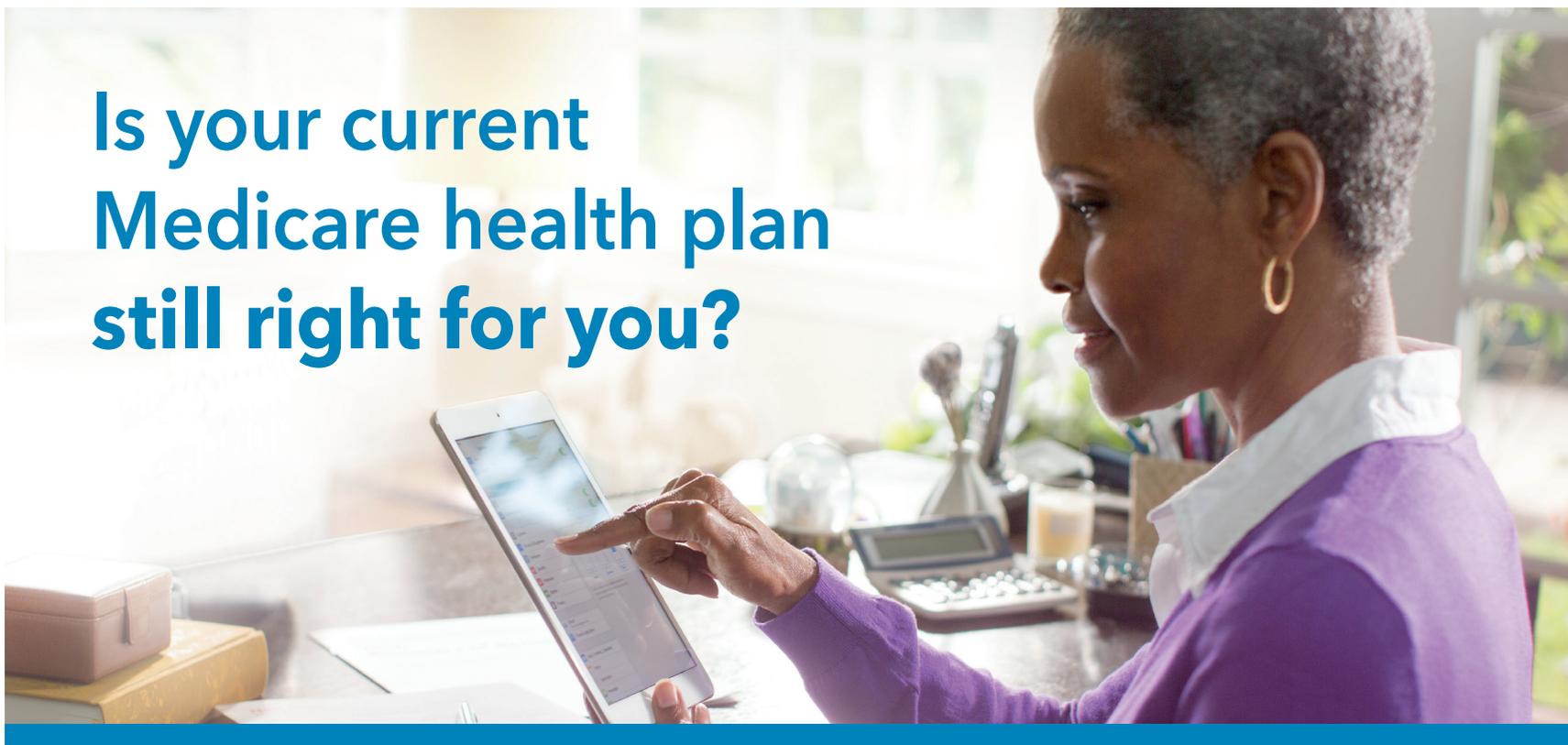
## Savvy Senior - Identity Theft

**Shred unneeded documents:** Buy a crosscut paper shredder so you can shred all unneeded records, receipts, statements, preapproved credit offers or other papers you throw out that has your financial or personal information.

**Monitor your accounts:** Review your monthly bank and credit card statements carefully, and see if your bank or credit card issuer offers free alerts that will warn you of suspicious activity as soon as it's detected. If they do, sign up for them or use eversafe.com, which will do it for you for a small fee.

**Watch your credit:** Check your credit report at [annualcreditreport.com](http://annualcreditreport.com) or call (877)322-8228. You can receive one free report a year from each of the three major credit bureaus (Equifax, Experian and TransUnion), so consider staggering your request so you can get one free copy every four months.

**Set up security freezes:** If you don't plan to apply for new credit, loans, insurance or utility services, freeze your credit reports so crooks can't open up new accounts in your name. Rules vary by state, but the \$5 to \$20 fee is waived if you're 65 or older or show proof of past ID theft. Security freezes are set up at all three credit bureaus at [equifax.com](http://equifax.com), [experian.com](http://experian.com) and [transunion.com](http://transunion.com)



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\*Medicare evaluates plans based on a 5-star rating system. Star Ratings are calculated each year and may change one year to the next. Centers for Medicare & Medicaid Services Health Plan Management System, Plan Ratings 2016. Kaiser Permanente #H0524.

Benefits, premiums and/or copayments/coinsurance may change on January 1 of each year and at other times in accord with your group's contract with us. This information is not a complete description of benefits. Contact the plan for more information. Limitations, copayments, and restrictions may apply. The provider network may change at any time. You will receive notice when necessary. In California, Kaiser Permanente is an HMO plan and a Cost plan with a Medicare contract. Enrollment in Kaiser Permanente depends on contract renewal. You must reside in the Kaiser Permanente Medicare health plan service area in which you enroll.