



# California State RETIREE



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## Corrections Chief Scott Kernan meets with CSR

CSR President Tim Behrens, left, spoke with Secretary of California Department of Corrections and Rehabilitation Scott Kernan, middle, at his Sacramento office Sept. 19. Kernan agreed to let CSR have greater access to employees considering retirement at California's 34 prisons, juvenile justice facilities, fire camps and parole regions. CSR wants to set up tables with information about the benefits of belonging to the largest and most experienced state retiree organization so that state employees know about CSR before they actually retire. Also attending the meeting were Bobbi Estrada, Chapter 23 president and chair of the CSR Membership Committee, and Al Fillon, president of Chapter 26 and a retired associate warden.



## Retirees blast 'dishonest' stories on CalPERS

Dave Low is the chair of Californians for Retirement Security, a coalition of retiree and employee organizations, which includes California State Retirees. He is also the executive director of the California School Employees Association. He recently responded in an Op/Ed to a series of stories by the Los Angeles Times and CalMatters ("The Pension Gap," which appeared in the newspaper Sept. 18). He said the stories "painted a dishonest picture of the past, present, and future of the challenges facing the state's pension system."

By Dave Low

Public servants who teach our children, protect our streets and save our homes from

fires receive an average retirement benefit from CalPERS of about \$31,500 per year. Compare this to the excessive bailouts and golden



parachutes reserved for the super-rich, who are the political driving force behind efforts to slash the retirement security of working families.

Also missing from simplistic and inaccurate measurement of the retirement security of public workers is that many, including every California teacher, do not receive ANY Social Security benefits. Their pension is all they have.

Less than 2 percent of all pension recipients in this state receive \$100,000 or more. Most are city managers, school superintendents

and other top management bosses, not rank-and-file workers. Most public employees earn salaries that are below their private sector counterparts and are not eligible for stock options or other amenities offered by tech companies today.

California's public employees pay into their retirement accounts and in hundreds of jurisdictions across the state they are ponying up more of their paychecks to receive the retirement security they negotiated for in good faith.

[The recent articles] cynically crop the picture by focusing on a few years of low returns — without mentioning the long-term health of CalPERS and its outstanding returns that exceed 7 percent over the past 30 years. No financial advisor would recommend making financial decisions based on short-term returns; our public pensions shouldn't either.

No economist was able to predict the Great Recession with the type of accuracy suggested; to cherry-pick

*continued on page 8*

••DATED MATERIAL – PLEASE DO NOT DELAY••



CALIFORNIA STATE RETIREES  
1108 O Street, Suite 300  
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# RETIREES REACT:

## Have you, or would you ever consider online dating?

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.



“As the widow of a state employee who died in 2008, my life in San Francisco was alright. In the summer of 2015, however, I decided it would be good to have some new friends.

“SeniorPeopleMeet.com had been sending offers, and when they reduced the fee for a short membership, I joined. I was basically looking for a pen pal. The first replies were disappointing. Men were very, very young or far, far away.

“One day a different sort of profile appeared. This man lived close enough to be an interesting pen pal, and his sincerity and apparent honesty prompted me to reply. His return email gave me quite a bit of personal information and we began corresponding.

“I’m the cautious type, so I also Googled him and found that he had indeed been a college professor where he said. We both realized that there was more here than a casual pen pal relationship, and Raymond invited me to visit. He lived in a senior residence and booked me in a hotel across the street.

“The weekend stretched a few more days, and I knew that I had met a man who was a keeper. Luckily, Raymond felt the same way about me.

“The days have now stretched into weeks and months, and now nearly a year. I have found that the drive between San Francisco and Monterey is a short one when a wonderful man is waiting.

“So, yes, I would encourage online dating. Keep your common sense and wits active and use the internet for research. Avoid anyone who asks for money, no matter how sad the story. Take online dating slowly, and hopefully you will find somebody wonderful too.”

**Ellen Champlin**  
Chapter 3  
San Francisco



“I am personally against online dating. Many participants are known to lie about themselves. Some examples of false information are age, height and weight. An even worse one is using someone else’s picture as their own.

“Many creators of online services are out to make money for themselves. They create a money pyramid with a so-called introductory trial. Once in – you are hooked.

“Last, but not least, criminal activity has occurred with the disbursement of online information. If you are still interested in online dating, please do thorough research and be careful.”

**Phyllis S. Johnson**  
Chapter 2 vice president  
Galt



“I have nothing to contribute as I am not interested in acquiring another partner.

“The only partner I would enjoy would be an occasional dance partner ... But I would have to break away from Netflix and Amazon to shuffle my feet. I am very comfortable in my mode of life at this time of life.”

**Geanie Hixon**  
Chapter 165 subchapter vice president  
Eagle Point, OR



*See feature on Page 9 -  
Online dating: a different  
way for seniors to meet*



Please answer this question: **Does your vote really count?**

Many elections have been won or lost with just a handful of votes. But some argue that inconsistent state voting laws and the Electoral College system create unfair playing fields.

What are your thoughts about voting? Do you go to the ballot box or send in your absentee ballot when every election comes around? Or does there have to be a particular issue of interest to get you to the polling booth?

Answer the question by **Oct. 20** and your response will run in the November 2016 issue of the *California State Retiree*.

Email a few paragraphs and your jpg to: [tlundholm@CalRetirees.org](mailto:tlundholm@CalRetirees.org) Or mail your response and a photograph to: Trinda Lundholm, 1108 O St., Suite 300, Sacramento, CA 95814. A jpg or photo of yourself is also strongly encouraged, but not required.

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# NEWS

## Gus Lease – the ‘voice of CSEA’ – passes away

Longtime CSR, CSUEU and CSEA activist Gus C. Lease, also known to many as “The Voice of CSEA,” passed away Sept. 4 at the age of 93.

Since 2011 and until his death, Lease held the position of District C director on the California State Retirees Board of Directors, representing CSR Chapters 1, 3, 21 and 23 in the San Francisco Bay Area.

The Iowa native was a baritone singer who for 17 years produced “The Gus Lease Show,” which performed on many military bases throughout the world.

He also delighted audiences of the California State Employees Association (CSEA) and its affiliates for decades with a wide array of songs, including “America, The Beautiful” and the “The Star Spangled Banner.”

“He always had a song or whistled a tune to brighten your day,” recalled President Tim Behrens.

Lease taught music and history at San Jose State University for more than 66 years, working part-time in recent years as an emeritus professor.



‘He was one of my best advisors on retiree issues,’ Sen. Jim Beall, D-San Jose, told the *California State Retiree* newspaper.

Because music was his life, it was fitting that his celebration of life was scheduled in the Music Building Concert Hall at San Jose State University Oct. 1.

Retiree issues and politics were also a large part of Lease’s life. When notified of his passing, Sen. Jim Beall, D-San Jose, told the California State Retiree: ‘He

was one of my best advisors on retiree issues. He was always up-to-date on legislation and the latest amendments. He kept up on everything. He had such a joy in volunteering and helping retirees, as well as enjoying his teaching music at San Jose State. I will miss him greatly.”

Lease also previously served as a CSEA regional director of CSEA and member of the CSEA Board of Directors for 28 years.

Every state retiree, not just the elected representatives, should participate in protecting state pensions and health care, Lease said in earlier interviews.

“We should write letters to the editor and get stories out there about the service we have given to the state of California,” Lease said. “We need to get into the worksites to recruit employees before they retire. And I hope we can get every member to join our California State Retiree Political Action Committee. That is where a lot of our strength lies.”

In a touching tribute on Facebook, *continued on page 9*

## UPCOMING EVENTS 2016

**Oct. 2 (Sunday)**

Rosh Hashanah begins at sundown

**Oct. 7 (Friday)**

Last day of CalPERS Health Care Open Enrollment

**Note:** There are no scheduled CalPERS meetings in October

**Oct. 11 (Tuesday)**

Yom Kippur begins at sundown

**Oct. 24 (Monday)**

Last day to register to vote in the Nov. 8 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

**Oct. 31 (Monday)**

Halloween

**Nov. 6 (Sunday)**

Daylight Saving Time ends

**Nov. 8 (Tuesday)**

General Election

**Nov. 11 (Friday)**

Veterans Day

**Nov. 15 (Tuesday)**

CalPERS Pension & Health Benefits Committee, Lincoln Plaza North, 400 P St., Sacramento  
**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](http://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](http://www.youtube.com/calpersnetwork)

**Nov. 15 (Tuesday)**

Deadline to submit Candidate Consent Form to run for one of three seats on the California State Retirees Board of Directors (See Page 6)

**Nov. 16 (Wednesday)**

CalPERS Board of Administration meeting, Lincoln Plaza North, 400 P St., Sacramento

**Nov. 24 (Thursday)**

Thanksgiving

## November election is fast approaching, CSR's election recommendations are aimed at protecting your interests

Tuesday, Nov. 8, 2016 – Yes, the General Election is upon us. You've certainly heard enough about the presidential race, so I won't waste any more of your time or this space with additional comments.

Instead, I hope this column and the accompanying list of CSR-endorsed legislative candidates and ballot measures will save you some time and trouble in figuring out how to best vote your interests and the interests of all state retirees on Election Day. Turning to the recommendations here will be much easier than fighting your way through the phonebook-like, 224-page "California Voter Information Guide."

Most of those pages are filled with obtuse analyses that might be of interest to policy experts. But 200-plus pages are too large a commitment for the average voter, including me. If you feel it is your obligation as a citizen to turn to the Voter Guide, here's a tip – everything you really need to know is in the first 20 pages.

### Endorsed legislative candidates

Let's start with the CSR's endorsed candidates. (See the list on Page 5.) Recommended open seat candidates have responded

to CSR's candidate questionnaire and voiced support for state retiree pension and health care benefits. If previously elected to public office, their records on retiree issues have been researched and evaluated. Candidates recommended for open legislative seats are also likely to have met with CSR chapter leaders and statewide representatives and have specifically requested CSR's endorsement.

The incumbents (noted with an asterisk) recommended to you on these pages have a record of support in the Legislature and likely have established solid relationships with their local CSR chapters. Before they were elected, they too likely completed CSR's questionnaire, went through our vetting process and ultimately met the approval of CSR's chapter and statewide leaders. In sum, you can have confidence in the candidates who have received CSR's stamp of approval.

### Statewide ballot measures

The November ballot features 17 statewide propositions (that's why the voter guide is so long). The vast majority of the measures are just the latest battle in ongoing wars over social issues, including marijuana legalization, bilingual education,

the death penalty, tobacco taxes and gun control, to name just a few.

Obviously, these issues and the 2016 ballot measures that impact them have very little to do with CSR's mission to protect retiree pension and health care benefits. And that is why CSR does not make any recommendations on these controversial proposals. Instead, CSR strongly recommends that you support two measures – Proposition 55 and Proposition 61.

•**Proposition 55** (The School Funding and Budget Stability Act of 2016) – **SUPPORT**

Proposition 55 extends by 12 years the temporary personal income tax increases enacted in 2012 on high income wage earners (over \$250,000 a year) and dedicates the money to schools, health care and debt reduction – including potential reduction of state retiree health care liabilities. Without approval of Proposition 55, the state budget is expected to fall into deficit by fiscal year 2019-20. If the state budget falls into deficit, there will be added pressure to reduce state budget expenditures, which may include funding for CalPERS and retiree health care. CSR urges your support for Proposition 55.

•**Proposition 61** (The California



**Ted Toppin**

Drug Price Relief Act) – **SUPPORT**

Proposition 61 mandates that the state of California pay no more for prescription drugs than is paid by the United States Department of Veterans Affairs. The result will be significant cost savings to California state retirees and all health care consumers who receive their care from state-sponsored programs like CalPERS.

Prescription drug costs are one of the greatest drivers of rising health care costs in California and the excessive price of prescriptions harms California retirees and all consumers. CSR urges you to vote yes on Proposition 61.

That is CSR's take on this Election Day. We hope it proves helpful.

## Governor signs bill against surprise medical bills

Gov. Brown signed into law AB 72 Sept. 23, making California home to the nation's strongest consumer protections against surprise medical bills. CSR has been a strong proponent of the measure.

"Patients will be protected from paying surprise medical bills when they do everything correctly by staying within their health networks when they seek medical care. No patient should pay for a surprise bill or be forced into bankruptcy because of a complicated and unfair billing system," said the bill's lead author, Rob Bonta, D-Oakland.

Currently, when a patient undergoes a medical procedure and does everything right to keep costs down by going to an in-network facility, he or she can still unwittingly receive care from an out-of-network physician. That physician can bill the patient directly for costs the insurance company won't cover.

Bonta said in a press release that AB 72 had bipartisan support because it struck a compromise between insurance companies and doctors that put patients first.

"Patients can rest easy knowing that when they follow the rules of their plan and go to an in-network

facility, they will only be required to pay the in-network costs for their care and not be faced with an outrageous bill they never saw coming," said Anthony Wright, executive director of Health Access California, the statewide health care consumer advocacy coalition, and a co-sponsor of AB 72.

Bonta added that the Legislature has finally tackled one of the longest-debated issues ever considered by the California State Legislature: protecting patients against surprise medical bills.

"This issue has been debated but has gone unresolved for decades,

leaving consumers stuck in the middle of billing disputes between doctors and insurance companies and putting family finances at risk," said Wright. "Especially with the many newly-insured, lower-income families now in coverage under the Affordable Care Act (ACA), the need for a solution to this long-standing problem took on new urgency."

Bonta, who has tackled the issue for the past two years, beginning with AB 533 of 2015, also serves as chair of the Assembly Public Employees, Retirement, and Social Security Committee.

# LEGISLATION

## California State Retirees 2016 Endorsements

The California State Retirees Board of Administration voted to support these candidates on Nov. 8.

### Assembly Candidates

AD 01	Brian Dahle* (R-Bieber)	AD 41	Chris Holden* (D-Pasadena)
AD 02	Jim Wood* (D-Healdsburg)	AD 42	Chad Mayes* (R-Yucca Valley) & Greg Rodriguez (D-Yucca Valley)
AD 03	James Gallagher* (R-Plumas Lake)	AD 43	Laura Friedman (D-Glendale) & Ardy Kassakhian (D-Glendale)
AD 04	Cecilia Aguiar-Curry (D-Winters)	AD 44	Jacqui Irwin* (D-Thousand Oaks)
AD 05	Frank Bigelow* (R-O'Neals)	AD 45	Matt Dababneh* (D-Encino)
AD 06	No Endorsement	AD 46	Adrin Nazarian* (D-Sherman Oaks)
AD 07	Kevin McCarty* (D-Sacramento)	AD 47	Cheryl Brown* (D-San Bernardino)
AD 08	Ken Cooley* (D-Rancho Cordova)	AD 48	Blanca Rubio (D-Baldwin Park)
AD 09	Jim Cooper* (D-Elk Grove)	AD 49	Ed Chau* (D-Monterey Park)
AD 10	Marc Levine* (D-San Rafael)	AD 50	Richard Bloom* (D-Santa Monica)
AD 11	Jim Frazier* (D-Oakley)	AD 51	Jimmy Gomez* (D-Los Angeles)
AD 12	No Endorsement	AD 52	Freddie Rodriguez* (D-Pomona)
AD 13	Susan Eggman* (D-Stockton)	AD 53	Miguel Santiago* (D-Los Angeles)
AD 14	Mae Torlakson (D-Concord) & Tim Grayson (D-Concord)	AD 54	Sebastian Ridley-Thomas* (D-Los Angeles)
AD 15	Tony Thurmond* (D-Richmond)	AD 55	No Endorsement
AD 16	No Endorsement	AD 56	Eduardo Garcia* (D-Coachella)
AD 17	David Chiu* (D-San Francisco)	AD 57	Ian Calderon* (D-Whittier)
AD 18	Rob Bonta* (D-Alameda)	AD 58	Cristina Garcia* (D-Bell Gardens)
AD 19	Phil Ting* (D-San Francisco)	AD 59	Reggie Jones-Sawyer* (D-Los Angeles)
AD 20	Bill Quirk* (D-Hayward)	AD 60	Eric Linder* (R-Corona)
AD 21	Adam Gray* (D-Merced)	AD 61	Jose Medina* (D-Riverside)
AD 22	Kevin Mullin* (D-South San Francisco)	AD 62	Autumn Burke* (D-Inglewood)
AD 23	Jim Patterson* (R-Fresno)	AD 63	Anthony Rendon* (D-Lakewood)
AD 24	Marc Berman (D-Silicon Valley) & Vicki Veenker (D-Silicon Valley)	AD 64	Mike Gipson* (D-Carson)
AD 25	Kansen Chu* (D-San Jose)	AD 65	Sharon Quirk-Silva (D-Fullerton)
AD 26	Devon Mathis* (R-Visalia)	AD 66	No Endorsement
AD 27	No Endorsement	AD 67	Melissa Melendez* (R-Lake Elsinore)
AD 28	Evan Low* (D-Campbell)	AD 68	No Endorsement
AD 29	Mark Stone* (D-Scotts Valley)	AD 69	Tom Daly* (D-Anaheim)
AD 30	Karina Cervantez Alejo (D-Monterey) & Anna Caballero (D-Monterey)	AD 70	Patrick O'Donnell* (D-Long Beach)
AD 31	Joaquin Arambula (D-Fresno)	AD 71	No Endorsement
AD 32	Rudy Salas Jr.* (D-Bakersfield)	AD 72	Travis Allen* (R-Huntington Beach)
AD 33	Jay Obernolte* (R-Big Bear Lake)	AD 73	William Brough* (R-Dana Point)
AD 34	No Endorsement	AD 74	Matthew Harper* (R-Huntington Beach)
AD 35	No Endorsement	AD 75	Marie Waldron* (R-Escondido)
AD 36	Tom Lackey* (R-Palmdale)	AD 76	Rocky Chávez* (R-Oceanside)
AD 37	Monique Limón (D-Santa Barbara)	AD 77	Brian Maienschein* (R-San Diego)
AD 38	No Endorsement	AD 78	Todd Gloria (D-San Diego)
AD 39	Raul Bocanegra (D-San Fernando Valley)	AD 79	Shirley Weber* (D-San Diego)
AD 40	Marc Steinorth* (D-Rancho Cucamonga)	AD 80	Lorena Gonzalez* (D-San Diego)

### Senate Candidates

SD 01	Ted Gaines* (R-Roseville)	SD 37	No Endorsement
SD 03	Bill Dodd (D-Napa)	SD 39	Toni Atkins (D-San Diego)
SD 05	Cathleen Galgiani* (D-Stockton)	SD 19	Hannah-Beth Jackson* (D-Santa Barbara)
SD 07	Steven Glazer* (D-Orinda)	SD 21	No Endorsement
SD 09	Nancy Skinner (D-East Bay)	SD 23	Mike Morrell* (R-Rancho Cucamonga)
SD 11	Jane Kim (D-San Francisco) & Scott Wiener (D-San Francisco)	SD 25	Anthony Portantino (La Canada Flintridge)
SD 13	Jerry Hill* (D-San Mateo)	SD 27	Henry Stern (D-Thousand Oaks)
SD 15	Jim Beall* (D-San Jose)	SD 29	No Endorsement
SD 17	Bill Monning* (D-Carmel)	SD 31	Richard Roth* (D-Riverside)
SD 35	Steven Bradford (D-Gardena) & Warren Furutani (D-Gardena)	SD 33	Ricardo Lara* (D-Bell Gardens)

### CSR Ballot Measures

Prop 55	The School Funding and Budget Stability Act of 2016 – SUPPORT
Prop 61	The California Drug Price Relief Act – SUPPORT

# MEMBERS ON THE MOVE



Chapter 2 members attended the September meeting of the California Alliance for Retired Americans (CARA) in Sacramento and spoke with legislators about many of the 17 initiatives that will be on the Nov. 8 General Election ballot. Pictured are Chapter 2 Vice President Phyllis Johnson; newly elected Sacramento Mayor Darrell Steinberg, who is also the former Senate Pro Tem; CSR Executive Vice President Fritz Walgenbach; and Chapter 2 President Louis Espinoza.



Chapter 14 President S.E. Riazi, right, presented a \$500 scholarship check to Diego Raigoza at a chapter meeting July 20. A graduate of Chico Senior High School's Class of 2016, Raigoza will attend Santa Clara University. He will study computer science and engineering. His goal is to work for a major company or the government in the field of cyber security.



Chapter 14 members presented a \$250 contribution to the Barry Kirchner Wildlife Sanctuary & Educational Center in Chico in September. The non-profit center cares for animals with special needs and exotic animals not able to be reintroduced to their natural environment. Pictured in the back are Stephen Wolske; an associate member with his member wife, Karen Ash; Todd Mayer; Judy Smith, associate member; CSR District D Director Susan Sears; and Don Smith. In the front row, are Chapter 14 Vice President Vince Herrera; Joan Gulla, an employee at the sanctuary since its founding in 1994; Chapter 14 President S.E. Riazi; and Joyce Finch.



CSR President Tim Behrens, right, congratulates Mary McDonnell after swearing her in as District C director at the Sept. 20 meeting of the CSR Political Action Committee at the Hilton Arden West in Sacramento. McDonnell, who previously served as the president of Chapter 3 in the West Bay Area, will now represent Chapters 1, 3, 21 and 23 on the CSR Board of Directors. McDonnell was appointed to the position following the Sept. 4 death of Gus Lease, who served for many years as District C director.

# MEMBERS ON THE MOVE



Krystal Rhaburn was one of four relatives of CSR members to win a \$1,500 scholarship from the California State Employees Foundation in August. Rhaburn, who attends Cal Lutheran University in Thousand Oaks, was sponsored by Lodiawick Henderson, a Chapter 9 member. Scholarship information for 2017 will be announced in January. More information is also available at [www.calcsea.org](http://www.calcsea.org)



Many members attended the Annual Chapter 8 Barbecue at Rohner Park in Fortuna Sept. 14. Included in the group were Joyce Finch, District D Political Action Committee representative; Chapter 8 President Jim Evert; CalPERS Vice Chair Henry Jones; and Susan Sears, District D director on the CSR Board of Directors.



Member Appreciation Day is held by Chapter 15 every year to honor its members for their involvement in CSR, CalPERS, the Legislature, the community and much more. Chapter 15 President Joann Stewart was presented with a cake at the Sizzler restaurant in Auburn Sept. 20. Stewart and many other members were thanked for the hard work they have done to strengthen and grow Chapter 15 in the Sierra Foothills. (Photo by Aleta Zak, Chapter 15 member.)



Chapter 165 members sat in the front rows of the theater during the presentation of the “Santa Cruz Follies – A tribute to Frank Sinatra” Sept. 17. The chapter often organizes bus trips for CSR members, their families and friends. For more information on future trips, call Chapter 165 President Bev Greening at (916) 383-3361.

## Get your free copy of the U.S. Constitution

As the Nov. 8 General Election grows closer, politicians and voters are making more references to the U.S. Constitution. The esteemed document is available for free at:

- The U.S. National Archives and Records Administration – The federal agency offers a transcript and images available on its website – <http://www.archives.gov/exhibits/charters/constitution.html> It is also on permanent display at the National Archives Museum in Washington, D.C., where admission is always free.

- Hillsdale College – This small private school in Hillsdale, Michigan, is known for not accepting direct or indirect government funding. It will mail you a pocket copy of the Constitution for free. It also includes the Declaration of Independence. To order, go to: [www.hillsdale.edu](http://www.hillsdale.edu)

- The American Civil Liberties Union – This nonprofit will mail you a pocket copy of the Constitution for free through Nov. 8.

Go to [www.aclu.org](http://www.aclu.org) and enter the coupon code, POCKETRIGHTS, at checkout. The ACLU normally charges \$5 for it. It's currently on back order, with orders shipping out about three weeks after orders are made.

## Retirees and CalPERS

*continued from page 1*

the comments of a few economists and elected officials from transcripts 17 years ago may make for good copy, but it is grossly unfair. Take any 10-year period that does not include the Great Recession and the performance of the state's pension systems typically will exceed those of private markets.

What also is lost in the articles is that fewer and fewer California workers will have the retirement security they deserve. Is the answer to slash benefits for more Californians? How will that help our state's teacher shortage? How will that help us retain and attract public employees who see higher pay and benefits in the private sector?

Private equity markets managed by Wall Street, and the more costly 401(k)s that critics offer as an alternative to public pensions, not only lost trillions of dollars during the Great Recession, many of the managers of these funds still made millions betting against the American public. Throwing everyone to the wolves of Wall Street is not a solution. A better alternative is to provide every worker with a safe and secure retirement after a career of service.

We believe that every Californian deserves a secure retirement. That is exactly why we have been proud backers of the Secure Choice program, which will ensure basic retirement benefits for all workers.

Lastly, what is particularly troubling are the sources the writers use to make their case. They mention Dan Pellissier as an Assembly aide, without noting his involvement with Gov. Arnold Schwarzenegger to rob widows of slain police officers of their death and disability benefits in their failed 2005 pension ballot measure and his current five-figure pension.

They also quote former Assemblymember Joe Nation, listing his affiliation with Stanford University. Yet they fail to note that Mr. Nation derives his salary from his work with David Crane, another Schwarzenegger advisor and Wall Street investor, who is major contributor to anti-pension causes and candidates, and also a financier of the “nonprofit” CalMatters (Many other CalMatters' top donors and Board members are contributors to anti-union causes and candidates).

At a minimum, readers deserve this transparency so they can put this attack on the retirement security of millions of Californians into perspective.

# NEWS

## Do you want to serve on the CSR Board of Directors?

CSR members in good standing wishing to run for one of three seats up for election on the California State Retirees Board of Directors must file a Candidate Consent Form by Nov. 15.

The terms for board members in Districts A, B and C will conclude at the February 2017 CSR Board of Directors meeting. An election in each of the districts will be conducted only if more than one eligible candidate has consented to serve by the Nov. 15, 2016 filing date. Interested members should fill out the Candidate Consent Form below.

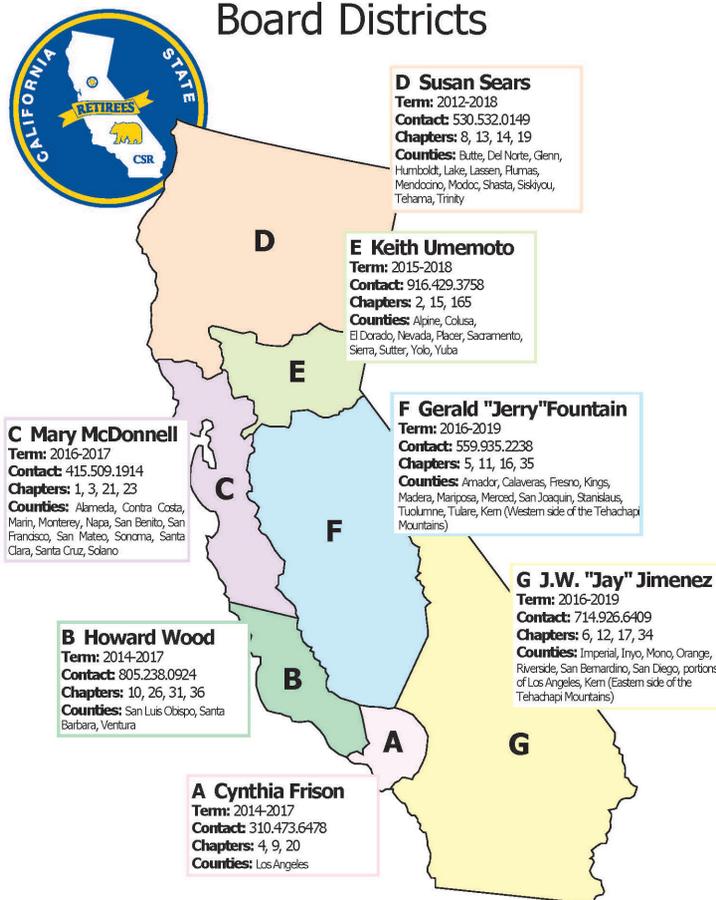
Candidates may also submit a brief 200-word statement regarding their qualifications. The election coordinator reserves the right to disallow any statement material that is considered inaccurate.

Ballots in the contested race(s) will be sent to the electorate Dec. 1, 2016 and are due in the CSR Headquarters Office by Jan. 2, 2017.

District representatives are elected by chapter members in good standing within their respective districts. Candidates must also reside within the district holding the election and in a chapter assigned to the district.

The following district representatives

### California State Retirees Board Districts



will end their three-year terms at the first California State Retirees Board of Directors meeting in February 2017:

- Cynthia Frison currently holds the district director position for District A, representing Chapters 4, 9 and 20.

- Howard Wood currently holds the district director position for District B, representing Chapters 10, 26, 31 and 36.

Gus Lease, who was director for CSR's District C, passed away Sept. 4. He represented Chapters 1, 3, 21 and 23. Mary McDonnell, Chapter 3 president, was appointed to fill out the rest of Lease's term, which expires in February. McDonnell and other candidates in District C may run for the new three-year term.

The CSR Board of Directors is the governing body of California State Retirees and it meets three times a year at locations throughout the state. Among the board members' duties are attending board meetings, helping to coordinate chapter activities, helping chapter presidents and members understand the issues affecting member welfare, participating in political action and providing overall leadership.

Please contact Corinne Wogksch at (916)326-4296 or [CWogksch@CalRetirees.org](mailto:CWogksch@CalRetirees.org) with any questions.

#### CANDIDATE CONSENT STATEMENT

PLEASE PRINT FULL NAME AS IT IS TO APPEAR ON THE BALLOT

I, \_\_\_\_\_, self-nominate and/or consent to be a

Candidate for the office(s) of \_\_\_\_\_/Delegate

Name Chapter No: Last 4 SS# or Member ID #

Address: City: Zip Code:

Telephone No: E-mail:

Candidates may submit a brief, factual, biographical statement of no more than 200 words regarding their qualifications. Such biographical statements must be received in the Corporate Office by November 15 to be distributed with the ballot. Specifics on candidate statements will be provided to candidates upon nomination acceptance. The contents of these statements must be in accordance with approved guidelines.

Signature: \_\_\_\_\_

Date: \_\_\_\_\_



# FEATURE

## Online dating: A different way for seniors to meet

Among the numerous channels Americans use to find friends and love, online dating sites are undoubtedly growing in popularity with seniors.

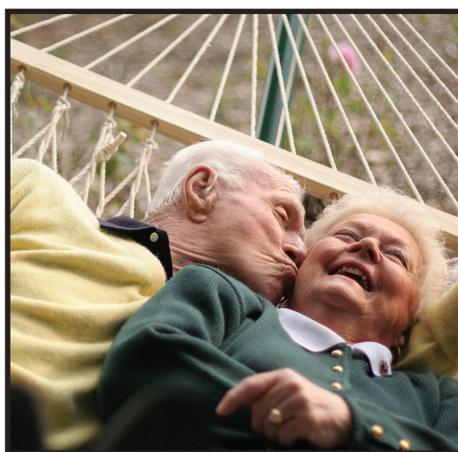
According to a survey conducted in 2015 by the Pew Research Center, 12 percent of singles ages 55-64 and 3 percent of singles ages 65+ have used an online dating site and/or mobile application. Those numbers doubled in comparison to a similar survey from 2013.

This large increase suggests more seniors are using online dating to connect than ever before. Michael Middleton, an editor at Elite Singles, isn't surprised about the results of the Pew survey. Middleton said around one in five of Elite Singles' premium members are seniors.

"It's so much more normal to meet partners online now," Middleton said. "And places like our site have made it really easy to meet new people."

Marcie Rogo, co-founder and head of customer success at Stitch, said the results of the Pew survey are mirrored by what she sees in her work at Stitch.

"There is no doubt this is the group that is getting online



more and more," Rogo said. "It's important that we reduce the digital divide, and it's wonderful seeing seniors going online and meeting others."

Elite Singles helps adults of all ages connect with others. Their services include personality testing, profile browsing and matchmaking. Oftentimes they provide ice-breakers and unique questions to ask to aid in making connections. This process assists seniors in finding people similar to them quite easily, Middleton noted.

While Elite Singles provides their services to adults of all ages, there are dozens of websites designed specifically for seniors. OurTime, Over 70 Dating, Senior People Meet, and Stitch are just a few websites

dedicated to helping only seniors make connections and find love.

Online dating site Stitch addresses not just the love component of online dating, but the companionship. According to Rogo, their mission is to address social isolation and loneliness with older adults in an exciting way. In addition to the typical one-on-one profile browsing like other online dating sites, Stitch coordinates social events, group travel and offers an online discussion forum for seniors.

### Online Dating Tips

- ✓ Be sure you're emotionally ready
- ✓ Use a paid service - it's usually safer
- ✓ Express goals, values and lifestyle choices in your profile
- ✓ List no more than five deal breakers
- ✓ Take your time and stay cautious
- ✓ Meet in a safe, public place for first dates
- ✓ Be resilient - relationships take time
- ✓ Have fun!

"We added the other social aspects to take the pressure off finding a 'soulmate,'" Rogo said. "It's really about just doing something with others."

Whether one goes online to find friends or love, it's important to take caution. Stitch verifies the age and identity of a member before they are able to interact with other members. This is a key step for Stitch, Rogo stated. However, not all sites require age and identity verification.

"Be open, but make sure you know who you're talking to," Rogo said. "Use Google to look them up. This will help you stay safe."

Want to try online dating?

Sign up for Stitch at

[www.stitch.net](http://www.stitch.net)

and enter the

**PROMO CODE**

below to get 15 percent off your purchase!

**calret**

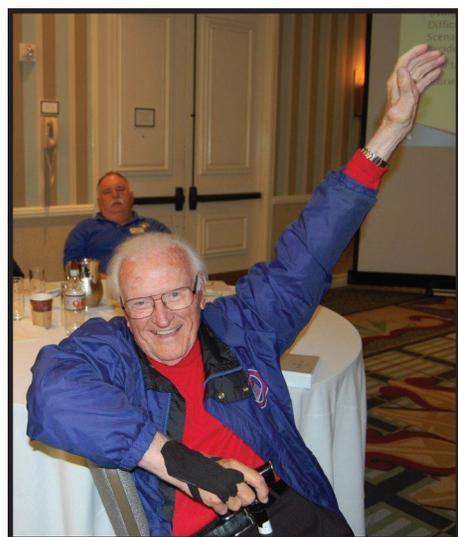
## Gus Lease passes away

*continued from page 3*

Dr. Jeff Lease, one of Lease's three children, said he put on the soundtrack from the movie, "South Pacific," during his father's last minutes of life.

"In the fourth song, 'Some Enchanted Evening,' his lips were moving as if he was singing it. His eyes opened a bit, he looked at my mom [Lois] and me and then he took his last breath," Jeff Lease wrote.

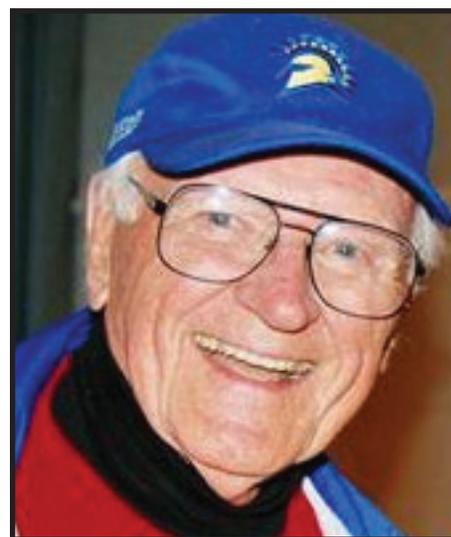
"The beautiful sound of his voice will live with all of us forever, and I feel blessed to have had so many wonderful years with him here on this earth. He was my rock, my role model, my inspiration for love of life and passion for education."



A week prior to his death, Gus Lease celebrated his 56th wedding anniversary with Lois Lease.

Jeff Lease said he put every last bit of energy he had into making that an anniversary to be remembered.

"He made sure that someone brought him a single red rose to



give to my mother."

CSR District D Director Susan Sears said Lease reminded her of something she once heard: "A truly effective life is like a candle: its flame burns brightly all the way to the end. Gus' candle was very bright indeed."

Besides his wife, Lease is also survived by son, Brian Lease and wife, Jane; daughter, Vicky Smith and her husband, Bruce; son, Jeffrey Lease and his wife, Gabriela; five grandchildren and seven great grandchildren.

Contributions may be sent to the Gus Lease Endowment Fund at: San Jose State University, 1 Washington Square, San Jose, CA 95192 (ATTN: Music Department)

**Find California State Retirees on social media!**



# PUZZLES ELVIS SONGS

ANSWERS ON PAGE 15



## IMMUNE-BOOST SOUP

### Ingredients:

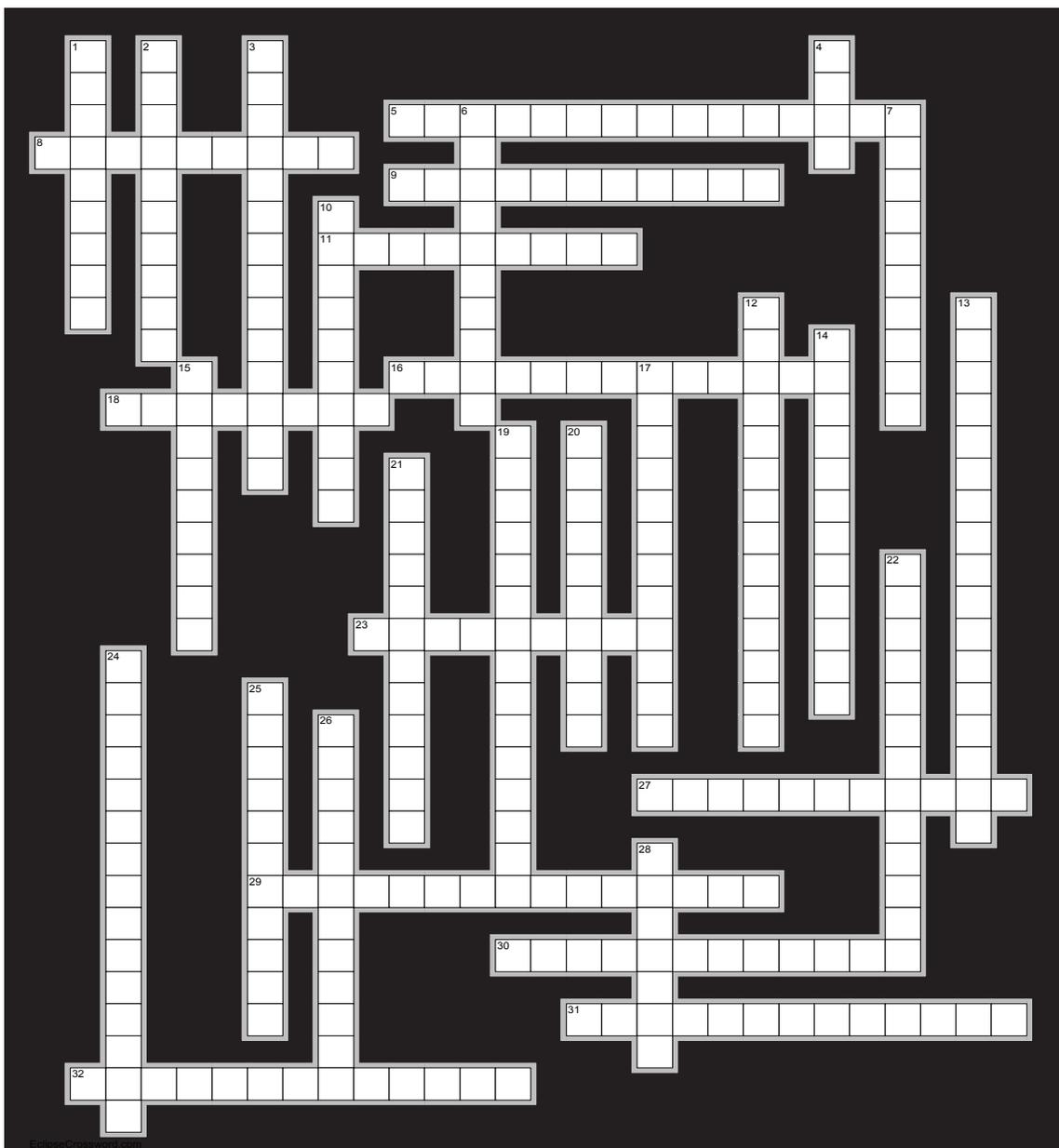
- 1 small yellow onion, diced
- ½ cup chopped mushrooms  
\*(maitake or portabella)
- 1 head of Kale or Chard roughly chopped
- 1 can low-sodium white beans
- 1 Quart of organic low-sodium chicken broth/stock
- Salt and pepper to taste



### Preparation:

Sautee diced onions and mushrooms in 1 Tbs of olive oil.  
Add broth/stock and beans to veggie mix.  
Bring to a boil and then add Kale/Chard  
Bring to a simmer, then add salt and pepper to taste.

**Serves 2**



### ACROSS

5. We're caught in a trap; I can't walk out
8. It started in my eyes, crept up to my head.
9. It's not fair to tease so if you come on cold, I'm really gonna freeze.
11. Makes no diff'rence where I go or what I do.
16. Don't want a four leaf clover; don't want an old horse shoe.
8. When they said you was high-classed, well, that was just a lie 23. Put a chain around my neck and lead me anywhere.
27. You know I can be found sitting home all alone
29. Since my baby left me found a new place to dwell
30. You have made my life complete, and I love you so.
31. She really moves the grass around
32. The warden threw a party in the county jail.

### DOWN

1. I don't want my heart to be broken 'cause it's the only one I've got.
2. Won't you say which way you're gonna go.
3. I gave a letter to the postman; he put it in his sack.
4. This you can believe; I will never leave you, Heaven knows I won't.
6. She knows just how to make me laugh when I feel blue.
7. A team o' wild horses couldn't tear us apart.
10. I'm itching like a man on a fuzzy tree
12. Oh, don't make me sorry that I fell in love with you.
13. I knew the meaning of contentment, now I am happy with the Lord.
14. If you cry when you're in love, it sure ain't no disgrace.
15. When we kiss my heart's on fire, burning with a strange desire.
17. Don't know why you'd run, what you're runnin' to or from,
19. I'll be strong as a mountain or weak as a willow tree.



20. She lived, she loved, she laughed, she cried; and it was all for me.
21. I went for some candy; along came Jim Dandy
22. I've spent a lifetime waiting for the right time.
24. Keep your cotton-pickin' fingers out my curly hair.
25. There's no strings upon this love of mine.
26. Got a whole lot of money that's ready to burn
28. You do all the livin' while I do all the givin'

# SAVVY SENIOR

## Seniors who don't cook order in for nominal fees

Dear Savvy Senior,

What types of healthy meal delivery options can you recommend for seniors who live at home, but don't cook and don't get out much? Since mom passed away, my dad's diet is terrible and I worry about his health.

**Long-Distance Daughter**

Dear Long-Distance,

There are various healthy meal service delivery options available to non-cooking seniors who live at home, but what's available to your dad will depend on his location and budget. Here are several to check into.

### SENIOR MEAL PROGRAMS

A good place to start is to find out if there's a senior home delivery meal program in your dad's area. Meals on Wheels is the largest program that most people are familiar with, but many communities offer senior meal delivery programs sponsored by other organizations that go by different names.

To find services available in your dad's area, visit [MealsOnWheelsAmerica.org](http://MealsOnWheelsAmerica.org), which offers a comprehensive directory on

their website, or call the area aging agency near your dad. You can get the phone number by calling **(800) 677-1116**.

Most home-delivered meal programs across the U.S. deliver hot meals daily or several times a week, usually around the lunch hour, to seniors older than 60 who have problems preparing meals for themselves, as well as those with disabilities.

Weekend meals, usually frozen, may also be available, along with food for people on special diets.

Most of these programs typically charge a small fee (usually between \$2 and \$6) or request a donation, while some may be free to low-income seniors.

### ONLINE MEAL DELIVERY

Another option that's a bit more expensive is to purchase your dad's meals online and have them delivered to his home. There are a number of companies that offer this type of service, like Magic Kitchen ([magickitchen.com](http://magickitchen.com)), Home Bistro



([homebistro.com](http://homebistro.com)), Personal Chef To Go ([personalcheftogo.com](http://personalcheftogo.com)), Good Measure Meals ([goodmeasuremeals.com](http://goodmeasuremeals.com)) and many others.

These companies offer a wide variety of tasty meal choices, and will usually post the nutrition information for their meals right on their website. Most of these companies also cater to a host of dietary and medical needs, such as low-sodium and low-carb meals, diabetic meals, gluten-free, dairy-free, and vegetarian options.

Most of the food arrives frozen, but a few companies ship food fresh. Prices generally start at around \$10 to \$13 per meal, plus shipping, however most companies provide discounts or free shipping



Send your senior questions to:  
Savvy Senior, P.O. Box 5443  
Norman, OK 73070  
or visit [SavvySenior.org](http://SavvySenior.org)

when you order meals in bulk.  
**GROCERY STORES AND RESTAURANTS**

Depending on where your dad lives, he may also be able to get home-delivered meals from local grocery stores or restaurants. Some grocery stores offer a selection of pre-cooked meals and foods, including roasted chicken, mashed potatoes, and fresh soups and salads. Contact the grocery stores in your dad's area to inquire about this option. Or check with some of his favorite restaurants to see if they offer home delivery.

### PERSONAL CHEFS

Another option for non-cooking seniors with a bigger budget is to hire a personal chef from time to time. A personal chef can provide your dad with a do-it-all service

*continued on page 12*



## 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

[www.CalRetirees.org/joinus](http://www.CalRetirees.org/joinus)

3981a

# GUEST COLUMN

Some will be affected by change to OptumRX



By Larry Woodson CSR Health Benefits Committee chair

With all of the information flying around during CalPERS Health Care Open Enrollment, many may have overlooked the fact that the CalPERS Pharmacy Benefit Manager will change from CVS Caremark to OptumRx on Jan. 1, 2017.

This affects about 460,000 of the 1.4 million covered CalPERS members and their dependents. Health providers with their own pharmacy plans – such as Kaiser, Blue Shield, and United Healthcare Medicare Advantage PPO – will not be affected. Perscare, Perschoice, and Persselect and United Healthcare Basic HMO will have OptumRx.

#### SOME FACTS:

1. OptumRx will send a welcome package to all subscribers in late November.

2. Copayments will remain the same as CVS had.

3. Members will likely be eligible to go to the same pharmacy, including CVS. Ninety-day supplies of maintenance drugs will be available by mail order or at

Walgreens retail stores only (for basic members). For Medicare members, 90-day supplies are available at any store in the network.

4. The Optum/Rx formulary is not exactly the same as the CVS formulary. CalPERS estimates that about 27,000 members will see lower costs for their drugs and about 65,000 will see higher costs, based on drugs being in different

tiers or not in the formulary.

The OptumRx website at [www.optumrx.com/calpers](http://www.optumrx.com/calpers) has been updated to include the formulary for the 2017 plan. It lists all approved medications and gives the tier information for Medicare Part D.

Tier 1 drugs are the generics and the least expensive. You can check each of your prescriptions to see if it is covered and in which tier. It is a long list by drug type, so the easiest way to find your drug is to scroll to the alphabetical listing, which will give the page number of your drug (if it is covered).

If you choose the Basic Plan formulary, the format is different in that tiers are not yet given, but it does list all covered drugs. If you have formulary questions regarding Basic you may call (855) 505-8110 or (855) 505-8106 for Medicare Part D and speak to an Optum/Rx representative.

Unfortunately, pricing is not included in the formulary list at the time this article is going to production and we were told it will not be available until Jan. 1, 2017.

At that time, if you register online at [www.optum/Rx/CalPERS-register.gov](http://www.optum/Rx/CalPERS-register.gov), you can enter specific drugs and receive their price and your copayment or total cost.

However, after the CalPERS Pension and Health Benefits Committee meeting on September 20, I informed the division chief in charge of pharmacy plans that by not including the drug prices in the currently posted formulary critical information is lacking for some to make a health plan change decision during open enrollment.

If prices aren't posted til January 1, it is too late. She agreed to try to get Optum to post prices prior to October 6, so you may continue checking their website to see if they update it.

There is also a Frequently Asked Questions (FAQ) sheet available on the CalPERS website at <https://www.calpers.ca.gov/docs/calpers-optumrx-transition-faq.pdf>

## Bill to raise funeral benefit is vetoed

A bill that would have authorized the California Public Employees' Retirement System to adjust the current \$2,000 post-retirement death benefit for state and school retirees was vetoed by Gov. Jerry Brown on Sept. 26.

AB 1878 by Assemblymember Reggie Jones-Sawyer, D-Los Angeles, sought to increase the funeral benefit to reflect changes in the All Urban California Consumer Price Index.

The death benefit was first paid in 1945 and it was last raised in 2000 to \$2,000.

In 2014, the median cost for a funeral was \$7,181, according to the National Funeral Directors Association.

"I don't believe it's prudent to add the additional costs this bill will require," Brown wrote in his veto message.

The measure had passed the Assembly by a margin of 57-19 and the Senate by 24-12.

The California Federation of Teachers and CSR advocated for the bill as a way to help families of lower-income state workers pay for funerals.

## Savvy Senior - healthy meal delivery

*Continued from page 11*

that will help plan his meals, do the grocery shopping and prepare him several weeks' worth (or more) of tasty meals in his home, which he can freeze and eat whenever he wants. Or they can prepare it in their own kitchen and deliver it. Chef's fees range between \$200 and \$300, plus groceries. He may be able to save

money by sharing meals with you or another family member or a friend or neighbor.

To find a personal chef in your dad's area, check the listings at the American Personal & Private Chef Association ([personalchef.com](http://personalchef.com)) or the United States Personal Chef Association ([hireachef.com](http://hireachef.com))

## Retirees generated \$1.2 trillion for national economy, study finds

Retirees receiving public and private defined benefit (DB) pensions generated \$1.2 trillion in economic output nationwide in 2014, according to a new report by the National Institute on Retirement Security (NIRS). The study also found:

•For every dollar that retirees spent in 2014, \$2.21 was generated in total economic output nationally. Each taxpayer dollar contributed to state and local pensions supported \$9.19 in total output nationally.

•Retirees receiving a pension supported 7.1 million jobs that paid \$354.8 billion with their spending habits, which is about half the level of jobs replaced in the economy since the Great Recession ended.

•Retirees take their pension check and purchase goods and services in the local community, like food, clothing and medicine. They also support a booming real estate market across the country.

"In short, pension spending supports the economy and jobs where retirees reside and spend their benefits," the report said. "Pension expenditures may be especially vital to small or rural communities, where other steady sources of income may not be readily found ..." said Jennifer Brown, author of the NIRS report.

# 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.

## Chapter 1

Pauline D'andrea  
Susan Lee  
Rachel Lemus  
Marks Menin  
Gary Palmer  
Linda Paschal  
Casey Pringle  
Mary Rose  
Emma Sunga  
Michele Tompkins  
Keith Wayne

## Chapter 2

Rosario Aguilar  
Violet Ahia  
Catherine Allen  
Norma Almdendarez  
Sally Alvarez  
Erlinda Antonio  
Eugenia Ayala  
Jean Barbour  
Susan Begay  
Lawanda Bowman  
Theodora Brazelton  
Elizabeth Clark  
Lilia Delamerced  
Donna Diaz  
Jacques Fomi  
Rebecca Griffiths  
David Hudson  
Cynthia Ingram  
Adrienne Jackson  
Ellajay Joiner  
Janice Keifer  
Charles Kennedy  
Eileen Kephart-Maxey  
Pamela Law  
Mable Logo  
Manuel Lujano  
Josephine Marcos  
Elizabeth Martinez  
Irene McLaughlin  
David Miles  
David Moland  
Robert Montiero  
Elvira Munji  
Frances Niederberger  
Nancy Orwig  
Marie Ratcliffe  
Terry Rexford  
Sheila Roberts  
Karen Robinson  
Aurelia Rumrill  
Carol Shuman  
Debra Sullivan  
Blanca Torres  
Charmaine Traywick  
Kalah Waters  
Gayle Yamada  
Linda Ybarra

Doris Young

## Chapter 3

David Ceccarelli  
Stephen Duddy  
Mercedes Jucaban  
Reynaldo Malimban  
Victor Mendolla  
John Olson

## Chapter 4

Sandra Llamas  
Bernice Sanders

## Chapter 5

John Hyson  
Jean Rarick  
Judith Smith  
Karen Swanson  
Roger Wilbur

## Chapter 6

Diane Ainsworth  
Kathryn Canchola  
Hattie Green  
Sharon Harich  
Patsy Kaiser  
Tu Lim  
Charles McDonald  
Janet Noll  
Irma Sapien  
Ruth Shafer-Tolin  
Tung Trinh  
Annette Wharry  
Noreen Williams

## Chapter 8

Teresa Cox  
Craig Kurumada  
James Ouellette  
Denis Thiel

## Chapter 9

Anandjit Bedi  
Bonnie Cegles  
Alice Estrada  
Faith Gronquist  
Malinda Lynch  
Mary Madrid  
Priscilla Melendrez  
William Stellmacher  
Fe Villarama

## Chapter 10

Kelly Barnett  
Jodee Bennett

Janet Bruschi  
Vera Gee  
Julie Mansfield-Wells  
Letha Murray  
Deborah Rice  
Elim Zabala

## Chapter 11

Anne Burkholder  
Jacklyn Christani  
William Forester  
Janet Glaude  
Frances Mazzei  
Lorna Mitchell  
Tammy Neal  
Jackie Schick

## Chapter 12

Tod Heywood  
Sharon Lundeen  
Robert Ross

## Chapter 14

Peggy Beryar  
Vilene Fulton  
Michael Gullick  
Lynn Hardy

## Chapter 15

John Anthony  
Kaaren Coloroso  
Elsa Franco  
Verline Lofton  
Peggy Peter  
Debra Rice  
Nancy Sager  
Dorene Smith  
Sidney Vicknair  
Carlene Weems

## Chapter 16

Jovita Allen  
Ellen Esquejo  
Steven Hamer  
Rene Obedoza

## Chapter 17

Christine Bartelt  
Franklin Bautista  
Vivencio Bersamina  
Jon Bowman  
Gwendolyn Buggs  
Fernando Castro  
Pablita Corrales  
Gare Lam  
Norma Llanda  
Angela Lovio  
Olivia Mc Curry

Rosie Peterson  
Raychel Skeen  
Sharron Stone  
Theresa Venturini

## Chapter 20

Robert Crisp  
Michelle Giacopuzzi  
Linda Moultrie

## Chapter 21

Carmelita Abalos  
Virgina Brady  
Ofelia Brown  
Charles Constantine  
Benjamin Deguzman  
Delia Dunham  
Emelita Ferrer  
Rosa Gonzalez  
Carol Hall  
Susan Huerto  
Karin Koelle  
Stephanie Ladd  
Leila Mondares  
Amanda Narvaez-Albertolli  
Diane Perez  
Marcia Sanza  
Roberta Sarkela  
Roberta Sundrud  
Robin Widoff  
Dwight Williams

## Chapter 23

Pamela Emanuel  
Fe Posadas

## Chapter 26

Emelinda Laguatan  
Patricia Wootton

## Chapter 31

Susan Coombs  
Minerva Esparza  
Margaret Figurski

## Chapter 34

Lloni Baker  
Katherine Grivanos  
Priscila Nuezca  
Karen Swinney

## Chapter 35

Susan Bruno  
Juanita Gomez  
Carla Shannon

## Chapter 36

Roxann Dixon

## Chapter 165

Tammy Ahlberg  
Aaron Caldwell  
Susan Connelly  
Gabriele Dorrell  
Sandra Fatibene  
Lorene Firman  
Cheri Hightree  
Susan Lawrence  
Timothy Lessley  
Timothy Lipscomb  
Darrell Maxey  
Karen Melson  
Kenneth Montgomery  
Linda Opheim  
Brenda Pflaum  
Alice Scott  
Ruby Smith  
Karen Spyropoulos  
Joyce Stone  
Dona Sturgess  
Herbert Tompkins

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.

## REGISTER TO VOTE!



The deadline to register to vote is Oct. 24. For more information, please visit:

[www.registertovote.ca.gov](http://www.registertovote.ca.gov)  
or call

1-800-345-VOTE (8683)  
to have a form sent to you.

**EVERY VOTE COUNTS!**



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# CHAPTER MEETING NOTICES

## CHAPTER 1

### OAKLAND/EAST BAY AREA

**President:** Carol Bowen; **Vice President:** Stella Torrez

*Meets on the third Thursday of March, August and December, unless otherwise noted*

**Meeting:** December, details TBA.

## CHAPTER 2

### SACRAMENTO/YOLO AREA

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

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

**Meeting:** Monday, 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 eat free; guests are \$3, which is payable by sponsor at Sign-In Table upon arrival. **Reservations are required:** Members and guests must make reservations by noon, Thursday, Oct. 27. No reservation means no lunch! Contact Nadie Savage by email at texasgirl0124@gmail.com or by phone at (916) 968-5984. Please indicate if your lunch should be regular, gluten free, veggie or vegan. **Note:** Members who make reservations but don't show up will still be required to make full payment for all meals reserved. Cancellations are also required by noon, Oct. 27. For more information, please contact Phyllis Johnson at (209) 471-2192 or johnsonphyllis010@yahoo.com

### Chapter 2 Annual Christmas Party

**Meeting:** Monday, Dec. 5, 11 a.m.; the official meeting starts at noon. **Where:** Danté Club, 2330 Fair Oaks Blvd., Sacramento. **Program:** Hawaiian Theme - Wear your Hawaiian Shirts and/or Mumu to fit right in. Please suggest ideas for a program or guest speaker to Susan Shambaugh, Program Committee chair. **Menu:** Choice of salmon, tri-tip or vegetarian meal of cheese ravioli. **Cost:** Members cost \$10; one guest is \$15; and all additional guests are \$26 each. **Reservations are required:** Make reservations for members and guests by noon, Thursday, Nov. 14 by contacting Nadie Savage by email at texasgirl0124@gmail.com or voicemail (916) 968-5984. Please indicate regular, gluten free, veggie or vegan meals required. **Note:** Members who make reservations but don't show up will still be required to make full payment for all meals reserved. Cancellations are also required by noon, Nov. 25, which is the latest date possible for cash reimbursement. For more information, please contact Phyllis Johnson at (209) 471-2192 or johnsonphyllis010@

## CHAPTER 3

### WEST BAY AREA

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

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

**Meeting:** Friday, Dec. 9. **Where:** TBA.

## 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.

*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. **Note:** If you need transportation to a meeting, please call Meryl at the number above at least three days prior to a meeting.

### Chapter 4 Subchapter

**Meeting:** Tuesday, Nov. 15, 11:30 a.m. **Where:** Denny's, 10700 Jefferson Blvd. (southwest corner), Culver City. **Menu:** Senior menu. **For more information:** please contact Marta at (310) 204-0484 or Virginia (323) 290-3655.

## CHAPTER 5

### CENTRAL VALLEY FOOTHILLS

**President:** Barbara Powers, (209) 482-7647; **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. lunch. The meeting is held between 12:30 p.m. and 1:45 p.m. **Where:** Pine Tree Lounge (private room), 19601 Hess Ave. (next to the Best Western), Sonora. **Program:** A representative from the Sonora Office of Social Services will speak on long-term healthcare and CalWorks. **Cost:** Lunch is at member's expense.

### Merced Subchapter

*Meets after each CSR Board meeting, unless otherwise announced*

**Meeting:** Wednesday, Oct. 5, 11:30 a.m. lunch and meeting. **Where:** Paul's Place, 2991 G St., Merced. **Program:** Corinne Brown, supervisor at Merced County Department of Social Services, will speak on long-term health care, CalWorks and Caption Call. **Cost:** Lunch is at member's expense.

### Modesto Subchapter

*Meets after each CSR Board meeting, unless otherwise announced*

**Meeting:** Thursday, Oct. 6, 11:30 a.m. to 1:30 p.m. lunch and meeting. **Where:** Fuddrucker's Restaurant, 3848 McHenry Ave., Modesto. **Program:** A representative from HICAP will speak about Medicare Part A, B and D. **Cost:** Lunch is at member's expense.

### Jackson Subchapter

*Meets after each CSR Board meeting, unless otherwise announced*

**Meeting:** Tuesday, Oct. 11, 11:30 a.m. to 1:30 p.m., lunch and meeting. **Where:** Amador Senior Center, 229 New York Ranch Road, Jackson. **Program:** Rhonda Solus, supervisor at Amador County Department of Social Services, will speak on long-term health care and Caption Call. **Menu and Cost:** Lunch 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:** 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*

**Meeting:** TBA.

## 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 4ftizi@gmail.com

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

**Meeting:** Wednesday, Oct. 12, 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. 20, 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:** Saturday, Dec. 10, 11:30 a.m. **Where:** Holy Trinity Apostolic Church, 537 "M" Street, (corner of Ventura and M streets), Fresno. **Program:** Holiday Luncheon: Throughout this year, our members have been extremely generous in donating. Our closets and extra bedrooms are getting full awaiting Dec. 10 when the staff of the Fresno Police Chaplaincy will accept and carry away lots and lots of goodies. Members are encouraged to complete and mail the contact cards they receive in the mail to the Coalinga address provided on the card. Holiday gift cards will be awarded at our Holiday Luncheon to those people who send in their contact cards. There will also be many other prizes, including a special veterans-in-attendance prize and a drawing for holiday gift cards. Also featured will be entertainment, great food and lots of friends to help you celebrate the holiday. We encourage everyone to come and join us. **Cost:** \$15 each for members and spouses and \$18 each for non-members. **RSVP required:** Call (559) 920-7277 no later than Dec. 1.

## 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, Oct. 19, 11:30 a.m. **Where:** Big Papa's, 1001 West Tehachapi Blvd. #200, Tehachapi. **Cost:** The chapter pays for members' meals from senior menu. **Note:** Chapter 12 Annual Christmas Party! Be sure to mark your calendar and save the date - Wednesday, Dec. 21 at the Wood Grill Buffet in Hesperia. More planning will occur at the Oct. 19 meeting.

## 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 csrchapter13@gmail.com

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

**Meeting:** Monday, Oct. 17, 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, Nov. 21, noon. **Where:** Country Waffle, 2300 Athens Ave., Redding.

## CHAPTER 14

### NORTHERN CALIFORNIA/CHICO

**President:** S.E. Riazi, (530) 519-2174 or seriaz@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, Oct. 19, 11 a.m. **Where:** Creative Catering, 2565 Zanella Way, Chico (located at the Northeast corner of Zanella Way and Morrow Lane). **Program:** Professor Seema Sehrawat of Chico State University, School of Social Work, will speak about "Age is the New Normal." **Cost:** Members are free, non-members pay \$15 per person. **Reservations are required:** Please send RSVP to S.E. Riazi at (530) 519-2174 or seriaz@gmail.com by Oct. 15.

### Lassen/Plumas Subchapter

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

**Meeting:** Tuesday, Oct. 4, 11:30 a.m. **Where:** Diamond Mountain Casino, 900 Skyline Drive, Susanville. **Cost:** Members are free, non-members pay \$15 per person. **Reservations are required:** Please contact one of the following volunteers: Darlene Hunter at (530) 251-2053, darlenehunter@frontier.com; or Carol Van Amburg at (530) 254-6891, carolvan60@frontiernet.net

## 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, Oct. 18, 2 p.m. **Where:**

Rocklin Library, 4890 Granite Dr., Rocklin. **RSVP is required:** Please contact Frank Weinstein at ch15secretary@hotmail.com.

**Meeting:** Tuesday, Nov. 15, 2 p.m. **Where:** Rocklin Library, 4890 Granite Dr., Rocklin. **RSVP is required:** Please contact Frank Weinstein at ch15secretary@hotmail.com

**Note:** Be sure to mark your calendar and save the date - Tuesday, Dec. 20 - for the Chapter 15 Holiday Party at Awful Annie's in Auburn.

## 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:** Holiday Luncheon, last meeting for 2016 on Friday, Nov. 18, 12:30 p.m. **Where:** Old Spaghetti Factory, 2702 W. March Lane, Stockton. **RSVP:** Make reservations between Nov. 7-11. **Program:** Gerald "Jerry" Fountain, District F director on the CSR Board of Directors, will be in attendance with updates. We will be celebrating the holidays with a drawing for prizes. We will be making our donation to Reading is Fundamental. Members that lunch off the senior menu are free and any guests pay \$10.

## 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, unless otherwise announced*

**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.

**Meeting:** Chapter 17 Holiday Meeting on Thursday, Dec. 8. **Where:** Mission Valley Resort, 875 Hotel Circle S, San Diego. More information to be announced in November.



HAPPY HALLOWEEN!  
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# CHAPTER MEETING NOTICES

## 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, 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.

**Meeting:** Chapter 19 Annual Joint Holiday Party with Lake County subchapter Tuesday, Dec. 13, noon. **Where:** Running Creek Casino, 635 Highway 20 East, Upper Lake. **Program:** Joint Holiday Party with the Lake County subchapter. **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, 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.

**Meeting:** Chapter 19 Annual Joint Holiday Party with Lake County subchapter Tuesday, Dec. 13, noon. **Where:** Running Creek Casino, 635 Highway 20 East, Upper Lake. **Program:** Joint Holiday Party with the Lake County subchapter. **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 jchristi@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, Oct. 19, 9 a.m.; meeting starts at 9:30 a.m. **Where:** Sizzler, 7131 Van Nuys Blvd., Van Nuys. **Program:** An assemblymember will speak. **Cost:** Free salad bar with one non-alcohol beverage to chapter members. Entrée orders are at your own expense. 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:** Denny's, Banquet Room, 5525 Sepulveda Sherman Oaks. **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. **Menu:**

Choose from Rosemary Lemon Chicken, Baked Red Snapper or Vegetable Wellington. **Program:** CHP Public Information Officer John Sloat will speak. **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:** Tuesday, Dec. 6, 11:00 a.m., lunch is at noon. **Where:** Three Flames Restaurant, 1547 Meridian Ave., San Jose. **Program:** Chapter 23 Member Appreciation Luncheon. More information to come.

## 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, Oct. 20, 11 a.m. **Where:** Lorene's Ranch House, 6401 Ming Ave., Bakersfield. **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:** Wednesday, Dec. 14, 11:30 a.m. **Where:** Wedgewood Banquet Center, 5880 Olivas Park Dr., Ventura. **Program:** Holiday Party with entertainment. **Cost:** Members and one guest cost \$11 each. All other guests cost \$15 each. **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, Oct. 12, 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, Oct. 13, 11 a.m. **Where:** Santa Fe Depot/ Senior Center, 280 N. Fourth St., Porterville.

**Meeting:** Thursday, Nov. 10, 11 a.m. **Where:** Santa Fe Depot/ Senior Center, 280 N. Fourth St., Porterville.

**Meeting:** Thursday, Dec. 8, 11 a.m. **Where:** El Nuevo Restaurant, 640 N. Prospect, Porterville.

## CHAPTER 36

### MONTEREY BAY AREA

**President:** Susanne Paradis, (831) 662-3334, svparadis@yahoo.com; **Secretary/Treasurer:** Marilyn Hamilton, (831) 809-2721.

*Meetings are the third Thursday of even months at various locations unless otherwise announced*

**Meeting:** Thursday, Oct. 20, 11:30 a.m. **Where:** The Hindquarter, 303 Soquel Ave., Santa Cruz. **Cost:** Members order off the lunch menu free of cost. **Reservations are required:** If you are planning to attend, please contact Susanne by Oct. 18.

**Future scheduled meetings:** Thursday, Dec. 15, Salinas, at Grower's Pub, 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, Oct. 5, 11:30 a.m. **Where:** Canton Chinese Buffet, 1000 Howe Ave., (Corner of Howe and Enterprise), Sacramento. **Program:** A representative from the California Free Phone Program will speak. **Washington State Contact Person:** Dan Reibson, (360) 887-3123.

### Medford, Oregon Subchapter

*Meets on the third Thursday of even months*

**Meeting:** Thursday, Oct. 20, 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:** Saturday, Dec. 3, 11:30 a.m. **Where:** Dante Club, 2330 Fair Oaks Blvd., Sacramento **Program:** Christmas Luncheon. **RSVP required:** Call Bev Greening at (916) 383-3361.

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



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## 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.**

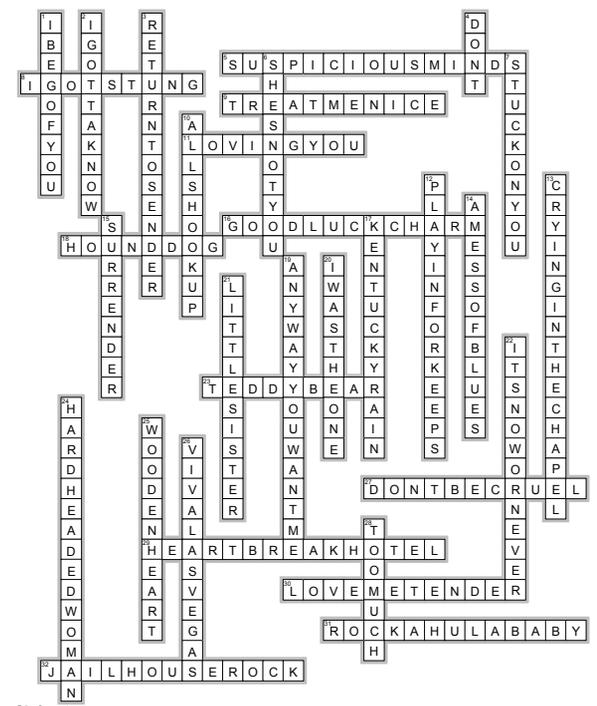
Tell us about your involvement and whether the military helped or hindered the building of your character. Did you study on the G.I bill?

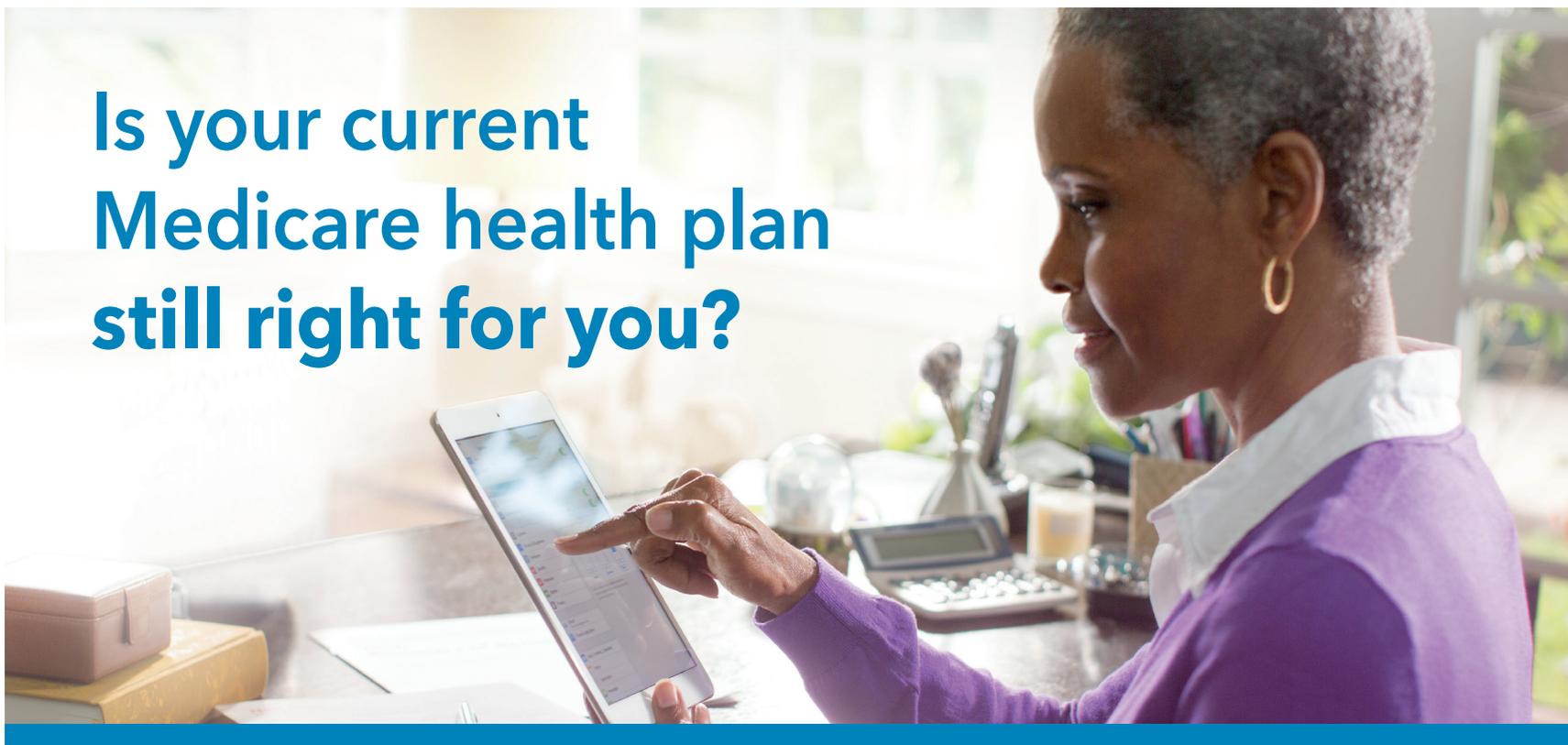
Do you have other family members who served? Is the military today drastically different from when you served?

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.

### Elvis Song Lyrics

Answers





# Is your current Medicare health plan still right for you?

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8 a.m. to 8 p.m.

Or go to [kp.org/calpers](http://kp.org/calpers)

## New for 2017

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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.