

Happy New Year California State RETIREES



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Executive VP Fritz Walgenbach honored with legislative resolution

CSR President Tim Behrens presented Executive Vice President Fritz Walgenbach with a legislative resolution in appreciation of his 35 years with the California State Employees Association (CSEA) and California State Retirees (CSR) at the Chapter 15 meeting in Auburn Dec. 20. The resolution, written and signed by Sen. Ken Cooley, R-Rancho Cordova, enumerates the many elected positions and accomplishments of Walgenbach, who resigned in December because of health reasons.

Behrens appointed Vice President Stephanie Hueg to the executive vice president position. An election for the vacant vice president seat will be held at CSR's Board of Directors meeting in Sacramento Feb. 21-23. (See Page 2 for more about Walgenbach's career.)

Where we've been, where we're going



By CSR President Tim Behrens

January is always a good time to reflect on the past year's hills and valleys and anticipate the unknown terrain of the next 12 months.

The 35,000 members of California State Retirees can be proud of our vibrant, growing organization as 2017 begins. We have strengthened our brand on many fronts – developing more legislative relationships; stepping up our involvement in the California Public Employees' Retirement System (CalPERS) and embracing changes within, when needed.

Our diversity is one of our greatest attributes, and we want to continue highlighting the importance of our many voices working as one. Whether you worked as a DMV clerk, a program analyst, a supervisor or a corrections officer, if you retired from the state of California, we want to hear your voice and encourage your involvement.

Just as our experiences with state service vary, so do the political beliefs

and experiences of our members. The contentious national presidential campaign served as a good reminder that CSR's mission remains the same no matter what side of the political aisle you support. Our focus must be on protecting our hard-earned pensions and health benefits, which have been under constant attack in recent years.

That was the same message CSR personally gave to legislators last April 6 when we staged the most successful Lobby Day ever.

Nearly 100 of us wearing blue CSR shirts converged on the Capitol and met with our elected representatives and their staff members. Many of them remembered us from our four previous Lobby Days. And those who didn't know about us, got an impressive introduction. Their memories will be jogged again when we hold the Sixth Annual CSR Lobby Day April 5.

Besides reinforcing our name and image, our lobbying bolstered AB 533 (Bonta), which was recently signed into law. That measure protects consumers against surprise health bills they may receive when unwittingly receiving services from out-of-network health providers.

Our efforts have helped to make or break many pieces of legislation of interest to state retirees.

In the November General Election, 84 of the 86 legislators supported by CSR won their races. In the Assembly, CSR candidates won in 67 races and lost in two. The 17 state

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With Respect and Admiration

Walgenbach's retirement elicits heartfelt thanks and good wishes from CSR

When Fritz Walgenbach tackles a task, he gives it 100 percent.

But when recent health issues prevented him from working with his trademark zeal, Walgenbach made the difficult decision to retire from his position as executive vice president on the California State Retirees' Board of Directors.

"I have always been one who looked to solve problems, not ask others to do it. I see things as a 'can-do' person. Now that I have physical problems that don't let me function at 100 percent, I don't feel it is fair to either the organization or me to give anything else," Walgenbach said.

Besides holding the position of CSR's executive vice president, Walgenbach has worn many other hats during his 35 years with California State Employees Association (CSEA), the umbrella organization for its four affiliates – CSR, SEIU Local 1000, the Association of California State Supervisors (ACSS) and California State University Employees Union (CSUEU).

Before his tenure in CSR, he was also secretary/treasurer and vice president on the ACSS Board of Directors, where he worked with Tim Behrens, former president of ACSS and current president of CSR.

In their positions with ACSS, both also served on the CSEA Board of Directors, where Walgenbach held the positions of regional director, treasurer and executive vice president.

Walgenbach continued his involvement in CSEA when he retired from his job as administrative officer and financial officer for the California State Library in 2001 and joined CSR.

He soon became president of Chapter 2, the second largest CSR chapter in California, followed by his tenure as District E director on the board and finally executive vice president, where he has been for the last three years.

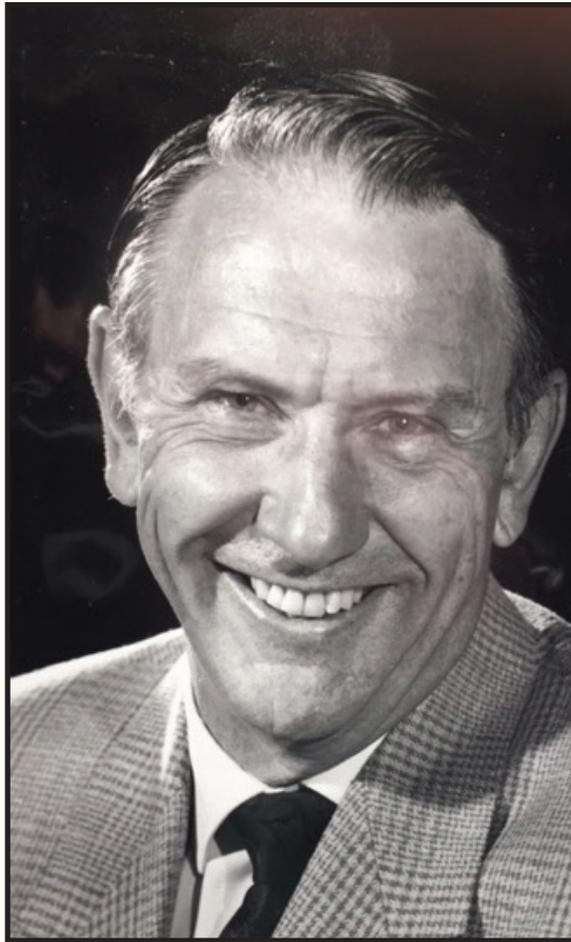
"After more than 25 years working with him, I still consider Fritz to be one of my best friends and confidants," said Behrens. "I will continue to use his expertise via the phone and internet, even when he is unable to attend our board meetings."

Walgenbach says one of his proudest accomplishments during his 35 years with CSEA is the work he and others put into making ACSS a separate corporation from CSEA.

I worked for more than two years to achieve our independence and take charge of our own funds and program direction.

"I also worked hard within the CSR Bylaws and Governing Rules Committee to make sure the same protection was there when CSR was incorporated."

Describing Walgenbach as a fiscal conservative, Behrens said he was always passionate about whatever he believed was in the members' best



interest.

"When we disagreed, we would agree to disagree and support whatever the majority voted on," Behrens said.

He recalled many late nights talking with Walgenbach and other ACSS members about how to improve ACSS, CSEA and its affiliates.

"It was at one such evening event that Fritz wrote the 'Supervisors' Bill of Rights,' which became law and gave excluded employees the right to meet and confer (We called it meet and beg!) with the Department of Personnel Administration and belong to an excluded employee organization, such as ACSS."

Walgenbach was also instrumental helping former ACSS President Ron Franklin write a legislative proposal that became law to double traffic fines in areas where Caltrans employees are working.

"It will be difficult to imagine our organization without Fritz being front and center," said Franklin, who is now a retiree in Chapter 21.

He said besides sharing many important issues with Walgenbach, he also remembers several humorous moments – many involving the hearing difficulties both men experience.

"As is typical of folks with a hearing loss, we often make comments, thinking we are whispering when we are in fact talking loud enough for folks around us to hear the comment," Franklin said. "More than once, we got ugly stares and a few admonitions to 'quiet down back there!' We almost always found it amusing. Sometimes we

made remarks intentionally so someone would 'overhear us.'"

A sense of humor and a smile also accompanied Walgenbach through many challenging times, said Tom Considine, a former ACSS board member who is now a member of CSR's Chapter 15.

"He never gave up, always calculating a way around obstacles. Importantly, his tenacity was always accompanied by a sense of humor and a smile, and it's that warm and genuine smile of his that I remember best," Considine said.

As a show of gratitude for his many contributions to retirees, state workers and supervisors, Sen. Ken Cooley, D-Rancho Cordova, presented a legislative member's resolution to Walgenbach at Chapter 15's holiday party in Auburn Dec. 20.

"He has improved the quality of life within the local community and throughout the state," the resolution says.

While he may no longer be on the CSR Board, Walgenbach said he will continue to encourage all state retirees to stay informed and help fight off the perpetual attacks on public pensions and health care benefits.

"It is my view that any changes for future retirees will affect current retirees in some form or another," he said. "Any change in the contributions to CalPERS will change the pot of funds for investment, which would have an impact on CalPERS' ability to maintain its commitment to current retirees."

Walgenbach said that he is gratified by the good wishes and accolades he has received since announcing his retirement, but he also had thanks to give to the 35,000 members of CSR.

"They have provided me the opportunity and allowed me to be a part of this great organization," he said. "I will miss the direct involvement that I have had over the years, but I am not planning on going away completely!"



Fritz Walgenbach served in various CSEA positions for more than 35 years.

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NEWS

CalPERS reduces assumed returns, hiking pension contributions

The CalPERS Board of Administration on Dec. 21 lowered its assumed rate of return on pension investments from 7.5 percent to 7 percent, which will be phased in over three years to allow public employers time to plan for the resulting higher pension contributions.

With weak investment returns the last two years and increased retirements, California State Retirees acknowledged the need to protect the long-term sustainability of the fund to ensure pension promises are kept.

"We supported the phased-in approach because lowering the assumed rate of return all at once could have had drastic repercussions to the entire economy," said CSR President Tim Behrens.

Any gaps in expected investment

earnings at CalPERS are made up with higher contributions from the public employer members.

Implementation of the reduced rate will happen under separate timelines for state, school and public agencies. For the state, the new expected rate of return, also known as the "discount rate," will go into effect July 1, 2017. The new rate for school districts and public agencies occurs on July 1, 2018.

Because it is the largest public pension system in the United States, CalPERS typically acts as a bellwether for other pension systems. A drop in CalPERS' rate of return assumptions could also put pressure on other funds to be more aggressive about their reductions, pension experts said during recent CalPERS hearings.

Investment advisors and

CalPERS staff told the CalPERS board that under current economic conditions, there may be as little as a 14 percent chance of CalPERS' achieving its current investment expectations of 7.5 percent over the next decade because of slow economic growth and more money being paid each year as the workforce ages and retirements increase.

CalPERS – which is 68 percent funded and has \$300 billion in assets – paid out \$5 billion more in retirement payments than it took in as employee contributions last year.

Although CalPERS investments have done well over time and the fund enjoyed an 18 percent return on its investments two years ago, the last fiscal year saw a return of

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Please answer this question:

If you could plan your retirement over again, what would you do differently?

Did you think of everything or are there some things you'd do differently if you planned your retirement over again? Would you have retired earlier or continued working a little longer?

Do you have too much or too little going on in retirement? What advice would you give to others thinking of retiring?

Send us a paragraph or two about you would do differently in retirement, if anything, by **Jan. 19** and we'll print it in the February edition of the California State Retiree newspaper.

Emails and jpgs may be sent to: csrinfo@CalRetirees.org Or mail your response and a photograph to: **CSR Newspaper Staff, 1108 O St., Suite 300, Sacramento, CA 95814.**

UPCOMING EVENTS 2017

Jan. 1 (Sunday)

New Year's Day

Jan. 16 (Monday)

Martin Luther King Jr. Day

Jan. 17-19 (Tuesday through Thursday)

CalPERS offsite meetings, Monterey Tides Hotel, 2600 Sand Dunes Drive, Monterey (800) 242-8627

Feb. 14 (Tuesday)

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

Feb. 15 (Wednesday)

CalPERS Board of Administration meeting, same location as above

NOTE: Live coverage of all open sessions of the board and its committees is streamed from the CalPERS auditorium to the internet. Visit www.calpers.ca.gov on board meeting days to watch and listen. You can also access videos of past meetings at www.youtube.com/calpersnetwork

Feb. 21-23 (Tuesday through Thursday)

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

CSR Health Benefits Committee raises questions at CalPERS



By Larry Woodson, CSR Health Benefits Committee chair

Happy Holidays to everyone from the Health Benefits Committee. We have continued to follow and engage on a number of issues affecting our health benefits.

We discovered a discrepancy

in the report from CalPERS on pharmaceutical drug costs. We are seeking clarification and reporting changes from CalPERS.

I found that CalPERS staff reported to their Board and stakeholders in December 2015 that the total cost of prescription drugs to CalPERS for the year 2014 was **\$1.8 billion**. It came as a surprise when staff reported the drug costs for the calendar year 2015 at the Sept. 20, 2016 CalPERS Pensions & Health Benefits Committee meeting. Staff said the drug costs were **\$2.1 billion**, which is nearly a 10 percent increase over the “costs of **\$1.9 billion for the year 2014.**”

For nearly a year, CalPERS staff had cited the 2014 drug costs to be \$1.8 billion, but now are reporting them

as \$1.9 billion with no explanation of how they had increased \$.1 billion or acknowledgement of an increase.

I asked for an explanation and was told the change could have been due to rounding, additional billing or billing corrections. We understand that adjustments from report to report are common. However, the magnitude of the apparent adjustment of \$100 million is of great concern. Rounding up or down millions of dollars in reports to the Board and stakeholders is misleading. The staff report summary leads us to conclude there is a \$100 million discrepancy. We hope that the true difference between the reports is much smaller. But we feel additional explanation is needed.

CSR President Tim Behrens gave

public comment at the November meeting of the CalPERS Pension and Health Benefits Committee, reporting our concerns and making two recommendations:

- CalPERS staff should do an additional analysis to explain the drug cost reporting differences.
- CalPERS should report these costs in millions/hundred thousands rather than in billions – now and in future reports.

CalPERS Board Member Henry Jones, who is the retiree representative on the board, expressed concern following Behrens’ comments and asked staff to follow up on the issue and recommendations and discuss the issue with us. We hope to receive clarification soon and will report the results.

OptumRx becomes CalPERS’ new pharmacy provider for 500,000 members on Jan. 1

The pharmacy benefit manager for nearly 500,000 CalPERS members will switch from CVS/Caremark to OptumRx, effective Jan. 1, 2017.

Unaffected by the change are members of Blue Shield Access+, Kaiser Permanente and UnitedHealthcare Group Medicare Advantage PPO health plans because they have their own pharmacy systems.

OptumRx will replace CVS Caremark as CalPERS’ prescription drug manager (PBM) for members with health plans administered by Anthem Blue Cross, Health Net, Sharp and UnitedHealthcare Signature Value Alliance.

Pharmacy copayments for 2017

will remain the same as they were in the 2016 plan year. However, some drug coverage and cost shares may be different, which could affect out-of-pocket costs for some.

Information about the transition to OptumRx including a set of frequently asked questions and lists of available prescription drugs – is available on the OptumRx CalPERS member website at www.OptumRx.com/calpers. Members may also call OptumRX Customer Service at (855) 505-8110 (non-Medicare prescriptions) or (855) 505-8106 (Medicare prescriptions).

Members affected by the transition should have already received welcome packets and Prescription ID cards.

Things to do in 2017:

Designate your CalPERS Power of Attorney

Who will handle your retirement affairs when you can’t? Would your family members know what retirement and survivor benefit decisions to make if you became unable to conduct your retirement business?

Questions like these are the reason it’s important to have a Power of Attorney on file, CalPERS officials stress.

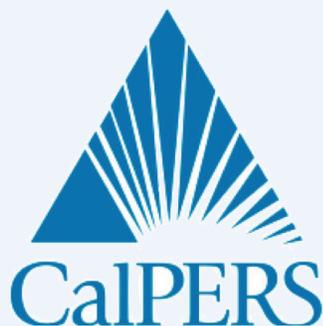
A CalPERS Special Power of Attorney allows you to choose a representative, known as your attorney-in-fact, to conduct your retirement affairs.

Not all Power of Attorney forms are the same – the CalPERS

Special Power of Attorney form is specifically designed for CalPERS members and beneficiaries to use for CalPERS retirement issues. Even if you have a Power of Attorney set up through another source, it may not address your CalPERS retirement benefits.

To learn more and download the form, visit www.calpers.ca.gov/powerofattorney

You can also call **888 CalPERS (or 888-225-7377)** to request a copy of the CalPERS Special Power of Attorney member publication. another source; however, it may not address your CalPERS retirement benefits.



Website: www.calpers.ca.gov
Phone: (888) CalPERS or (888) 225-7377
TTY: (877) 249-7442
Fax: (800) 959-6545
Hours: Monday - Friday

Find us online or visit
www.CalRetirees.org



NEWS

CalPERS blasts pension critic Chuck Reed for twisting pension facts

The California Public Employees' Retirement System issued a strongly worded response to pension critic Chuck Reed's Dec. 7 column in the *San Diego Union Tribune*, accusing him of "twisting facts to square with his anti-pension beliefs."

Reed, the former mayor of San Jose Mayor, is best known for his failed attempts to put measures on the ballot to cut public pensions. His column highlighted the plight of Loyalton, a town of fewer than 800 people in northeastern California. The town drew national interest when it withdrew from CalPERS in 2013 after the last of its pensioners in the system retired.

CalPERS then sent Loyalton an exit bill for \$1.6 million to ensure pension coverage of the city's retirees' pensions. With Loyalton unable to pay, CalPERS declared the town in default, a move that may mean benefit reductions for Loyalton retirees.

Reed's column is full of exaggerations that have little merit, CalPERS stated. "In twisting facts to square with his anti-pension beliefs, [Reed] fails to point out the key element behind the Loyalton story: Local agencies determine the benefits for public employees, not CalPERS.

"As administrators of the plan, it's our job to pay the benefits workers have been promised. We're committed to protecting public employees, not throwing them overboard as Reed carelessly writes."

CalPERS also charged that Reed wrongfully blames pensions for the financial troubles of Vallejo, San Bernardino and Stockton.

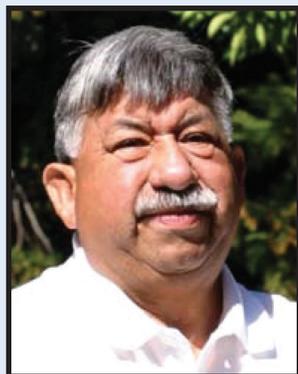
"Officials in those cities have long been clear that their troubles run much deeper than the benefits offered to employees," CalPERS said. "Pension obligations are a shared responsibility between employer and employee. CalPERS will

continue to take bold steps to protect members' benefits and chart a course that addresses the real issues and not what critics want readers to believe."

CalPERS spokesman Brad Pacheco told the *California State Retiree* that Loyalton officials have acknowledged that the city intends to pay its retirees the difference between any pension reduction from CalPERS and their normal retirement amount.

"The silver lining in the Loyalton case is that employers are paying close attention to the contributions they owe CalPERS today and in the future to fulfill the obligations they have made," Pacheco said.

The CalPERS statement appeared as a letter to the editor to the *San Diego Union-Tribune* and in response to the *San Jose Mercury News* article, "Former San Jose mayor highlights tiny town's pension plight."



Frank Luna, former CSEA officer, passes away

Frank Luna, former secretary/treasurer of the California State Employees Association (CSEA), passed away Nov. 29. He was 73.

Few details were available at press time, but JJ Jelincic, former CSEA president and current CalPERS board member, said Luna died from cancer. Services were held in Roseville.

During his career as a senior compliance representative for the Franchise Tax Board, Luna also served on CSEA's Unit 1 Bargaining Unit Negotiating Committee for professionals.

He and Jelincic were elected on the same ticket at CSEA's General Council in 2005. When he retired, Luna became a member of California State Retirees' Chapter 15.



California State Retirees iPAC 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

Party Registration (optional) Democrat Republican None Other _____

I hereby authorize the California State Retirees to withhold a designated amount from my pension for California State Retirees' political action fund. I understand that this political activity amount is a voluntary, non-tax-deductible contribution. This authorization will remain in effect until cancelled by me or California State Retirees and I understand that cancelling my California State Retirees membership will terminate this voluntary contribution.

Signature _____

Date (MM-DD-YY)

CSR Issues PAC

Payroll Deduction Authorization

I authorize \$2 \$5 \$10 Other _____ to be withheld from my monthly pension for California State Retirees' Issues PAC (NO maximum/month)

Contribute to the CSR Issues PAC

I would like to make a contribution to California State Retirees' Issues PAC

Enclosed is my check for:

\$10 \$25 \$50 \$100 Other _____ (NO maximum/year)

CHEERS TO A NEW YEAR!



Former Chapter 2 President Ben Smith and his friend, Anita Slemaster, enjoyed the food, music and gifts at the Chapter 2 party. (Photo by Don Maynard, Chapter 2 member.)



Chapter 165 members Beverley Greening, president; Eleanor Poole, treasurer; and Geanie Hixon, subchapter chair, enjoyed the festivities at the Dec. 3 Chapter 165 holiday luncheon at the Dante Club in Sacramento.



Chapter 2 members and guests had fun learning a few hula moves at the chapter's holiday party Dec. 5. Polynesian entertainment was provided by Kilani -- Music of the Hawaiian Islands (www.Kilaniband.com)



C.T. Weber, right, and his wife, Tatiana, enjoyed the food, dancing and singing at the Chapter 2 Holiday Party.



Right: Chapter 15 President Joann Stewart, left, and Aleta Zak, right, presented a contribution to Laura Keber, middle, of Catholic Ladies Relief Society #2, a women's shelter in Marysville, during the chapter's Dec. 20 meeting at Awful Annie's in Auburn.



MEMBERS ON THE MOVE



California State Treasurer John Chiang, center, met with CSR members at a fundraiser at a private home in Folsom Dec. 4. CSR endorsed him in his bid for treasurer. From the left is Dick Mesa, chair of CSR's Political Action Committee, Tim Behrens, CSR president; Stephanie Hueg, CSR executive vice president and Keith Umemoto, CSR District E director.



Former Chapter 20 President Raymond Cole recently made his annual trek to Rome, Italy, where he appeared in an advertisement to raise funds for rheumatoid arthritis clinics.

Before his state career, Cole had many jobs as an actor, appearing in several television shows, "spaghetti Westerns" and was the "Tareyton Man" in cigarette commercials.



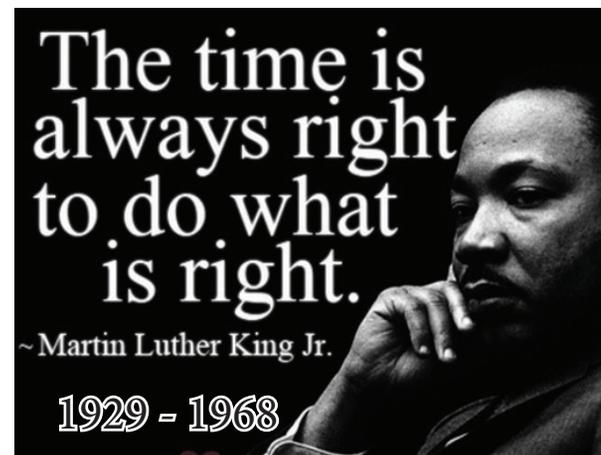
State retirees throughout California are using a variety of tactics to get the word out about the benefits of belonging to CSR – the largest and most experienced state retiree organization. Chapter 11 members came up with the idea of removable placards on their cars, and now other chapter members are following suit with placards emblazoned with messages specific to their chapters.

For more information about ordering the affordable placards, call Chapter 11 President Christy Christensen-Fountain at (559) 707-7067 or email her at chrchr90@aol.com



Chapter 23 members phone banked for Sen. Jim Beall, D-San Jose, at his campaign headquarters prior to the Nov. 8 election. He was re-elected to his Senate seat. Pictured are Ted Santos; Bobbi Estrada, Chapter 23 president; and two other unidentified Chapter 23 members.

Jan. 16 is Martin Luther King Jr. Day



CalPERS Retirees becoming eligible for Medicare,

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.

- Live anywhere in the United States and be covered
- Use any doctor or hospital nationwide that participates in Medicare and accepts the plan
- No difference between in-network and out-of-network co-pays or co-insurance
- No annual deductible
- Access to over 67,000 pharmacies nationwide
- Hospital, medical and prescription drug coverage all in one convenient plan

We're excited to offer this and more to CalPERS members who are just becoming eligible for Medicare through our UnitedHealthcare® Group Medicare Advantage (PPO) plan. As you consider your options for Medicare coverage, we hope you'll choose to stay with UnitedHealthcare.

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



Consult a health care professional before beginning any exercise program. Availability of the SilverSneakers program varies by plan/market. Refer to your Evidence of Coverage for more details. Healthways and SilverSneakers are registered trademarks of Healthways, Inc. and/or its subsidiaries. © 2016 Healthways, Inc. All rights reserved.

Other pharmacies are available in our network. Members may use any pharmacy in the network, but may not receive Pharmacy Saver pricing. Pharmacies participating in the Pharmacy Saver program may not be available in all areas.

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.

UnitedHealthcare Insurance Company complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-888-867-5581 (TTY: 711). 注意:如果您使用繁體中文,您可以免費獲得語言援助服務。請致電 1-888-867-5581 (TTY: 711).

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NEWS

Honoring our CSR veterans every day of the year

This is the third in a series of stories sent in by members of California State Retirees who also served in the military.

“I was hesitant to write my short story before, during and after my experiences in the U. S. Army. The reason is simply this – It was during “peacetime” after the Vietnam War.

“Also, many young, bold and brave men and women have given their lives so that I and others can have a freedom, which is not free.

“In 1975, I needed money to continue my college career. My older brother spoke to me about an offer he was given. He told me about the Army’s Buddy-Buddy system. I was very young, and being in the Army or working as a pilot were two of my favorite fantasies.

“As we headed to the recruiting process office, I began to have second thoughts. I planned on failing the written exam. But we had walked for



Ron Shields worked for the state for 28 years, retiring as the parking administration sergeant at California Polytechnic University.

an hour to get to the place, so I went ahead and took the exam.

“A couple of weeks later, we both received the test scores. Of course my brother passed, and to my surprise, I also passed. I guess the Army needed me.

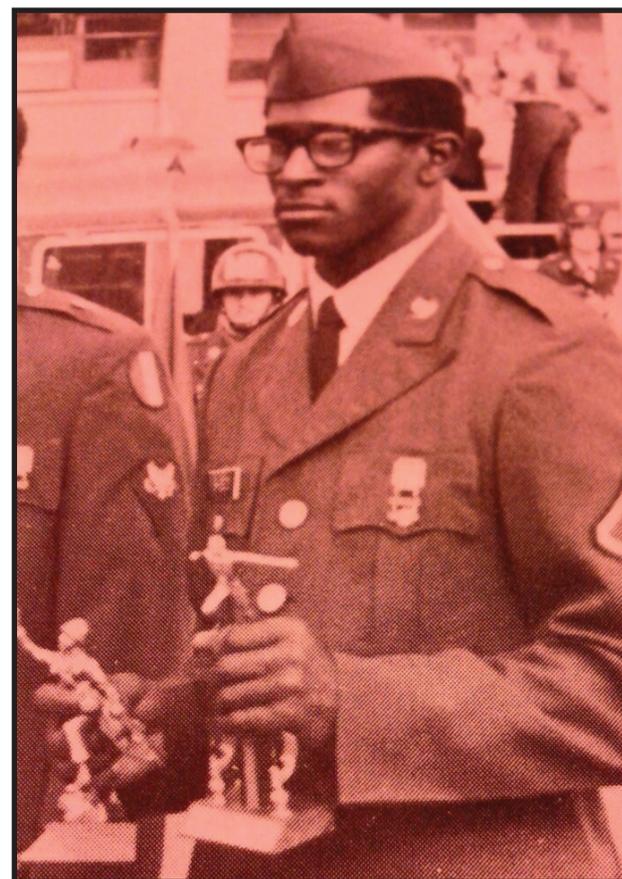
“My original assignment (MOS) was military police. However, there was also a need for motor transport operators on an island named Oahu. But first was Basic Training.

“Basic Training was a challenge for me the first two weeks as I was trying to fit in and many adjustments were being made.

“My platoon sergeant was noticing me and had read my background. I think it was an advantage to have an associate of arts degree already. He moved me up to first squad leader, then to platoon leader. I guess he felt confident in my ability to lead.

“At graduation, I received three out of the four individual awards. My greatest reward, however, was having the opportunity to lead young men who were from different parts of the country with different and difficult life experiences, and have them trust each other.

“My overseas assignment was just what my mother wanted. My brother was also assigned on the island of Oahu (Schofield Barracks) and we got to meet some interesting and amazing folks. As a human relations advisor, I met with many leaders on the island and still have connections



with some of them.

“All I can say is that the U.S. Army got the most out of me. I received a ‘Soldier of the Year’ award and was placed on the E-6 (staff sergeant) list.

“I was encouraged to become an officer and my paperwork was filed. However, I made a decision not to accept.

“That was one of my regrets, but if I had made a career as an officer in the Army I never would have met my wife or have been able to take advantage of the G.I. bill, which helped me complete my bachelor’s degree. That came in handy when raising a family.”

Ron Shields
Chapter 9
Pomona

CalPERS kicks tobacco investments, maintaining current policy

The California Public Employees’ Retirement System (CalPERS) decided Dec. 19 to retain its restrictions on tobacco investments and sell its last \$550 million worth of tobacco-related investments.

In a 9-3 vote, the CalPERS Investment Committee disregarded the advice from its own financial advisers who recommended reversing a 2000 decision to sell off tobacco stock, which has cost the system more than \$3 billion in lost earnings.

Public health organizations and others opposed a re-investment, saying the CalPERS should not support a product that causes cancer and raises health care costs.

Investment experts testified that the tobacco

industry is facing increasing restrictions worldwide on its tobacco products and on emerging electronic cigarettes. In California, cigarette taxes are going up \$2 a pack and the legal smoking age is jumping from 18 to 21.

CalPERS staff had recommended that the board remove its 16-year ban on tobacco investments to help improve investment returns and pay pension benefits.

“There is no doubt that divestment as an investment strategy presents challenges,” said Henry Jones, chair of the CalPERS Investment Committee. “However, after careful consideration of all the benefits and risks, the committee has decided not only to maintain our current policy

regarding tobacco divestment, but to extend the restrictions.”

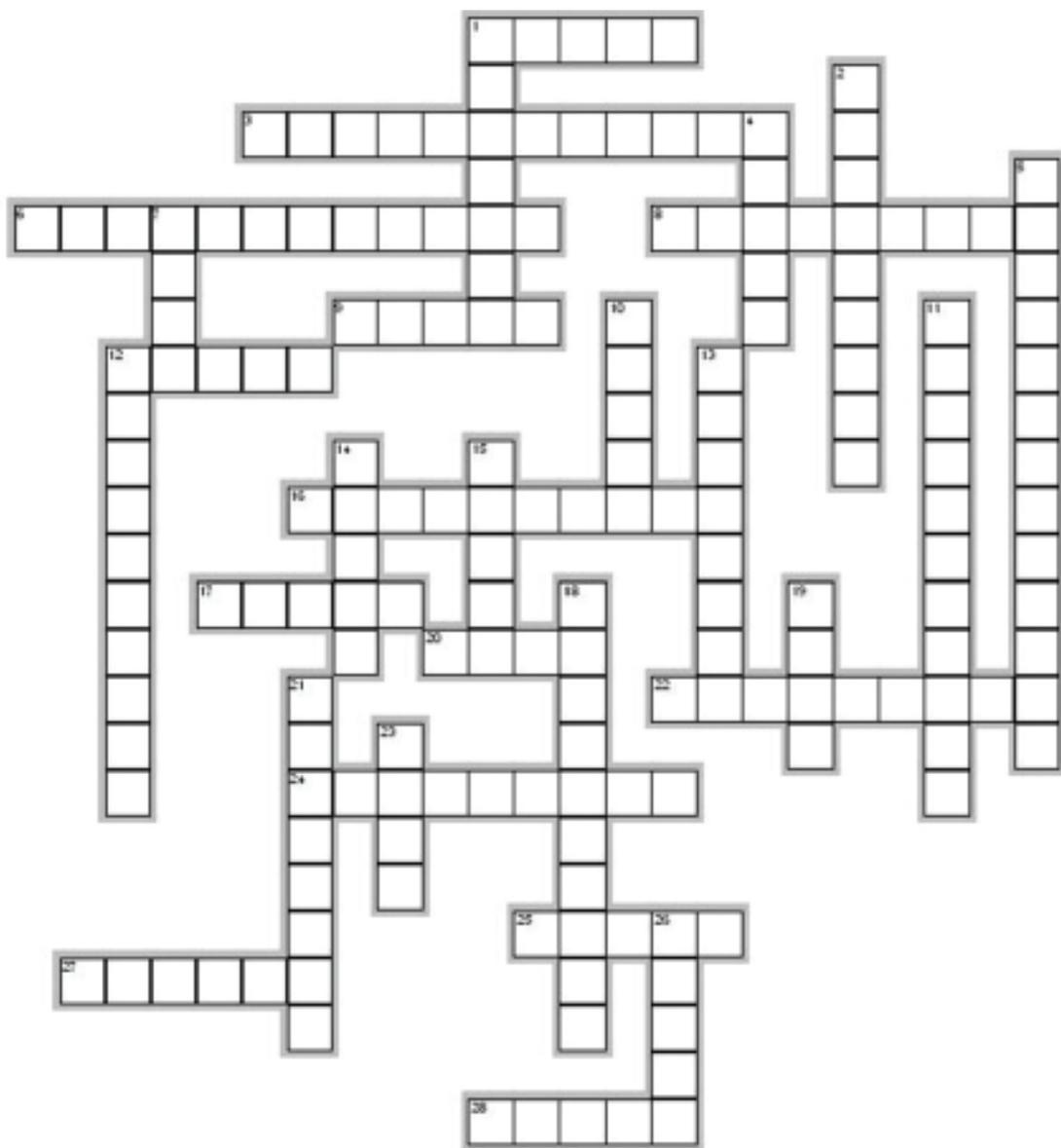
As part of the committee’s vote, CalPERS staff will study the appropriate timing and implementation.

Additionally, the committee decided to expand its tobacco investment restrictions to include externally managed portfolios of publicly traded assets and the Affiliate Fund portfolios within the Public Employees’ Retirement Fund (PERF).

CalPERS’ Affiliate Fund includes the Judges’ Retirement System Fund, the Legislators’ Retirement System Fund, the Public Employees’ Long-Term Care Fund and the California Employers’ Retiree Benefit Trust Fund.

PUZZLES One-Word Movie Titles

ANSWERS ON PAGE 15



Across

- 2. 1996, Ewan McGregor & Ewen Bremner
- 4. 2000, Guy Pearce & Carrie-Anne Moss
- 5. 1974, Jack Nicholson & Faye Dunaway
- 6. 2007, Brad Garrett & Lou Romano (voices)
- 8. 1992, Clint Eastwood & Gene Stone
- 11. 1995, Robert De Niro & Sharon Stone
- 15. 1996, William H. Macy & Frances McDormand
- 16. 1982, Ben Kingsley & Candice Bergen
- 20. 2009, Edward Asner & Jordan Nagai
- 21. 1995, Mel Gibson & James Robinson
- 22. 1972, Laurence Olivier & Michael Caine
- 25. 1979, Tom Skerritt & Sigourney Weaver
- 28. 1942, Humphrey Bogart & Ingrid Bergman
- 29. 2000, Russell Crowe & Joaquin Phoenix

Down

- 1. 1995, Al Pacino & Robert De Niro
- 3. 2013, Hugh Jackman & Viola Davis
- 7. 2009, Sam Worthington & Zoe Saldana
- 9. 1946, Cary Grant & Ingrid Bergman
- 10. 1958, James Stuart & Kim Novak
- 12. 1984, F. Murray Abraham & Tom Hulce
- 13. 1990, Robert DeNiro & Ray Liotta
- 14. 2013, Sandra Bullock & George Clooney
- 17. 1940, Laurence Olivier & Joan Fontaine
- 18. 1986, Charlie Sheen & Tom Berenger
- 19. 1927, Alfred Abel & Brigitte Helm
- 22. 1983, Al Pacino & Michelle Pfeiffer
- 23. 1950, James Stuart & Josephine Hull
- 24. 2000, Jason Statham & Brad Pitt
- 26. 1960, Anthony Perkins & Janet Leigh
- 27. 1975, Roy Scheider & Robert Shaw

OFF THE SKEWER CHICKEN KEBABS

Ingredients:

- 1 large onion, cut into wedges
- 1 large red bell pepper, cut into 1-inch chunks
- 3/4 pound boneless, skinless chicken breasts, cut into 1-inch chunks
- 1/2 teaspoon garlic powder
- 1/4 teaspoon ground ginger
- 1/2 teaspoon salt
- Coupons
- 1 (8-ounce) can pineapple chunks, drained
- 1/4 cup pineapple preserves



1. Coat a large skillet with nonstick cooking spray and heat over high heat.
2. Add the onion and red pepper. Cook for 3-4 minutes, or until browned, stirring occasionally.
3. Season the chicken with the garlic powder, ginger, and salt.
4. Add to the skillet and cook for 3 to 4 minutes, or until the chicken is browned, stirring occasionally.
5. Add the pineapple chunks and preserves; mix well.
6. Cook for 2 to 3 minutes, or until heated through and the chicken is no longer pink inside.
7. Serve immediately.

SAVVY SENIOR

Locating lost life insurance policies

Dear Savvy Senior,

When my mom passed away we thought she had a life insurance policy, but we have no idea how to track it down. Do you know of any resources that might help?

Searching Susan

Dear Susan,

Lost or forgotten life insurance policies are very common in the U.S. It's estimated that more than \$7 billion in benefits from unclaimed life insurance policies are waiting to be claimed by their rightful beneficiaries.

While there isn't a national database for tracking down these policies, there are a number of strategies and a few new resources that can help your search. Here are several to get you started.

SEARCH HER RECORDS

Check your mom's financial records or storage areas where she kept her important papers for a policy, records of premium payments, or bills from an insurer. Also contact her employer or former employer benefits administrator, insurance agents, financial planner, accountant, attorney or other adviser and ask if they know about a life insurance policy. Also check safe-deposit boxes, monitor the mail for premium invoices or whole-life dividend notices and review old income-tax returns, looking for interest



income from, and interest expenses paid, to life insurance companies.

CONTACT THE INSURER

If you suspect that a particular insurer underwrote the policy, contact that carrier's claim office and ask. The more information you have, like your mom's date of birth and death, Social Security number and address, the easier it will be to track down. Contact information of some big insurers include: Prudential, (800) 778-2255; MetLife, Metlife.com/policyfinder; AIG, (800) 888-2452; Nationwide, (800) 848-6331; John Hancock, JohnHancock.com – click on "Contact Us," then on "Account Search Request."

GET STATE HELP

Nineteen state insurance departments have a policy locator service program that can help you

locate lost life insurance, and many other states offer resources that can help you with your search. To find direct access to these resources, visit the American Council of Life Insurers website at ACLI.com/consumers – click on "Missing Policy Tips."

UNCLAIMED PROPERTY

If your mom died more than a few years ago, benefits may have already been turned over to the unclaimed property office of the state where the policy was purchased. Go to MissingMoney.com, a website of the National Association of Unclaimed Property Administrators, to search records from 40 states, Puerto Rico and the District of Columbia. The pull-down menu under Links connects you to a map and addresses for unclaimed property agencies. Or, to find links to each state's unclaimed-



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

property division, use **Unclaimed.org**

If your mom's name or a potential benefactor's name produces a hit, you'll need to prove your claim. Required documentation, which can vary by state, is detailed in claim forms, and a death certificate might be necessary. If you need a copy of your mom's death certificate, contact the vital records office in the state where she died, or go to VitalChek.com

FEE-BASED SERVICES

There are several businesses that offer policy locator services for a fee. The MIB Group, for example, which is a data-sharing service for life and health insurance companies, offers a policy locator service at PolicyLocator.com for \$75. But it only tracks applications for individual policies made since 1996.

You can also get assistance at Policy Inspector (PolicyInspector.com) for \$99, and L-LIFE (LostLifeIns.com) for \$108.50, who will do the searching for you.

Resources for age-in-place modifications

Dear Savvy Senior,

My husband and I are thinking about making some modifications to our home so we can remain living there for as long as possible. Can you recommend some good resources that can help us with aging-in-place ideas?

Staying Put

Dear Staying,

Many retirees, like you and your husband, want to stay living in their own homes for as long as possible. But being able to do so will depend on how easy it is to maneuver your home as you get older. Here are some helpful resources to get an idea of

the different types of features and improvements you can make that will make your house safer and more convenient as you grow older.

HOME EVALUATION

A good first step in making your home more age-friendly is to do an assessment. Go through your house, room-by-room, looking for problem areas like potential tripping or slipping hazards, as well as areas that are hard to access and difficult to maintain.

To help with this, there are several organizations that have aging-in-place checklists that point out potential problems in each area of

the home, along with modification and solutions.

Rebuild Together, for example, has a two-page "Safe at Home Checklist" that's created in partnership with the Administration on Aging and the American Occupational Therapy Association. Go to AOTA.org and search for "Rebuilding Together Safe-at-Home Checklist."

The National Association of Home Builders also has an "Aging-in-Place Remodeling Checklist" that offers more than 100 suggestions to can help homeowners age 50-plus live safely, independently and comfortably. Go to NAHB.org and search for "Aging-

in-Place Remodeling Checklist."

Also check out AARP's excellent resource called the "HomeFit Guide" that's filled with 28 pages of tips and diagrams to make your entire home safe and easier to live in as you age. You can access it at AARP.org – search for "HomeFit," or call (888) 687-2277 and ask for a free copy.

PERSONALIZED ADVICE

If you want more personalized help, consider getting a professional in-home assessment with an occupational therapist.

An occupational therapist, or

continued on page 12

CalPERS reduces assumed returns, hiking pension contributions

continued from page 3

just under 1 percent.

“Luckily, not all of the 1.8 million people in the CalPERS system are going to retire at once,” noted Behrens. “Financial experts often compare pension plans to home mortgages. They are both long-term investments and do not become due on the same day.”

Active members hired after Jan. 1, 2013, under the Public Employees' Pension Reform Act, will also see their contribution rates rise.

The three-year reduction of the discount rate will result in average employer rate increases of about 1 percent to 3 percent of normal cost as a percent of payroll for most miscellaneous retirement plans and a 2 percent to 5 percent increase for most safety plans, according to CalPERS.

Additionally, many government employers will see a 30 to 40 percent increase in their current unfunded accrued liability payments, CalPERS said. These payments are made to amortize unfunded liabilities over

20 years to bring the fund to a fully funded status over the long-term.

CalPERS Board Member JJ Jelincic was the only board member to abstain from supporting the board's plan to reduce the discount rate because he said the kinds of investments CalPERS has made aren't designed to yield the new 7 percent return rate.

“The rate should be lower,” Jelincic said in an interview with the California State Retiree. “At some point, we're going to have to be honest about our portfolio and how we may need to increase our risk in order to increase our profits. This was a political decision to please government employers.”

The board will start reviewing the fund's asset allocation mix during the 2017 next Asset Liability Management process. The process, which includes a review of the expected return rate, will conclude in February 2018.

CalPERS has also taken several other steps over the past few years to reduce risks to the fund and ensure long-term stability:

Age-in-place modifications

continued from page 11

OT can evaluate the challenges and shortcomings of your home for aging in place, recommend design and modification solutions and introduce you to products and services to help you make improvements.

To find an OT in your area, check with your physician, health insurance provider, local hospital or seek recommendations from family and friends. Many health insurance providers, including Medicare, will pay for a home assessment by an OT if prescribed by your doctor. However, they will not cover the physical upgrades to the home.

Another option is to contact a

builder who's a Certified Aging-in-Place Specialist (CAPS). CAPS are home remodelers and design-build professionals who are knowledgeable about aging in place home modifications, and can suggest ways to modify or remodel your home that will fit your needs and budget. CAPS are generally paid by the hour or receive a flat fee per visit or project.

To find a CAPS in your area visit the National Association of Home Builders website at NAHB.org/capsdirectory where you can search by state and city.

- 2013: Changed amortization and smoothing policies that spread rate increases or decreases over a five-year period

- 2014: Adopted new demographic assumptions that show retirees are living longer

- 2015: Approved a new funding risk mitigation policy to incrementally lower the discount rate during good economic times.



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

3981a

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 of 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

Marva Adams-Tomlinson
Wonda Anderson
David Chan
Deborah Embers
Glenda Kumar
Maria Lazaro
Linda Lemos
Edmund Leung
Abelline Lopez
Jessica Powers
Nida Torion
Catherine Vollmer
Sheauehing Yeh
Pamela Yeung
Cecilia Yin
Rachel Zemach

Chapter 2

William Alexander
Cornelio Ancheta
Robert Atkinson
Valinda Barber
Maria Barrientos
Nanette Barron
Nancy Bidwell
Leticia Botello
Robert Brown
Marla Burnett
Joy Calkin
Karen Carter
Brenda Cartwright
Anthony Castro
Christina Castro
Mei Chen
Diana Corbeil
Christine Cruz
Connie De La Rosa
Lilia Delgadillo
Stanley Dodson
Christopher Drouin
Marcelle Durocher
Michelle Fong
Susan Friesen
Cheryl Garrett
Randall Garrett
Annette Gauding
Yolanda Godina
Shelby Green
Amy Griffith
Rosalie Gutierrez
Yolanda Gutierrez
John Hax
Tracy Hayden
Desiree Hightower
Marilyn Hockenbury
Kelly Holihan
Virginia Hunley
Esther Ibarra
Laura Johnson
Christopher Jonas
Ann Khalsa
Diane Kobely
James Krohn

Karen Kruse
Edna Lau
Job Lawrence
Gale Lee
William Lee
Cheryl Lenz-Berry
Lynne Lewis
Paul Lundholm
Darlene Macias
Debra Maurice
Patrick Mayers
Kenneth Miller
Daniel Monahan
Miriam Nair
Anna Navarrete
Teresa Noriega
Angela Popovich
Delphine Pyles
Leland Rathbone
Rebecca Roberson
Ralph Roberts
Kerrie Schottle
Victoria Schwartz
Michael Simon
George Sloan
Linda Smith
James Spero
Sandra Staab
Larry Sweat
Cynthia Tafoya
Patricia Todesco
Mary Wagner
Robert Wall
Peter Wan
D'ann Watanabe-Gulling
Sandra Winters
Lynette Wong
Fang Yang
Lori Yee
Ray Yee
Yolanda Zamudio

Chapter 3

Lucy Chew
Diana Chow
Phillip Gong
Frances Grisgood
Mary Joyner
Peter Urban
Gwen Wilford

Chapter 4

Kary Blanchard
Jesus Cabrera
Dan Jaramillo
Regina Jingles
Thomas Joe
Barbara Markasich
Vanilla Misailegalu
Patricia Schott
Tabatha Williams

Chapter 5

Dianne Escalante
Carolyn Galvan
Peggy Harwell

Vicki Hysell
Susan Mccracken
Joseph Silvey

Chapter 6

Paula Ammerman
Sheila Carter
Karen Douglas
Donna Leonard
Danilo Manlapaz
Eileen Mcguire
Enedina Ochoa
Yolanda Perez
Melvin Ross
Debra Ruiz
Daniel Serna
Evonne Smith
Michael Williamson

Chapter 8

Joni Kloss
Kathleen Silk
Louis Williams

Chapter 9

Carl Perez
Gregory Renick
Mary Rivas

Chapter 10

Joyce Adams
David Amorino
Traci Blake
Judith Correia
Janis Gabriel
Manuel Picanso
Keith Romines
Michael Zeleny

Chapter 11

Jerry Acosta
Nora Balestreri
Mary Ciapessoni
Lisa Cruz
Rosanna Furioso
Lisa Gilfoy
Virginia Solorzano
Lori Steinman
Mary Topoozian
May Walker

Chapter 12

Janna Cazier
Willie Harris
Shirley Howell
Ronald Watts

Chapter 13

Juanita Armenta
Anthony Johnson
Dawn Johnston
Barbara Lamb
Judith Vanrooyen

Chapter 14

Gerald Bradley
Virginia Farrell-Hanson
Denise Gavello
Gloria Honea
Michael Pankey

Chapter 15

Donna Barr
Debra Boothe
Sally Byers
Rajwant Hans
Vanetta Jones
Denise Klumpp
Raelene Mezzanares
Maryanne Miller
Darci Nellett
Hector Roa
Ruby Singh
Lynne Stiles
Darlene Whitmore

Chapter 16

Paula Elms
Thomas Field
Alma Griffen
John Peters
Norman Rollins

Chapter 17

Karla Cancino
Jacqueline Chorbajian
Corazon Cruz
Susan Frye
Ronald Halliburton
Eileen Kenehan
Paula-Ann Kim-Janis
Rosey Mason
Rosa Mendez
Donna Renner
Kimberly Salas
Edward Sanchez
John Scandore
Beatrice Sgueglia
Beverly Stockdale
Reynaldo Taracatac

Chapter 20

Maria Cobian
Amanda Marengo
Ernesto Patino

Chapter 21

Michael Aliscad
Juli Beebe
Candace Beveridge
Allan Cates
Pamela Crews
Lois De Mauregne
Cesar Dumalig
Maria Franceschi
Vicky Hawes
Donna Lisch

Pepito Lopez
Mary Mc Nutt
Pamela Mosley
Sharon Nelson
Eden Parker
Alfredo Pereyra
Keith White
Richard Widra

Chapter 23

Julia Ines
Edwin Madamba
Karen Zielke

Chapter 26

Gary Eisenzimmer
Linda Neasbitt
Manuel Sandoval
Lisa Zamecki

Chapter 31

Joyce Aguiar
Sonya Harris
Cynthia Simmons-Cotledge

Chapter 34

Mary About
Doris Brody
Linda Christensen
Laureen Diaz
Clarissa Ilustrisimo
Debbie Newman
Nancy Peralta
Luis Ramirez
Elena Silva-Becerril
Barbara Vasquez

Chapter 35

Judy Anderson
Christina Evans
Theresa Gomez
Beverly Hayes
James Jepsen
Spencer Maxwell
Charles Peery
Roberta Strain
Janet Todd

Chapter 36

Patricia Abrams
Sharon Pedevilla
Christine Sevier

Chapter 165

Cynthia Anderson
Janice Barnett
Lori Bates
Paul Carver
Carol Christian
Nancy Curtis
Rodney Dwyre
Bruce Eastes
Wayne Egly

John Fowler
Sandra Fugett
Roger Gardenhire
Lynne Hilbourne
Bobby Horton
Nanette Jenness
John Johnson
Alberta Kennedy
Kathleen Kolb
Janis Lange
Sharon Ledford
Lisa Lee-Rascher
Nancy Mchargue
Deleah Mills
Robert Moeszinger
Ellen Morton
Terri Murray
Linda Nesbit
Pamela North
Michele Oulrey
Karen Platt
Melissa Reyes
Sheryl Saar
Robin Schmidt
Luann Strandt
Stephen Viridure
Pearlie Watts
James Wrenn

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.



CSR is excited to launch our monthly E-Newsletter on Jan. 3! Sign up today to receive updates on CSR news, pensions and health benefits. Don't worry, we'll throw in some fun stuff as well. Don't miss out!

CHAPTER MEETING NOTICES

CHAPTER 1

OAKLAND/EAST BAY AREA
President: Carol Bowen; **Vice President:** Stella Torrez; **Treasurer:** Digna Laureano.
Meetings are held quarterly
Meeting: 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, Feb. 6, 11 a.m.; the official meeting starts at noon.

Where: Sierra 2 Center, 2791 24th St., Sacramento. **Guest Speaker:** Dorothy Benjamin of the California Department of Water Resources, will speak on water conservation and other issues. **Menu:** Happy President's Day and Happy Valentine's Day! Egg Salad on a croissant, fruit salad, and a Valentine cookie. The vegetarian meal will be a veggie wrap, with feta cheese, cucumber, spinach, zucchini & yellow squash. **Cost:** Members are free; Guests cost \$3, payable upon sign-in by the member or sponsor. **Reservations are required:** Please RSVP to Nadie Savage, attendance coordinator, by 5 p.m., Monday, Jan. 31 at texasgirls0124@gmail.com or (916) 968-5984. **Note:** No reservations for both members and guests will mean no meal. For questions and additional information, please contact Phyllis Johnson at johnsonphyllis010@yahoo.com or (209) 471-2192.

Meeting: Thursday, Feb. 16, 11:30 a.m. **Where:** Taix French Country Cuisine, 1911 Sunset Blvd., Los Angeles. **Cost:** \$5 for members, \$7 for non-members.

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: 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. **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, Feb. 16, 11:30 a.m. **Where:** Taix French Country Cuisine, 1911 Sunset Blvd., Los Angeles. **Cost:** \$5 for members, \$7 for non-members.

Chapter 4 Subchapter
Meets on the third Tuesday of the month when announced

Meeting: TBA

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.

Meets after each CSR Board meeting, unless otherwise announced

Sonora Subchapter

Meeting: TBA

Merced Subchapter

Meeting: TBA

Modesto Subchapter

Meeting: TBA

Jackson Subchapter

Meeting: TBA

CHAPTER 6

SAN BERNARDINO/RIVERSIDE COUNTY
President: J. Dee Stoddard, (909) 862-1870; **Vice President:** Erlinda Ochoa, (909) 822-4128; **Treasurer/Secretary:** Willis Huddleston, (805) 573-5345.

Meetings are held quarterly

Meeting: TBA

CHAPTER 8

NORTH COAST AREA
President: Jim Evert, (707) 951-4166 or jimevert@hotmail.com; **Vice President:** Veronica Avila, (707) 954-3631; **Treasurer:** Patti Falk, (707) 445-1196 or pmfalk@

earthlink.net.

Meetings are held quarterly, unless otherwise announced

Humboldt Chapter

Meeting: Tuesday, Feb. 28, 11:45 a.m. **Where:** Eureka Elks Lodge, 455 Herrick Ave., Eureka.

Del Norte Subchapter

Meeting: Wednesday, Mar. 1, 11:45 a.m. **Where:** The Lucky Seven Casino, 350 N. Indian Road, Smith River.

CHAPTER 9

LOS ANGELES AREA

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

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

Meeting: Wednesday, Jan. 11, 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 toward each member's lunch. Guests pay for themselves. **Reservations:** Not required.

CHAPTER 10

SAN LUIS OBISPO

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

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

Meeting: Thursday, Jan. 26, 10:30 a.m. **Where:** Elks Lodge, 222 Elks Lane, San Luis Obispo. **For more information:** Call any chapter officer listed above.

CHAPTER 11

MID VALLEY

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

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

Meeting: Wednesday, March 1, 11:30 a.m. **Where:** TBA.

CHAPTER 12

EASTERN MOUNTAIN AND HIGH DESERT AREAS

President: Caryl Cole, (760) 247-8962 or carylcole@verizon.net; **Vice**

President: Bob Liley, (661) 867-6004 or andrell@hughes.net; **Secretary:** Diane Deutsch, (661) 823-7307 or dianedeutsch07@gmail.com; **Treasurer:** Stephanie Pryzbeski-Gilbert, (661) 537-3811 or stefva22@hotmail.com. **Chair Chapter 12 Ambassador Membership Program:** Linda Currie.

Meets on the third Wednesday of the even months

Meeting: Wednesday, Feb. 15, 2017, 11:30 a.m. **Where:** Sizzler, 853 West Palmdale Blvd., Palmdale.

Program: Valentine's Party! Bring your little soaps and shampoos from hotel stays, and we will collect and take them to the Women's Center.

We will have a speaker on what to do before and after calling 911, as well as other medical tips. **Cost:** The chapter pays for members' meals from the senior menu.

CHAPTER 13

NO. CALIFORNIA/REDDING

President: Robert Black, (530) 722-0511 or bob_linda@charter.net; **Vice President:** Warren Schlatter, (530) 605-1588 or 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, Jan. 16, 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: Friday, March 17, at 12:30 pm. **Where:** The Old Spaghetti Factory, 2702 W. March Lane, Stockton. **Menu:** Order of the special senior menu. **Cost:** Members are free and Guests are \$10. **Reservations are required:** Please RSVP during the first week of stated month by contacting any chapter officer listed above.

Meeting: Friday, March 17, at 12:30 pm. **Where:** The Old Spaghetti Factory, 2702 W. March Lane, Stockton. **Menu:** Order of the special senior menu. **Cost:** Members are free and Guests are \$10. **Reservations are required:** Please RSVP during the first week of stated month by contacting any chapter officer listed above.

Meeting: Friday, March 17, at 12:30 pm. **Where:** The Old Spaghetti Factory, 2702 W. March Lane, Stockton. **Menu:** Order of the special senior menu. **Cost:** Members are free and Guests are \$10. **Reservations are required:** Please RSVP during the first week of stated month by contacting any chapter officer listed above.

Meeting: Friday, March 17, at 12:30 pm. **Where:** The Old Spaghetti Factory, 2702 W. March Lane, Stockton. **Menu:** Order of the special senior menu. **Cost:** Members are free and Guests are \$10. **Reservations are required:** Please RSVP during the first week of stated month by contacting any chapter officer listed above.

Meeting: Friday, March 17, at 12:30 pm. **Where:** The Old Spaghetti Factory, 2702 W. March Lane, Stockton. **Menu:** Order of the special senior menu. **Cost:** Members are free and Guests are \$10. **Reservations are required:** Please RSVP during the first week of stated month by contacting any chapter officer listed above.

Meeting: Friday, March 17, at 12:30 pm. **Where:** The Old Spaghetti Factory, 2702 W. March Lane, Stockton. **Menu:** Order of the special senior menu. **Cost:** Members are free and Guests are \$10. **Reservations are required:** Please RSVP during the first week of stated month by contacting any chapter officer listed above.

Meeting: Friday, March 17, at 12:30 pm. **Where:** The Old Spaghetti Factory, 2702 W. March Lane, Stockton. **Menu:** Order of the special senior menu. **Cost:** Members are free and Guests are \$10. **Reservations are required:** Please RSVP during the first week of stated month by contacting any chapter officer listed above.

Meeting: Friday, March 17, at 12:30 pm. **Where:** The Old Spaghetti Factory, 2702 W. March Lane, Stockton. **Menu:** Order of the special senior menu. **Cost:** Members are free and Guests are \$10. **Reservations are required:** Please RSVP during the first week of stated month by contacting any chapter officer listed above.

Meeting: Friday, March 17, at 12:30 pm. **Where:** The Old Spaghetti Factory, 2702 W. March Lane, Stockton. **Menu:** Order of the special senior menu. **Cost:** Members are free and Guests are \$10. **Reservations are required:** Please RSVP during the first week of stated month by contacting any chapter officer listed above.

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required: By Jan. 14, please RSVP to S.E. Riazi at (530) 519-2174 or seriaz@gmail.com.

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

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

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

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Meeting: Tuesday, April 4, 11:30 a.m. **Where:** Diamond Mountain Casino, 900 Skyline Drive, Susanville.

CHAPTER MEETING NOTICES

Meets on the first Thursday of even months, unless otherwise announced
Meeting: Thursday, Feb. 2, 11 a.m.
Where: Sizzler, 3755 Murphy Canyon Drive, 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, Feb. 14, noon.
Where: Running Creek Casino, 635 Hwy 20, Upper Lake. **For more information:** Call Marilyn Saegert, (707) 513-8943; Ines Freeman, (707) 485-7203; Natalie Daugherty, (707) 485-8857; or Lois Barth, (707) 459-5334.

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

Meeting: Monday, Feb. 13, noon.
Where: Running Creek Casino, 635 Hwy 20, 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, 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 and unless otherwise announced
Meeting: Wednesday, Jan. 18, 9 a.m.; the meeting starts at 9:30 a.m.
Where: Sizzler, 7131 Van Nuys Blvd., Van Nuys. **Cost:** Free salad bar plate 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 officers at the numbers above.

CHAPTER 21

SONOMA, MARIN, NAPA AND SOLANO COUNTIES

President: Donald Lehnhoff, (707) 795-9405; **Vice President:** Ron Franklin, (707) 938-2288; **Secretary:** Eric Norrbom, (707) 833-1870.

Meets quarterly on the third Tuesday of the month

Meeting: Tuesday, Jan. 17, 11:30 a.m. **Where:** Napa Elks Lodge, 2840 Soscol Ave., Napa. **Guest Speaker:** Sen-elect. Bill Dodd, or Tom Bartee, the senator's district director, will speak. **Menu:** Rosemary roasted chicken, baked salmon, homemade chicken fried steak or eggplant parmesan. **Reservations are required:** Make reservations by Jan. 7 by mailing to CSR Chapter 21, P.O. Box 725, Cotati, CA 94931. **For more 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: TBA.

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, Jan. 19, 11 a.m.
Where: Lorene's Ranch House, 6404 Ming Ave., Bakersfield. **For more information:** Call any of the officers listed above.

Meeting: Thursday, Feb. 16, 11 a.m.
Where: Lorene's Ranch House, 6404 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: TBA

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, Jan. 11, noon.
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.) **Program:** TBA. **Cost:** Members are free. **For more information:** Call any chapter officer listed above.

CHAPTER 35

SO. CENTRAL VALLEY PORTERVILLE AREA

President: Lou Flores, (559) 362-0689; **Vice President:** Mary McCaig, (559) 359-6069; **Secretary:** Carol Wood-Gilham, (559) 240-0272; **Treasurer:** Larry Long, (559) 781-8761.

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

Meeting: Thursday, Jan. 12, 11 a.m. **Where:** Santa Fe Depot/Senior Center, 280 N. Fourth St., Porterville.

Meeting: Thursday, Feb. 8, 11 a.m. **Where:** Santa Fe Depot/Senior Center, 280 N. Fourth St., Porterville.

Meeting: Thursday, March 9, 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:** Marilyn Hamilton, (831) 809-2721.

Meetings are the third Thursday of even months at various locations

CHAPTER 165

SACRAMENTO

President: Beverley Greening, (916) 383-3361; **Vice President:** David Phillips, (775) 790-5636; **Secretary:** Gail Fasciola, (916)

386-1553; **Treasurer:** Eleanor Poole, (916) 753-4821.

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

Meeting: Wednesday, Feb. 1, 11:30 a.m. **Where:** Canton Chinese Buffet, 1000 Howe Ave., (Corner of Howe and Enterprise). Sacramento. **Program:** CalPERS Board Member JJ Jelincic will speak. **Cost:** Chapter members and invited guests are free; Additional guests cost \$9. **Reservations are required:** Please RSVP to Bev Greening at (916) 383-3361 or Gail Fasciola at (916) 386-1553.

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

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

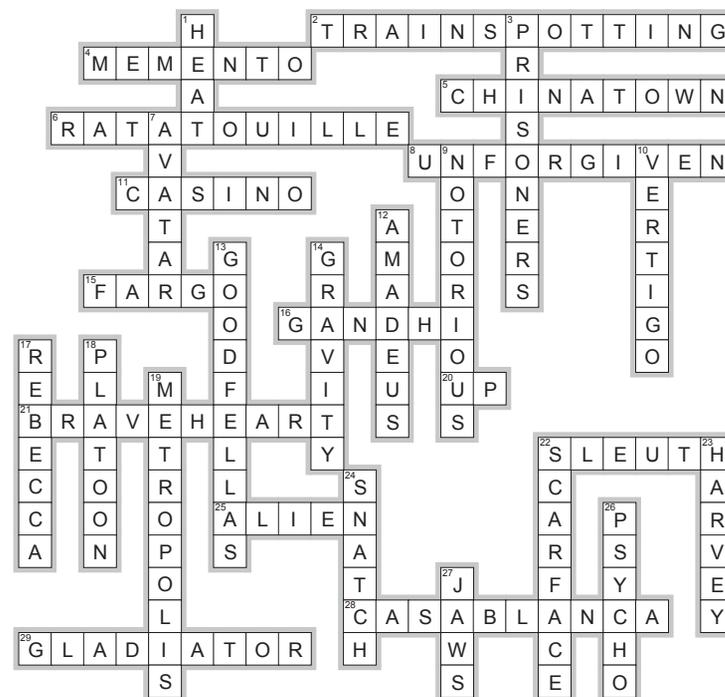
Meeting: Thursday, Feb. 16, 11:30 a.m. **Where:** Elmer's Restaurant,

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

Questions about Chapter Meeting Notices? Email us at csrinfo@CalRetirees.org



Puzzle Answers from page 10



Have you moved?
 Don't miss an issue of the *California State Retiree!*

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



The check is on its way



Benefits are paid at the beginning of the month for the previous month's benefits. For tax reasons, your December retirement check is always dated the first day of the new year.

The State Controller's Office issues checks and determines mailing dates. If you have direct deposit, contact your financial institution to see when funds are placed in your account.



Benefit Month	Mailing Date	Direct Deposit Date
January	January 30	February 1
February	February 27	March 1
March	March 30	March 30
April	April 28	May 1
May	May 30	June 1
June	June 29	June 30
July	July 28	August 1
August	August 30	September 1
September	September 28	September 29
October	October 30	November 1
November	November 29	December 1
December	December 28	January 2, 2018

Where we've been, where we're going

continued from page 1

Senate candidates endorsed by CSR all prevailed.

Our political involvement helps forge important bonds with lawmakers and other dignitaries who become keenly aware of what CSR is and what we stand for.

Many of these movers and shakers have taken time from their schedules to speak at CSR board meetings or in smaller settings with CSR's elected officers and chapter presidents. Included in the long list of dignitaries who met with us in 2016 is State Treasurer John Chiang; California Insurance Commissioner Dave Jones; State Senate Pro Tem Kevin De Leon, D-Los Angeles; CalPERS Chief Executive Marcie Frost; Sacramento Mayor Darrell Steinberg; Secretary of the California Department of Corrections and Rehabilitation Scott Kernan; Sen. Jim Beall, D-San Jose; Assemblyman Ken Cooley, R-Rancho Cordova; and Sen. Richard Pan, D-Sacramento.

Our list of supporters continues to grow as we help educate people about the importance of maintaining adequate pensions and health benefits for CalPERS members, who are estimated to contribute more than \$3.7 billion to the state economy annually.

We are correcting the hackneyed misconception of state retirees living luxurious lifestyles. The average state retiree collects a pension of \$2,627 monthly, which is hardly exorbitant after a career of public service.

Currently, 64 percent of pension benefits stem from investment returns, 22 percent are from state and local governments and 13 percent are from employee contributions.

Helping us to correct the ongoing fallacies is CalPERS, the largest public pension fund in the United States with 1.7 million members and \$300 billion in assets.

A growing number of our members are attending monthly CalPERS meetings to monitor the important decisions made there.

We have good working relationships with the 13-member Board of Administration and CalPERS staff, but we don't always see eye-to-eye.

For example, I testified before the CalPERS Pension & Health Benefits Committee last March 15, saying that CalPERS should have allowed state retirees to opt out of receiving annual mailed health statements instead of requiring them to opt in if they wanted to continue receiving mailed statements. Those who did not notify CalPERS by the July 1 deadline

were simply cut from the mailing list and left to go online for their health information.

In my testimony, I said: "This feels like disregard for our input on this important issue. In the future, we request 90 days' notice when CalPERS makes such important decisions."

Another item of contention occurred last August when CSR pointed out to CalPERS that it had erred when calculating 2017 state contributions to retiree health premiums.

Under the provisions of Government Code Section 22871, CalPERS is required to base its premium contribution rate on the weighted average premium of the four benefit plans with the largest state enrollments.

However, CalPERS used the fifth largest plan instead of the fourth in its calculation for 2017 health premiums. That passed nearly the entire increase, although nominal, on to state retirees.

CalPERS officials said they interpreted the law differently and had merely followed a recommendation from the Department of Finance.

If they didn't understand before that we are closely watching these important actions affecting state retirees, we hope they have the picture now. We will continue to push for more transparency and inclusion of retirees' viewpoints

at CalPERS in the future.

Also in 2016, CSR said final farewells to several members who worked tirelessly to achieve CSR's goals and improve our organization for future retirees. Former CSR President Barbara LaPlante and Gus C. Lease, the District C director on CSR's board, were among the most well known of those who passed away.

Others have resigned CSR positions, but will continue to be involved. Fritz Walgenbach, CSR's executive vice president, and Harold A. Rose, CSR's chief financial officer/secretary, recently resigned their longtime positions, creating voids that will be difficult to fill.

All state retirees should seriously consider whether they can become more involved for their own self-interest and that of 292,000 other CalPERS retirees and their dependents.

Everyone can contribute something. Attend a chapter meeting. Help set the record straight on state pensions. Add to our ranks of 35,000 members by signing up a state retiree who may not know about us or who hasn't gotten around to signing up yet.

If we all heed the call for greater involvement, we can ensure that 2017 is a year when CSR grows stronger and achieves more.