



California State RETIREE



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Getting to know our legislative leaders

California State Retirees President Tim Behrens discussed state retiree issues with Assemblymember Freddie Rodriguez, D-Pomona, at Rodriguez' Capitol office Jan. 23.

Rodriguez was recently appointed as chair of the Assembly's Public Employees, Pension and Social Security Committee. (See Page 3 for the story about the meeting between Behrens and Rodriguez.)

Strengthening our organization, improving member service



By Rocco Paternoster
CSR Executive Director

2016 was a good year for California State Retirees (CSR) and its members. CSR membership continued to grow at a steady pace and, at the end of 2016, CSR had a total of 36,259 members.

CSR also continued to have successes in the legislative arena and in advocating for members at CalPERS, as was discussed by President Tim Behrens in last month's edition of the California State Retiree newspaper. 2016 was also a year of significant change in CSR staffing and programs. Most of these changes to date have revolved around business and program infrastructure changes. In this article, I will explain the processes undertaken by the CSR Board in making some of these changes and also discuss what you can expect to see as CSR moves forward to improve service to its members.

When I agreed to take over the day-to-day operation of CSR as interim executive director, it

was during this time that I had the opportunity to sit down with President Behrens and the CSR Board of Directors and begin a discussion on what their vision was for CSR and its members. During these far-reaching and detailed conversations, it was universally agreed that the top priority for CSR was to immediately begin a process designed to critically analyze existing CSR programs and activities to determine if they were best architected to efficiently and aggressively advocate for the protection of pension, health and benefits enjoyed by the members, our primary purpose.

Soon thereafter, at the direction of the CSR Board of Directors, I began to implement a comprehensive auditing and information gathering process. In the short term, this process was designed to ensure operational continuity (the day-to-day business of CSR), while at the same time allowing for a critical review and analysis of CSR programs and business operations. In the long term, the process is designed to ensure that CSR and its programs are structured and function in a manner that supports the organizational goals of CSR and also best serves the interests of CSR members. In many regards, the auditing and information gathering process will continue into the foreseeable future. I will discuss how that will look in more detail later in this article.

One of the purposes of conducting an auditing and information gathering process is to determine the relative

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

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



“I would save more and consult with a financial planner.

“I worked for the state DMV and the Department of Consumer Affairs for 32 years and retired in 1988. I then worked part-time (1,500 hours a year) as an enumerator (retired annuitant) for the federal Department of Agriculture. The office in Washington, D.C., got rid of me and 17 other enumerators last Dec. 16.

“I didn’t want to quit working. I’ve never applied for unemployment in my life, but I probably will now. I have my state pension, Social Security and a rental, but if I had been smart I would have saved even more. However, I wouldn’t have given up the great trips I’ve enjoyed – Crete, Italy, France, London, a Mediterranean cruise, road trips in the United States and Canada.

“Now, I’ll still enjoy trips – just not as often as I did before. People getting ready to retire should remember that everything goes up in price and things are always more expensive than you think they will be.”

Sheryl Zazzi
Chapter 2
West Sacramento

“Start a retirement savings account with your first-ever paycheck. Put half of all raises into the account. Base all billing and debts on your income only. The second income can be eliminated at any time by a job change, geographical move and death – to name a few.

“The ideal date for retirement is ninety days before your Social Security checks start. The extended income will prove to be helpful for the retirement transition. Prepare a budget based on your anticipated retirement income three, two and one year before retiring. Follow up with a finalized one when your actual income is determined.

“I have quite a bit going on in my life by helping others. You need to prepare for the challenging retiree statement, ‘Give it to her (or him) because she is retired and has time to do it.’ Do not get trapped into that. Reply that you must check your schedule and will let them know. Do not let others dictate your time usage to you to lessen their assignments.”

Phyllis Johnson
Chapter 2 vice president
Sacramento

“I have been retired for 16 months. As of this date, I have no regrets about when I chose to retire, what I did to prepare for retirement or my activities and daily routines since I retired.

“In other words, I am perfectly happy, and retrospectively, would have done nothing differently. I think the thing that helped me most in planning retirement was discussing what to expect with individuals who had already retired and the sorts of things that other retirees-to-be were doing in their planning.

“Numerous books are available to help one face the change that comes about, as well as what to expect financially. Retirement to me has simply been another phase of life that has occurred in due course and I am trying to make the most of it.”

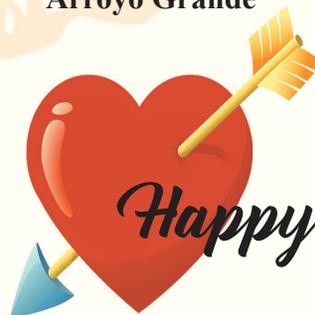
Kevin J. McCarthy
Chapter 10
Arroyo Grande

“What would I have done differently? Nothing. I worked hard and was raised to save money for a rainy day. “I travel locally, but not on a national or international level, as of yet. I plan to do so in 2017. I have four grown children and two grandsons. I am involved in their lives, and they in mine.

“My favorite thing to do is watch football. My favorite pro team has been the Green Bay Packers. My favorite college team is Notre Dame.

“I have been volunteering in my community since 1962. I come from a family that was raised on the importance of helping the less fortunate. I am very proud to be representing our state retirees on a worldwide basis. Our state retirees are a mobile bunch. They have moved to other states and/or countries that better suit their new lifestyle. It is my honor and privilege to currently serve as Chapter 4 president.”

Marta Zaragoza
Chapter 4 president
Culver City



Happy Valentine's Day

Do you appreciate the health coverage you receive through CalPERS?

Are you satisfied with your CalPERS health plan or do you believe changes are needed? Since retiring, have you been treated for serious health concerns or mostly routine concerns? What is your assessment of the care you received? Provisions of the Affordable Care Act (ACA) do not directly affect CalPERS members, but do you believe the ACA should be kept intact for others or changed?

Please send us your comments on your health care and/or health care in general by **Feb. 21** and they’ll be printed in the March 2017 edition of the *California State Retiree* newspaper. A jpg or photograph of yourself is encouraged, but not required.

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.

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NEWS

Introducing: the state Assembly's new pension chair

One of the first steps for legislative bills dealing with public employees, retirees and CalPERS is the Assembly Public Employees, Retirement and Social Security Committee (PERSS). That's why the chair of that committee is a good person for California State Retirees to know.

CSR President Tim Behrens met with Assemblymember Freddie Rodriguez, D-Pomona, in his Capitol office Jan. 23 to congratulate him on his recent appointment as committee chair and to brief him on the issues of greatest importance to CSR.

"Our mission is very simple," Behrens said. "We want to work to protect the pensions and health care of our 36,000 members."

He asked Rodriguez to keep CSR in mind when he learns of issues or

Assemblymember Freddie Rodriguez, right, talked with CSR President Tim Behrens about state retiree issues.



legislation that could affect state retirees – adversely or positively – in the coming months.

"If you need testimony on any legislation, we have many knowledgeable state retirees who are willing, able and happy to help out," Behrens said.

Rodriguez, who was elected to the 52nd Assembly District in 2013

and is serving his third term, noted that state employees and retirees have weathered much scrutiny and criticism over the past several years, but have not gotten much of the gratitude they deserve for their public service.

"I'm really eager to learn your

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UPCOMING EVENTS 2017

Feb. 3-4 (Friday and Saturday)

CalPERS Benefits Education Event (CBEE), which informs all CalPERS members about the many programs and benefits available to them, Sacramento Convention Center, 1400 J St., Sacramento. For more information, call (888) 225-7377 or go to www.calpers.ca.gov

Feb. 14 (Tuesday)

Valentine's Day

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. 20 (Monday)

Presidents' Day

Feb. 21 (Tuesday)

9 a.m. to 4:30 p.m., various committees of California State Retirees meet, Hilton Sacramento Arden West, 2200 Harvard St., Sacramento

Feb. 22 (Wednesday)

9 a.m. to 4:30 p.m., various committees of California State Retirees meet, same location as above

Feb. 23 (Thursday)

9 a.m. to 4 p.m., California State Retirees Board of Directors meets, same location as above

March 3-4 (Friday and Saturday)

CalPERS Benefits Education Event (CBEE), which informs all CalPERS members about the many programs and benefits available to them, Westin San Francisco Airport Hotel, 1 Old Bayshore Highway, Millbrae. For more information, call (888) 225-7377 or go to www.calpers.ca.gov

March 12 (Sunday)

Daylight Saving Time begins

March 14 (Tuesday)

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

March 15 (Wednesday)

CalPERS Board of Administration meeting, same address as above

March 17 (Friday)

St. Patrick's Day

March 17-18 (Friday and Saturday)

CalPERS Benefits Education Event (CBEE), which informs all CalPERS members about the many programs and benefits available to them, Fess Parker DoubleTree, 633 E. Cabrillo Blvd., Santa Barbara. For more information, call (888) 225-7377 or go to www.calpers.ca.gov

March 20 (Monday)

First Day of Spring

Governor releases 2017-18 State Budget Plan

Debate begins, apparently, with a deficit

On Jan. 10, Gov. Brown kicked off the annual budget debate with the Legislature by releasing his proposed 2017-18 State Budget. The governor staked out his customary place strongly in support of budget restraint.

He claimed, “the tide of revenues has started to turn” for the worse. And, in fact, the **budget assumes the state will take in \$5.8 billion less than was estimated over the course of three fiscal years** – 2015-16 to 2017-18 – due to weakening revenues from income, corporate and sales taxes.

As a result, the **budget actually assumes a \$1.6 billion deficit** in the next budget year and annual \$1 to \$2 billion deficits in future years if left unaddressed. At a Senate Budget Committee oversight hearing on Jan. 17, it was revealed that part of the deficit is attributable to a rather significant accounting error in last year’s budget. It seems the Department of Finance did not account for some \$1.9 billion in additional MediCal costs.

Legislators are used to this pessimistic view by now and, as they have in the past, will work throughout the spring to get the governor to open the state’s wallet to restore or bolster education and social safety net programs for California’s least fortunate.

THE NUMBERS

The governor’s budget proposes \$122.5 billion in General Fund expenditures, a slight reduction from the 2016-17 budget. Including all funding (special and federal funds and

bonds) would bring state spending in 2017-18 to \$179.5 billion, a 1 percent increase over the current year budget. While technically in deficit, the proposed budget assumes an increase of \$5.2 billion in General Fund revenues over last year.

The Administration even proposes to put another \$1 billion in the Proposition 2 Rainy Day Fund, bringing the reserve balance to nearly \$8 billion.

The proposed \$3.2 billion in cuts to address the deficit in FY 2017-18 include adjusting the Proposition 98 guarantee, recapturing unspent allocations in last year’s budget (including \$300 million that was to have been spent on modernizing state office buildings), and reducing spending. It should also be noted that budget assumes the continuation of existing federal policies. As we know, the new President has promised major changes in health care, immigration and federal taxes that will no doubt impact California state government.

Here are the budget proposals that will be of most interest to CSR members:

•State Retiree Benefits – Pensions and Health Care

Thankfully, the budget summary eases up on the Administration’s previous the “sky is falling” rhetoric when discussing state pension and retiree health care costs.

Instead, the budget summary reports “over the past several years, the **governor and Legislature have taken significant steps to address**

the long-term costs of its retirement programs. In 2012, the California Public Employees’ Pension Reform Act was enacted to save billions of taxpayer dollars by capping benefits, increasing the retirement age, stopping abusive practices and requiring employees to pay at least half of their pension costs ... In 2016, the state and its employees began to share equally in the prefunding of retiree health benefits to eliminate a \$74 billion unfunded liability over three decades.”

The budget includes **\$5.3 billion to cover the state’s contribution to CalPERS for state pension costs.** This is a \$500 million increase over last year and includes an additional \$172 million to cover the costs associated with the recent CalPERS board decision to reduce the current 7.5 percent discount rate to 7 percent over the next three budget years. This is projected to increase state cost by \$2 billion when the discount rate changes are fully implemented. In total, state pension contributions are expected to reach \$9.7 billion by 2023-24 due to discount rate changes, scheduled contribution increases under existing funding policies and payroll growth.

The budget also includes nearly **\$1.8 billion to cover the costs of state retiree medical and dental benefits** in 2017-18, an increase of more than \$100 million from last year.

STATE EMPLOYEE COMPENSATION

The budget includes an additional \$1.2 billion for increased employee



Ted Toppin

compensation, health care costs for active state employees and retiree health care prefunding for active employees in 2017-18. This money will cover salary and benefit increases resulting from collective bargaining (20 of the 21 state bargaining units have reached agreement on new memorandums of understanding (MOUs), pay increases due to the increase in the minimum wage and calendar year increases in health care enrollment.

STATE EMPLOYEE POSITION INCREASES

The budget foresees the creation of an additional 941 state employee positions in 2017-18 for a total of 208,542. Last year, there were 3,000 new positions. Please see my budget report on the CSR webpage – www.CALRETIREES.org – for details on the new positions and funding proposals outlined in the budget.

The governor’s complete budget summary and draft budget can be found at www.ebudget.ca.gov



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NEWS

CalPERS Board re-elects Feckner, Jones

The CalPERS Board of Administration re-elected President Rob Feckner and CalPERS Vice President Henry Jones at the board's January meeting in Monterey.

The election marks the 13th time Feckner has served as president and the third term of vice president for Jones.

"This vote of confidence from my peers is very humbling," Feckner said. "Together we will continue our efforts to ensure a sustainable pension and access to quality health care for our members now and into the future. We have much to be proud of in the way of accomplishments over the past year, but we have much more we need to achieve for California's dedicated public employees."

Feckner represents school members on the CalPERS Board, which he joined in 1999. He currently serves on three

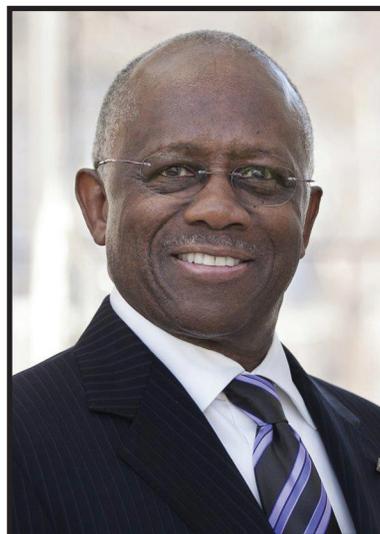


Rob Feckner

board committees: Governance, Investment, and Pension & Health Benefits.

He is a 40-year employee of the Napa Valley Unified School District, and a past president of the California School Employees Association.

The president oversees the board's business and sets meeting schedules and agendas with input from other board members and



Henry Jones

CalPERS executive staff. The president also makes appointments to board committees, and represents CalPERS to outside parties.

Jones, who represents retired CalPERS members on the board, was first elected in 2008.

In addition to serving as vice president, Jones also chairs the CalPERS Investment Committee and currently sits on three other committees: Board Governance,

Finance & Administration, and Pension & Health Benefits.

"I am honored to again be elected vice president of the Board," said Jones. "I look forward to working with my Board colleagues, CalPERS staff, and our constituents on the important business of serving our members who serve this great state."

Jones retired from the Los Angeles Unified School District in 1998, as chief financial officer, where he oversaw the district's \$7 billion annual budget and its Annuity Reserve Fund Board. He currently serves as a personnel commissioner for the Los Angeles Community College District and the board of the Robert Toigo Foundation and the Pacific Pension & Investment Institute.

The CalPERS board consists of 13 members who are elected, appointed, or hold office ex officio by virtue of the position they hold.

Stoltzman wins CSR District A board seat

Sharon Stoltzman, Chapter 20 president since 2014, won the election for the District A director on the California State Retirees Board of Directors Jan. 4.

Stoltzman garnered 305 votes, while former District A Director Cynthia Frison received 269 votes.

District A includes Chapters 4, 9 and 20 in the San Fernando and Santa Clarita Valley. Stoltzman will be sworn into office at the CSR Board of Directors meeting in Sacramento Feb. 23.

There were 617 ballots returned to CSR Headquarters by the deadline of Jan. 21. They were counted on Jan. 4 and 43 were deemed invalid.

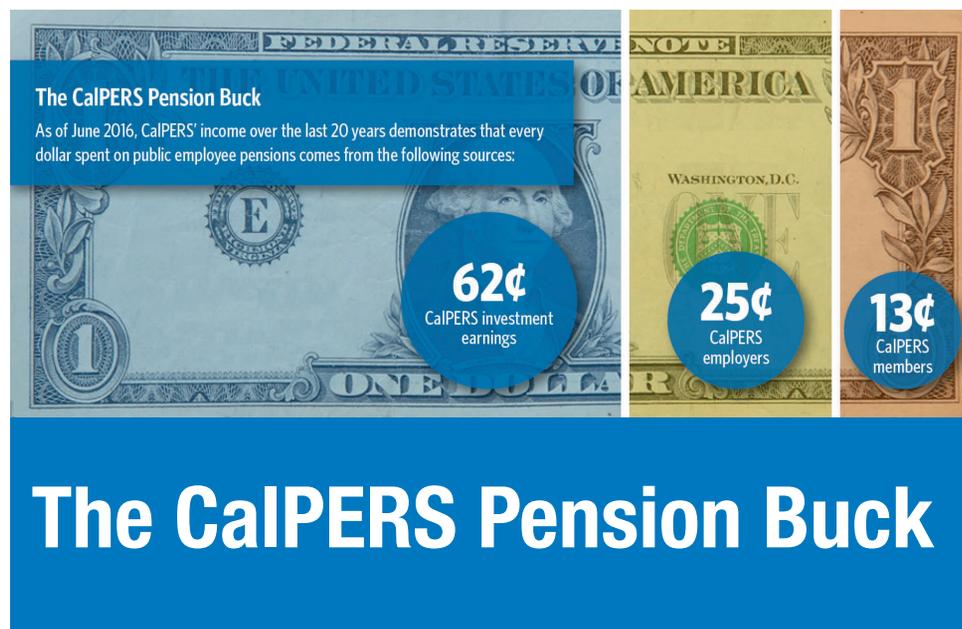
Retired since 1999, Stoltzman worked as a legal secretary at several state departments, including Caltrans and the Department of Justice. She was a job steward for California State Employees Association (which became SEIU Local 1000) from 1979 to 1994 and



Sharon Stoltzman

worked on the bargaining team for Unit 4 office workers for several years.

Stoltzman says she will work cohesively to continue CSR's efforts to strengthen the organization and become more respected by the California Legislature.



In the fiscal year that ended June 2016, CalPERS paid out \$20.5 billion in pension benefits using investment income and contributions from participating public employers and their employees (our members). Public employees who are CalPERS members contribute up to 15.25 percent of their take-home pay to help fund their own pensions.

CalPERS invests in California. Of our roughly \$300 billion portfolio, \$27.8 billion is invested in California-based companies and projects. CalPERS' investments in California* support:

- More than 362,000 jobs in private markets.
- Generation of more than \$29 billion in total economic activity across the state.
- Local jobs, infrastructure for communities and commerce, business expansion, and related economic activity.

* CalPERS for California 2015 report



Strengthening our organization, improving member service

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organizational strengths and identify areas in need of improvement. This is done by looking at business processes, resources and resource allocation as well as the substantive programs of the organization. This is equally true for the ongoing auditing process at CSR where we are looking at our internal business protocols, staffing and economic resources, as well as our substantive programs such as membership development, advocacy and chapter activities.

In regards to our organizational strengths, it is undeniable that the greatest strength of CSR is its members. The CSR membership is very active within the organization, especially at the statewide and chapter leadership levels, and, as a whole, the membership is incredibly knowledgeable of the issues retired state employees face today. As for areas in need of improvement, CSR shares the same issues as many organizations with similar demographics.

In reviewing the initial results of the audit and information gathering process, the CSR Board has identified certain areas where we will look to make immediate improvements. These include

improving communications to members, establishing uniformity of marketing and promotion, streamlining of internal business protocols and establishing uniform membership activities at the statewide and chapter levels.

After presenting the audit findings at a recent Board of Directors meeting, we were able to begin prioritizing our next steps.

The first issue that needed to be addressed was communication, both to the members and in getting information from the members. One of the first tasks we undertook was a complete redesign of the CSR website. We analyzed what parts of the existing website the members used most by looking at website traffic data and through a survey to CSR leadership. Once we analyzed the surveys received from the members, we analyzed the information and we incorporated much of it into a plan to be reviewed by the Board of Directors. After further member input at the Board of Directors meeting, the board approved a website redevelopment plan. Our new website went live in December 2016.

Similarly, we have also begun an E-Newsletter and have increased

our visibility and activity on several social media platforms. With the E-Newsletter and social media, you will be able to get more frequent updates on important information. With improved electronic communication, we have vastly improved our ability to communicate to the members. This is especially important as the next wave of state employees who rely on electronic communication for their information begin to retire.

While communicating to the members is important, it is even more important that the CSR members and leaders are able to communicate with the Board of Directors and that their voice is incorporated into any decision making related to CSR program development or alteration of existing programs. This is an integral part of the ongoing audit and information gathering process. In this regard, we are implementing several strategies to elicit responses and input from members and leaders.

I have already discussed an example of the survey process, which we will continue to utilize. But that is only one way we are asking you to participate. We will also be sending direct emails, asking you to fill out questionnaires at your chapter

meetings and providing you links on our website and E-Newsletter to ensure that you are involved at each step in this process. As we continue with this process we will find more ways to communicate with you and get your input on the services and programs of CSR.

It is vital that you look for these information requests and respond to them so that your voice can be added to the conversation. Moving forward, the CSR Board of Directors will continue to work to address other organizational priorities, such as uniformity of CSR marketing and promotion, streamlining internal business protocols and establishing uniform membership activities at the statewide and chapter levels.

As you can see, while 2016 was a very productive year for CSR, 2017 looks to be even better. In this era of unprecedented pension and benefit attacks, unfunded pension fund issues and the continued anti-public employee pension rhetoric, the CSR Board of Directors remains dedicated to ensuring that the CSR business model and program infrastructure places the organization in the best possible posture to aggressively advocate on issues of fundamental importance to its members and to you.

February is National Heart Month

The number of adults living with heart failure increased from about 5.7 million (2009-2012) to 6.5 million (2011-2014), according to the American Heart Association's 2017 Heart Disease and Stroke Statistics Update.

Based on the latest statistics, the number of people diagnosed with heart failure is projected to rise 46 percent by 2030, resulting in more than eight million people with heart failure. According to experts, there are several reasons for the rise in heart failure that can be attributed to medical advances, because more people are surviving heart attacks which means they face higher heart

failure risk afterward.

The statistical update has been published as a frequently cited reference every year since 1958. It's produced using the most-recent data available compiled by the American Heart Association, the National Institutes of Health, the Centers for Disease Control and Prevention and other government sources.

In the latest update, many major statistics did not change significantly.

Cardiovascular diseases including coronary artery disease, high blood pressure and stroke collectively remain the leading cause of death in the world and the United States. Heart disease and stroke are still the leading two



killers in the world; in the U.S., heart disease ranks first and stroke fifth.

The statistical update also included some encouraging news. The death rate from cardiovascular diseases dropped more than 25 percent from 2004 to 2014, and physical activity increased more than 7 percent from 1998 to 2015.

The update included the latest figures on what the AHA calls "Life's Simple 7," key measures and behaviors that can help people stay healthy and lower their risk for heart disease, stroke and other major problems.

Life's Simple 7 include non-smoking, staying physically active, eating a healthy diet, maintaining a body weight, and controlling of cholesterol, blood pressure and blood sugar.

Here are some statistics related to Life's Simple 7, with the most recent year for which data is available:

- Nearly 17 percent of men, 14 percent of women and nearly 5 percent of children ages 12-17 smoked cigarettes in 2015.

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Introducing: the state Assembly's new pension chair

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issues and concerns and to be the advocate of the people you represent," Rodriguez said. "I want to work with you to make things better."

The PERSS Committee he heads has primary oversight of public retirement administration and investment strategy; public employee collective bargaining; classified school employees; Social Security issues and the judges' retirement law.

Constant attacks from public pension detractors like former San Jose Mayor Chuck Reed are one of the areas where vigilance is essential, Behrens told Rodriguez. The attacks surface in a number of ways, including legislation and initiatives.

He pointed out that many people still buy the false reports that CalPERS retirees are bringing in \$100,000 pensions. Only about 2

percent of all CalPERS retirees make that amount and most of those were administrators for contract agencies, not the state.

One area of possible legislation in the future, Behrens said, would be an enhanced, voluntary dental plan for state retirees. He noted that dental benefits have not improved for state retirees in more than 20 years, yet dental costs continue rising.

CSR has had several meetings with California Human Resources (CalHR) in attempts to figure out an enhanced plan offering more services, which retirees could help pay for themselves.

But because dental benefits are considered a benefit that workers must negotiate with the state at the bargaining table, legislation may be needed to allow an enhanced plan for retirees, who no longer bargain with the state, Behrens said.

Rodriguez, who worked as an emergency medical technician

in the San Gabriel Valley for 29 years, also has public employment experience because he was twice elected to the Pomona City Council before his election to the Assembly.

Rodriguez did not yet have a full complement of Assembly bills at the beginning of the session in January, but he had introduced a package of bills to assist homeless veterans and veteran non-profit organizations.

AB 85 would extend General Assistance benefits provided by counties to veterans who received honourable discharges and who meet specified requirements for up to 12 months in a calendar year.

AB 94 would streamline the process for non-profit veteran organizations that receive a tax exempt status from the Internal Revenue Service to obtain the same status for state taxes using a short form.

Last year, Rodriguez also targeted elder and dependent adult abuse in his AB 2721, which was supported

by CSR and signed into law by the governor. The measure requires the Department of Justice to develop and distribute an informational notice that warns the public about elder and dependent adult fraud and provides information regarding how and where to file complaints. The notice must also be made available on the state attorney general's website at www.oag.ca.gov

Behrens invited Rodriguez to attend a meeting of the State Coalition of Retired Employees (SCORE), where retiree representatives from a variety of state organizations meet monthly to discuss mutual concerns and issues.

CSR gave him a list of upcoming CalPERS and retiree meetings, which he said he was very interested in attending when his schedule permits.

"Give me a phone call or stop by," Rodriguez told Behrens. "My office is open to you any time."

Long-term care suit is progressing

One of the lead attorneys in the class-action lawsuit against the CalPERS Long-term Care (LTC) Program put rumors to rest Jan. 30 when he confirmed the suit is progressing for its 140,000 plaintiffs.

Many CSR members who purchased LTC policies through CalPERS have expressed concern that the lawsuit, which was filed in Los Angeles Superior Court in 2013, might have been dropped or dismissed because they had not heard anything in several months.

"The case is progressing with a trial date [that could be in October]," said Sacramento attorney Stuart Talley, adding that CalPERS is expected to file motions to have the case dismissed and those issues will probably be decided this summer.

"As always, members [of the class-action suit] do not need to anything at this time as their rights are being pursued in the ongoing litigation," he said. "If the court takes any action impacting their

rights, a notice will go out to each class members."

Talley acknowledged time is of the essence for many senior citizen plaintiffs, but he said depositions, discovery and various motions on both sides are still continuing.

All current and former policy holders who bought high-end CalPERS LTC insurance policies from 1995-2014 that were subjected to premium hikes of up to 85 percent in 2015 and 2016 are automatically included in the lawsuit.

Talley said an update on the latest legal actions on the suit will soon be posted at www.calpersclassactionlawsuit.com

CalPERS contends it has performed all of its legal and fiduciary duties and that the program suffered some of the same downturns as similar insurance programs nationwide. Hikes in life expectancy, greater usage of the program's services and drops in investment returns are a few of

the reasons cited for why CalPERS had to impose hikes over the years to keep the program solvent for all members.

The plaintiffs allege CalPERS promised many of its policy holders the premiums for its LTC policies were fixed for life and would never rise. At the time CalPERS made these promises, it underpriced its policies and knew, or should have known, that premiums were certain to rise in the future, the lawsuit said. CalPERS allegedly mismanaged investments from the LTC fund, putting much of the money in the stock market instead of in more conservative investments, the lawsuit said.

The lawsuit seeks monetary damages, a return of all premiums paid by class members, and an order from the court to prevent CalPERS from increasing premiums.

The CalPERS pension fund would not be affected by any plaintiff settlement or award, said Talley, but the state could be held liable.

February is National Heart Month

continued from page 6

- About 22 percent of adults in 2015 met federal physical activity guidelines.

- In the U.S., the prevalence of obesity among adults, estimated using the study's data, increased from 1999 to 2000 through 2013 to 2014 from 30.5 percent to 37.7 percent.

- In the U.S., the prevalence of overweight and obesity among children and adolescents age 2-19 years is 33.4 percent (16.2 percent were overweight and 17.2 percent were obese).

- Nearly 94.6 million, or 40 percent, of American adults had total cholesterol of 200 or higher.

- Nearly 86 million, or 34 percent, of American adults had high blood pressure.

For more information, call **(800)-AHA-USA1 (242-8721)**

Or check out information on the internet at heart.org and strokeassociation.org

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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SPRJ32716

NEWS

Honoring our CSR veterans every day of the year

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

I joined the U.S. Navy Reserve in 1955 and attended classes at the Alameda Naval Air Station. I enlisted and was sent to Treasure Island to await orders.

I attended several schools while serving, extending my two-year tour to four years. I was assigned to VF-154, a fighter squadron stationed at Moffett Field, California.

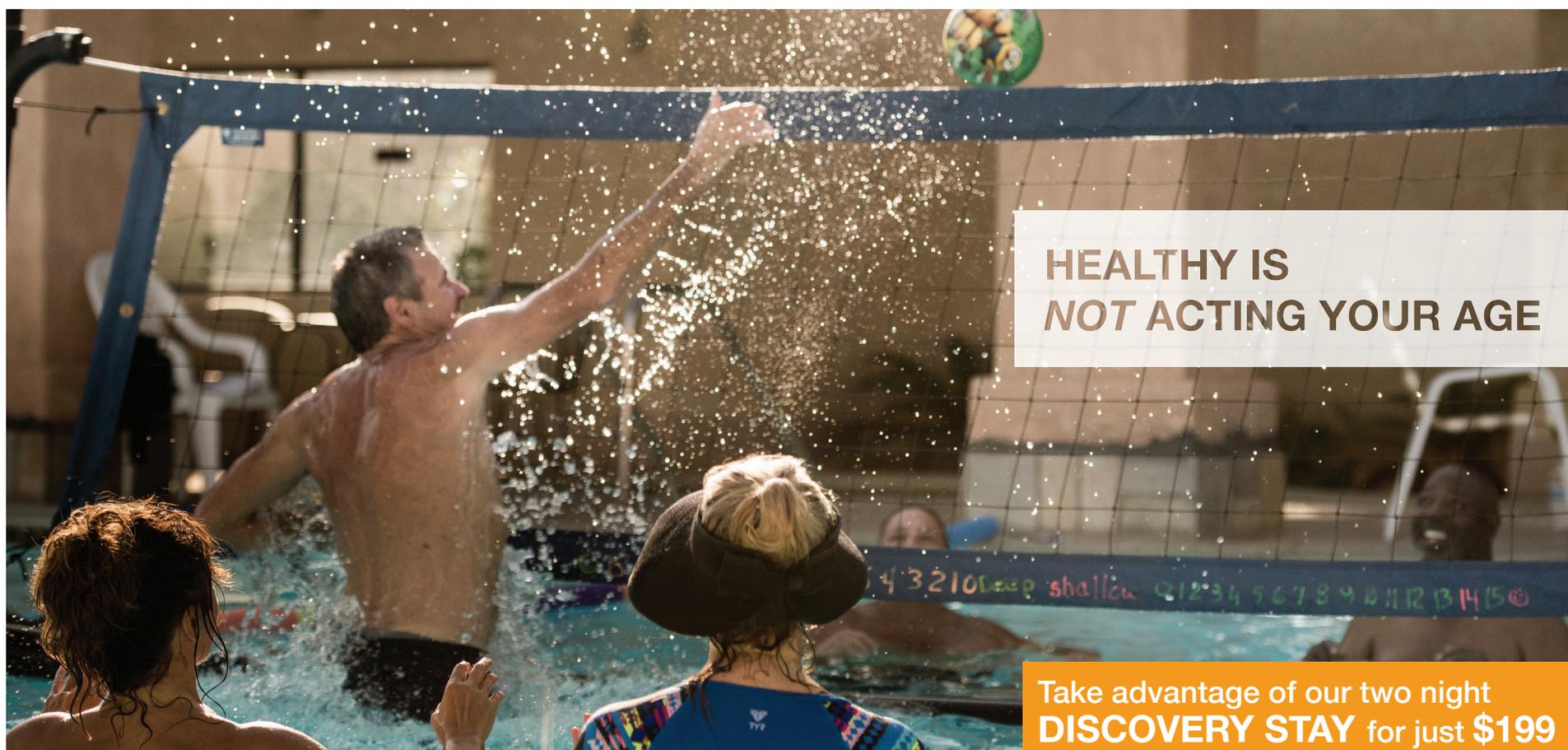
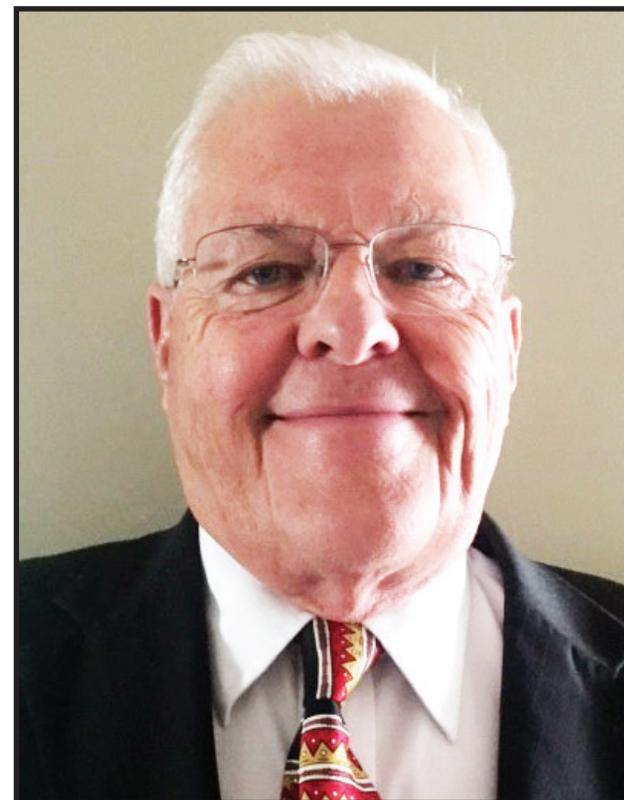
The squadron was deployed to the Far East on two occasions. On the return of both deployments, I was assigned Shore Patrol duty. This duty required me to ride along with local police officers and the California Highway Patrol. My enthusiasm increased for police work and I decided it would be my career.

After four and a half years in the Navy, I was

discharged and then entered the CHP Academy in 1963. This was the best decision in my life and the best job I ever had.

After several years, I was seriously injured on the job and had to retire (not by choice). I returned to college using the GI Bill, which helped me achieve a bachelor's and a master's degree at BYU in Provo, Utah. I developed many intern programs in universities and colleges. I also taught English to the Mongolian National Police in Ulaanbaatar, Mongolia.

Walter R. Barrus
Chapter 165
Springville, Utah



HEALTHY IS
NOT ACTING YOUR AGE

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DISCOVERY STAY for just **\$199**

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AFFORDABLE VACATION HOMES IN AN ACTIVE ADULT COMMUNITY

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SKY VALLEY
RESORTS

www.skyvalleyresorts.com



PAN-GRILLED SALMON WITH PINEAPPLE SALSA

Ingredients

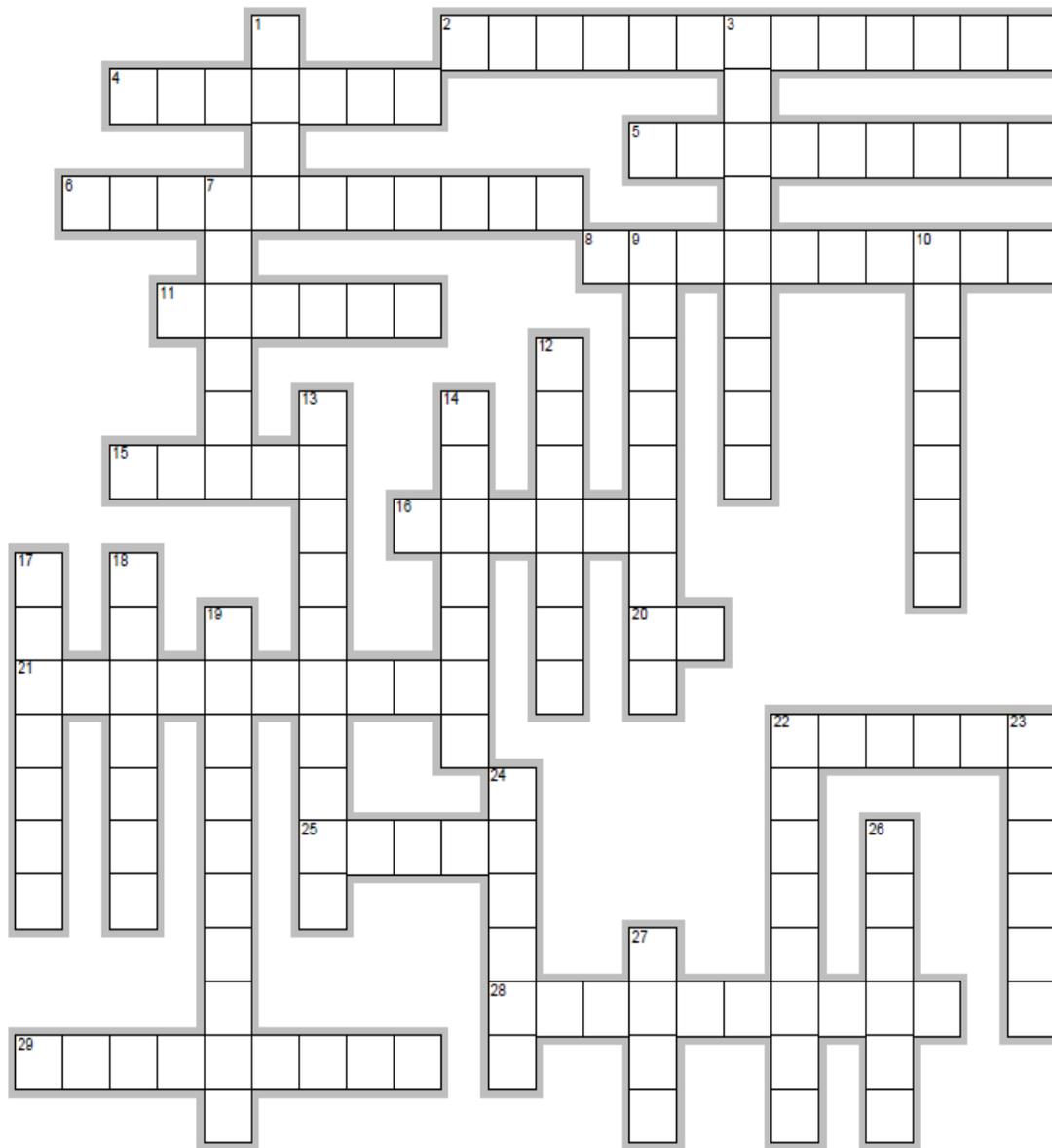
- 1 cup chopped fresh pineapple
- 2 tbsp finely chopped red onion
- 2 tbsp chopped cilantro
- 1 tbsp rice vinegar
- 1/8 tsp ground red pepper
- cooking spray
- 4 (6-ounce) salmon fillets
- 1/2 tsp salt



Preparation

Combine first 5 ingredients in a bowl; set aside. Heat a nonstick grill pan coated with cooking spray over medium-high heat. Sprinkle fish with salt. Cook fish 4 minutes on each side or until it flakes easily when tested with a fork. Top with salsa.

We apologize for the misprint of January's crossword puzzle. We are rerunning the puzzle this month as a courtesy. Thank you for understanding.



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 Hackman
- 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

SAVVY SENIOR

Senior discounts – one of the perks of getting older

Dear Savvy Senior,

What types of discounts are available to baby boomers, at what age do they kick in and what's the best way to go about finding them?

-Almost 50

Dear Almost,

One of the great perks of growing older in America is the many discounts that are available to boomers and seniors.

There are literally thousands of discounts on a wide variety of products and services including restaurants, grocery stores, travel and lodging, entertainment, retail and apparel, health and beauty, automotive services and much more. These discounts – typically ranging between 5 and 25 percent off – can add up to save you hundreds of dollars each year.

So, if you don't mind admitting your age, here are some tips and tools to help you find the discounts you may be eligible for.

ALWAYS ASK

The first thing to know is that most businesses don't advertise them, but many give senior discounts just for the asking, so don't be shy.

You also need to know that while some discounts are available as soon as you turn 50, many others may not kick in until you turn 55, 60, 62 or 65.

SEARCH ONLINE

Because senior discounts frequently change and can vary depending on where you live and the



time of the year, the internet is the easiest way to help you locate them.

To do a search, start by visiting SeniorDiscounts.com, which lists thousands of discounts that you can search by city and state or by the category you're interested in.

You can also look for discounts at TheSeniorList.com, which provides a large list of national and regional business chains that offer them or you can Google them individually. Just go to Google.com and type in the business or organization you're curious about, followed by "senior discount" or "senior discount tickets."

If you use a smartphone, another tool is the Sciddy app (see Sciddy.com) that lets you search for senior discounts and can send you alerts when you're at an establishment that offers them.

JOIN A CLUB

Another good avenue to senior discounts is through membership organizations like AARP, which

offers its 50 and older members a wide variety of discounts through affiliate businesses (see AARPdiscounts.com).

If, however, you're not the AARP type, there are other alternative organizations you can join that also provide discounts such as The Seniors Coalition or the American Seniors Association.

TYPES OF DISCOUNTS

Here's an abbreviated rundown of some of the different types of discounts you can expect to find.

Restaurants: Senior discounts are common at restaurants and fast food establishments – like Burger King, Chick-fil-A, Subway, Wendy's, Applebee's and Golden Corral – ranging from free/discounted drinks, to discounts off your total order.

Retailers: Many thrift stores like Goodwill, and certain retailers like Banana Republic, Kohl's, Michaels and Ross stores offer a break to seniors on certain days of the week.



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

Supermarkets: Many locally owned grocery stores offer senior discount programs, as do some chains like Albertsons, Kroger, Publix and Fry's Supermarkets, which offer some discounts on certain days of the week but they vary by location.

Travel: Southwest Airlines provides the best senior fares in the U.S. to passengers 65 and older, while Amtrak offers a 15 percent discount and Greyhound offers 5 percent off to travelers over 62. Most car rental companies provide discounts to customers who belong to organizations like AARP. Royal Caribbean, Celebrity and Carnival cruise lines offer discount rates to cruisers 55 and over. And, most hotels offer senior discounts, usually ranging from 10 to 30 percent.

Entertainment: Most movie theaters, museums, golf courses, ski slopes and other public entertainment venues provide reduced admission to seniors older than 60 or 65. And the National Park Service offers a lifetime pass for those 62 and older for \$10 (see nps.gov/findapark/passes.htm).



Pictured above are Jay Jimenez, CSR's District G director, second from the left in the back row, and Sharon Huddleston, associate Chapter 6 member, on the far right in the front row. She and her husband, Willis Huddleston, Chapter 6 treasurer/secretary, were instrumental in creating the fair four years ago. (Photos by Sherry Bradbury)

500 attend Chapter 6 Health Fair

The 4th Annual Caliente Springs Health and Resources Fair, sponsored by California State Retirees and Chapter 6, attracted 500 people in Palm Desert Jan. 7.

Besides displays and demonstrations, the fair offered popular seminars on Parkinson's disease; Alzheimer's and dementia; sleep and nutrition; and medical services offered at Eisenhower Medical Center.

All of the seminars can be seen on You Tube at <https://www.youtube.com/playlist?list>

Use the search term, Caliente Springs Health and Resources Fair.

CalPERS members with combo health plans should have more choices



By Larry Woodson, CSR Health Benefits Committee chair

CalPERS opened a formal 45-day public comment period on a proposed regulation Dec. 23. They are proposing an amendment to regulations affecting our health care plans.

Specifically, they are noticing changes in language to Title 2, California Code of Regulations (CCR), Section 599.502(g)(4). Under the current language, retirees on Medicare who have family members eligible for CalPERS health insurance plans and who are not on Medicare, have the ability to choose “one or more different

carriers.” The annuitant on Medicare could be on a “supplemental” plan and eligible family members not on Medicare could be on a “basic” plan. The reverse would also hold: if the retiree was not yet on Medicare, but their spouse or dependent was.

Eligible families with members on at least one basic and one supplemental plan are known as “combination or combo plan” families. For example, the current language would allow the member to choose a Medicare supplement plan through UnitedHealthcare (UHC) and a basic health care plan for dependents through Anthem or Kaiser.

CSR has many members who are combo families. However, it has always been the practice of CalPERS to force all combo families to have the same carrier. They have never allowed the choice of two different carriers as the regulations currently grant. They state it would require changes to their “business model and systems,” meaning additional staff work in setting up new data systems, etc ...

Under current regulations, an

annuitant on Medicare could enroll in UnitedHealthcare and their non-Medicare dependents could enroll in Kaiser or Blue Cross.

This issue came to the attention of the CSR Health Benefits Committee about six months ago when a retiree gave public comment to the CalPERS Pension & Health Benefits Committee (PHBC) complaining that he had been denied the choice described in 599.502 (g) (4) to enroll his wife with a different carrier for a basic plan than his carrier for his Medicare plan.

The CalPERS member testified that CalPERS’ failure to allow him the choice granted in the regulations caused great inconvenience by limiting his family’s choices of doctors and hospitals.

Because the CalPERS retiree forced the issue, CalPERS officials realized they were on shaky ground for not allowing combo families a choice of more than one carrier, thus they felt the need to amend the regulations. The proposed regulatory change in language does not completely shut the door on more than one carrier for combo families,

but it specifies that combo families must have the same carrier in such cases unless the CalPERS Board of Administration authorizes more than one.

In a practical sense, the negative impact on members by CalPERS forcing combo families to have only one carrier is multifaceted. Over the last 15 years, CalPERS has reduced our choices of available health plans from more than a dozen carriers down to three. And the latest basic HMO plan has very restricted provider lists. So, while the member on a supplemental Medicare plan may have a broad selection of providers, the family members on basic, if restricted to the same carrier such as UnitedHealthcare, may not be able to have their preferred physicians or hospitals.

Also, members living in more rural areas already have more difficulty finding providers. Denying combo families access to more than one carrier may result in basic plan members having to travel longer distances to receive medical treatment.



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 are 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 chapters statewide. 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've



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. The list this month does not include all of CSR's new members in all 26 CSR chapters. The list next month will be expanded to include more new member names.

Chapter 1

Lucien Ambeau
Katrina Butler
Gilbert Calleros
Estrellita Castro
Susan Compston
Victor De Leon
Roland Esquivias
Angelo Garcia
Paula Gilmore-Kelly
Robert Low
Reba Maestas
Hazel Mak
Susan Ni
Zoila Palileo
Mirwella Ramos
Regina Scott
Mervin Telles
Jaswinder Uppal
Lisa Vallette
Joann Vargas
Maria Vazquez
Mary Wieler
Joyce Wright
Judy Yamamoto

Chapter 2

Edwin Abalateo
Zellee Agnew
Pamela Alexander
Tijuana Alexander
Maureen Armistead
Hazel Baeza
Clarice Baldwin
Frances Banda
Karen Beach
Linda Berndt
Mike Bingaman
Robin Borden
Betty Bradley
Clifford Brandt
Burwell Briggs
Cecily Bristow
Susan Brown
Cheryl Brownlee
Stephanie Bryant
Jessica Bulda
Esther Cameron
Lynn Capobianco
Clements Carter
Louise Casias
Josephine Castano
Robert Castro
Joanna Castronovo
Frances Cather
Tom Chan
Helen Chen
Curtis Chiesa
Sarah Colcleasure
Maria Conedy
Rosalina Contreras
Alana Cook
Wilma Cooks
Estella Cordano
Rhonda Craggs
Teresa Crawford
Richard Crew
Augustine Cruz
Edith Cube

Susan Damian
Diane Day
Eufemia De La Rosa
Louis Debernardi
Sandra Decker
Barbara Deegan
Marta Dehernandez
Sandra Denolf
Willie Deon
Lorraine Dewitt
Felipe Diaz
Jeremiah Eaglebear
Carolyn Eley
Lyn Emery
Bella Farinas
Lesli Faulk
Isaiah Favila
Marc Firestone
Sun-Yuet Fong
William Fong
Annette Frasinetti
Hasuko Fujitani
Lorraine Garcia
Olga Garcia
Angela Gavia
Annie Gear-Laws
Sylvia Gomez
Lori Gonzales
Richard Gonzalez
Kathy Greenwood
Nara Hamlin
Lorna Hannon
Lance Harbridge
Valerie Harris
Barbara Haven
Jonathan Hazlett
Cheryl Heathman
Douglas Henkle
Angelo Hernandez
Salina Hernandez
Brian Hill
Cynthia Hinson
Tuyet Hoang
Pauline Hom
Margaret Hoyle
Colleen Hui
Veronica Hunt
Shelley Husen
Robin Icelow
Lesley Ife-Gerace
Kathleen Ito
Cindy Jackson
Margarita Jackson
Rayven Jenkins
Shielda Jenkins
Laura Jestes
Andrea Johnson
Karen Johnson
Marlene Johnson
Cheryl Joordens
Kathleen Jouganatos
Sheila Junge
Rosario Kabigting
Cindy Kadokawa
Patrice Kaida
Ebrahim Khoynani
Wendy King
Ruth Kitagawa
Sylvester Krawczyk
Leona La Rochelle
Aileen Lee

Charlotte Lee
Kevin Lee
April Lemstrom
Sue Lim
Kristine Linck
Yvonne Lopez
Hiram Louie
Jeanne Machado-Derdowski
Dennis Main
Patricia Makris
Maria Malinao
Bryan Mamuzich
Faustino Marquez
Carol Mcbride
Patricia Mcdonald
Millicent Mcduffie
Barbara Mcmaster
Lola Mello
James Michaelson
Bonita Mikelson
Ilona Millhone
Melva Mills
Jenelle Moore
Teresa Mora
Virginia Morgan
Alice Mulugeta
Susan Munoz
Arno Nappi
Martha Navarrete
Maria Negrete
James Nesom
Cynthia Newhall
Paul Nilsen
Thomas Okeeffe
Ortencia Okino
Michael O'neill
Gloria Oropeza
Virginia Ortiz
Patricia Ousley
Matthew Pancake
Eunice Pannell
Grace Parra
Francis Patch
Priscilla Perez
Ella Pong
Michael Povlsen
Diane Powers
Donna Prosser
Shirley Pryor
Carol Pulliam
Mary Purdy
Dennis Ramirez
Ralph Ramirez
Linda Rauscher
Susan Ray-Hendricks
Maurie Redfeatherlooking
Leslie Redlack-Galvin
Robyne Reichert
Celia Reyes
Elaine Rice
Gregg Rice
Yolanda Rodriguez-Tamez
Christine Rosado
Leslye Ross
Beverly Sato
David Schaechtele
Wayne Semoni
Yvonne Serna
Belinda Shackelford
Annette Shaw
Linda Shinley

Thomas Shinmoto
Denise Silvas
Dean Smith
Gary Smith
Laine Smith
Jill Spitz
Juliet Stachowicz
Annette Stark
Patricia Stewart
Jean Summerfelt
Ted Summerfelt
Robert Swonger
Chiu Tang
Yolanda Tomlinson
Lauren Toscano
Karen Tracy
Sandy Turino
Rosa Vaghefi
Ross Valentine
Tedalin Vallejos
Angelina Villano
Margaret Villegas
Amalia Vingua
Catherine Wan
Chen Wei
Daniel Westfall
Sharon Wheeler
Rita Whitmore
Karen Williams
Jason Wong
Jovita Woods
Carl Yeager
Karri Yee
Elizabeth Yokoyama
Ruth Young
Jan Yu
Lorena Zamora
Barbara Zawadzki

Chapter 3

Lupe Amataga
Marilyn Buenafe
Carmencita Choy
Frances Ferrucci
Gordon Fong
Albert Hill
Kiu Lau
Lynnie Pallanes
Alfredo Ramirez
Socorro Segado
Rosario Sievers
Richard Wayman

Chapter 4

Vergel Audije
Hortensia Banuelos
Myron Berry
Donia Cendreda
Leticia Dayrit
Laura Farmer
Policarpio Ferrera
Consuelo Gabriel
Rene Gamero
Jennifer Herron
Ricky Holland
Connie Johnson
Nancy Lee
Gloria Lenard
Betty Leventon
Maria Leyva
Elena Loayza

Mahasin Madyoon
Carrie Marks
Detra Mcfarland
Delia Morales
Bruce Ogden
Maria Parada
Celida Rivera
Yolanda Rodriguez
Debra Sampson
Mary Stewart
Shirley Villalon
Sandra Williams

Chapter 5

Howard Berman
Frank Carbajal
Antonia Verduzco
Joan Warren

Chapter 6

Roxana Aalberts
Jose Avila
Kim Baker
Michele Banks Stowe
Vanessa Bow
Rhonda Bradley
Sandra Campbell
Rudolph Canalez
Larry Chavez
Sandra Contreras
Leonard Deperio
Steven Dickey
Dale Engel
Kathleen Evenson
Karen Finwall
Marissa Gray-Mandala
Delisa Houston
Sue Jones
Mitchell Kurs
Ronald Marquez
Mary Mccrary
Maria Mondragon
Janet Morgan
Thomas Polizzi
Michael Porter
Hermogenes Ramirez
Nora Reyes
Jessica Rider
Jeannette Rodriguez
Cruz Roussel
Emmanuel Samones
Andrea Sapelli
Leanna Sork
Jo Stringfield
David Vargas
Annie Vega

Chapter 8

Donna Anderson
Yvonne Dileo
Robin Grimm
Elizabeth Mc Cumsey
Gail Popham
Maria Rhead
Ladonna Richards
Wendy Terry

Chapter 9

Marilyn Aguilera
Joan Alcala

Michael Ambrose
Phillip Bear
Thanh Bui
Estella Chavez
Trace Ehrig
James Gates
Azucena Gee
Winnie Hom
Dale Hynes
Bernard Karmatz
Lanetta Long
Catalina Martinez
Jeannine Minor
Joyce Minzey
Albert Navarro
Sheri Nilson
Christine Otani
Carol Palos
Javier Ramos
Maria Rivera
Carmen Rodriguez
Erlinda Sievert
Phan Tran
Joy Tyson
Michael Valcho
Hubert Wilson
Lorraine Zepeda

Chapter 10

Anthony Bessermin
Barbara Clarke
Lori Croom
Annette Dehate
Diane Draeger
Delia Maestas
Evelyn Nwaigwe
Cynthia Pauls
Matthew Raine
Katie Simmons
Nancy White

Chapter 11

Martina Balboa
Patricia Bencomo
Kathleen Chan
Ann Cook
Charlotte Cooley
Louie Cuellar
Diann De Leon
Neida Diaz
Renee East
Maureen Edwards
Lisa Escalante
Carol Hata
Freddie Mcfarlin
Juanita Murillo
Janice Murrietta
Sofia Nicacio
Roberta Odahl
Marie Orosco
Bianca Pearson
Marie Pruitt
Katy Rios
Kimely Sawtell
Barbara Still
Debra Sutherland
Julie Tex
Jimilee Thaxton
Susan Trainoff
Lupe Vasquez

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, March 6, 11 a.m.; the official meeting starts at noon. **Where:** Sierra 2 Center, 2791 24th St., Sacramento. **Program:** Fiona Ma, member of the California Board of Equalization, will speak. Tax filing Do's and Don'ts will be covered for proper tax preparation and filing. **Menu:** Happy Saint Patrick's Day! Corned beef on wheat bread, celery, carrot sticks and a green cupcake. The vegetarian meal will be eggplant, tomato, mozzarella and fresh pesto on ciabatta bread. **Cost:** Members eat free; guests cost \$3, which is payable by the sponsor upon arrival and sign-in. **Reservations are required:** For members and guests with menu choices. The final date and time to place your reservation is Wednesday, Feb. 27, 5 p.m. Reserve your meal with Nadie Savage at texasgirls0124@gmail.com or (916) 968-5984. **Note:** No reservations means no meals for members or guests. For additional information, please contact Phyllis Johnson at johnsonphyllis010@yahoo.com or (209) 471-2192. Voicemail messages are encouraged.

CHAPTER 3

WEST BAY AREA
President: Skip Charbonneau, (415) 648-4946; **Vice President:** Al Darby, (925) 788-6068; **Secretary/Treasurer:** Vacant
Meets on the second Friday of March, June, September and December
Meeting: Friday, March 10, 11:30 a.m. **Where:** United Irish Cultural Center, 2700 45th Ave., San Francisco. **Program:** Ted Eliopoulos, CalPERS chief investment officer, will speak. **Menu:** Corned beef and cabbage or fish and chips. **Reservations are required:** By Monday, March 6, contact Erlinda Villa at (415) 404-7905 or aida.b.villa@ymail.com or skip.charbonneau@yahoo.com

CHAPTER 4

GREATER LOS ANGELES
President: Marta Zaragoza, (310) 204-0484; **Vice President:** Ethel Watson, (323) 734-2788; **Secretary:** Meryl David, (323) 939-0620; **Treasurer:** Virginia Griffin, (323) 290-3655. **Note:** If you need transportation to a meeting, please call Meryl at 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. to 1:30 p.m. **Where:** Taix French Country Cuisine, 1911 Sunset Blvd., Los Angeles. **Program:** A representative from the American Estate Attorney's Group will speak. Seating is limited. Please RSVP to (310) 204-0484.
Chapter 4 Subchapter
Meets on the second Tuesday of the month when announced
Meeting: Tuesday, March 14, 11:30 a.m. to 1:30 p.m. **Where:** Denny's Restaurant, 10700 Jefferson Blvd. (southwest corner), Culver City. **Program:** A representative from the Social Security Administration will speak.

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
Mariposa Subchapter
Meeting: Tuesday, March 7, 11:30 a.m. to 1:30 p.m. **Where:** Happy Burger, 5120 State Highway 140, Mariposa. **Program:** A representative from the Social Security Administration will speak. **Cost:** Lunch will be paid for by the chapter.
Merced Subchapter
Meeting: Wednesday, March 8, 11:30 a.m. to 1:30 p.m. **Where:** Five Ten Bistro, 510 W. Main Street, Merced. **Cost:** Lunch will be paid for by the chapter.
Modesto Subchapter
Meeting: Thursday, March 9, 11:30 a.m. to 1:30 p.m. **Where:** Fuddruckers, 3848 McHenry Avenue, Modesto. **Cost:** Lunch will be paid for by the chapter.
Sonora Subchapter
Meeting: Tuesday, March 14, 11:30 a.m. to 1:30 p.m. **Where:** My Garden Café, 14270 Mono Way, Sonora. **Cost:** Lunch will be paid for by the chapter.
Jackson Subchapter

Meeting: Wednesday, March 15, 11:30 a.m. to 1:30 p.m. **Where:** Mountain Mike's Pizza, 11974 Highway 88, Jackson. **Cost:** Lunch will be paid for by the chapter.

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, April 6, 11 a.m. **Where:** Sizzler Restaurant, 9800 Sierra Ave., Fontana.

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, Feb. 8, 10 a.m., Executive Board meeting, followed by the general meeting at 11 a.m. **Where:** Sizzler, 15252 East Rosecrans Blvd., La Mirada. **Program:** Barbara Sinclair, former professor of nursing at California State University, Los Angeles, will speak. Sinclair currently works with Health Education Resources, which lobbies and helps write legislative bills to improve senior health issues. **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: Michael Smith, (661) 695-4435; **Vice President:** Vic Martinez,

(805) 239-3397; **Secretary:** Pearl Cole, (805) 489-5194; **Treasurer:** Marc Laxer, (805) 546-8470.

Meets on the fourth Thursday of January, April, July and October
Meeting: Thursday, April 27, 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:** Pardini's, 2257 W. Shaw Ave., Fresno. **Program:** Update on our health benefits and the Savings Plus program. **Note:** We would like to thank you for all of the graciously donated items that were awarded to the Fresno Police Chaplaincy Program at our Holiday Luncheon in December. We look forward to a great 2017!

CHAPTER 12

EASTERN MOUNTAIN AND HIGH DESERT AREAS
President: Caryl Cole, (760) 247-8962 or carylcole@verizon.net; **Vice President:** Vacant; **Secretary:** Diane Deutsch, (661) 823-7307 or dianedeutsch07@gmail.com; **Treasurer:** Stephanie Pryzbeski-Gilbert, (661) 537-3811 or stefva22@hotmail.com
Meets on the third Wednesday of the even months
Meeting: Wednesday, Feb. 15, 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 donate 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. We will also discuss replacing Vice President Bob Liley, who has resigned. **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, Feb. 20, noon. Arrive at 11:30 a.m. if you are ordering a meal. **Where:** Country Waffle, 2300 Athens Ave., Redding. **Menu:** Order from the menu. **Cost:** Complimentary to CSR members and associates. **Reservations:** Not required.

CHAPTER 14

NORTHERN CALIFORNIA/CHICO
President: S.E. Riazzi, (530) 519-2174 or seriazzi@gmail.com; **Vice President:** Vincent Herrera, (916) 804-6613 or tberreta@yahoo.com; **Secretary:** Kenneth Mayer, (530) 894-3479 or toddmayer@comcast.net
Meets on the third Wednesday of every month, unless otherwise announced
Meeting: Wednesday, Feb. 15, 11 a.m. to 2 p.m. **Where:** Creative Catering, 2565 Zanella Way, Chico (located at the Northeast corner of Zanella Way and Morrow Lane). **Program:** Charles Holzhauser will speak on real estate issues of interest to senior citizens. **Cost:** CSR members are free and non-members cost \$15. Guests pay \$10 per person. **Reservations are required:** Please RSVP to S.E. Riazzi at (530) 519-2174 or email seriazzi@gmail.com by Saturday, Feb. 11.

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

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, Feb. 21, 2 p.m. **Where:** Round Table, 375 S. Highway 65 (also known as Lincoln Boulevard), Lincoln. **Menu:** The chapter will provide pizza and a drink. **Reservations:** Not required.

CHAPTER MEETING NOTICES

CHAPTER 16

SAN JOAQUIN COUNTY

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

Meets three times annually on the third Friday of March, July and November 2017

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

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, 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:** 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) 513-8943.

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:** Ukiah Garden Café, 1090 S. State St., Ukiah. **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

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, April 18, 11:30 a.m. **Where:** Quail Inn at Oakmont Golf Club, 7025 Oakmont Dr., Santa Rosa. **Menu:** Roast turkey with pan gravy, baked Red Snapper or vegetable Wellington. **Cost:** \$5 for members; \$10 for guests. **Reservations are required:** Make reservations by April 8 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 bobbiestrada@gmail.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

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, 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, Feb. 8, 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.) **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, Feb. 9, 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

Meeting: Thursday, Feb. 16, 11:30 a.m. **Where:** Lawrence's Restaurant, 611 Canal St., King City. **Program:** The Benefits of CSR Membership. **Cost:** Members order off the lunch menu free of cost. **RSVP:** If you are coming, please contact Susanne Paradis at the number above by Feb. 14.

CHAPTER 165

SACRAMENTO

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

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

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

Meeting: Wednesday, April 5, 11:30 a.m. **Where:** Canton Chinese Buffet, 1000 Howe Ave. (corner of Howe and Enterprise), Sacramento. **Cost:** Chapter members and invited guests are free; Additional guests are \$9. For more information, please contact any of the officers listed above.

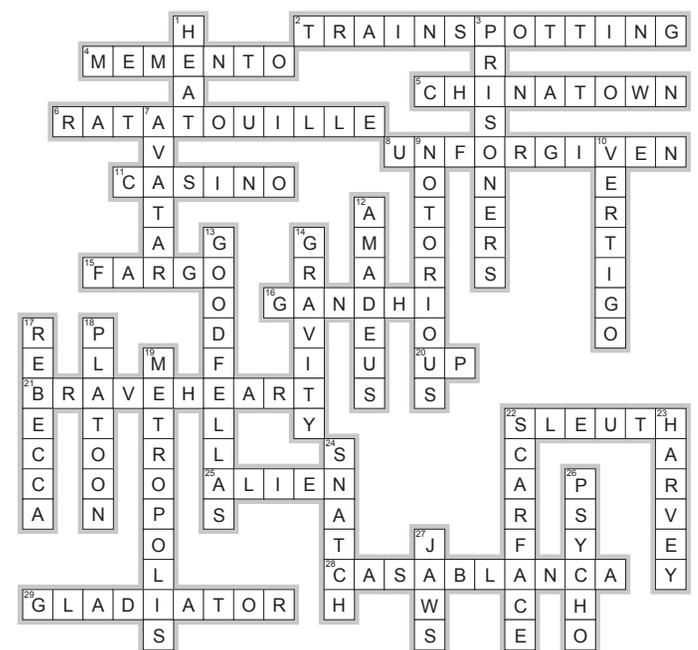
Washington State Contact Person: Dan Reibson, (360) 887-3123.

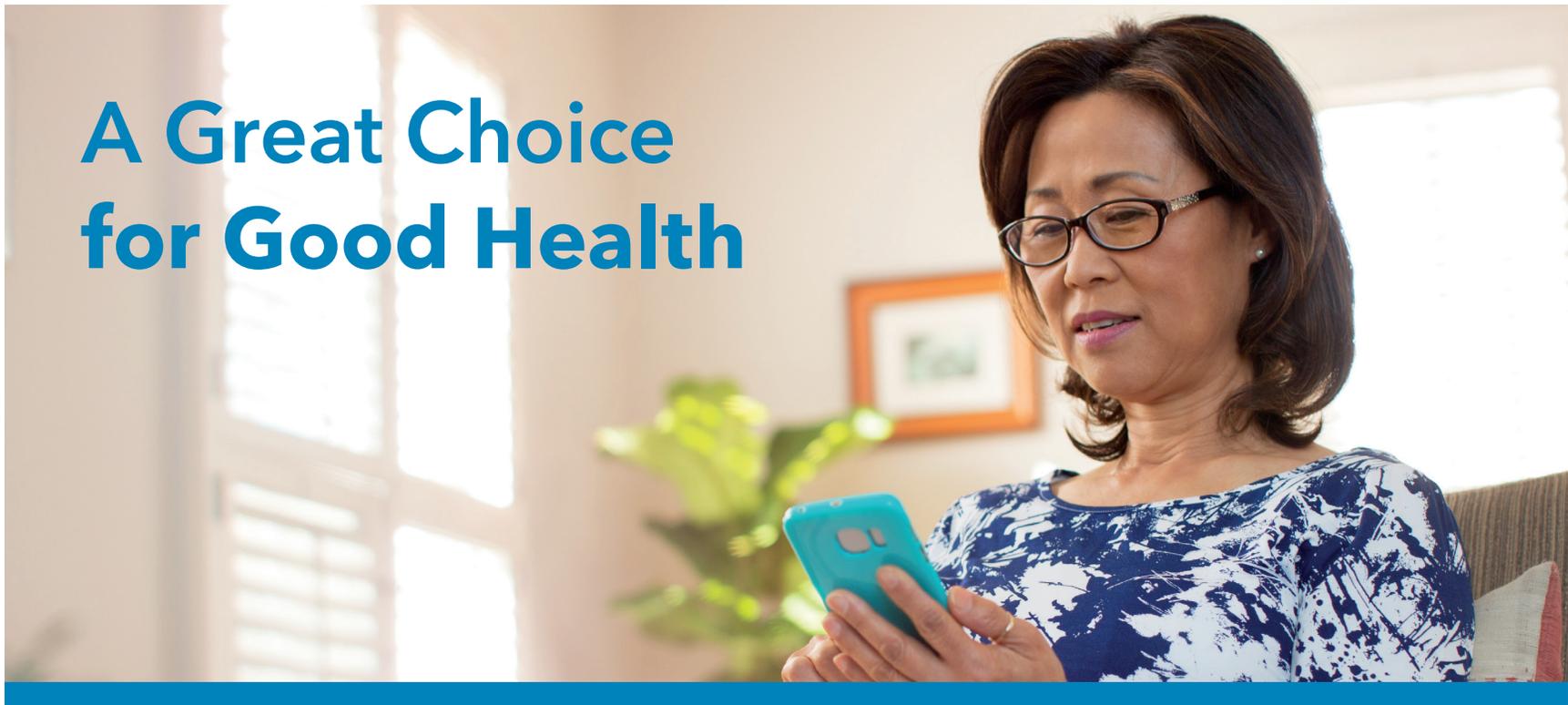
Medford, Oregon Subchapter
Meets on the third Thursday of even months

Meeting: Thursday, Feb. 16, 11:30 a.m. **Where:** Elmer's Restaurant, 2000 Biddle Road, Medford, OR. **Program:** Robin McKinzie from the Jackson County Master Gardener Association will speak. **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





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