

CALIFORNIA STATE RETIREES



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OCTOBER 2018

CSR unveils new strategic plan

One year ago, the CSR Board began a process of developing a strategic plan to better serve its members and more specifically focus CSR on our mission to protect the pension and health benefits of all retired state employees.

It was important for the Board to define a clear roadmap with tangible resources and responsibilities as we focus on the future of CSR.

All CSR members will be affected in a positive way by having an organization that is aligned around our mission and our goals.

In developing the strategic plan the Board focused on why our organization exists and includes clarity of various roles within the organization.

The plan will be used to focus our efforts on fulfilling our mission and to best serve the membership. It will serve as a consistent roadmap over time so that even as

Board members, staff and chapter officers change, the organization is clear on what it is here to do for its members.

The CSR Board brainstormed, reviewed and refined draft goals, objectives and actions for the organization. The Board then developed the future roles of the Board officers, district directors, committees, committee chairs, chapter presidents, the executive director and staff.

As part of the strategic planning process, chapter presidents completed a chapter assessment survey to help the Board understand chapters' current practices and capacities. There was also an emphasis on how we might measure success in fulfilling future goals.

The Board felt it was imperative throughout the process to include CSR chapter presidents and committee chairs ensuring all parties in leadership understood this colossal undertaking.

The Board's adopted mission

and goals will form the foundation for our strategic action plan. As a CSR member, the best way you can help implement the plan is to be informed and engaged: This means attending chapter meetings, reading CSR's monthly newspaper and electronic newsletters, looking for opportunities to volunteer that are a good fit for you, and sharing CSR's mission with friends, colleagues, neighbors, and family.

Over the past year, your CSR Board has worked tirelessly and is now ready to share this strategic plan with all of our members to allow for complete transparency and accountability. The focus has and will always remain on CSR's mission: "Protect the pension and health benefits of all retired state employees."

CSR STRATEGIC PLAN

CSR MISSION STATEMENT

The mission of the California State Retirees is to protect the pension and health benefits of all retired state employees.

The California State Retirees effectively and efficiently:

1. Advocates for state retirees' benefits
2. Builds and retains membership
3. Communicates with and engages members
4. Mobilizes members
5. Leads and supports the organization at all levels

CSR GOALS AND OBJECTIVES

GOAL 1

ADVOCATE FOR STATE RETIREES' BENEFITS

To fulfill our mission, we must actively advocate for the pensions and benefits we have earned as state employees. In an era when these benefits are increasingly under attack, we must proactively educate and influence policy makers to keep the state's commitments. We will partner with other groups to advance shared goals. Our success in this effort will benefit current retirees as well as future retirees.

OBJECTIVES

- 1A: Elect desired candidates
- 1B: Influence CalPERS decisions
- 1C: Help pass or defeat legislation
- 1D: Help pass or defeat ballot initiatives
- 1E: Educate policy makers about our issues
- 1F: Measure and track our advocacy efforts and outcomes

GOAL 2:

BUILD AND RETAIN MEMBERSHIP

Membership is the lifeblood of our organization. We need to actively recruit new members and retain our current members. We also need to build awareness about the important work that CSR does on behalf of all state retirees. The larger our membership, the more influence we wield with policy makers.

OBJECTIVES

- 2A: Set and track goals for membership

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Breast cancer in the elderly: How BCRF researchers are treating this growing patient population

Breast cancer is a disease of aging. The median age of breast cancer is 62 and around one quarter are women between ages 75-84, according to the Surveillance Epidemiology and End Results registry. And as the population continues to age, projections estimate invasive breast cancer cases will double by 2030. Most of the cases will be in women ages 70-84.

While older adults represent the majority of cancer patients, there are limited guidelines on how to treat this population. “When my elderly grandmother was diagnosed with early stage breast cancer, I realized that there is no clear consensus on treating older women with breast cancer,” said Dr. Dean Shumway, assistant professor of radiation oncology at the University of Michigan. Dr. Shumway is a former BCRF/Conquer Cancer Foundation young investigator.

There are many reasons for this. Older adults are often excluded from clinical trials, which form the basis of standards of care. This can be based on an eligibility cutoff age, or by restricting participation to healthier patients. This results in a lack of clear evidence-based guidelines on how to treat older patients. “Understanding how toxicities of cancer therapies will affect older patients remains an unanswered question, largely due to the underrepresentation of these patients in clinical trials,” said Dr. Hyman Muss, BCRF investigator and director of geriatric oncology at the Lineberger Comprehensive Cancer Center at University of North Carolina. “New drugs are not tested in adequate numbers of older patients,” he added. “We don’t know if they will have the same benefit or side effect profile as they do for a younger, healthier population.”

Older patients respond to treatment differently. They are at a greater risk of side effects and treatment-related mortality, however undertreatment at any age is linked to poor outcomes.

For chemotherapy, treating older patients requires a balance of providing the standard of care at recommended doses while being aware of potential side effects and impact on quality of life. This is a major focus for BCRF investigator Arti Hurria, director of the Center for Cancer and Aging Research at the City of Hope Comprehensive Cancer Center. Her work is aimed at better predicting which patients are likely to experience more adverse side effects.

Dr. Hurria’s team is conducting a multi-site clinical trial in older patients with early stage breast



cancer to assess how chemotherapy affects health and daily functioning. They are collecting patient blood to identify genetic markers that may predict risk of severe side effects. “This study will allow us to pinpoint the risk of side effects of treatment and help us to identify patients who are mostly likely to be at risk,” she said. “We will also be able to determine whether the treatment improves outcomes in these patients,” she said.

What is the best local therapy for older breast cancer patients? The standard treatment for early stage breast cancer with favorable biology includes surgery, radiation, and adjuvant hormonal therapy. However, there is a growing body of evidence that many older women with early stage breast cancer who undergo breast conserving surgery do well on hormonal therapy alone, and might not need radiation.

A BCRF-supported study by Dr. Shumway found that many radiation oncologists and surgeons consider omission of radiation to be substandard therapy. One-third would continue to recommend radiation for an unhealthy 81-year-old patient. “We found that many physicians overestimate the benefits of radiation. At the same time, many women are living longer, and since local recurrence remains a key problem, doctors are hesitant to omit radiation that could reduce the risk of recurrence,” said Dr. Shumway. “Our results emphasize the need for multidisciplinary coordination

uncommon.

Regardless of breast cancer subtype and prognosis, patients over 75 years do not always receive appropriate treatment. Improper assessment of functional age as well as lack of available data in older adults with cancer contribute to this disparity. “The geriatric oncologist is a rare breed,” said Dr. Muss. “Oncologists don’t have geriatric training, and few get any formal training in geriatrics at a time when the population is aging, and we need more.” Functional age is different for individual patients. One 75-year-old person may be very independent and active, while another may be confined to home and require daily assistance. How cancer treatment affects the individual patient will very much depend on functional status.

Dr. Muss believes that incorporating a few basics of geriatric assessment into practice can accurately evaluate older patients, guide treatment and care.

Examples of questions that are part of geriatric assessment include:

1) Is the patient able to walk one block?

2) Is the patient experiencing decreased social activities because of physical or emotional problems?

3) Has the patient had any falls in the last six months?

4) Does the patient require assistance with taking medications?

Older cancer patients are not only unique in their cancer experiences. To the doctors who dedicate their practice to older patients, they are a special group of individuals who often view their diagnoses through the lens of a life’s journey.

“I am so blessed to work with this population. Because of their life’s experiences and wisdom, they can somehow appreciate and accept the boundaries of our knowledge,” said Dr. Hurria.

“I advise them on their cancer and they advise me on life. I become part of their family and vice versa. Hugs and kisses are a big part of my clinic day.”

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NEWS

CSR Strategic Plan

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2B: Focus on retaining "roll-overs" and other members

2C: Recruit newly retired state employees

2D: Raise the visibility of the CSR brand

2E: Recruit from state employee groups

GOAL 3:

**COMMUNICATE WITH AND
ENGAGE MEMBERS**

Key to our success is ensuring that all our members understand our mission and what we want to accomplish. Effective communication is essential, using different methods to reach members with clear and consistent messages about CSR's campaigns and how members can get involved.

OBJECTIVES

3A: Have effective systems of communication to reach all members

3B: Promote communication strategies that engage members

3C: Provide consistent information about CSR to members

3D: Measure and track

communication and engagement efforts and outcomes

GOAL 4:

MOBILIZE MEMBERS

To successfully protect state retirees' pensions and benefits, we need to organize and marshal our members when there is a call to action. This includes get-out-the vote, meeting with legislators and legislative staff at the state and local levels, giving testimony before CalPERS and the Legislature, and demonstrating the strength of state retirees. To the extent that we can mobilize effectively, we will be successful in achieving our mission.

OBJECTIVES

4A: Develop members to be effective representatives of CSR

4B: Prioritize and plan opportunities for mobilization

4C: Effectively implement mobilization plans

4D: Measure and track mobilization efforts and outcomes

GOAL 5:

**LEAD AND SUPPORT THE
ORGANIZATION AT ALL
LEVELS**

To be an effective organization, we

need effective leaders at the chapter level, committee level, and Board level. This requires a commitment to training and developing volunteer leaders. We need to assure effective coordination between staff and volunteers in achieving CSR's priorities. Leadership also means providing support so that everyone in the organization is acknowledged for the work they do – and has the tools and training to be effective.

OBJECTIVES

5A: Clarify and communicate organizational roles

5B: Assure effective coordination and communication in achieving the organization's goals

5C: Assure financial transparency and accountability

5D: Assure clear and efficient business processes

5E: Engage in leadership development at all levels of the organization

5F: Measure and track organizational effectiveness

If you have any questions in regards to the CSR Strategic Plan, please email CSRinfo@CalRetirees.org

RETIREES REACT:

**Please answer this question:
What was your first car?**



Send your comments by October 24, and they may be printed in the November 2018 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.

UPCOMING EVENTS 2018

November 12
Veterans Day

November 14 & 15
(Tuesday & Wednesday)
CalPERS Board of Administration
Lincoln Plaza North
400 P St.
Sacramento, CA 95814



November 22-23
Thanksgiving-HQ closed

December 18 & 19
(Tuesday & Wednesday)
CalPERS Board of Administration
Lincoln Plaza North
400 P St.
Sacramento, CA 95814

LEGISLATIVE WATCH

CSR BILL WATCH

with Ted Toppin

It is late September and Governor Brown is plowing through – signing or vetoing – the hundreds of bills the State Legislature plopped on his desk before adjourning the 2017-18 legislative session on August 31. While the Governor has signed a few of CSR's supported bills, most are still to be acted upon. We will report on the final results in the next newspaper. Here's a list of CSR's supported bills and the anti-pension bills killed earlier in the year.

Support

AB 315 (Wood) Would require a pharmacy to inform a customer at the point of sale for a covered prescription drug whether the retail price is lower than the cost-sharing amount, unless the pharmacy automatically charges the customer the lower price. This bill will ensure that consumers pay the lowest available price for their prescription drugs. **STATUS: Enrolled and presented to the Governor on September 6.**

AB 1912 (Rodriguez) Requires that if a Joint Powers Authority (JPA) contracts with CalPERS (or other public pension funds) to provide retirement benefits, all member agencies must mutually agree to the apportionment of the agency's retirement obligations among themselves in order to meet the retirement obligations of the JPA employees. This bill will protect the employees and retirees of these JPAs by ensuring that their retirement benefits will be paid in full, as promised, even if the JPA dissolves or terminates their contract with a pension system. **STATUS: Enrolled and presented to the Governor on September 11.**

AB 2863 (Nazarian) Would limit the amount that a health care service plan or health insurer may require a patient to pay for a covered prescription to the cost-sharing amount or the retail price, whichever is lower. This bill will curtail the problem of high prescription costs by ensuring that consumers pay the lowest available price for their medications. **STATUS: Enrolled and presented to the Governor on September 7.**

ACR 239 (Maienschein) Will recognize the month of June 2018

as California's Alzheimer's and Brain Awareness Month. **ACR 239** will also recognize June 21, 2018 as The Longest Day in California, and would urge Californians to wear purple on this day to help spread awareness of this debilitating disease and of the Alzheimer's Association's vision of a world without it. **STATUS: Chaptered by the Secretary of State on August 21.**

AJR 41 (Thurmond) Would request the Congress of the United States to enact legislation that would repeal the Government Pension Offset and the Windfall Elimination Provision from the Social Security Act, and further requests that the President sign this legislation. **AJR 41** recognizes that the above-mentioned Federal Social Security Administration laws diminish or eliminate the Social Security benefits of many public service employees in California. **STATUS: Chaptered by the Secretary of State on August 28.**

SB 783 (Pan) Will request that the University of California establish the Pension Divestment Review Program which would assess divestment proposals and prepare an analysis on the effects of the proposal on employee pension funds, such as CalPERS. **STATUS: Dead.**

SB 1021 (Wiener) Would protect prescription drug users by extending the sunset provision on the \$250-per-drug monthly copay cap and on the standards to drug formularies to 2024. Extending these provisions will ensure that Californians do not have to skip taking their prescriptions due to high costs, and will guarantee that drugs will not be arbitrarily placed in the highest tiers. **STATUS:**

Enrolled and presented to the Governor on September 5.

SB 1124 (Leyva) Would establish new procedures for all CalPERS-covered employees in cases where there has been a miscalculation in their pensionable benefits. Will protect the retirement security of CalPERS members because they will not be required to repay benefits based on a miscalculation by CalPERS or employers. **STATUS: Enrolled and presented to the Governor on September 5.**

SB 1166 (Pan) Would require a CalPERS contracting agency that fails to make their required employer contributions on time to notify their active and retired members of the delinquency within 30 days. Will ensure that retirees and employees of the agency are aware of their employer's failure to make a payment, and that their pensions may be at risk. **STATUS: Dead.**

SB 1320 (Stern) Would make the California Address Confidentiality Program, also known as the Safe at Home program, available to victims of elder or dependent adult abuse. This bill will shield California's vulnerable elderly and dependent adult populations from their abusers, and provide them the opportunity to seek help and protection from the program. **STATUS: Signed by the Governor and Chaptered by the Secretary of State on September 18.**

SCR 140 (Dodd) Would recognize the month of June 2018, and June of every year thereafter, as Elder and Vulnerable Adult Abuse Awareness Month. **SCR 140** will spread awareness of the elder and dependent adult abuse crisis in California and promote a better understanding of the issues behind



Ted Toppin

the growing incidence of this abuse. **STATUS: Signed by the Governor and Chaptered by the Secretary of State on June 21.**

Oppose

SB 1031 (Moorlach) Would prohibit CalPERS from making cost-of-living adjustments to retirees and beneficiaries for any year in which the system's unfunded actuarial liability is greater than 20%. **STATUS: Dead.**

SB 1032 (Moorlach) Would authorize an agency that contracts with CalPERS to terminate at the agency's will, and would not require the agency to fully fund the pension liability upon termination of the contract. Members' pension benefits would be reduced based on the terminated agency's percentage of unfunded liability. Outrageous attempt to legalize ability for public employers to step away from pension obligations to their employees. **STATUS: Dead.**

SB 1149 (Glazer) Would create an optional defined contribution plan for new state employees who are eligible to become CalPERS members but choose not to make contributions to CalPERS. Threatens retirement security of new employees, undermines CalPERS for all employees and retirees. **STATUS: Dead.**

SCA 8 (Moorlach) Would permit a government employer to reduce retirement benefits that are based on work not yet performed by an

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NEWS YOGA

If you've reached senior status and you're not already practicing yoga, now's a good time to begin.

Yoga is a great form of exercise for seniors. Physically, yoga can increase flexibility, mobility, strength, and balance through low-impact movement. Psychologically, it can help keep your mind sharp and increase positive emotions, mindfulness, and awareness of Self. But the practice of yoga in the West has become intimidating—especially to seniors just starting out. If your goal is not to look like a human pretzel, but rather to increase your balance, stability, and flexibility as you age, a yoga class can seem daunting and more suited to young acrobats. Rest assured, yoga is for everyone—you just have to find the style of yoga best suited for your needs. These four yoga poses are a great starting sequence for seniors looking to begin a daily yoga routine. Remember to relax, don't force yourself into a pose or forget to breath. Enjoy the practice!

Mountain Pose (Tadasana)

Mountain pose is a great pose for seniors to start with because it's low impact and helps you focus on your breath and become aware of your body. It's also the foundational pose for all other standing poses. When practiced regularly, this pose can help you improve your posture and reduce back pain.

Stand with your feet hip-width apart and parallel, with your arms at your side.

Spread your toes and press them into the floor; distribute the weight of your body evenly into both of your feet.

Squeeze your thighs and engage the muscles in your legs.

Align head over your heart, your heart over your hips, and your hips over your ankles.

With each inhale, lengthen your spine and reach the crown of your head toward the sky.

With each exhale, allow your shoulders to relax away from your ears and reach your fingertips toward the ground.

Continue for five to 10 breaths.



Legs Up the Wall Pose (Viparita Karani)

A great way to end your gentle yoga practice is with this restorative, calming pose. Legs Up the Wall Pose can be helpful in relieving anxiety, mild depression, insomnia, digestive problems, varicose veins, menopausal symptoms, and tired legs.

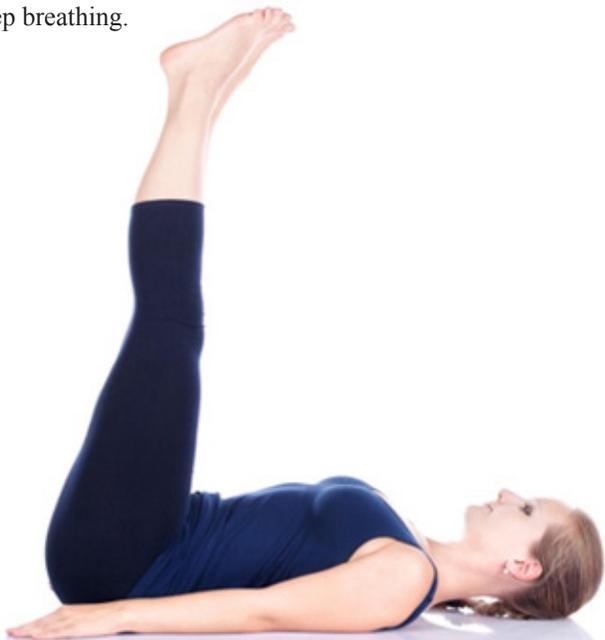
Place a folded blanket flush against the wall and sit on the blanket with your right hip touching the wall and your knees touching your chest.

Shift your weight so your back and shoulders are on the floor, with your sitting bone against the base of the wall and your legs extended up on the wall in a restful position.

Let your head and chest rest heavily. Relax the rest of your muscles and let your hands rest on the floor or on your belly.

Helpful Modification: If you have a belt or strap, create a one-foot loop and wrap it around the legs, mid-way between your ankles and knees. Allow the weight of your legs to be supported by the strap.

Remain in this pose for 10 to 15 minutes, fully releasing and relaxing your body and focusing on deep breathing.



Low Lunge Pose (Anjaneyasana)

You can slowly transition from standing poses to poses on the mat. Low Lunge Pose stretches your muscles, opens your hips, and releases built-up tension in the body. It is similar to Lunge Pose, but with the added stability of your back knee grounded on the floor to help you balance.

Stand with your feet hip-width apart and arms at your side.

Step the left foot forward and bend your left knee until your knee is directly over your ankle.

Lower your right knee to the ground and tuck your back toe under.

Helpful Modification: Use a blanket or towel below your back knee to take the pressure off the knee.

Inhale and circle your arms open and lift your fingertips to the sky.

Exhale to relax your shoulders away from your ears, still reaching fingertips for the sky.

Breathe for 20 to 30 seconds, and then return to standing and repeat with opposite leg.



Tree Pose (Vrikshasana)

Tree pose is a great balancing and strength-building pose for seniors. With practice, you should see an increase in stability and muscle strength in your legs. Stand with your feet together and palms together at your heart.

Choose a point of focus for your eyes and hold a steady gaze to support your balance.

Slowly lift your right foot off the floor and open your knee out to the right side, placing the sole of your foot to the inside of the left leg—at your ankle, shin, and possibly even above the knee, being careful not to rest it directly on the knee.

Helpful Modification: You can start off by lifting your heel only a few inches from the ground and resting it on your opposite ankle, and using the ball of your foot as a kickstand to help you balance. Alternatively, you can hold onto a wall or piece of furniture for more support.

Once you feel stable, raise arms above your head, fingertips reaching to the sky.

Hold this pose for 20 to 30 seconds, if possible.

Repeat with opposite leg.



MEMBERS ON THE MOVE



Chapter 34 members Esther Pagulayan, Michael Reeder and Chapter 34 President Jenny Hayden get a little help from CalPERS board member Margaret Brown at the CalPERS CBEE event in Garden Grove.



Chapter 36 President Quen Quigley, Supervisor Joh Leopold, Carolyn McIntyre, Assemblyman Mark Stone, Jose Magallon, Robert Kersch, Juanita Martinez, and CSR Executive Vice President Stephanie Hueg attend a local event where Melissa Etheridge performed in support of Stone. He spoke with CSR members about state retiree issues. The event was also focused on local cannabis and hemp producers, the problem with black market and tax revenue that has not materialized. This will be a focus on next years legislation.



Chapter 165 members attend a special supplemental election at CSR HQ to fill one delgate vacancy in time for Delegate Assembly on October 22 & 23 in Sacramento.



Capt. Labrada of Hollenbeck Police Station hanging out with Chapter 9 President Luanna Allard and Michael Moore the new Chief for Los Angeles, at an event the LAPD calls "Coffee with Cops".



The 30th AD CSR endorsed candidate Robert Rivas addresses Chapter 36 members at their August chapter meeting.

10 GREAT REASONS TO JOIN THE CALIFORNIA STATE RETIREES CALRETIRES.ORG

1 Advocacy

CSR has 86 years of experience representing retired state employees. Protecting your rights and benefits is our top priority. We strongly oppose legislation that threatens to undermine the CalPERS system. We work with a highly influential and educated team to protect your rights.

2 Member discounts

We have discounts ranging from emergency assistance and insurance to recreational activities and legal services. If you are not a member, you are at risk of losing your CSEA benefits.

3 CalPERS coverage

Not everyone can attend CalPERS Board and committee meetings. Our staff and leadership do the work for you. We speak on behalf of our members and make sure your voice is heard.

4 Monthly newspaper

The California State Retiree provides valuable information about issues affecting your pension and benefits; services for retirees; and features about retirees like you.

5 Community

There are 26 chapters throughout the state. Attend your chapter's meetings to hear interesting guest speakers, find out about possible changes to your pension and medical benefits, partake in social activities, and enjoy a low-cost lunch! Your peers are your best resource. Stay informed and be a part of an amazing community.

6 Retired Annuitant Program

Looking to keep busy? Only CSR members are eligible for the CSR Retired Annuitant Program List. State officials at around 200 state offices throughout California contact our annuitant members for temporary, part-time jobs with the state.

7 37,000 members strong

Our opinion matters to legislators, our governor, CalPERS and other agencies that can impact the pensions and benefits of state retirees. We are 37,000 members strong and growing. Join us!

8 Minimal monthly dues

Our dues are minimal, but the benefits are significant. Our dues range from \$1 to \$12 per month, depending on your CalPERS monthly allowance.

9 Giving back

Our members are active in their communities. They participate in food drives, give student scholarships, work with charities, attend seasonal parties and so much more. Make a difference after retirement while having fun!

10 We work together

While we primarily concentrate on state issues that affect the pensions and health benefits of retired state workers, we also collaborate with several retiree organizations on issues that affect all retirees. We advocate alongside the Statewide Coalition of Retired Employees, the California Alliance for Retired Americans, the Congress of California Seniors, and others. There is strength in numbers!

To view a complete list of member benefits go to

www.calcsea.org/benefits

To join, fill out an application

calretirees.org/joinus

**CALIF  ORNIA
STATE RETIRES**

ENDORSEMENTS

CSR NON-PARTISAN LEGISLATIVE CANDIDATE ENDORSEMENTS

Assembly Candidates

AD 01 Brian Dahle (R-Bieber)
AD 02 Jim Wood (D-Healdsburg)
AD 03 James Gallagher (R-Yuba City)
AD 04 Cecilia Aguiar-Curry (D-Napa)
AD 05 Frank Bigelow (R-O'Neals)
AD 06 Kevin Kiley (R-El Dorado Hills)
AD 07 Kevin McCarty (D-Sacramento)
AD 08 Ken Cooley (D-Rancho Cordova)
AD 09 Jim Cooper (D-Elk Grove)
AD 10 Marc Levine (D-San Rafael)
AD 11 Jim Frazier (D-Oakley)
AD 12 Heath Flora (R-Modesto)
AD 13 Susan Eggman (D-Stockton)
AD 14 Tim Grayson (D-Concord)
AD 15*No Endorsement
AD 16 Catharine Baker (R-Dublin)
AD 17 David Chiu (D-San Francisco)
AD 18 Rob Bonta (D-Alameda)
AD 19 Phil Ting (D-San Francisco)
AD 20 Bill Quirk (D-Hayward)
AD 21 Adam Gray (D-Merced)
AD 22 Kevin Mullin (D-South San Francisco)
AD 23 Jim Patterson (R-Fresno)
AD 24 Marc Berman (D-Menlo Park)
AD 25 Kansen Chu (D-San Jose)
AD 26 Devon Mathis (R-Visalia)
AD 27 Ash Kalra (D-San Jose)
AD 28 Evan Low (D-Campbell)
AD 29 Mark Stone (D-Scotts Valley)
AD 30*Robert Rivas (D-Hollister)
AD 31 Joaquin Arambula (D-Fresno)
AD 32 Rudy Salas Jr. (D-Bakersfield)
AD 33 Jay Obernolte (R-Big Bear Lake)
AD 34 Vince Fong (R-Bakersfield)
AD 35 Jordan Cunningham (R-San Luis Obispo)
AD 36 Tom Lackey (R-Palmdale)
AD 37 Monique Limón (D-Santa Barbara)
AD 38 Dante Acosta (R-Santa Clarita)
AD 39 Luz Rivas (D-Los Angeles)
AD 40* No Endorsement
AD 41 Chris Holden (D-Pasadena)
AD 42 Chad Mayes (R-Yucca Valley)
AD 43 Laura Friedman (D-Glendale)
AD 44 Jacqui Irwin (D-Thousand Oaks)
AD 45 Jesse Gabriel (D-Encino)
AD 46 Adrin Nazarian (D-Sherman Oaks)
AD 47 Eloise Gomez Reyes (D-San Bernardino)
AD 48 Blanca Rubio (D-West Covina)
AD 49 Ed Chau (D-Arcadia)
AD 50 Richard Bloom (D-Santa Monica)
AD 51 Wendy Carrillo (D-Los Angeles)
AD 52 Freddie Rodriguez (D-Pomona)
AD 53 Miguel Santiago (D-Los Angeles)
AD 54 Sydney Kamlager (D-Los Angeles)
AD 55 Phillip Chen (R-Diamond Bar)
AD 56 Eduardo Garcia (D-Coachella)
AD 57 Ian Calderon (D-Whittier)

AD 58 Cristina Garcia (D-Bell Gardens)
AD 59 Reggie Jones-Sawyer (D-Los Angeles)
AD 60 Sabrina Cervantes (D-Corona)
AD 61 Jose Medina (D-Riverside)
AD 62 Autumn Burke (D-Inglewood)
AD 63 Anthony Rendon (D-Lakewood)
AD 64 Mike Gipson (D-Carson)
AD 65 Sharon Quirk-Silva (D-Fullerton)
AD 66 Al Muratsuchi (D-Manhattan Beach)
AD 67 Melissa Melendez (R-Lake Elsinore)
AD 68 Steven Choi (R-Irvine)
AD 69 Tom Daly (D-Anaheim)
AD 70 Patrick O'Donnell (D-Long Beach)
AD 71 Randy Voepel (R-Santee)
AD 72*No Endorsement
AD 73 William Brough (R-Dana Point)
AD 74 Matthew Harper (R-Huntington Beach)
AD 75 Marie Waldron (R-Escondido)
AD 76*Tasha Boerner Horvath (D-Carlsbad)
AD 77 Brian Maienschein (R-San Diego)
AD 78 Todd Gloria (D-San Diego)
AD 79 Shirley Weber (D-San Diego)
AD 80 Lorena Gonzalez Fletcher (D-San Diego)

Senate Candidates

SD 02 Mike McGuire (D-Healdsburg)
SD 04 Jim Nielsen (R-Gerber)
SD 06 Richard Pan (D-Sacramento)
SD 08*No Endorsement
SD 10 Bob Wieckowski (D-Fremont)
SD 12*Anna Caballero (D-Salinas)
SD 14 Andy Vidak (R-Hanford)
SD 16*No Endorsement
SD 18 Bob Hertzberg (D-Van Nuys)
SD 20 Connie Leyva (D-Chino)
SD 22*Mike Eng (D-Los Angeles)
SD 24*Maria Elena Durazo (D-Los Angeles)
SD 26 Ben Allen (D-Santa Monica)
SD 28 Jeff Stone (R-Temecula)
SD 30 Holly Mitchell (D-Los Angeles)
SD 32*No Endorsement
SD 34 Janet Nguyen (R-Garden Grove)
SD 36 Patricia Bates (R-Laguna Niguel)
SD 38*No Endorsement
SD 40 Ben Hueso (D-San Diego)

CSR NON-PARTISAN CONSTITUTIONAL OFFICE CANDIDATE ENDORSEMENTS

Governor*

Gavin Newsom

Attorney General

Xavier Becerra

Controller

Betty Yee

Treasurer*

Fiona Ma

Secretary of State

Alex Padilla

Lieutenant Governor*

Ed Hernandez

Insurance Commissioner*

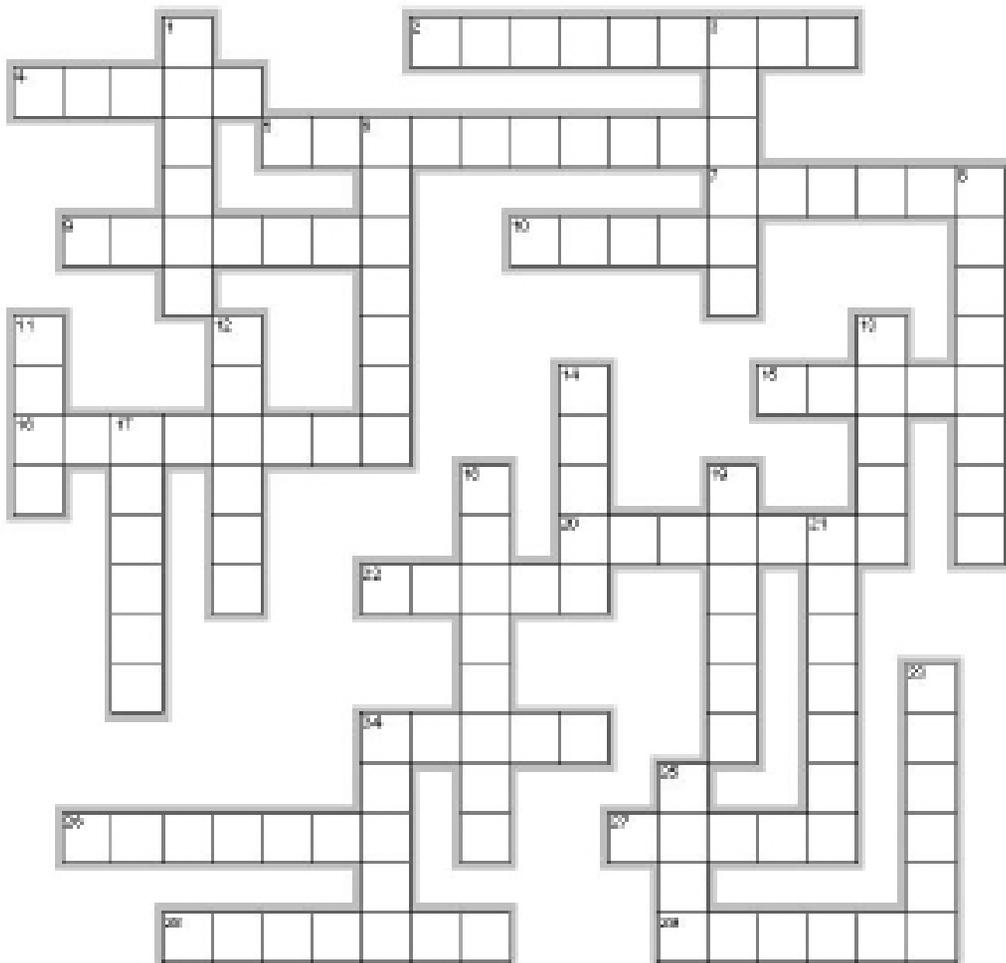
Ricardo Lara

Superintendent of Public Instruction*

Tony Thurmond

* Non-Incumbent

PUZZLES TV Game Show Hosts



ANSWERS ON PAGE 15



Pumpkin Chocolate Chip Muffins

Ingredients

- 1 cup all-purpose flour
- ½ cup whole wheat flour
- ¼ cup ground flaxseed or wheat germ
- 2 teaspoons baking powder
- ½ teaspoon cinnamon
- ¼ teaspoon salt
- 1 cup canned pure pumpkin
- 2 large eggs, beaten
- ½ cup packed brown sugar
- ½ cup 1% lowfat milk
- 1/3 cup canola oil
- 1 teaspoon vanilla
- ½ cup mini chocolate chips

Directions

Preheat the oven to 350°F. Lightly oil or coat 24 mini muffin cups with nonstick cooking spray and set aside. Whisk together the flours, ground flaxseed, baking powder, cinnamon, and salt in a large bowl. Combine the pumpkin, eggs, brown sugar, oil, milk, and vanilla in a medium bowl and stir until well combined. Pour the liquid ingredients over the dry ingredients and stir until just moistened. Stir in the chocolate chips. Spoon the batter into the prepared muffin cups. Bake 15 to 18 minutes until a toothpick inserted in the center comes out clean. Transfer the pan to a wire rack and cool 5 minutes. Remove the muffins and cool an additional 5 minutes before serving. When making 12 full-size muffins, bake for 20 to 23 minutes.



ACROSS

2. Are You Smarter Than a 5th Grader? Jeff ___
4. Wheel of Fortune, Pat ___
5. Tic Tac Dough, Wink ___
7. The Price is Right, Bob ___
9. Love Connections, Chuck ___
10. The Dating Game, Jim ___
15. I've Got a Secret, Garry ___
16. The Weakest Link, Anne ___
20. The Newlywed Game, Bob ___
22. Sale of the Century, Jim ___
24. The \$10,000 Pyramid, Dick ___
26. Who Wants to Be a Millionaire? Regis ___
27. The Joker's Wild, Jack ___
28. To Tell the Truth, Bud ___
29. Password, Allen ___

DOWN

1. Family Feud, Richard ___
3. Jeopardy!, Alex ___
6. The Match Game, Gene ___
8. Supermarket Sweep, David ___
11. You Bet Your Life, Groucho ___
12. Deal or No Deal, Howie ___
13. Concentration, Hugh ___
14. Who's Line Is It Anyway?, Drew ___
17. What's My Line? Wally ___
18. Hollywood Squares, Peter ___
19. The Gong Show, Chuck ___
21. Name That Tune, Tom ___
23. The \$25,000 Pyramid, Bill ___
24. Win, Lose or Draw, Bert ___
25. Let's Make a Deal, Monty ___

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If you need the CSR logo, please email csrinfo@CalRetirees.org

CALIFORNIA
STATE RETIREES

SAVVY SENIOR

Which flu shot is right for you?

Dear Savvy Senior,
I've been reading there are a bunch of different flu vaccines for seniors this flu season. Which flu shot is right for me?
Flu-Conscious Carol

Dear Carol,
It wasn't that long ago if you wanted to get protected from the flu, you simply got a flu shot. But now days, there are so many flu vaccine options you might feel like you are ordering off a menu. To help you decide which flu shot is right for you, you need to consider your health, age and personal preferences. Here's what you should know:

Flu Shot Options

Just as they do every year, the Centers for Disease Control and Prevention (CDC) recommends a seasonal flu shot to everyone six months of age and older, but it's especially important for seniors who are at a higher risk of developing serious flu-related complications. The flu puts more than 200,000 people in the hospital each year and kills an average of 24,000 – 80 to 90 percent of whom are seniors.

Here's the rundown of the different vaccine options (you only need to get one of these):

Standard flu vaccines:

If you want to keep things basic, you can't go wrong with a "standard (trivalent) flu shot,"



which has been around for more than 40 years and protects against three different strains of flu viruses. This year's version protects against two A strains (H1N1 and H3N2), and one influenza B virus. Or, for additional protection, you should consider the "quadrivalent flu vaccine" that protects against four types of influenza – the same three strains as the standard trivalent flu shot, plus an additional B-strain virus.

Senior specific vaccines:

If you're age 65 or older and want some extra protection, you should consider the "Fluzone High-Dose" or "FLUAD."

The Fluzone High-Dose has four times the amount of antigen as a regular flu shot does, while the FLUAD contains an added ingredient called adjuvant MF59. Both vaccines provide a stronger immune response for better protection.

Egg allergy vaccines:

If you're allergic to eggs, your flu shot options are "Flucelvax" or "FluBlok." Neither of these vaccines uses chicken eggs in their manufacturing process.

Fear of needle vaccines:

If you don't like needles, and you're between the ages of 18 and 64, your options are the "Fluzone Intradermal" or "AFLURIA" vaccine.

The Fluzone intradermal flu shot uses a tiny 1/16-inch long micro-needle to inject the vaccine just under the skin, rather than deeper in the muscle like standard flu shot. While the AFLURIA vaccine is administered by a jet injector, which is a medical device that uses a high-pressure, narrow stream of fluid to penetrate the skin instead of a needle.

You should also know that if you're a Medicare beneficiary, Part B covers all flu vaccinations, but if you have private health insurance,



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

you'll need to check with your plan to see which vaccines they do or don't cover.

Pneumonia Vaccines

Two other important vaccinations the CDC recommends to seniors, especially this time of year, are the pneumococcal vaccines for pneumonia. Around 1 million Americans are hospitalized with pneumonia each year, and about 50,000 people die from it.

The CDC recommends that all seniors, 65 or older, get two vaccinations – Prevnar 13 and Pneumovax 23. Both vaccines, which are administered just once at different times, work in different ways to provide maximum protection.

If you haven't yet received any pneumococcal vaccine you should get the Prevnar 13 first, followed by Pneumovax 23 six to 12 months later. Medicare Part B covers both shots, if they are taken at least one year apart.

To locate a vaccination site that offers both flu and pneumonia shots, visit Vaccines.gov and type in your ZIP code.

CSR members: We want your photos!



For a chance to be featured in our Members on the Move section of the *California State Retiree*, please send CSR HQ your photos! Photo ideas: chapter meetings, political events CSR-related activities, community affairs, holiday events, "then and now" photos, and more. Get creative. We want to feature you! Please send your photos to csrinfo@CalRetirees.org or mail them to: CSR Newspaper Staff, 1108 O St., Suite 300, Sacramento, CA 95814.



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www.castateretirees.org/csrnewsletter

To Your Health



By Larry Woodson, CSR Health Benefits Committee chair

Open Enrollment for 2019 health plan, dental plan, and vision plan changes ends Oct. 5, 2018, for members who need or prefer to make changes, including adding or deleting a dependent. 134,000 active and retired members received individualized letters prior to open enrollment, notifying them of negative impacts to their health plans in the form of higher rates, plans leaving geographic areas, and carriers cancelling contracts with some provider groups and hospitals. If you are on Medicare, rates should remain affordable and you should not be impacted unless you have a dependent(s) on a basic plan (combo families). As I've previously reported, most of these negative impacts could have been avoided had CalPERS not abandoned Risk Adjustment.

On a positive note, CalPERS just introduced a new Open Enrollment Mobile App for smart phones and tablets where members can evaluate plan options, costs, and make official plan changes. You may log onto **mobile.my.calpers.ca.gov** to use the app. One caution, insurance carriers'

doctors and hospitals provider networks are not included on the app, so checking to see actual network listings should be done by reviewing each plans website or calling them.

Back to the negative, I've received a number of complaints from members during open enrollment about cost increases, undesirable alternatives, and other issues. I will summarize the concerns and what action CSR has taken regarding them.

1. Over 14,000 CalPERS members in the Bay Area are losing their Blue Shield Access+ plans in 2019. A Blue Shield spokesperson was quoted in a Sacramento Bee article attributing that decision directly to CalPERS abandonment of Risk Adjustment. The majority of the 14,000 are active employees but many of our pre-Medicare retirees are affected. Many of these members will also lose their doctors since they are not included in the provider networks' available alternative plans.

2. The materials CalPERS distributed regarding increased rates for PERSCare basic plans show an average increase of 19.8 percent. However, I've received a letter from one member showing his family cost to retain PERSCare would increase 250 percent! PERS Choice would still cost him more.

3. I spoke with a member in Stockton who was happy with Anthem Traditional HMO Basic for her and her two dependents. She was having difficulty interpreting the CalPERS rate charts for 2019 which don't distinguish plans available to retirees from those available only to actives. She was willing to

pay more to retain her plan until I explained it would cost her \$901.00 more PER MONTH, out of pocket and after factoring in CalPERS monthly contribution. She doesn't like her alternatives since they have high deductibles, coinsurance, and copays, but will be forced into one of them.

4. In Chico, I spoke with members on combo plans under Anthem Traditional HMO Basic and Antheams Medicare advantage plan. Some members there just joined this combo plan made available to them for the first time this year and were happy to get it. Some had to change doctors after getting it, but now face out of pocket increases of \$225.00 a month more. After just one year on this plan they are forced to change back to the Anthem PPO plan, and in the case of PERSCare it will also cost more in some cases.

5. They also shared with me that just last week the local news reported that Enloe Medical Center, the only hospital in Chico, announced it had sent a Notice of Intent to Terminate its contract with Anthem for all plans effective Nov. 2018. Affected members are concerned they will have to go out of town for medical care. They received no notification from Anthem or CalPERS. The next day at CalPERS Stakeholder Briefing I raised this issue. The Anthem account manager was present and clarified for stakeholders and CalPERS staff that they had received a termination notice, it was for Anthem Traditional and PERSCare, Choice and Select Basic plans, but it would not affect Medicare recipients. He was optimistic there could be

positive resolution, but if it was terminated, other arrangements for coverage would be made, including the possibility Chico members would have to go to the hospital in Paradise.

CSR Executive Vice President Stephanie Hueg and I gave public comment to the CalPERS Pension and Health Benefit Committee Board members on Sept. 25, giving examples of the problem stories from our members directly resulting from cancelling risk adjustment. We asked for a meeting with staff to further discuss these matters. The following day in open session of the Board of Administration meeting, PHBC Committee Chair gave his committee report mentioning only that public comment was given on risk adjustment and open enrollment, but not mentioning the nature of the comments and our identification of member problems. Fortunately, after his report, CalPERS Board member Margaret Brown made a strong statement of support for the comments we gave the day prior and requested the Board address our issues. And that request became incorporated by the CEO in the Summary of Board Direction for future staff action: To communicate with Stakeholders regarding Risk Adjustment and their concerns.

We look forward to such a meeting.



Website: www.calpers.ca.gov
Phone: 888.CalPERS or 888.225.7377
TTY: 877.249.7442
Fax: 800.959.6545
Hours: Monday - Friday 8 a.m. to 5 p.m.



HAVE YOU MOVED?
Don't miss an issue of the
California State Retiree!

To update your information, please call us at
916.326.4292 | 888.808.7197
or email
csrinfo@calretirees.org

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

W Barquero
Li Chen
Monica Flessel
Virginia Gong
Romeo Ibarra
Ann Jaromay
Ann Lauber
Serena Russell
John Sameron
Marialuz Samson
Raymond Sante
Donna Sullivan
Dana Suttice

Chapter 2

Yolanda Apodaca
Lee Buccinio
Juventino Camacho
Lois Campbell
Cindy Cano
Herman Chang
Bradley Chapman
Chu Cheung
Delores Coleman
Roderick Coleman
Glenda Conteh
Darien De Lu
Rene Dennis
Arlene Duccini
Robin Durston
Dorothy Edwards
Jose Espitia
Joann Evans
Jerome Fujii
Joyce Geerling
Emelita Gonzalez
Bridget Kirby
Patricia Kovach
Steven Little
Tammy Mcnelly
Gina Milbourn
Alphonso Muhammad
Wendy Nelson
Debbie Nozuka
Sharon Ott
Sunday Oyewole
Jonn Paris-Salb
Zosinia Petre
Maria Rodriguez
Sharon Scoggins
Jivendra Singh
Cheryl Smith
Celina Soto
John Spisak
Linda Swinton
Inez Valdez
Barbara Watson
Anita Wheeler
Deborah Zuccala

Chapter 3

Shari Coates
Valerie Malliett
Yasaman Mostoufi
Roberto Quimbo
Katharine Sherak
Carolina Torreliza

Chapter 4

Barbara Bush
Hazel Crosby
Sonya Gay
Michael Little

Chapter 5

Danny Clark
Richard Crawford
Joanna Ingram
Donevon Murrell
Janine Smalley

Chapter 6

Johnny Anderson
Tammy Brown
Vickie Brown
Jack Clay
David Duncan
Michael Flynn
Laura Johnson
Teresa Kamara
Steven McClaurry
Cheryl Meaux
James O'dell
Irene Padilla
Latonia Payton
Brenda Rathgeber
Mario Sandoval
Dorothy Scott
Emiko Smith
Frances Tillia
Denise Vara
Marshall Wesson

Chapter 8

Floyd Bonino

Chapter 9

Virginia Aguiar
Shawn Alexander
Lydia Atayde
Mirna Castro
Jen Chen
Kathleen Clark
Ocena Corbin
Londa Davis
Durrell Dew
Steven Feiles
Lorraine Flores
Teresa Flores
Dieza Gutierrez
Celia Imperial
Ernestina Juarez

Glenn McDonald
Susan Mcnamara
Humberto Pelcastre
Patricia Tercero
David Valenzuela

Chapter 10

Mary Beatty
Beverly Brockington
Jean Cutter
Sandra Heinemann
Frank Paniagua
Laurel Posey
Lenor Reese

Chapter 11

Analuisa Casarez
Sydney Friday
Linda Hagen
Michael Heiden
Tamela Lockhart
Melissa Martinez
Lynn Medina
Betty Rodriguez
Mary Sandoval

Chapter 12

Marybel Gray
Adelina Luna

Chapter 13

Florence Eichman
Roy Schaible

Chapter 14

Dmitri Frohrib
Douglas Hutchinson
Judy Smith

Chapter 15

Boyana Barbula
Richard Gadbois
Celestina Loera
Lewis Morey
Eslee Parino
Patti Pinkham
Mary Rimack
Kellianne Turner

Chapter 16

Pauline Gladney
Larry Hammond
Stephen Hellmer
Kathleen McCartney
Ann Rotchford
Belen Villanueva

Chapter 17

Noemi Abundez
Viola Arthur
Frances Berardi
Carol Hervatic
William Mather
Richard Mena
Joan Whitehead

Chapter 20

Roberto Chavez
Manuel Huerta
Edna Padilla
Marco Perez
Anil Pradhan
Maria Talamantes

Chapter 21

Annie Brown
Kenneth Burleson
Joellen Causey-Chandler
Catalina Dumuk
Danilo Espiridion
Anne Etheridge
Rebecca Frint
Yvette Godfrey
Veronica Gonzalez
Karen Jang
Connie Keenan
Renato Maiquez
Ignacio Molina
Rafaelita Petalio
Irene Poon
Marilou Torrecampo
Susan Webster

Chapter 23

Rodrigo Chavez
Cheryl Deason

Chapter 26

Dianna Agee
Deborah Alluis
Janet Collins
Leticia Manning
Rose Orozco
Beverly Russell
Toni Sanchez

Chapter 31

Vida Asvadi
James Burr
Rachel Kroneberger
Laura Vanbuskirk

Chapter 34

Debbie Garcia
Yolanda Lara
Jeanette Martinez
Ke Nguyen
Darryl Poston
Kirk Schneider
Dennis Tavoda

Chapter 35

Gail Carroll
Angela Griffin
Helen Koehler
Joseph Mendoza
Dorothy Whisman

Chapter 36

Herlinda Agustin
Rosa Gomez
Jacqueline Keeney
Bettye Lusk
Luana McBride
Nena Mendoza

Chapter 165

Elizabeth De Visser
Pamela Didway
Marci Errecart
Rhemie Hoehn
Linden Lim
Linda Mcguire
Rosemary Tague
Robert Vasquez
Karen Veasey
Kimberley Winther
Patricia Wood



Don't fret if you 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 within the next two months.

ARE YOU REGISTERED TO VOTE?



www.registertovote.ca.gov

CHAPTER MEETING NOTICES

CHAPTER 1

ALAMEDA/CONTRA COSTA COUNTIES

President: Carol Bowen, (510) 527-5131, csrchapter1@gmail.com; **Vice President:** Stella Torrez; **Treasurer:** Digna Laureano *Meets in April, September and December unless otherwise announced*
Meeting: TBA.

CHAPTER 2

SACRAMENTO/YOLO AREA

President: Louis Espinoza, (916) 397-2526; LEspinoza@CalRetirees.org; **Vice President/Membership:** Phyllis Johnson, (209) 471-2192; johnsonphyllis010@yahoo.com; **Treasurer:** Kathleen Elwell, (916) 395-3717; **Secretary:** Dianne Welsh, (916) 682-7810

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

Meeting: Monday, Nov. 5, 11 a.m. to noon, Lunch; official meeting starts at noon. **Where:** Sierra 2 Center, 2791 24th St., Sacramento. **Program:** TBA **Menu:** Turkey on croissant, cranberry salad, pumpkin pie with whipped cream. Vegetarian will be eggplant, tomato, mozzarella, fresh pesto on ciabatta bread. **Cost:** Members eat free. \$3 for guest's payable by sponsor at sign-in upon arrival. **Reservations are required:** RSVP necessary for members and guests with food choices. Must RSVP by Monday, Oct. 22 at 5 p.m. Contact Phyllis Johnson from 8:30 a.m. to 8:30 p.m. only at the email or number listed above. **Note:** Meals cannot be served without advanced reservation. **For additional information:** Please contact Phyllis Johnson.

CHAPTER 3

WEST BAY AREA

President: Skip Charbonneau, (415) 648-4946; **Vice President:** Al Darby, (925) 788-6068; **Secretary:** Cora Fernandez, (650) 952-4885; **Treasurer/Chapter Membership Chair:** Erlinda Villa (415) 407-7905, aida.b.villa@gmail.com; **Chapter Legislative Chair:** Robert Lehman, (415) 584-5434

Usually meets on the second Friday of March, June, September and December

Meeting: TBA. **For more information:** Please contact Skip Charbonneau.

CHAPTER 4

GREATER LOS ANGELES

President: Marta Zaragoza, (310) 204-0484; **Vice President:** Cynthia Frison, (424) 227-6489; **Secretary:** Meryl David, (323) 939-0620; **Treasurer:** Virginia Griffin, (323) 290-3655.

Note: Please be on time to our meetings to insure that you get all the information that our speakers will be providing.

Meeting: Thursday, Oct. 18, 11:30 a.m. **Where:** Taix Restaurant, 1911 Sunset Blvd., Los Angeles. **Program:** A representative from HearUSA will speak. **Cost:** Members, speakers and invited guests eat free and nonmembers pay \$15.

Meeting: Tuesday, Nov. 13, 11:30 a.m. **Where:** Denny's Restaurant, 10700 Jefferson Blvd., Culver City. **Program:** TBA. **Cost:** Members, speakers and invited guests eat free and nonmembers pay \$15.

CHAPTER 5

CENTRAL VALLEY FOOTHILLS

President: Anita McCabe, (209) 602-7775; **Vice President:** Joaquina Canedo, (209) 524-7219; **Secretary:** Korryn Koplen, (209) 577-8376; **Treasurer:** Tom Hill, (209) 524-6650; *Usually meets after each CSR Board meeting*

Modesto

Meeting: Wednesday, Nov. 7, 11 a.m. **Where:** La Morenita Restaurant, 1667 E. Hatch Rd, Modesto. **Program:** Christmas in November. Voting on Chapter 5 2019 budget. Please remember to bring socks, gloves, rain ponchos, or blankets for our homeless project. **Menu:** Buffet lunch. **Cost:** Provided free to CSR members. **Reservations required:** Please call any Chapter 5 officer.

Sonora

Meeting: Wednesday, Nov. 14, 11 a.m. **Where:** The Peppery Restaurant, 13494 Mono Way, Sonora. **Program:** Christmas in November. Voting on Chapter 5 2019 budget. Presentation of Tommy Moose Toys to Sheriff Bill Pooley, for officers to give to children in distress. Summerville School Choir will perform. **Menu:** Buffet lunch. **Cost:** Provided free to CSR members and guests. **Reservations required:** Please call Alice Powell (209) 559-1346 or Kip Ramirez (209) 728-7580.

CHAPTER 6

SAN BERNARDINO/RIVERSIDE COUNTY

President: J. Dee Stoddard, (909) 862-1870; **Vice President:** Bob Rice, (909) 744-2279; **Secretary:** Patsy Hollis, (909) 862-7615; **Treasurer:** Jacqueline Carr, (909) 874-8955 *Will meet every other month*

Meeting: Thursday, Oct. 11, 10:30 a.m. **Where:** Bob's Big Boy, 540 Sandalwood, Calimesa. **Program:** Delegate training. **For more information:** Please contact one of the officers listed above.

CHAPTER 8

NORTH COAST AREA

President: Veronica Avila, (707) 487-0235, veronicacupcake57@gmail.com; **Vice President:** Karen Smith-Sayer (530) 277-7357, kpsayer@charter.net; **Secretary/Treasurer:** Patti Falk, (707) 445-1196, pmfalk@earthlink.net.

Meetings are usually held quarterly

Meeting: Tuesday, Dec. 4, 11:45 a.m. **Where:** Eureka Elks Lodge, 455 Herrick Ave., Eureka. **Program:** TBA. **Cost:** Members plus one eat free, everyone else is \$10. **Reservations are required:** By Nov 27. **For more information:** Please contact a chapter officer listed above.

CHAPTER 9

LOS ANGELES AREA

President: Luanna Allard, (323) 227-4287, estebanos@sbcglobal.net **Vice President:** Raelene Allard, (323) 221-6010, raeleneallard@ymail.com; **Secretary/Treasurer:** Donna Hernandez, (562) 405-1387, donnacooker@msn.com.

Usually meets on the second Wednesday of each month

Meeting: Wednesday, Oct. 10, 10 a.m. executive board meeting, lunch 11 a.m., general meeting 12:00 p.m. **Where:** Rosewoods Restaurant, 10769 South St., Cerritos. **Program:** TBA. **Cost:** Chapter pays \$15 per member. Guests pay for themselves. **Reservations:** Not required.

Meeting: Wednesday, Nov. 14, 10 a.m. executive board meeting, lunch 11 a.m., general meeting 12:00 p.m. **Where:** Rosewoods Restaurant, 10769 South St., Cerritos. **Program:** TBA. **Cost:** Chapter pays \$15 per member. Guests pay for themselves. **Reservations:** Not required.

CHAPTER 10

SAN LUIS OBISPO

President: Ranell Bailey, (805) 610-4400; **Vice President:** Ron Garcia, (805) 543-2511; **Secretary:** Pearl Cole, (805) 489-5194; **Treasurer:** Marc Laxer, (805) 546-8470.

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

Meeting: Thursday, Oct. 25, 10:30 a.m. lunch at noon. **Where:** Elks Lodge, 222 Elks Lane, San Luis Obispo. **Program:** TBA. **For more information:** Please call any officer listed above.

CHAPTER 11

MID VALLEY

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

Edwards-McDougall, (559) 696-2628.

Usually meets the first Wednesday of March, June, September and December

Meeting: Save the date Saturday, Dec. 8, 11:30 a.m. **Where:** Armenian Community Center, 2348 Ventura St., Fresno. **Program:** Chapter 11 Annual Holiday Luncheon. Please look in next month's issue for updated information. **Cost:** \$15 each for members and spouses; \$18 for each nonmember. **For more information:** Please call (559) 920-7277 or (559) 707-7067 if you have any questions.

CHAPTER 12

EASTERN MOUNTAIN AND HIGH DESERT AREAS

President: Linda Currie, (661) 273-6390, lcurrie197@roadrunner.com; **Vice President:** Stephanie Pryzbeski-Gilbert, (661) 537-3811, stefva22@hotmail.com; **Secretary:** Jayne Gerber, (760) 240-4134, gerber@hotmail.com; **Treasurer:** Barbara Griffin

Usually meets on the second Wednesday of even months

Meeting: Wednesday, Oct. 17, 11:00 a.m. **Where:** Olive Garden, 12330 Amargosa Road, Victorville. **Menu:** Choice of breakfast or lunch items.

Program: Plan to attend and bring a friend. **For more information:** Please contact Linda Currie at the number/email listed above.

CHAPTER 13

NO. CALIFORNIA/REDDING

President: Warren Schlatter, (530) 605-1588, kandws07@gmail.com; **Vice President:** Robert Black, (530) 722-0511, bob_linda@charter.net; **Secretary:** Audrey Sandeen, (530) 221-3500, theswede8243@gmail.com; **Treasurer:** Georgene Gibson, (530) 529-0277, rbjeepman10@hotmail.com; **Chapter Membership Director:** Ed Huey, (530) 246-9456, csrchapter13@gmail.com.

Usually meets on the third Monday of every month

Meeting: Monday, Oct. 15, noon. Arrive at 11:30 a.m. if you're ordering a meal. **Where:** Country Waffle, 2300 Athens Ave., Redding. **Menu:** Order from menu. **Cost:** Free to members and associates. **Reservations:** Not required.

CHAPTER 14

NORTHERN CALIFORNIA/CHICO

President: Vincent Herrera, (916) 804-6613, tberreta@yahoo.com; **Vice President:** Karen Ash, (530) 877-9793, kash480@comcast.net; **Secretary:** Joyce Finch, (530) 873-1165, joycef14@sbcglobal.net.

Usually meets on the third Wednesday of every month

Meeting: Wednesday, Oct. 17, 11:00 a.m. **Where:** Creative Catering,

2565 Zanella Way, Chico. **Program:** Discussion of the CSR Strategic Plan.

Reservations required: RSVP to vincenth12ga@gmail.com. **Cost:** Free to chapter 14 members. Guests pay \$15. Make checks payable to CSR Chapter 14. Checks must be received by Oct. 10. Mail to Vincent Herrera, 5 Carol Lee Ct., Chico, CA 95928. **For more information:** Call, text or email Vincent Herrera.

Lassen/Plumas Subchapter

Meets on the first Tuesday in April, June, August and October

Meeting: Tuesday, Oct. 2, 11:30 a.m. **Where:** Diamond Mountain Casino, 900 Skyline Drive, Susanville. **Reservations are required:** Contact Subchapter VP Carol Van Amburg at (530) 254-6891; carolvan60@frontiernet.net

CHAPTER 15

SIERRA FOOTHILLS

President: Joann Stewart, (916) 412-2075; **Vice President:** Marla Gadbois, (916) 359-0697, marlagadbois@outlook.com; **Treasurer:** Marshall Conner, mconner139@gmail.com; **Secretary:** Frank Weinstein, (916) 223-5957, ch15secretary@hotmail.com.

Meets on the first Tuesday of even months

Meeting: Tuesday, Oct. 2, 1 p.m. **Where:** Auburn Sizzler, 13570 Lincoln Way, Auburn. **Program:** Nominations will be accepted to fill the vacant office of Vice President. **Cost:** Free to members, \$18 for guests. **Reservations:** Not required. **For more information:** Please contact Frank Weinstein at the number/email listed above.

CHAPTER 16

SAN JOAQUIN COUNTY

President: Evelyn (Evie) Poppa-McKenna, (209) 608-2149, suzzypoppa@yahoo.com; **Vice President:** Marina Estrada, (928) 592-7087; **Secretary/Treasurer:** Sheila Ward-Shaw, (209) 915-1020, sheilaws2@yahoo.com.

Usually meets three times annually on the third Friday of March, July and November 2018

Meeting: Friday, Nov. 16, 12:30 p.m. **Where:** The Old Spaghetti Factory, 2702 W. March Lane, Stockton. **Program:** TBA. **Menu:** Order of the senior menu. **Cost:** Members eat free, guests cost \$10. **Reservations required:** Please RSVP during the first two weeks of the meeting month by contacting any chapter officer listed above.

CHAPTER MEETING NOTICES

CHAPTER 17

GREATER SAN DIEGO

President: Elaine Edwards Yahraus, (619) 435-4044, eyahraus@gmail.com; **Vice President:** Steve Haley, (619) 441-8769, raceready@usa.net; **Secretary:** Gloria Koch, (619) 455-1917, kochgloria303@gmail.com; **Treasurer:** Diane Whorton, (619) 467-7861, dlw.union@gmail.com **Meets on the first Thursday of even months**

Meeting: Thursday, Oct. 4, 10:30 a.m. to 2 p.m. **Where:** Admiral Baker Field, 2400 Admiral Baker Rd., San Diego. **Program:** Picnic meeting. **For more information:** Please contact Beverly Durcan (858) 277-0010 or Steve Haley at the numbers above. **Meeting:** Thursday, Dec. 13, 11 a.m. to 2 p.m. **Where:** The Best Western Seven Seas, 411 Hotel Circle South, San Diego. **Program:** Chapter 17 End of Year meeting. **For more information:** Please contact Elaine or Diane at the above numbers.

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, Oct. 9, noon. **Where:** Jensen's Restaurant, 1550 Lovers Lane, Ukiah. **Lake County Subchapter** Meets on the second Monday of February, April, August and October **Meeting:** Monday, Oct. 8, noon. **Where:** Running Creek Casino, 635 Hwy 20, Upper Lake.

CHAPTER 20

SAN FERNANDO VALLEY AND LOS ANGELES AREA

President: M. Cora Okumura, (818) 359-7625, mcokumura@yahoo.com; **Vice President:** Raymond Cole, (818) 898-9613, flipcole@yahoo.com; **Treasurer:** Gaylonn Mayo, (310) 897-7950, gaylonn28@gmail.com; **Secretary/Membership Chair:** Norma Gallegos, (818) 667-2347, norma.2005@gmail.com; **PAC Chair:** Charlene Gonzalez, (818) (818) 317-1327, charkitty@gmail.com

Meeting: Wednesday, Oct. 17, 11a.m. **Where:** Acapulco Mexican Restaurant, 722 N. Pacific Ave., Glendale. **Program:** Luau theme. Prize will be awarded to member in best Hawaiian attire. **For more**

information: Please contact any chapter officer at the numbers/emails listed above.

CHAPTER 21

SONOMA, MARIN, NAPA AND SOLANO COUNTIES

President: Ron Franklin, (707) 938-2288, RFranklin@CalRetirees.org; **Vice President:** Donald Lehnhoff, (707) 795-9405; **Secretary:** Eric Norrbom, (707) 322-1528 **Meets quarterly**

CHAPTER 23

SAN JOSE AREA

President: Barbara (Bobbi) Estrada, (408) 373-4220, bobbiestrada898@yahoo.com; **Vice President:** Maria Aguilar, (408) 706-0366, md12aguilar@yahoo.com; **Secretary:** Denise Johnson, (408) 460-1748, dpadres7919@gmail.com; **Treasurer:** Christine Jasper, (408) 373-1655, chris0521@sbcglobal.net

Will meet in June, September and December

Meeting: Thursday, Dec. 6, 11 a.m. **Where:** Three Flames Restaurant, 1547 Meridian Ave., San Jose. **Program:** CalPERS updates and political action discussion for upcoming elections. **Cost:** \$5 per member. **Reservations are required:** RSVP by Dec. 4 to Bobbi Estrada or Maria Aguilar. **For more information:** Please contact Maria Aguilar or Bobbie Estrada at the numbers/email listed above.

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; **Health Benefits Chair:** Rachel Mendoza, (661) 319-5943.

Usually meets on the third Thursday of each month

Meeting: Thursday, Oct. 18, 11 a.m. **Where:** Lorene's Ranch House, 6404 Ming Ave., Bakersfield. **For more information:** Please contact any officer listed above.

CHAPTER 31

VENTURA/SANTA BARBARA

President: V. Raylene Laverentz, (805) 986-1854, cell (805) 551-2278; **Vice President:** Roberta Aminian, (805) 499-0926; **Secretary:** Manijeh Fatollahi, (805) 795-1968.

Meets quarterly

Meeting: Tuesday, Dec. 18, 11:30 a.m. **Where:** Spanish Hills Country Club, 999 Crestview Ave., Camarillo. **Program:** TBA. **For more information:** Please contact Raylene Laverentz at the numbers listed above.

CHAPTER 34

ORANGE COUNTY-SANTA ANA

President: Jenny Hayden, (714) 743-8423, jlhaydenn991@yahoo.com; **Vice President:** Joe Whaling, (714) 349-5393; **Secretary:** Adolfo Zavala, (714) 388-5355; **Treasurer:** Bill Serb III, (714) 826-6029; **Legislative Representative:** Anne J. Spiegel, (714) 846-5150; **Membership Chair:** Jack Vander Bruggen, (949) 857-0955.

Usually meets on the second Wednesday of every month

Meeting: Wednesday, Oct. 31, 11 a.m. **Where:** Claim Jumper, 18050 Brookhurst, Fountain Valley (in back meeting room.) **Program:** Halloween Luncheon, costumes optional. Review Delegate Assembly. Alzheimer's, Medicare Advantage, Right to Work. **Cost:** Members eat free. **For more information:** Please call Jenny Hayden at the number listed above.

NOTE: No meeting in November

Meeting: Wednesday, Dec. 5, 11 a.m. **Where:** Claim Jumper, 18050 Brookhurst, Fountain Valley (in back meeting room.) **Program:** Christmas luncheon. Music. MUST bring gift of about \$20 value to participate in gift exchange. **Cost:** Members and guest eat free. **For more information:** Call Jenny at the number 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.

Usually meets on the second Thursday of every month

Meeting: Thursday, Oct. 11, 11 a.m. **Where:** El Nuevo Mexicali Restaurant, 640 N. Prospect, Porterville. **Program:** 2019 chapter budget to be presented. **Reservations are required:** Please contact Lou Flores at number/email listed above no later than Oct. 8.

Meeting: Thursday, Nov. 8, 11 a.m. **Where:** Building at 386 N Main Street (corner of Morton & Main). **Program:** 2019 chapter budget to be presented. **Reservations are required:** Please contact Lou Flores at number/email listed above no later than Nov. 5.

Hanford

Meeting: Thursday, Nov. 29, 11 a.m. **Where:** Dynasty Chinese Cuisine 441 N 10th Ave., Hanford. **Program:** 2019 chapter budget to be presented. **Reservations are required:** Please contact Lou Flores at number/email listed above no later than Nov. 27.

CHAPTER 36

MONTEREY BAY AREA

President: Quen Quigley, (831) 261-7540, ejqqsq@gmail.com; **Vice President:** Carolyn McIntyre, (831) 722-3827; **Secretary:** Susan Sisson; **Treasurer:** Marilyn Hamilton **Usually meets the third Thursday of even months at various locations**

Meeting: Thursday, Oct. 18, 11:30 a.m. **Where:** Black Bear Diner, 2450 Fremont St., Monterey. **Program:** Guest speaker Congressman Jimmie Panetta. **Menu:** Order from the lunch menu. **Cost:** Members eat free; guests \$20. **Reservations are required:** Please contact Quen Quigley by October 14. **For more information:** Please contact Quen Quigley.

Questions about Meeting Notices? Email us: CSRinfo@CalRetirees.org

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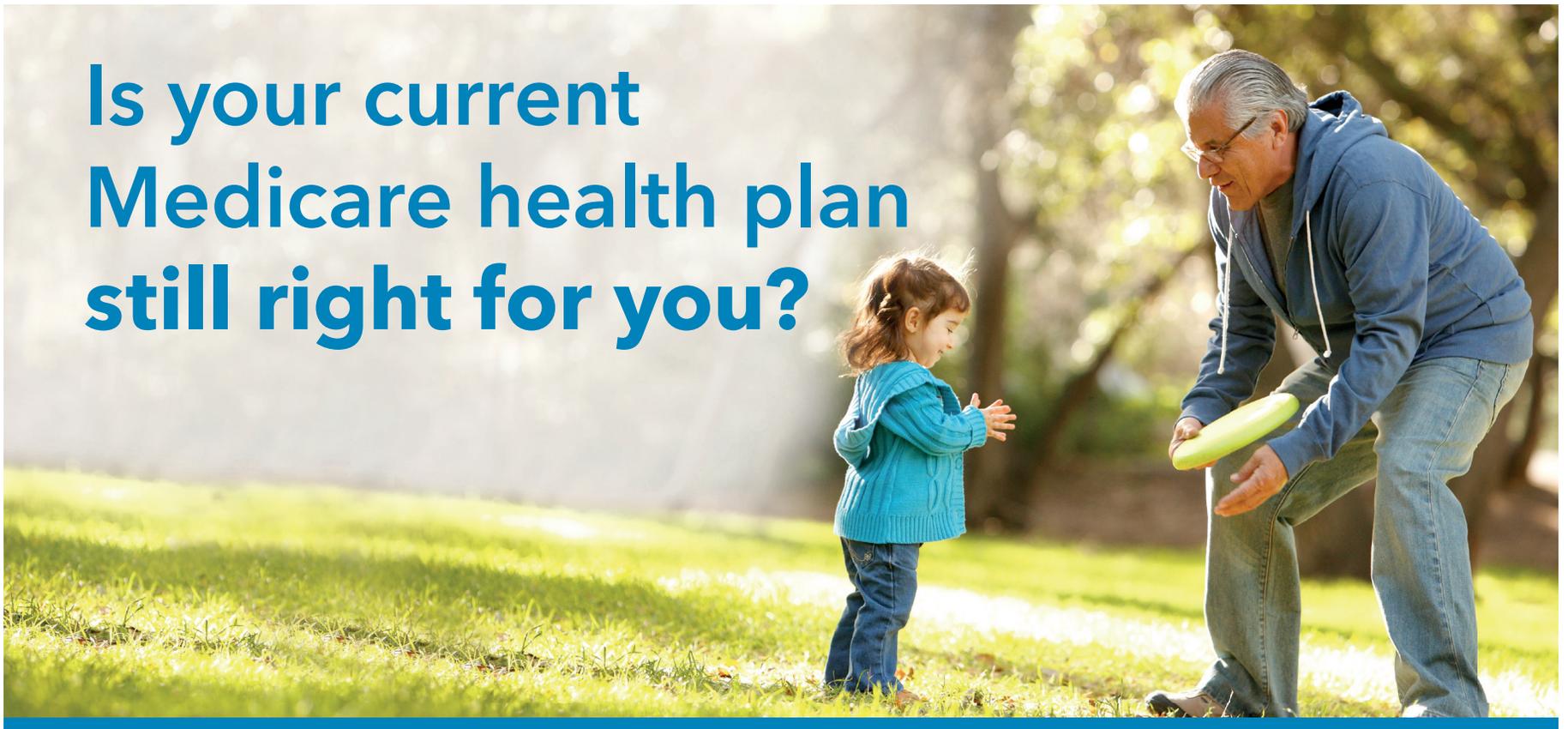
employee regardless of the date that the employee was first hired. Constitutional elimination of the "California Rule." **STATUS: Dead.**

SCA 10 (Moorlach) Would prohibit a government employer from providing public employees any retirement benefit increase until that increase is approved by a two-third vote of the electorate of the applicable jurisdiction. **STATUS: Dead.**



ANSWERS FROM PAGE 10





Is your current Medicare health plan still right for you?

CalPERS retirees:

Open Enrollment is September 10 through October 5, 2018

Consider a Kaiser Permanente Medicare health plan for:

- **Affordable, high-quality care**
- **Your choice of great Kaiser Permanente doctors** and a wide range of specialists. And all of our available doctors welcome Kaiser Permanente Medicare health plan members.
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To learn more and find out how to enroll through CalPERS, call us toll free:

 **1-877-619-7752 (TTY 711)** 7 days a week, 8 a.m. to 8 p.m.

 Or go to kp.org/calpers

2019 Benefit Highlights

- **Silver&Fit®**
Exercise and Healthy Aging Program
- **Chiropractic/ Acupuncture**

*Every year, Medicare evaluates plans based on a 5-star rating system. Kaiser Permanente is an HMO plan with a Medicare contract. Enrollment in Kaiser Permanente depends on contract renewal. You must reside in the Kaiser Permanente Medicare health plan service area in which you enroll.