CSR is looking for activists who wish to run for one of three seats up for election on the California State Retirees Board of Directors.

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

The terms for board members in Districts A, B and C will conclude at the February 2020 CSR Board of Directors meeting. An election in each of the districts will be conducted only if more than one eligible candidate has consented to serve by the Nov. 15, 2019 filing date.

Candidates may also submit a brief 200-word statement regarding their qualifications. The election coordinator reserves the right to disallow any statement material that is considered inaccurate. Ballots in the contested race(s) will be sent to the electorate Dec. 2, 2019, and are due at CSR Headquarters by Jan. 2, 2020.

District directors are elected by chapter members within their respective districts. To be eligible to run, you must be a member in good standing. Candidates must also reside within the district holding the election and in a chapter assigned to the district.

Currently, Sharon Stoltzman holds the district director position for District A, representing Chapters 4, 9 and 20. Manijeh Fatollahi holds the district director position for District B, representing Chapters 10, 26, 31 & 36. Lastly, Mary McDonnell holds the district director position for District C, representing Chapters 1, 3, 21 & 23.

If you are interested in running you must file a Candidate Consent Form, located on this page, by Nov. 15, 2019.

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

By signing below, I certify I am a member in good standing and that I understand I cannot engage in an incompatible act (as defined in CSEA Bylaws Article XIV, Section 1) such as simultaneously holding a CSR office and an office within a competing organization.

Signature: Date:

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

If you are interested in running for these positions or need more information, please contact Corinne Celentano at 916.326.4296 or CCelentano@CalRetirees.org with any questions.
Join today calretirees.org/joinus
**October is National Breast Cancer Awareness Month**

Breast cancer is one of the most common kinds of cancer in women. About 1 in 8 women born today in the United States will get breast cancer at some point. The good news is that most women can survive breast cancer if it’s found and treated early. A mammogram — the screening test for breast cancer — can help find breast cancer early when it’s easier to treat.

National Breast Cancer Awareness Month is a chance to raise awareness about the importance of finding breast cancer early. Make a difference! Spread the word about mammograms, and encourage communities, organizations, families, and individuals to get involved. How can National Breast Cancer Awareness Month make a difference?

We can use this opportunity to spread the word about taking steps to detect breast cancer early. Here are just a few ideas:

- Ask doctors and nurses to speak to women about the importance of mammograms.
- Talk to a doctor about your risk for breast cancer, especially if a close family member of yours had breast or ovarian cancer.
- How often should I get mammograms?
- When and how often to get mammograms.
- Should I start getting regular mammograms before age 50?
- What are the pros and cons of getting mammograms every 2 years? You may also choose to get them more often.
- If I don’t hear back about the results of my mammograms, does that mean everything is okay?
- If you are under age 50, you might want to ask:
  - Should I start getting regular mammograms? If so, how often?
  - What are the pros and cons of getting mammograms before age 50?
  - How long will it take to get the results of my mammograms?
- How often to get mammograms.
- When will people get mammograms?
- How can I get mammograms?
- How often to get mammograms.
- What will happen when I go to get mammograms?
- Should I do the mammogram?
- What will happen when I go to get mammograms?
- How long will it take to get the results of my mammograms?
- If I don’t hear back about the results of my mammograms, does that mean everything is okay?
- If you are under age 50, you might want to ask:
  - Should I start getting regular mammograms? If so, how often?
  - What are the pros and cons of getting mammograms before age 50?
  - How often should I get mammograms?
  - What are the pros and cons of getting mammograms every 2 years instead of every year?

**What can you do?**

- Organize an event to talk to women about the importance of mammograms every 2 years. What can you do?
- If you are a woman age 40 to 49, talk with your doctor about when to start getting mammograms and how often to get them.
- If you are a woman age 50 to 74, be sure to get a mammogram every 2 years. You may also choose to get them more often.
- Talk to a doctor about your risk for breast cancer, especially if a close family member of yours had breast or ovarian cancer.
- Your doctor can help you decide when and how often to get mammograms.
- What do I ask the doctor?
- Visiting the doctor can be stressful.
- It helps to have questions for the doctor written down ahead of time. Print this list of questions and take it with you to your next appointment. You may also want to ask a family member or close friend to go with you to take notes.
- Do I have any risk factors that increase my chances of getting breast cancer?
- What will happen when I go to get mammograms?
- How long will it take to get the results of my mammograms?
- If I don’t hear back about the results of my mammograms, does that mean everything is okay?
- If you are under age 50, you might want to ask:
  - Should I start getting regular mammograms? If so, how often?
  - What are the pros and cons of getting mammograms before age 50?
  - How often should I get mammograms?
  - What are the pros and cons of getting mammograms every 2 years instead of every year?

Article courtesy of [www.healthfinder.gov](http://www.healthfinder.gov)
A round 3 a.m. on Saturday, September 14, both houses of the State Legislature gaveled to end the first year of the 2019-20 legislative session. This year, the legislature introduced over 3,000 bills, and 1,341 of those bills successfully made it through both houses. Governor Newsom now has until October 13 to review and sign or veto all the hundreds of bills that made it to his desk in the last weeks of session. While the Governor has signed some of CSR’s supported bills, some are still to be acted upon. We will report on the final results in the next newspaper.

Here are the CSR-supported bills that made it to Governor Newsom’s desk this session, and their status as this is written:

**Chaptered**

**AB 477 (Cervantes)** Would require cities and counties to include people with disabilities, people with mental illness, and seniors in the next update to their emergency plan.

**AJR 15 (Bloom)** Would state the Legislature’s support for at least $600 million in annual federal funding to support the construction and operation of affordable housing through the Supportive Housing for the Elderly Program.

**SB 309 (Rubio)** Would eliminate the requirement that the California Senior Citizen Advocacy Voluntary Tax Contribution Fund meet a minimum contribution amount in order to appear on the personal income tax form the following year. This Fund serves as the principal source of funding for the activities of the California Senior Legislature.

**Awaiting Governor’s Action**

**AB 824 (Wood)** Would make it illegal for drug companies to engage in the practice of “pay for delay,” where drug manufacturers pay generic drug makers to delay the introduction of lower-price medications.

**AB 911 (Rodriguez)** Would require the Governor’s Office of Emergency Services to establish a statewide system that would allow all Californians, including the elderly and disabled, to provide pertinent health and safety information to all first responders.

**SB 13 (Wieckowski)** Aims to reduce and eliminate barriers to accessory dwelling units (ADUs), so-called mother or father-in-law units, in an effort to ease the housing crisis. SB 13 will increase the supply of ADUs, giving seniors living on a fixed income more affordable housing options.
Chapter 1 President Carol Bowen addresses a packed house of CSR members at their September chapter meeting.

Assemblymember Sabrina Cervantes hosted a Disaster Preparedness seminar for residents of Corona. CSR member Karen Hight attended to gain insightful information to share with her chapter.

A big thanks to our CSR members who hosted a table at a health fair for Caltrans District 12 in Orange County.

CSR members spoke with hundreds of potential members at an event located at the Capitol in Sacramento. The event was hosted by the United Way.

CSR Vice President Jay Jimenez and Senator Connie Levya pose with Chapter 6 President Dee Stoddard, Treasurer Erlinda Ochoa and Secretary Patsy Hollis at the grand opening of Senator Levya’s district office.

CSR is surely represented here alongside Assemblyman James Ramos representing the 40th Assembly District.
A plan designed for CalPERS retirees.
Take advantage of it.

There’s so much to take advantage of as a UnitedHealthcare® Medicare Advantage plan member:

**Provider Network**
You have access to our nationwide coverage. Worldwide emergency services are also included.

**SilverSneakers®**
Get active and have fun with a gym membership at no additional cost.

**Renew Rewards**
Earn gift card rewards by completing certain health care activities.

Toll-free 1-888-867-5581, TTY 711, 7 a.m. – 8 p.m. local time, 7 days a week
www.UHCRetiree.com/calpers

---

Go ahead.
Take advantage.

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. The company does not discriminate on the basis of race, color, national origin, sex, age, or disability in health programs and activities. We offer free services to help you communicate with us. For example, we can send you letters in other languages or large print. Or you can ask for an interpreter. To ask for help, please give us a call. You can reach us at the toll-free phone number on your member ID card.

Availability of the SilverSneakers program varies by plan/market. Consult a health care professional before beginning any exercise program. SilverSneakers is a registered trademark of Tivity Health, Inc. ©2019 Tivity Health, Inc. All rights reserved.

H2001_SPRJ51349_091919_M

H2001_SPRJ51349_091919_M

---

H2001_SPRJ51349_091919_M

---

H2001_SPRJ51349_091919_M

---

H2001_SPRJ51349_091919_M

---

H2001_SPRJ51349_091919_M

---

H2001_SPRJ51349_091919_M
Public Employees' Retirement Fund (PERF)

Overall Members

**Total members** ......................... 1,958,888
Retirees receiving a monthly allowance ................ 596,017
Beneficiaries/survivors receiving a monthly allowance .... 98,553
Active members ................................ 865,290
Inactive members .............................. 399,028

All Retirees, Beneficiaries, Survivors

Average annual allowance ................ $33,408/yr
Average monthly allowance ................ $2,784/mo

All Retirees

Average annual allowance ................ $35,748/yr
Average monthly allowance ................ $2,979/mo
Average retirement age ...................... 58.5
Average years of service .................... 20.4

Service Retirements by Employer Type

<table>
<thead>
<tr>
<th></th>
<th>State</th>
<th>School</th>
<th>PA</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number of retirees</td>
<td>177,914</td>
<td>179,347</td>
<td>169,779</td>
</tr>
<tr>
<td>Average monthly service allowance</td>
<td>$3,535</td>
<td>$1,688</td>
<td>$3,798</td>
</tr>
<tr>
<td>Average retirement age</td>
<td>60</td>
<td>61</td>
<td>59</td>
</tr>
<tr>
<td>Average years of service</td>
<td>24</td>
<td>18</td>
<td>21</td>
</tr>
</tbody>
</table>

New Service Retirees by Employer Type

<table>
<thead>
<tr>
<th></th>
<th>State</th>
<th>School</th>
<th>PA</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>2017–18</td>
<td>10,027</td>
<td>12,051</td>
<td>10,740</td>
<td>32,818</td>
</tr>
<tr>
<td>2016–17</td>
<td>9,936</td>
<td>11,110</td>
<td>10,526</td>
<td>31,572</td>
</tr>
<tr>
<td>2015–16</td>
<td>10,442</td>
<td>10,180</td>
<td>9,821</td>
<td>30,443</td>
</tr>
</tbody>
</table>

Members by Employer Type

- State members 614,203 / 31%
- Public Agency (PA) members 607,170 / 31%
- School members 737,515 / 38%

Average Monthly Allowance, All Service Retirees

- 3.6% $9,000+
- 9.3% $6,000–$8,999
- 24.4% $3,000–$5,999
- 62.6% $0–$2,999

63% < $3,000 a month

Percentage of all CalPERS service retirees receiving less than $3,000 a month

$2,979 Average monthly allowance, all retirees

$3,383 Average monthly allowance, all new retirees

33% Retirees who do not receive Social Security
NEWS

Prescription for a Healthy Holiday: Tips to Safeguard Your Medicines

For many people, the holiday season means extra visits with family and friends, creating fun memories, sharing traditions, and enjoying the warm glow of family. With all the decorating and activities, it’s easy to let safety slip off your To Do list. But this is an excellent time to make sure powerful medicines don’t fall into the wrong hands.

Prescriptions and over-the-counter remedies we rely on can be dangerous to others, and not just to children. It is true that about 60,000 young children are taken to the emergency room each year because they got into medicines left within easy reach. Unfortunately, older kids and teens often experiment with drugs they find in someone else’s medicine cabinet.

A surprising number of heroin users started abusing drugs by taking opioid pain killers stolen from a family member. In fact, drug addiction crosses ALL age groups, and it often starts with prescription medicines.

Six ways to safeguard your prescription drugs – and your loved ones:
1. Keep all medicines and over-the-counter items—especially cough syrup, sleep aids, and motion sickness medicine—locked up, or move them to a place where they won’t be easily found.
2. Sort through all your medicines and get rid of old or unused ones. The label will tell you how to dispose of them. Before you put them in the trash, mix them with something that tastes bad, like cat litter or old coffee grounds, and then put them in a sealed bag or old container and place it in the trash. (Most medicine should not be flushed because it gets into creeks and rivers.) Ask the pharmacy or police department about “drug take-back” programs for an even safer method of disposal.
3. Keep track of your medicines on a regular basis (weekly), especially opioids or other pain killers, including how many pills you should have.
4. Check around your home for old medicines. Purses, coat pockets, kitchen cupboards, bureau drawers, and hall closets are common places to find old medicines.
5. If you take prescriptions with you when staying in someone else’s home, quietly ask your host or another trusted adult to lock them up or find a secure place to store them. Suitcases and purses are not safe places to keep powerful prescriptions.

6. Keep the Poison Help number handy in case of emergencies: (800) 222-1222.

More information on how to avoid becoming a “unwitting supplier” of prescription medications is available from the Food and Drug Administration by visiting www.fda.gov/home.

California State Retirees iPAC Application

CALIFORNIA STATE RETIREEs: 3000 ADVANTAGE WAY SUITE 100 SACRAMENTO, CA 95834
JOIN ONLINE: WWW.CALRETIREES.ORG/JOINUS
UPDATES

CSR OUTREACH AND INFORMATIONAL MEETINGS

Attention future CSR Members!
CSR is hosting Outreach and Informational meetings throughout the state to educate you on what CSR is all about. This meeting will include lunch, informative speakers and an update on CalPERS related items. Please view the meetings below and RSVP today!

Madera County
When: October 2, 2019
Time: 11:30 a.m.
Where: Farnesi’s Steakhouse
203 E Robertson Blvd., Chowchilla

Los Angeles
When: October 2, 2019
Time: 10:30 a.m.
Where: Mimi’s Café, 2925 Los Feliz Blvd., Los Angeles

Gilroy
When: October 17, 2019
Time: 11 a.m.
Where: Longhouse Restaurant 8195 Monterey Rd. Gilroy

Cameron Park
When: November 6, 2019
Time: 1:00 p.m.
Where: Sizzler 4085 Cameron Park Drive, Cameron Park

Indio
When: November 14, 2019
Time: 10:30 a.m.
Where: Heritage Palms 44291 S. Heritage Palms Drive, Indio

DID YOU KNOW

How far in advance can I apply for Social Security retirement benefits?

You can apply for Social Security retirement benefits when you are at least 61 years and 9 months of age.

You should apply four months before you want your benefits to start.

Even if you are not ready to retire, you still should sign up for Medicare three months before your 65th birthday.

When you’re ready to apply for retirement benefits, visit the Social Security online retirement application at www.ssa.gov/benefits/retirement. This is the quickest, easiest, and most convenient way to apply.

California State Retirees Member Application

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 $27.00 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) __________

Did you know

To join, please fill out the application completely and mail it back in an envelope to:
CALIFORNIA STATE RETIREES: 3000 ADVANTAGE WAY SUITE 100 SACRAMENTO, CA 95834
JOIN ONLINE: WWW.CALRETIREES.ORG/JOINUS

Dues Table for Retired Members

<table>
<thead>
<tr>
<th>Monthly PERS Allowance</th>
<th>Dues</th>
</tr>
</thead>
<tbody>
<tr>
<td>$0 - $299</td>
<td>$1.00</td>
</tr>
<tr>
<td>$300 - $799</td>
<td>$2.25</td>
</tr>
<tr>
<td>$800 - $1,199</td>
<td>$3.25</td>
</tr>
<tr>
<td>$1,200 - $1,599</td>
<td>$5.00</td>
</tr>
<tr>
<td>$1,600 - $1,899</td>
<td>$6.50</td>
</tr>
<tr>
<td>$1,900 - $2,299</td>
<td>$8.00</td>
</tr>
<tr>
<td>$2,300 - $2,899</td>
<td>$8.50</td>
</tr>
<tr>
<td>$2,700 - $3,099</td>
<td>$9.00</td>
</tr>
<tr>
<td>$3,100 - $3,499</td>
<td>$9.50</td>
</tr>
<tr>
<td>$3,500 - $3,999</td>
<td>$10.00</td>
</tr>
<tr>
<td>$4,000+</td>
<td>$12.00</td>
</tr>
</tbody>
</table>

Office Use Only
**Roasted Tomato & Rosemary Soup with Kale & Potatoes**

**Ingredients**
- 4 yellow potatoes [cut in cubes]
- kale [chopped]
- 1 container of veg/chick stock
- 1 cup of white wine
- 4 stalks of celery [diced]
- 3 cloves of garlic [diced]
- 1 yellow onion [diced]
- 1 can of fire roasted tomatoes
- 4 sprigs of rosemary
- 3 sprigs of fresh thyme
- Croutons [crushed]
- Olive oil
- Sea salt & fresh ground pepper to taste

**Directions**

In a large pot on medium heat, add diced onion, celery & garlic with a drizzle of olive oil.
Add rosemary & thyme [leaving them on the stems, as you will remove them later].
Pour in wine and cook until tender.
Add potatoes.
Season with salt & pepper.
Add a can of fire roasted chopped tomatoes & the stock.
Add an additional cup of water. simmer on medium-low heat for a few hours stirring occasionally and adding extra seasoning or water if necessary.

Just before serving, remove sprigs of herbs.
Add kale [if you put kale in the soup too early, it will turn to mush and loose a lot of flavor].
Serve the soup with crushed croutons and olive oil to drizzle.

---

**Find Us Online**

Facebook: @CALIFORNIASTATETIREES
Twitter: @CASTATERETIREES
LinkedIn: @CALIFORNIASTATETIREES
Website: www.CalRetirees.org

---

**PUZZLES**

Happy Halloween

<table>
<thead>
<tr>
<th>3-letter words</th>
<th>6-letter words</th>
</tr>
</thead>
<tbody>
<tr>
<td>BAT</td>
<td>SPIDER</td>
</tr>
<tr>
<td>CAT</td>
<td>SPOOKY</td>
</tr>
<tr>
<td>OWL</td>
<td>SWEETS</td>
</tr>
<tr>
<td>4-letter word</td>
<td>7-letter words</td>
</tr>
<tr>
<td>MOON</td>
<td>CARVING</td>
</tr>
<tr>
<td>5-letter words</td>
<td>COBWEBS</td>
</tr>
<tr>
<td>BROOM</td>
<td>COSTUME</td>
</tr>
<tr>
<td>GHOST</td>
<td>LANTERN</td>
</tr>
<tr>
<td>NIGHT</td>
<td>OCTOBER</td>
</tr>
<tr>
<td>SCARY</td>
<td>PARTIES</td>
</tr>
<tr>
<td>TREAT</td>
<td>PUMPKIN</td>
</tr>
<tr>
<td>TRICK</td>
<td>SKELETON</td>
</tr>
<tr>
<td>WITCH</td>
<td></td>
</tr>
</tbody>
</table>
Dear Savvy Senior,
What can you tell me about electric bicycles? A friend of mine, who’s almost 70, recently got one and absolutely loves it. He told me he rides more now than he ever did on his regular bicycle.
Interested Boomer

Dear Interested,
Electric bikes have become very popular among U.S. baby boomers over the past few years because they’re super fun to ride and easier on an aging body.

Electric bikes, also known as e-bikes, are conventional bicycles with a battery-powered “pedal” or “throttle” assist. When you saddle up and push the pedals or throttle, a small motor engages and gives you a boost, so you can whiz up hills, ride into headwinds and cruise over challenging terrain without gassing yourself or taxing your knee joints.

Many older e-bike owners say they ride more frequently and go further and longer than they ever would with a traditional bike. Here’s what you should know about e-bikes, along with some tips to help you choose one.

What to Know
E-bikes are more complicated and expensive than regular bicycles, so you need to do some research before you purchase one. For starters, you need to know that there are three different types of e-bikes to choose from:

- **Class 1**: “Pedal-assist” electric bikes that only provides assistance when the rider is pedaling, and only up to 20 miles per hour. These are the most common type of electric bikes.
- **Class 2**: “Throttle-assist” e-bikes that let you use the electric motor without pedaling, like a motorcycle or scooter, but only up to 20 miles per hour.
- **Class 3**: “Speed pedal-assist” e-bikes, similar to Class 1, except that the motor will assist with bike speeds of up to 28 miles per hour. Because they’re electrically powered, states and local communities have varying regulations regarding the use of e-bikes. In many states, class one and two e-bikes are allowed to be ridden wherever a traditional bike goes, while class three are generally allowed on the street due to their higher top speed. For more information on your state’s e-bike laws, visit PeopleForBikes.org/e-bikes.

You should also know that e-bikes come in many different styles – commuter, cruiser, mountain, road, folding, etc. – just like traditional bikes to meet different riding needs. They also run on rechargeable lithium-ion batteries, and their motors are either hub-driven mounted on the front or rear wheel, or mid-drive motors that are mounted to the frame at the bottom bracket between the cranks.

The only downsides of e-bikes are weight and cost. Because of the battery and motor, e-bikes are much heavier than traditional bicycles weighing 50-plus pounds, so it can be more challenging if you have to manually lift or maneuver your bike a lot. And e-bikes are expensive, typically range between $2,500 and $3,500.

E-bikes are made by many of the same established companies that make traditional bikes like Specialized, Electra, Schwinn, Trek, Giant, Cannondale and Felt, along with a number of upstarts like Juiced Faraday, Pedego, Elby and Hi Bike. To shop for an e-bike, find some good bike shops in your area that sell them so you can test ride a few.

If you’re interested in a cheaper option, there are also e-bike kits you can purchase at places like Walmart, Amazon.com and eBikeKit.com that can convert your regular bike into an e-bike for a few hundred dollars.
The Alzheimer’s Association has partnered with five Bay Area museums to offer specialized museum tours. This innovative and enriching program connects people living with early-stage dementia and their care partners with some of Northern California’s most beautiful art.

During pre-arranged tours, specially trained museum docents highlight themes, artists and exhibitions in small-group discussions at the galleries. In their talks, the docents are less focused on the particulars of individual art pieces. Instead, they are more attuned to the needs of their visitors and to enhancing their appreciation of art.

The five museums currently participating are the Contemporary Jewish Museum, de Young Museum and Legion of Honor in San Francisco and the Cantor Arts Center and Anderson Collection at Stanford. The Alzheimer’s Association and the San Francisco museums also sponsor a spin-off from the original tour model that is tailored for Cantonese speaking individuals who are living with mid-stage dementia.

A way to engage
“To me, the real value is that it gives people a place to engage that is supportive and fun,” said Vanessa Souza, Early Stage Program Coordinator for the Alzheimer’s Association. “It’s something that would be of interest to them regardless of whether they had dementia.”

Souza said that many first-time participants remark that they had not been to a museum in a long time. They tell her that they “were very happy that they were able to get out and be able to spend time with their partners. A lot of people use it as a chance to spend a day in San Francisco.”

An opportunity for discussions
Carly Rivers, a Berkeley resident living with Alzheimer’s, has participated in five or six of the programs. “It is a wonderful experience,” she said. “It helps you to look into the art more deeply, to see more and to respond more, by talking about what we see.”

In addition, Carly says the visits and the discussions are beneficial to the relationships that individuals with cognitive impairments share with their care partners.

“It opens up another [avenue of conversation] between us that we can look at and refer to later,” she shared. “We have people that are at many different levels of care, and that’s very helpful to some of us.”

Highlights from a tour
During a recent program at the de Young, docent Victoria Kirby launched the day’s art theme of abundance. She started in front of the Mantelpiece for Thurlow Lodge, Menlo Park, CA. This towering wood and marble fireplace mantelpiece, designed by New York brothers Gustave and Christian Herter, dates to the early 1870s. “So, what do you think of this?” docent Victoria Kirby asked her audience of about a dozen people settled into chairs facing the massive piece. “It’s nice! Is it made out of wood?” a young woman asked. “Real wood?” “Yes,” Victoria responded. “French oak.”

Victoria then asked another question: “Would this fit in any of your houses?” Some giggled. Others shook their heads with an exaggerated “No!” Soon after, Victoria’s docent partner, Carol Fox, took over and she was on to the next piece of art. The Brown Family is a large oil painting of an elegantly dressed man, woman and young child by Eastman Johnson from 1869. “What do you think these people have?” Carol asked, reminding the group that the day’s theme was “abundance.” “Too much!” a member of the group yelled back, as many others laughed.

“I think it’s opulent,” one woman added. “It is opulent, Carol responded.

Fun for the docents and the participants
Carol and Victoria have both been conducting the tours since 2011. They agree with Vanessa that docents often get as much out of the tours as the participants.

“To them, it’s a specialized kind of tour,” Vanessa said of the docents. “It’s more detailed. They get to spend more time with the people, and also can experience all of the people [in groups] together.”

For Carly, participating in the group tour is one of the added benefits. “Different people have different responses and feelings in relation to what we are looking at,” she shared. “When we talk with each other, we learn from each other, too. It’s just fun to find out how different we can all be and how we can help each other.”

For more information on the tours or other programs for those living with a cognitive impairment, contact Vanessa Souza at vsouza@alz.org or 800.272.3900.

Article courtesy of Michelle Johnston from www.alzheimersblog.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 with everything CSR has to offer. Check out pages 14 and 15 for answers from page 10.

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. There are some answers from page 10.
CHAPTER 3

WEST BAY AREA

President: Skip Charbonneau, (415) 648-4946, Vice President: Billie Feliciano, (415) 324-9058, Secretary: Lilly Gee, (650) 992-2526, Treasurer/Chapter Membership Chair: Erilda Villa (415) 407-7095, aida.b.villa@gmail.com

Meeting: Wednesday, Nov. 20, 11 a.m. Where: Burke Family Restaurant, 25 W Main Street, Ione. Program: Holiday Party! Reservations required: Contact Alice Powell at (209) 559-1346 or Joaquina Caneado at (209) 524-7219.

CHAPTER 4

GREATER LOS ANGELES

President: Marta Zaragoza, (310) 204-6484, Vice President: Cynthia Frison, (424) 227-4640, Secretary: Virginia Griffin, (323) 290-3655, Treasurer: Emma Johnson, (213)258-8796.

Meeting: Thursday, Oct. 17, 11:30 a.m. Where: Taix Restaurant, 1911 Sunset Blvd., Los Angeles. Program: TBA. Menu: Choose from beef, roast chicken or white fish. Cost: Chapter 4 members and scheduled speakers eat free. Nonmembers pay $15. Reservations are required: Please contact Marta Zaragoza.

CHAPTER 5

CENTRAL VALLEY FOOTHILLS


Sonora

Meeting: Wednesday, Nov. 13, 11 a.m. Where: The Moose Lodge, 2092 Longeway Dr., Sonora. Program: OptumRx – Christina Fountain will be testing cholesterol and fasting blood sugars. Cost: Provided free to CSRR members. Reservations required: Call Alice Powell (209) 559-1346 or Kp Ramirez (209) 728-7580.

Jackson (Calaveras/Amador Counties)

Meeting: Wednesday, Nov. 20, 11 a.m. Where: Denny’s, 200 South Highway 49, Jackson. Program: TBA. Reservations required: Call Alice Powell (209) 559-1346 or Joaquina Caneado (209) 524-7219. Note: Please check future newsletter for any changes to meeting info.

Ione (Amador & Calaveras Counties)

Meeting: Wednesday, Nov. 20, 11 a.m. Where: Burke Family Restaurant, 25 W Main Street, Ione. Program: Holiday Party! Reservations required: Contact Alice Powell at (209) 559-1346 or Joaquina Caneado at (209) 524-7219.

CHAPTER 6

SACRAMENTO/YOLO AREA

President: Louis Espinoza, (916) 397-2526; Lespinosa@CalRetirees.org; Vice President/Membership: Phyllis Johnson, (209) 471-2192; johnsonphyllis1010@yahoo.com; Treasurer: Kathleen Elwell, (916) 395-3717; Secretary/Diane Welsh, (916) 682-7810

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

Meeting: Monday, Nov. 4, 11 a.m. to Noon lunch. Meeting starts at noon. Where: Sierra 2 Center, 2791 24th Street, Sacramento. Program: Final update for our December 2019 Holiday Party. Menu: Turkey on Croissant, Cranberry Salad and Pumpkin Pie. Updated reports on ongoing retiree related activities. Veggie: Eggplant, Tomato, Mozzarella, and fresh Pesto on Ciabatta bread. Gluten free and vegan (no preview available) with prior reservation only. Cost: Members eat free. Guests $3 payable by sponsor at lunch table. Reservations are required: Reservations must be received by 8:30 pm Oct. 21 to Phyllis Johnson at johnsonphyllis1010@yahoo.com or by cell at (209) 471-2192. Please leave voice mail with name(s) of members and guests, if you plan on attending and food choice(s). Note: Meals cannot be served without advanced reservation. This is necessary for proper food count for the caterer. For additional information: Contact Vice President Phyllis Johnson.

CHAPTER 7

SACRAMENTO/SOUTHERN AREA

Meeting: Thursday, Oct. 24, 10:30 a.m. at lunch. Where: Elks Lodge, 222 Elks Lane, San Luis Obispo. Program: OptumRx will speak. Cost: Chapter 10 members free. Guests and nonmembers pay $10. Reservations required: Please RSVP by October 20 to Pearl Cole (503) 498-5194 or pearl_cole137@yahoo.com.

CHAPTER 8

NEWARK AREA

President: Carol Bowen, (510) 527-5131, CBowen@CalRetirees.org; Vice President: Stella Torres; Treasurer: Digna Laurcano

Meets three times per year.

Meeting: Tuesday, Nov. 12, 11:30 a.m. Where: Fairview Metropolitan, 10051 Doolittle Dr., Oakland. Program: 2020 budget to be presented for approval. Bring a $5 holiday wrapped gift, for gift exchange. Cost: Members $5; Guests (limit one) $15. Menu: Buffet luncheon. Reservations required: NEED TO BE MADE BY ADVANCE PAYMENT WITH CHECK. Make check out to CSR CHAPTER 1. Send payment with name to Carol Bowen, P.O. Box, 5047 Richmond, CA 94805-5047. RSVP accepted by MAIL ONLY and must be postmarked no later than Friday, Nov. 1. Note: Meals cannot be served without advance reservation. For more information: Please contact Carol Bowen.

CHAPTER 9

NORTHERN CALIFORNIA/CHICO

President: Vincent Herrera, (916) 804-6613, V.Herrera@CalRetirees.org; Vice President: Joyce Finch, (530) 873-1165, joycefin14@sbcglobal.net; Treasurer/Secretary: Todd Mayer, (530) 519-2897, toddmayer@comcast.net.

Meet on the third Wednesday of every month

Meeting: Wednesday, Oct. 16, 11:00 a.m. Where: Creative Catering, 2565zanella WY, Chico. Program: Christina Fountain, OptumRx. Reservations required: RSVP to V.Herrera@CalRetirees.org. Cost: Lunch is free to chapter 14 members. Nonmembers pay $15. Make checks payable to CSR Chapter 14. Pay at the meeting. Reservations required: RSVP to V.Herrera@CalRetirees.org. 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. 1, 11:00 a.m. Where: Diamond Mountain Casino, 900 Skyline Drive, Susanville. Program: TBA. Cost: Free to CSR members. Reservations required: RSVP to carolvan60@frontiernet.net. Cost: Lunch is free to chapter 14 members. Nonmembers pay $15. Make checks payable to CSR Chapter 14. Pay at the meeting. For more information: Call, text or email Carol VanAmburg.
CHAPTER MEETING NOTICES

VHerrera@CalRetirees.org. For more information: Call, text or email Vincent Herrera.

Lassen/Plumas Subchapter
Meetings on the first Tuesday in April, June, August and October
Meeting: Tuesday, Oct. 1, 11:30 a.m. Where: Diamond Mountain Casino, 900 Skyline Drive, Susanville.
Program: TBA. Cost: Free to CSR members. Reservations required: RSVP to carolvan60@frontiernet.net. Cost: Lunch is free to chapter 14 members. Nonmembers pay $15. Make checks payable to CSR Chapter 14. Pay at the meeting. For more information: Call, text or email Carol VanAmberg.

CHAPTER 15
SIERRA FOOTHILLS
President: Iamn Stewart, (916) 412-2075; Vice President: Ruth Braun, (916) 434-6680, rbraun1110@gmail.com; Treasurer: Deborah Remington, (916) 402-9118, DRemington@windstream.net; Secretary: Frank Weinstein, (916) 223-5957, (916) 434-6680, rbraun1110@gmail.com; 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 held combined meetings in June and December.
Meeting: Tuesday, Oct. 8, noon. Where: Jensen’s Restaurant, 1500 N Lovers Lane, Ukiah. For more information: Call Skip Hulet.

Lake County Subchapter
Meeting: Monday, Oct. 7, noon. Where: Running Creek Casino, 635 Hwy 20, Upper Lake. For more information: Call Skip Hulet.

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 held combined meetings in June and December.
Meeting: Tuesday, Oct. 8, noon. Where: Jensen’s Restaurant, 1500 N Lovers Lane, Ukiah. For more information: Call Skip Hulet.

SAN JOSE AREA
President: Maria Aguilar, (408) 706-0336, MAGuillar@CalRetirees.org; Vice President: Brad Geldert, (408) 655-7999, bgeldert@gmail.com; Secretary: Christine Jasper, (408) 373-1655, christoj52@b9eglobal.net; Treasurer: Larry Roberts, (510) 827-7938, Iroberts1956@yahoo.com. Will meet in June, September and December.
Meeting: Thursday, Oct. 17, 11 a.m. Where: Longhouse Restaurant, 8195 Monterey Road, Gilroy. Program: Guest speaker Assemblyman Robert Rivas AD 27. Note: Please keep the toiletries coming, don’t forget our book exchange. Bring a retiree who has never attended and show them what a great time we have!

CHAPTER 20
SAN FERNANDO VALLEY AND LOS ANGELES AREA
President: M. Cora Okumura, (818) 359-7625, mcookumura@yahoo.com; Vice President: Raymond Cole, (818) 898-9613, flipcole@yahoo.com; Treasurer: Gaylunn Guzman, (818) 475-3729, gaylunn@gmail.com; Secretary: Membership Chair: Norma Gallegos, (818) 667-2347, norma.2005@gmail.com; PAC Chair: Charlene Gonzalez, (818) 817-1327, chargkitty@gmail.com. Meeting: Wednesday, Oct. 2, 10:30 a.m. Where: Mimi’s Cafe, 2955 Los Feliz Blvd., Los Angeles. Program: Staff from the City of Los Angeles Department of Aging. Menu: Lunch catered by Stonefire Grill. Cost: Free for chapter members; all others pay the lunch cost of $18. Reservations required: RSVP by Sept. 20 to Norma Gallegos.

CHAPTER 21
SONOMA, MARIN, NAPA AND SOLANO COUNTIES
President: Ron Franklin, (707) 938-2288, R Franklin@CalRetirees.org; Vice President: Donald Lehnhoff, (707) 795-9405; Secretary: Eric Norborn, (707) 322-1528; Treasurer: Harold Rose, (707) 542-5628.
Meetings quarterly
Meeting: Tuesday, Oct. 8, noon. Where: Oakmont Golf Club, 705 Oakmont Dr., Santa Rosa. Program: IMPORTANT NOTICE – CHANGE OF FORMAT – Lunch will be buffet style, no menu selection needed to reply. Reservations are required: If you plan on attending you MUST make reservations by contacting Harold Rose by either email at haroldforrose@gmail.com or by phone at 707.542.5628. NOTE: RESERVATIONS MUST BE MADE FOR EACH PERSON ATTENDING. For more information: Please contact one of the officers listed above.

CHAPTER 22
CHAPTER 23
SAN JOSE AREA
President: Maria Aguilar, (408) 706-0336, MAGuillar@CalRetirees.org; Vice President: Brad Geldert, (408) 655-7999, bgeldert@gmail.com; Secretary: Christine Jasper, (408) 373-1655, christoj52@b9eglobal.net; Treasurer: Larry Roberts, (510) 827-7938, Iroberts1956@yahoo.com. Will meet in June, September and December.
Meeting: Thursday, Oct. 17, 11 a.m. Where: Longhouse Restaurant, 8195 Monterey Road, Gilroy. Program: Guest speaker Assemblyman Robert Rivas AD 27. Note: Please keep the toiletries coming, don’t forget our book exchange. Bring a retiree who has never attended and show them what a great time we have!

CHAPTER 24
BAKERSFIELD/KERN COUNTY AREA
President: Ophelia Rabanal, (661) 458-6588, ORabanal@CalRetirees.org; Vice President: Henry Mendoza, (661) 725-8640; Secretary: Sue Kimbriel, (661) 589-2026, dkimbriel@bak.rr.com; Treasurer: Joe Salcido, (661) 477-2015, jose.salcido@yahoo.com.

Health Benefits Chair: Rachel Mendoza, (661) 319-5943; Membership Ambassador: Harry McDonald, (661) 428-7292.

Meeting: Thursday, Oct. 17, 11 a.m. Where: Hodel’s Country Dining, 519 Knudsen Drive, Bakersfield. Program: OptumRx Christina Fountain, will do a presentation on Cholesterol and Cholesterol Screening. Stephanie Huen, CSR Executive Vice President, will do a presentation on CalPERS Updates and Death Benefits and Special Power of Attorney, Cost: Members/ Associates and first time member attendees pay $5; All other guests/ spouses pay for their own meals.

CHAPTER 25
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. 10, 11 a.m. to 1 p.m. Where: El Nuevo Mexican Restaurant, 640 N Prospect, Porterville. For more information: Please contact Lou Flores Porterville
Vendetta: Thursday, Nov. 14, 11 a.m. to 1 p.m. Where: 386 N Main Street (corner of Main & Morton), Porterville. Program: We will be voting on the new fiscal year budget for Chapter 35. Reservations are required: No later than November 8 to Lou Flores. For more information: Please contact Lou Flores.

CHAPTER 26
CHAPTER 27
GREATER SAN DIEGO
President: Steve Haley, (619) 441-8769, Shaley@calretirees.org; Vice President: Elaine Edwards Yahraus, (619) 435-4404, eyahraus@gmail.com; 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. 3, 10:45 a.m. doors open. Lunch at 11 a.m., meeting at noon. Where: Sizzler, 3755 Murphy Canyon Rd, San Diego. Program: TBA. For more information: Please contact Steve Haley or Diane Whorton.

CHAPTER 28
MONTEREY BAY AREA
President: Quen Quigley, (831) 261-7540, QQQuigley@CalRetirees.org; Vice President: Carolyn McIntyre, (831) 722-3827; Secretary: Susan Sisson; Treasurer: Marilyn Hamilton

Usually meets the third Thursday of even months at various locations

CHAPTER 29
SACRAMENTO
President: Joe Reynoso, (916) 708-0369, JReynoso@CalRetirees.org; Vice President: Gail Fasciola, (916) 386-1553, gailsbg@comcast.net; Secretary: John Bowden, (916) 361-8786, jbowden45@comcast.net; Chapter Treasurer/Oregon Subchapter Chair: Geanie Hixon, (541) 646-6925, geanie.hixon@gmail.com

Usually meets on the first Wednesday of even months
Meeting: Wednesday, Oct. 2, 11 a.m. Where: The Old Spaghetti Factory, 12401 Folsom Blvd., Rancho Cordova. Program: TBA. Reservations: Not required. For more information: Contact Joe Reynoso
Medford, Oregon Subchapter
Meets on the third Thursday of even months
Meeting: Thursday, Oct. 17, 11:30 a.m. Where: Elmer’s Restaurant, 522 N Irwin Street, Hanford. Reservations are required: No later than November 12 to Lou Flores For more information: Please contact Lou Flores.

PORTERVILLE
Meeting: Thursday, Dec. 12, 11 a.m. to 1 p.m. Where: 386 N Main Street (corner of Main & Morton), Porterville. Reservations are required: No later than December 6 to Lou Flores. For more information: Please contact Lou Flores.
CalPERS retirees:
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.
- The only Medicare health plan in California rated 5 out of 5 stars, 8 years in a row – 2012-2019.*

To learn more and find out how to enroll through CalPERS, call a Kaiser Permanente Medicare specialist 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

*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.

Please recycle.
336051468_CSR May 2019