If you are a state or California State University (CSU) retiree enrolled in a CalPERS Medicare health plan, you or your dependents may be entitled to a Medicare Part B premium reimbursement.

**Background**

Each year the Centers for Medicare and Medicaid Services (CMS) announces the Medicare Part B premium. The 2020 Standard Medicare Part B premium amount is $144.60 (the 2019 premium was $135.50).

According to CMS, most Medicare beneficiaries will pay the standard Medicare Part B premium. If your modified adjusted gross income, as reported on your IRS tax return, is above the set threshold established by CMS, you’ll pay the standard Medicare Part B premium amount plus an additional Income-Related Monthly Adjustment Amount (IRMAA). If you are required to pay an IRMAA, you will receive a notice from the Social Security Administration (SSA) advising you of your Medicare Part B premium cost for 2020, and how the cost was calculated.

**Reimbursement of Premiums**

If you or your dependents are eligible for Medicare Part B reimbursement, CalPERS will automatically reimburse the eligible amount on your retiree warrant.

If you or your dependents are paying an increased Medicare Part B premium (IRMAA), you may be eligible for reimbursement of all or part of your Medicare Part B premium (some exceptions apply). The reimbursement amount is limited to the difference between your employer contribution and the cost of your plan’s premium, up to the amount of your Part B premium.

In December, CalPERS mails letters to members currently receiving an IRMAA adjustment to their Part B premium reimbursement. These letters detail the standard Medicare Part B premium for 2020 and provide instructions for requesting additional reimbursement.

**Requesting Additional Reimbursement**

If you or your dependents are paying an increased Part B premium (IRMAA) and would like to request additional reimbursement, submit a copy of your entire SSA notice showing the IRMAA determination and increased Part B premium to CalPERS. Processing time for IRMAA documents is up to 60 calendar days.

**Secure Upload**

To ensure secure and timely processing, upload your or your dependent’s SSA notice online by logging in to your personal myCalPERS account.

The information provided in this article was provided by CalPERS. If you have any questions, please contact CalPERS directly at 888.225.7377.

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**District C Director Election Results**

On January 3, 2020, ballots were counted and tallied for the District C Director seat. Listed below are the election results:

Mary McDonnell, having received the most votes, has been elected District Director for District C.

Mary will serve a new three-year term of office beginning at the CSR Board of Directors meeting on February 27, 2020. Congratulations Mary!
Take the next step! Here are 10 great reasons to join!

1. **Advocacy**: CSR has 87 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.

2. **Member discounts**: We have discounts ranging from emergency travel 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 for fun, social and educational events and speakers! 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 offices throughout California contact our annuitant members for temporary, part-time jobs with the state.

7. **39,000 members strong and growing**: Our opinion matters to legislators, our governor, CalPERS and other agencies that can impact the pensions and benefits of state retirees. There is strength in numbers!

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 with a wide range of volunteer and charitable activities. Make a difference after retirement while having fun!

10. **All are welcome**: Any California state retiree can become a CSR member and get access to our exceptional member benefits and be included in our strong retiree community.

Join today calretirees.org/joinus
2020 Retirement Check Pay Days

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

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

To view or print your benefit statements from the last five years, log in to your account at my.calpers.ca.gov.

<table>
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<th>Northern California Mailing Date</th>
<th>Direct Deposit Date</th>
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<td>December</td>
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UPCOMING EVENTS 2020

January 1
New Year’s Day
HQ closed

January 20
Martin Luther King Jr. Day
HQ closed

January 21 & 22
CalPERS Board of Administration
Lincoln Plaza North 400 P St.
Sacramento, CA 95814

February 18
Presidents Day
HQ closed

February 18 & 19
CalPERS Board of Administration
Lincoln Plaza North 400 P St.
Sacramento, CA 95814

February 25, 26 & 27
CSR Board of Directors meeting
Sacramento, CA
Happy New Year and welcome to the decade of the 20s! Around the State Capitol, the New Year means a new state budget proposal. Governor Gavin Newsom, according to the State Constitution, has until January 10 to submit the proposed 2020-21 State Budget to the Legislature.

In November, the California Legislative Analyst’s Office (LAO), which serves as the fiscal and policy consultant to the Legislature, released its annual preview of the 2020-21 budget and assessment of the current state of the economy. This report is widely seen as the start of budget deliberations for the upcoming fiscal year.

The good news, according to the LAO report, is that “California’s budget continues to be in a good position.” The LAO estimates that the State is likely to have a $7 billion budget surplus in the 2020-21 fiscal year, assuming programs next year would be funded at current spending levels. In addition, the state’s rainy day fund balance is expected to increase to $18.3 billion by the end of 2020-21. Counting other reserve accounts, the LAO estimates that the state will have over $25 billion in stockpiled cash by June 30, 2021.

Despite this surplus, the LAO cautions the Legislature of looming economic uncertainties which could shrink revenues. The LAO cites slowdowns in the housing market, trade, new car sales, and business startups as key indicators that the state’s economic health has weakened in 2019. Given the slowing economy, the LAO urges caution in allocating any available surplus dollars and recommends that no more than $1 billion be dedicated to ongoing expenditures and program expansion. The LAO also recommends that any remaining excess funds in the fiscal year should be dedicated to building reserves and paying down debt, and suggests that the Legislature focus on one-time, flexible commitments that can be changed mid-year if economic conditions change.

The LAO’s 2020-21 budget forecast focuses only on the General Fund – the money collected from personal income taxes, sales taxes, and corporation taxes that largely pays for state education, medical, and corrections programs. The LAO projects the 2020-21 General Fund revenue to be $167 billion, up 3.4% from the current fiscal year.

Legislators, of course, have already started to set their own budget plans and priorities. Assembly Budget Chair Phil Ting released a 2020-21 Budget Blueprint on behalf of the Assembly Democratic Caucus outlining multiple budget priorities. These priorities include adding more state funding for education, poverty reduction, healthcare, housing, and more while building up the reserve and paying down debt.

What will Governor Newsom’s priorities be for the next fiscal year? We will have to wait for the details on or about Friday, January 10. Then, the Legislature has until June 15 to make their budget nips and tucks and approve the budget bill. The 2020-21 budget must be signed by the governor before the start of the fiscal year on July 1, 2020.
Happy Holidays from Chapter 19!

Chapter 6 members gather at a meeting in Indio.

The Chapter 2 holiday party in Sacramento is always a blast especially with these folks in attendance.

Chapter 20 awarded Charlene Gonzalez for 100 percent attendance in 2019 chapter activities and Secretary Norma Gallegos for excellent work as chapter recorder and ambassador.

A good time was had by all at the Chapter 20 Holiday meeting. The chapter also donated $300 worth of toys for CHP distribution!

Chapter 8 members celebrated the holidays two days in row in beautiful Humboldt.
Happy Holidays from District A Director Sharon Stoltzman and Noby Fukuma Rydell.

Chapter 6 members gather to discuss plans for 2020 in Alta Loma.

CSR President Tom Behrens, Chapter 2 President Louie Espinoza, and Chapter 2 member Michael Ellison enjoying the Chapter 2 Holiday party!

It was a packed house at the Chapter 15 holiday party. Happy Holidays to you all!

CSR chapter presidents catch up at a holiday party!

Chapter 36 members host a membership meeting in Monterey.

Chapter 6 members gather to discuss plans for 2020 in Alta Loma.
Social Media Etiquette 101

The way you engage with your friends, family, and contacts on Facebook could have a serious impact on your relationships online and off. Follow these guidelines to ensure your social media conduct is polite and meaningful. Please note the article’s guidelines apply to personal pages; engagement etiquette for a business page such as CSR will be addressed next month.

1. Always show respect, especially when discussing or posting about politics. You can share your political views—and even disagree with your friends, family, and network—as long as you do it with basic manners. “Don’t question someone’s intelligence or integrity,” Daniel Post-Seining told Business Insider. “Make your argument about the situation or issue, not the person you’re talking to.”

2. Quit complaining. Grumbling about your life is the second most annoying Facebook offense for users, according to Real Simple. You should never complain about work or colleagues online. You never know you may see it—even with the strictest privacy settings in order. And don’t complain about your day-to-day in general. “Nobody likes the complainer,” Anna Post, author of Emily Post’s Etiquette, told Forbes. Your friends don’t want their feed full of debbie downers. It’s annoying, tacky, and most of all—cringeworthy.

3. Avoid the “humblebrag.” There’s nothing worse than a friend posting about their newest shopping purchase, vacation, or achievement and trying to seem modest about it. You may want your friends to know you’re #blessed and truly appreciate all that you have, but no one likes a braggart.

4. Always reveal big news to friends and family first. Engagements, pregnancies, new jobs, births, divorces, deaths, spreading fake news (defined as deliberate misinformation or hoaxes), scams, or potentially offensive stories by doing a little research first. “This is especially true on viral content, which may appear innocent, but can carry

platforms. Your friends likely follow you on Instagram, Twitter, Pinterest, in addition to Facebook, so be sure not to overwhelm them with posts they’ve already seen or liked by making this quick fix.

8. Never share unflattering photos. Let’s remember the golden rule: treat others as you would like to be treated. You wouldn’t like it if someone shared an embarrassing or unattractive image of you, right?

9. Never “like” bad news. Hitting the “like” button just doesn’t make sense when someone announces the death of a loved one, a divorce, health problems, or any sort of sad or somber post. Use the proper reaction button, or even better, leave a thoughtful comment on the post. “Stick to the comments to share your thoughts. That way the owner can get a personal message from an individual they can relate to rather than a ‘like’ that can confusion others,” Ravi Shukle, a social media expert told MEL Magazine. “If you feel a Facebook ‘reaction,’ like or comment doesn’t really portray how you feel, it’s time to reach out on a one-to-one basis.”

10. Acknowledge tragedies with a simple, empathic message. If you want to share your sympathies after a terrorist attack, weather disaster, or death, go for it, but keep in mind this is not the time to inject your political views, judgements, or complaints. A straightforward statement that expresses your support for those affected works best. “Keep it simple with something like ‘Our thoughts are with Ottawa today,’” etiquette expert Margaret Page wrote on her blog.

Article courtesy of Country Living
Would you like for a family member or caregiver to be able to call Medicare on your behalf? Medicare can’t give your personal health information to anyone unless they have permission in writing first. There are 2 ways to give permission:

1. Print and fill out form CMS-10106: “Authorization to Disclose Personal Health Information” and then mail it to Medicare.

OR

2. Submit the form online with a Medicare account. Don’t have a Medicare account yet? Signing up is easy and gives you electronic access to your health information. Once you’ve signed up, fill out and submit the form online by following these steps:

1. Click on your name in the top right corner of the page.
2. Click “My account.”
3. Select “Manage my representatives.”
4. Click “Medicare Authorization to Disclose Personal Health Information form.”
5. Enter the requested information and click the “Continue” button.

If you need the CSR logo, please email CSRinfo@CalRetirees.org or use the Board approved logo below.
CSR OUTREACH AND INFORMATIONAL MEETINGS

Attention future CSR Members!
CSR is hosting Outreach and Informational meetings throughout the state to educate you on how CSR is advocating for you, your health benefits and pensions. This meeting will include lunch, informative speakers and an update on CalPERS related items. Please view the meetings below and RSVP today!

Merced
When: January 15, 2020
Time: 11:00 a.m.
Where: Ravello's Restaurant
3360 N. State Highway 59, Merced, 95340

Oregon
When: January 16, 2020
Time: 12 noon
Where: Beachfront Bistro
16011 Boat Basin Road, Brookings, OR, 97415

DID YOU KNOW?
Did you know the most commonly used letter in the alphabet is E?
Did you know the 3 most common languages in the world are Mandarin Chinese, Spanish and English?
Did you know the most common mental illnesses are anxiety and depression?
Did you know the most commonly forgotten item for travelers is their toothbrush?
Did you know your most sensitive finger is your index finger?
Did you know Monopoly is the most played board game in the world?
Did you know India has the most post offices than any other country (over 100,000)?
Did you know soccer is the most followed sport?
Did you know your most active muscles are in your eye?
Did you know the most sung song is happy birthday?
Did you know most of the Vitamin C found in fruits is in the skin?
Did you know the most common disease is tooth decay?
Did you know avocados have the most calories of any other fruit?

California State Retirees Member Application

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
Dr. Martin Luther King, Jr. was born on January 15, 1929. Test your knowledge of the life and work of this important leader as you complete this crossword.

**PUZZLES**

**Martin Luther King Jr**

ANSWERS ON PAGE 13

**Personal Portobello Mushroom Pizzas**

**Ingredients**
- 1 large portobello mushroom, stem removed
- 1 tablespoon spaghetti sauce
- 1/2 cup mozzarella cheese
- 1/2 tablespoon sliced black olives
- 4 slices pepperoni sausage
- 1 clove garlic, chopped

**Directions**
Preheat the oven to 375 degrees F (190 degrees C).
Place the mushroom on a baking sheet, and bake for 5 minutes in the preheated oven.
Remove from the oven, and spread spaghetti sauce in the cup of the cap.
Top with cheese, olives, pepperoni and garlic.
Bake for an additional 20 minutes, or until cheese is melted and golden.

ACROSS
1. MLK, Jr’s most famous speech: "I Have a ____"
5. Name of the movement that sought to extend full equality to blacks (2 words)
8. MLK, Jr. held a large march in 1965 from here to Montgomery
9. His wife’s first name
10. He was sometimes arrested and sent here.
11. These laws once kept blacks from casting ballots
12. MLK, Jr’s profession

DOWN
2. City of his birth
3. The practice of separating races that he sought to end
4. He led boycotts of this method of transportation.
6. He won this peace prize in 1964.
7. He worked to bring equality through __ means.

FIND US ONLINE

FACEBOOK: @CALIFORNIASTATERETIREES
TWITTER: @CASTATERETIREES
LINKEDIN: @CALIFORNIASTATERETIREES
WEBSITE: WWW.CALRETIREES.ORG
Why the Risk of Heart Attack Rises in Winter

Dear Savvy Senior,
I’ve read that people with heart problems need to be extra careful during the winter months because heart attacks are much more common. Why is this?

Cautious Senior

Dear Cautious,
Everyone knows winter is cold and flu season, but many don’t know that it’s also the prime season for heart attacks too, especially if you already have heart disease or have suffered a previous heart attack. Here’s what you should know, along with some tips to help you protect yourself.

In the U.S., the risk of having a heart attack during the winter months is twice as high as it is during the summertime. Why? There are a number of factors, and they’re not all linked to cold weather. Even people who live in warm climates have an increased risk. Here are the areas you need to pay extra attention to this winter.

Cold temperatures:
When a person gets cold, the body responds by constricting the blood vessels to help the body maintain heat. This causes blood pressure to go up and makes the heart work harder. Cold temperatures can also increase levels of certain proteins that can thicken the blood and increase the risk for blood clots. So, stay warm this winter, and when you do have to go outside, make sure you bundle up in layers with gloves and a hat, and place a scarf over your mouth and nose to warm up the air before you breathe it in.

Snow shoveling:
Studies have shown that heart attack rates jump dramatically in the first few days after a major snowstorm, usually a result of snow shoveling. Shoveling snow is a very strenuous activity that raises blood pressure and stresses the heart. Combine those factors with the cold temperatures and the risks for heart attack surges. If your sidewalk or driveway needs shoveling this winter, hire a kid from the neighborhood to do it for you, or use a snow blower. Or, if you must shovel, push rather than lift the snow as much as possible, stay warm, and take frequent breaks.

New Year’s resolutions:
Every Jan. 1, millions of people join gyms or start exercise programs as part of their New Year’s resolution to get in shape, and many overexert themselves too soon. If you’re starting a new exercise program this winter, take the time to talk to your doctor about what types and how much exercise may be appropriate for you.

Winter weight gain:
People tend to eat and drink more and gain more weight during the holiday season and winter months, all of which are hard on the heart and risky for someone with heart disease. So, keep a watchful eye on your diet this winter and avoid binging on fatty foods and alcohol.

Shorter days:
Less daylight in the winter months can cause many people to develop “seasonal affective disorder” or SAD, a wintertime depression that can stress the heart. Studies have also looked at heart attack patients and found they usually have lower levels of vitamin D (which comes from sunlight) than people with healthy hearts. To boost your vitamin D this winter, consider taking a supplement that contains between 1,000 and 2,000 international units (IU) per day.

Flu season:
Studies show that people who get flu shots have a lower heart attack risk. It’s known that the inflammatory reaction set off by a flu infection can increase blood clotting which can lead to heart attacks in vulnerable people. So, if you haven’t already done so this year, get a flu shot for protection. And, if you’ve never been vaccinated for pneumococcal pneumonia, you should consider getting these two shots (given 12 months apart) too.
As many as one in five older adults experience mental health concerns that are not a normal part of aging – the most common of which are anxiety or mood disorders including depression. In most cases, these mental health issues respond well to treatment. Sadly, far too often older adults do not seek or receive the help they need. Undiagnosed and untreated, mental health illnesses have serious implications for older adults and their loved ones. That’s why it’s important to understand these “10 Facts You Need to Know about Mental Health and Aging.”

Mental health problems are not a normal part of aging.
While older adults may experience many losses, deep sadness that lingers may signal clinical depression. Similarly, an anxiety disorder is different from normal worries. One in four American adults has a diagnosable mental disorder during any one year. About six percent of older adults have a diagnosable depressive illness.

Mental health is as important as physical health.
Good mental health contributes greatly to an overall feeling of well-being. Untreated mental health disorders in older adults can lead to diminished functioning, substance abuse, poor quality of life, and increased mortality. Research shows mental illness can slow healing from physical illnesses.

Healthy older adults can continue to thrive, grow, and enjoy life!
Reading, walking, and socializing are just a few of the activities that many individuals enjoy at any age. Exercising your mind and body, and maintaining social connections are good for your mental health, too.

Mental health problems are a risk for older adults, regardless of history.
While some adults go through life managing a chronic mental illness, mental health problems can also appear late in life. Sometimes mental health deteriorates in response to a stroke, Parkinson’s disease, cancer, arthritis, or diabetes, and even some medications. Older adults without a history of substance abuse may abuse medications, alcohol, or drugs.

Suicide is a risk among older adults.
Older adults have the highest suicide rate in the country. Those aged 85 and over have the highest suicide rate; those aged 75 to 84 have the second highest. Older adults’ suicide attempts are more lethal. For those 65 and older, there is one suicide for every four attempts compared to one suicide for every 20 attempts for all other age groups. These symptoms call for consultation with a health care professional:
- Sadness that has lasted longer than two weeks.
- Consistent worries about issues such as money, family and health.
- Consistent trouble sleeping or concentrating.
- Frequent trouble remembering things or feeling confused in familiar places.
- Have more than one alcoholic drink a day or take more medication than prescribed.

Older adults can be helped with the same success as younger people.
Eighty percent of older adults recovered from depression after receiving treatment that included both psychotherapy and antidepressant medication.

Our health system is not adequately helping older adults with mental disorders.
Medicare covers 80 percent of a physical health problem, but only 50 percent of a mental health problem. This is a barrier to treatment for many people. Researchers estimate that up to 63 percent of older adults with a mental disorder do not receive the services they need.

75 percent of those who commit suicide are men. Eighty percent of older adults recovered from depression after receiving treatment that included both psychotherapy and antidepressant medication.

Sign up for the CSR E-Newsletter
and stay updated on what’s going on at CSR!

www.castateretirees.org/csrnewsletter

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! Please send your photos to csrinfo@CalRetirees.org or mail them to: CSR Newspaper Staff, 3000 Advantage Way Suite 100 Sacramento, CA 95834
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.

Chapter 1
Julio Robles
Brad Coyle
Ahee Lee
Min Yu
Gregory Hettwer
Constance Gordon
Katheryn Weaver
Phillip Brown

Chapter 2
Alison Dabney
Irma Mejia
David Yee
Robert Rodriguez
Betina Lee
Denise Dyer
Diane Brown
Beth Regula Thompson
Raymond Williams
Jeffrey Sjaaheim
Nancy Tatarakis
Emmanuel Dila
Darcy Dixon
Reginald Sanders
Dwayne Breed
Alan Stein
Edmund Pambid
Herman Mendoza
Neil Matsuoka
Suzanne Stenberg
Denise Cervin
Jeffrey Donati
Leticia Garcia
Clarence Wooten
Carmen Ledesma
Janet Dean
Dana Michaels
Bennett Blincoe
Sheila Stephens
Jim Quintana
Ricky Labortoria
Fermin Correa
Samuel Joseph
Bella Chu
Frank Limacher
Lorna White-Madolora
Paul Douglas

Chapter 3
Wallace Lew
Thomas Weber

Chapter 4
John Whitehead
Kimberly Taylor
Alma Venable
Phyllis Fry

Chapter 5
Kathy Yarick

Chapter 6
Tina Redway
Jacquelyn Williams
Lisa Nickerson
Ervin Caver
Linda Garcia Lawson
Terry Bench
Eldon Johnson
Barbara Stamps
Laura Gallardo
Sylvia Castillo
Marla Vonson
Dorcas Ibrahim

Chapter 9
Cristina Mimiaga
Kathy Wood
Karen Mahood
Simmons Assibeby
Sherrie Vicario

Chapter 10
Deirdre Devlin
Heidi Federer
Vivian Longacre
Susanna Rea
Carol Hawkins-Kolb
Teresa Contreras
Refugio Rodriguez
Cathie Ortiz
Terry O’Brien

Chapter 11
Alphonso Torres
Kathy Cole
Rosie Martinez
Marcie Nelson
Charles Marklund
Maureen Mahoney
Yolanda Molina
Gina Joy
Sandra Barton
Dale Goza

Chapter 12
Judith Leyden-De Veaux
Jonathan Cagalawan
Patricia Garcia

Chapter 13
Brian Shurtlette
Yvonne Bennett
Sandra Jewell
Michael Bennett

Chapter 14
David Davis

Chapter 15
Kathryn Wolff
Vicki Kinman
Deborah Brown
Maureen Biggs
Cheryl Hanley
Sherry Manley
Mary Smillie
Sally Hencken
Monica Finn
Frank Silva
Norman Thurber
Keri Miles
Daniel Stein-Freer

Chapter 16
Hattie Mitchell

Chapter 17
Dianne Robinson
Arel Lucas
Patricia Hoggard
Alice Readye
Juanita Crosby
Marilyn Yoder
Carolina Sanchez

Chapter 18
Stanley Walton
Kathleen Dawson

Chapter 19
Steven Sisti
Patrycja Blake
Keith Krupa
Michael Calderon

Chapter 20
Sunil Kapoor
Stanley Vaughn
Debra Wright

Chapter 21
David Zachary
Carrie Rockwell
Kathryn Villa
Tammy Abrams
Cecilia McDaniel
Raven Loguidice
Corey Miller

Chapter 22
Don’t fret if you joined CSR but

Chapter 23
answers from page 10

Chapter 24
Don’t see your name here.

Chapter 25
Processing
at CalPERS,
the State
Controller’s
Office and CSR

Chapter 26
can take a few
months. Check
again for your
name within the
next two months.

Chapter 27

Chapter 28

Chapter 29

Chapter 30

Chapter 31

Chapter 32

Chapter 33

Chapter 34
Willie Harris
Emaline Kong
Joseph Wardell
Mark Barr
Colleen Cavalieri

Chapter 35
Juan Hernandez
Lon Wilson
Tracy Rieks
Janette Bashman
Donna Curty
Teresa Romero
Henry Gayton

Chapter 36
Luis Rodriguez
Elizabeth Arce

Chapter 165
Ralph Taylor
Debra Cribbins
Penny Katsifolis
James Ster
Elizabeth Golchert
Kathy Fritz
Ronda Bell
Tammy Turner
Jacob Goode
Brenda Collins
Robin Cardiff
Kenneth Ryan
Arlene Ramos
Ruben Romero

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 MEETING NOTICES

CHAPTER 1
ALAMEDA/CONTRA COSTA COUNTIES
President: Carol Bowen, (510) 527-5131, CBowen@CalRetirees.org; Vice President: Stella Torres; Treasurer: Digna Laureano
Meets three times per year.
Meeting: Tuesday, Mar. 10, 11:00 a.m.
Where: Fairview Metropolitan, 10051 Doolittle Dr., Oakland.
Cost: Members $10; Guests (limit one) $20.
Menu: Buffet luncheon. Reservations required: UNEED TO BE MADE BY ADVANCE PAYMENT WITH CHECK. Make check out to CSR CHAPTER 1. Send payment with your name to Carol Bowen, P.O. Box 5047, Richmond, CA 94804-0047. RSVP accepted by MAIL ONLY.

CHAPTER 2
SACRAMENTO/YOLO AREA
President: Luis Espinoza, (916) 397-2526; LEspinoza@CalRetirees.org; Vice President/Membership: Phyllis Johnson, (209) 471-2192; johnsonphyllis010@yahoo.com; Treasurer: Kathleen Etwell, (916) 395-3717; Secretary: Dianne Welsh, (916) 682-7810

Meetings on the first Monday of every month, unless otherwise announced
Meeting: Monday, Feb. 3, 11 a.m.
Where: Sierra 2 Center, 2791 24th St., Sacramento.
Program: Updated reports on ongoing retiree related information. Usually meets on the second Tuesday of each month.

CHAPTER 3
WEST BAY AREA
President: Skip Charbonneau, (415) 648-4946; Vice President: Billie Feliciano, (415) 324-9058; Secretary: Lily Garcia, (400) 992-2526; Treasurer/Chapter Membership Chair: Erlinda Villa (415) 407-7905, aida.b.villa@gmail.com

CHAPTER 4
GREATER LOS ANGELES
President: Marta Zaragoza, (310) 204-0484; Vice President: Cynthia Frison, (424) 227-6489; Secretary: Virginia Griffin, (323) 290-3655; Treasurer: Emma Johnson, (213) 258-8796
Meeting: Tuesday, Jan. 14, 11:30 a.m. at Petrelli's Steakhouse, 5615 Sepulveda Blvd., Culver City.
Program: Guest speaker to discuss Wise and Healthy Aging. Cost: Chapter members and scheduled speakers eat free. Non-chapter members pay $20 per meal. Reservations required: Due to limited meal selections please call Marta at (310) 204-0484.

CHAPTER 5
CENTRAL VALLEY FOOTHILLS
President: Anita McCabe, (209) 602-7775; Vice President: Alice Powell, (209) 559-1346; Secretary: Korryn Koplen, (209) 577-8876; Treasurer: Tom Hill, (209) 524-6650
Meeting: Tuesday, Feb. 20, 11:30 a.m. to 1:30 p.m.
Where: T'ai Restaurant, 1911 Sunset Blvd., Los Angeles.
Program: Guest speaker from OptumRx. Cost: Chapter 4 members and scheduled speakers eat free. Non-chapter 4 members pay $20 per meal. Reservations required: Due to limited meal selections please call Marta at (310) 204-0484.

CHAPTER 6
SAN BERNARDINO/RIVERSIDE COUNTY
President: J. Dee Stoddard, (909) 862-1870; Vice President: Frank Ornelas, (909) 948-8788; Secretary: Patsy Holls, (909) 862-7615; Treasurer: Erlinda Ochoa, (909) 822-4128.
Meeting: Thursday, Feb. 13, 10:30 a.m.
Where: Mexico Cafe, 892 E Highland Ave, San Bernardino.
Cost: Lunch is free to members. For more information: Contact one of the officers listed above.

CHAPTER 7
NORTHERN CALIFORNIA/CHICO
President: Vincent Herrera, (916) 804-6613, VHerrera@CalRetirees.org; Vice President: Joyce Finch, (530) 873-1165, joycef14@sbcglobal.net; Treasurer: Todd Mayder, (530) 519-2897, toddmayer@comcast.net

Please Note: Change of meeting dates and venues
Will usually meet on the third Tuesday of every month
Meeting: Tuesday, Jan. 21, 11:00 a.m.
Where: Logan's Roadhouse, 1900 E 20th St., Chico.
Program: Sherry Miller, Chico Airport Manager.
Cost: Lunch is free to chapter 14 members and first-time attendees.
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, April 7, 11:30 a.m.
Where: Diamond Mountain Casino, 900 Skyline Drive, Susanville.
Program: Review of CSR Strategic Plan.
Cost: Free to CSR members.
Reservations required: RSVP to Carol VanAmburg at (530) 260-9595 or carolvan60@frontiernet.net.
Cost: Lunch is free to chapter 14 members and for first-time attendees.
For more information: Call, text or email Carol VanAmburg.

CHAPTER 10
NO. CALIFORNIA/REDDING
President: Warren Schlatter, (530) 605-1585, WSchlatter@CalRetirees.org; Vice President: Robert Black, (530) 722-0511, bob_linda@charter.net; Secretary: Audrey Sandeen, (530) 221-3500, theswede8243@gmail.com; Treasurer: Geogene Gibson, (530) 529-0277, rjcepm10@hotmail.com; Chapter Membership Director: Ed Huey, (530) 246-9456, csrchair31@gmail.com

CHAPTER 11
MID VALLEY
President: Christy Christensen-Fountain, (559) 707-7067; ChristensenFountain@CalRetirees.org; Vice President/Secretary: Claudine Edwards-McDougall, (559) 696-2628; Treasurer: Gigi Suhilowski, (559) 269-5380; Usually meets the first Wednesday of March, June, September and December
Meeting: Wednesday, March 4, 11:30 a.m. Where: TBA. For more information: Please call (559) 920-7277 or (559) 707-7067

CHAPTER 12
EASTERN MOUNTAIN AND HIGH DESERT AREAS
President: Linda Currie, (661) 273-6390, lcurrie197@roadrunner.com; Vice President: Stephanie PyszbeskiGilbert, (661) 537-3811, stevea22@hotmail.com; Secretary: Blanca Rodriguez, (909) 553-5625, blancred703@yahoo.com; Treasurer: Barbara Griffin, (661) 266-1130, bgri1275@gmail.com

Usually meets on the second Wednesday of even months
Meeting: Wednesday, Feb. 12, 11:00 a.m.
Where: Steer’N Stein, 12224 Mariposa Road, Victorville.
Program: Guest speaker will be talking about Living Trusts. Cost: $6 per person. Reservations required: RSVP must be received by January 31. Plan to attend and bring a friend.
For more information: Please contact Barbara Griffin at (661) 266-1130 or Stephanie PyszbeskiGilbert at (661) 537-3811

CHAPTER 13
SOUTHERN CALIFORNIA
President: Raelene Allard, (323) 304-9894, LAllard@CalRetirees.org; Vice President: Rhonda Call, (213) 221-6010, rcallrealene@yahoo.com; Secretary/Treasurer: Donna Hernandez, (562) 405-1387, donnacooker@msn.com

Usually meets on the second Wednesday of each month
Meeting: Wednesday, Jan. 8, 10 a.m.
Program: Outreach and Information meeting.
Cost: Lunch is free to chapter 14 members; non-chapter members pay $15 per member. Guests can pay for themselves.
Reservations required: Please contact a chapter officer listed above.

CHAPTER 14
NORTHERN CALIFORNIA/CHICO
President: Vincent Herrera, (916) 804-6613, VHerrera@CalRetirees.org; Vice President/Secretary: Ed Huey, (530) 246-9456, csrchair31@gmail.com; Treasurer: Geogene Gibson, (530) 529-0277, rjcepm10@hotmail.com; Chapter Membership Director: Ed Huey, (530) 246-9456, csrchair31@gmail.com; Vice President: Robert Black, (530) 722-0511, bob_linda@charter.net; Secretary: Audrey Sandeen, (530) 221-3500, theswede8243@gmail.com; Treasurer: Geogene Gibson, (530) 529-0277, rjcepm10@hotmail.com; Chapter Membership Director: Ed Huey, (530) 246-9456, csrchair31@gmail.com

Usually meets on the second Monday of every month
Meeting: Monday, Jan. 20, noon.
Program: Luncheon: Complimentary to CSR members and associates. Reservations not required.

CHAPTER 15
SOUTHERN CALIFORNIA
President: Ann Stewart, (661) 412-2075, Vice President: Ruth Braun, (661) 434-6680, rbraun1110@gmail.com; Treasurer: Deb Remington, (661) 402-9118, DRemington@CalRetirees.org; Secretary: Frank Weinstein, (213) 223-5957, chapsecretary@hotmail.com

Meets on the first Tuesday of even months
Meeting: Tuesday, Feb. 4, 1 p.m.
Program: Vicki Smith, Candidates forum.
Cost: TBA. Members are free; Guests $18.

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 four times annually on the third Friday of March, July, September and December
Meeting: Friday, March 20, 12:30 a.m.
Program: For more information: Please contact Evie Poppa-Mckenna.
CHAPTER 17
GREATER SAN DIEGO
President: Eve Haley, (619) 441-8769, Shaley@CalRetirees.org; Vice President: Elaine Edwards Yahraus, (619) 435-4044, eyahraus@gmail.com; Secretary: Gloria Koch, (619) 455-1917, koehgloria303@gmail.com; Treasurer: Diane Whorton, (619) 467-7661, dlwhorton@gmail.com.

Meetings on the first Thursday of even months
Meeting: Thursday, Feb. 6, 10:45 a.m. doors open. Lunch at 11 a.m., meeting at noon. Where: Sizzler, 3755 Murphy Canyon Road, San Diego. Program: TBA. For more information: Please contact Steve or Elaine 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.

Meetings on the second Tuesday of February, April, August and October. The chapter and subchapter hold combined meetings in June and December.
Meeting: Tuesday, Feb 4, noon. Where: Jensens Restaurant, 1550 N Lovers Lane, Ukiah. For more information: Call Skip Hulet.

LAKE COUNTY SUBCHAPTER
Meeting: Monday, Feb. 3, noon.

WHERE: Running Creek Casino, 635 Hwy 20, Upper Lake. For more information: Call Skip Hulet.

CHAPTER 20
SAN FERNANDO VALLEY AND LOS ANGELES AREA
President: M. Cora Okumura, (818) 359-7625, mcoraukura@yahoo.com; Vice President: Raymond Cole, (818) 898-9613, flicpcoyle@yahoo.com; Treasurer: Gayluned Mayo, (310) 897-7950, gaylun28@gmail.com; Secretary: Norma Gallegos, (818) 667-2347, norma205@gmail.com.

Will meet every fourth Thursday of months specified.
Meeting: Thursday, Jan 23, 11:00 am

WHERE: Gold Medal Buffet and Grill, 9224 Reseda Blvd., Northridge.
Reservations required: Please call or text Cora or Norma at the numbers above.

CHAPTER 21
SONOMA, MARIN, NAPA AND SOLANO COUNTIES
President: Ron Franklin, (707) 938-2288, RFranlin@CalRetirees.org; Vice President: Donald Lehnhoff, (707) 795-9405; Secretary: Eric Norinom, (707) 322-1520; Treasurer: Harold Rose, (707) 542-5028.

Meets quarterly
Meeting: Tuesday, Jan. 14, 11:30 a.m. Where: Napa Elks Lodge, 2840 Soscol Ave., Napa. Program: Speaker to be determined. Menu: Buffet Style. Reservations required: RSVP BY EMAIL ONLY to Lorna Wright at lomawri@comcast.net.

CHAPTER 23
SAN JOSE AREA
President: Maria Aguilar, (408) 706-6366, MAguiar@CalRetirees.org; Vice President: Brad Geldert, (408) 655-4799, bgeldert@gmail.com; Secretary: Christine Jasper, (408) 373-1655, chris0521@bsgbglobal.net; Treasurer: Larry Roberts, (510) 827-7938, lroberts1956@yahoo.com.

Will meet in June, September and December
Meeting: Wednesday, Mar. 18, 11 a.m. Where: Denny’s, 1140 Hillside, San Jose. Program: Attend and bring a friend. For more information: Contact Maria Aguilar at the above number.

CHAPTER 25
BAKERSFIELD/KERN COUNTY
President: Ophelia Rabanal, (661) 458-6588, ORabanal@CalRetirees.org; Vice President: Henry Mendoza, (661) 725-8604; Secretary: Sue Kimbriel, (661) 333-0575, ckimbriel@bakrr.com; Treasurer: Joe Salcido, (661) 477-2015, joc.salcido@yahoo.com.

All chapter meetings will meet on the third Thursday of EVERY months February, April, June, August, October, and December
Meeting: Thursday, Feb. 20, 11 a.m. Where: Hodel’s Country Dining, 5917 Knudsen Drive, Bakersfield. Program: General membership luncheon. The Bakersfield Police Department will be conducting a presentation on Fraud, Forgery, Counterfeit/Personal Safety. Cost: Members/Associates and first time attendees pay $5; All other guests/spouses pay for their own meals $10. Reservations are required: By Feb. 12. For more information: Please call/text or email Ophelia at (661) 458-6588 or csr.chapter25@calretirees.org.

CHAPTER 31
VENTURA/SANTA BARBARA
President: V. Raylene Lavrentz, (805) 986-1854, cell (805) 551-2278; Vice President: Roberta Aminawa, (805) 368-5838; Secretary: Marla Gadbois, (916) 599-0697, marlagadbois@outlook.com.

Meets quarterly
Meeting: TBA. For more information: Call Raylene Lavrentz at the number above.

CHAPTER 34
ORANGE COUNTY—SANTA ANA
President: Jenny Hayden, (714) 743-8423, jhayden@CalRetirees.org; Vice President: Joe Whaling, (714) 349-5393; Secretary: Adolfo Zavalal, (714) 388-5355; Treasurer: Bill Ser Th, (714) 826-0295; Legislative Representative: Karen S. Light (949) 306-0627; Membership Chair: Jack Vander Bruggen, (949) 857-0959. Usually meets on the first Wednesday of every month
NOTICE: NO JANUARY MEETING

CHAPTER 36
MONTEREY BAY AREA
President: Quen Quigley, (831) 261-7540, QQuigley@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
Meeting: Wednesday, Feb. 19, 11:30 a.m. Where: Windmill Restaurant, 1167 Front Street, Soledad. Program: TBA. Menu: Order from the lunch menu. Cost: Members eat free; guests $20. Reservations are required: Contact Quen Quigley or Carolyn McIntyre by Feb. 17. For more information: Please contact Quen Quigley or Carolyn McIntyre.

CHAPTER 165
SACRAMENTO
President: Joe Reynoso, (916) 708-0369, JReynoso@CalRetirees.org; Vice President: Gail Fasciola, (916) 386-1553, gailgasb@comcast.net; Secretary: John Bowden, (916) 361-8786, JBowden@CalRetirees.org; Chapter Treasurer/Oregon Subchapter Chair: Gayleen Hixon, (541) 646-0925, gayleen.hixon@gmail.com

Usually meets on the first Wednesday of even months

MEDFORD, OREGON SUBCHAPTER
Meets on the third Thursday of even months
Meeting: Thursday, Feb. 20, 11:30 a.m. Where: Elmer’s Restaurant, 2000 Biddle Road, Medford, OR. Program: In at 11:30 a.m. meeting starts at noon. Reservations are required: Please contact Medford Subchapter Chair, Gayleen Hixon at the number or email listed above.

CHAPTER 165 OUTREACH AND INFORMATION MEETING
Meeting: Thursday, Jan. 16, Noon. Where: Beachfront Bistro, 1601 Boat Basin Road, Brookings, OR. Program: First meeting on the Coast of Oregon. Meet and greet CSR President Tim Behrens, Executive VP Stephanie Hug and Chapter 165 Executive Board members. Reservations are required: RSVP no later than January 7th to Gayleen Hixon, Chapter 165 Treasurer/Oregon Chair (541) 646-0925 or gayleen.hixon@gmail.com.

Continued from page 12

suicide have visited a primary care physician within a month of their suicide.
Misdiagnosis and avoidance are common.
Primary care physicians fail to diagnose depression 50 percent of the time.
Only half of older adults who discuss specific mental health problems with a physician receive any treatment.
Older adults have unique mental health care needs. Changing bodies and chemistry, changes in family and friendships, and changes in living situations all have an effect on mental health and need to be considered in treatment.
Sometimes helping solve basic problems, like transportation, can lower stress, improve community connections, and improve outlook and mood.
If older adults take several medications for a variety of illnesses, drug interactions and side effects can affect mood and behavior.
For more information on Mental Health, Behavioral Health, and Counseling Resources please visit http://www.virtualonlineeditions.com/

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- Optional Dental Coverage for Public Agency Retirees

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