

# CALIFORNIA STATE RETIREES



Vol. XXXV No. 2

A PUBLICATION REPRESENTING CALIFORNIA STATE RETIREES

FEBRUARY 2021

## CSR District D & E Election Results Are In

The California State Retirees Board of Directors added a new member and said good-bye to another in the District D and E Election. S.E. Riazzi of District D lost his race to Chapter 14 President Vincent Herrera. Keith Umemoto secured his seat for another term. Both Keith and Vincent have issued statements below giving thanks to those who voted as our typical Board and Chapter meetings are still paused due to COVID-19. CSR President Tim Behrens has also issued a heartfelt thanks to S.E. For a listing of board members and their contact information, see Page 2. For more information, please visit [www.CalRetirees.org](http://www.CalRetirees.org).

### District E Director

#### Keith Umemoto:

I thank the 13,000 District E members for their confidence in electing me to another term as District Director. It is an honor to serve all of you to protect our pension and benefits by listening, working and advocating together. I thank Robert Bernstein for being a gracious candidate who I spoke to get his thoughts on CSR. With COVID-19 challenging us, it hasn't stopped CalPERS, Legislature, Governor, and courts to make decisions that impact us, potentially adversely. So, it is incumbent to continue our advocacy and seek ways to be more effective and achieve better results.

There are elections for CalPERS, Constitutional Officers and 100 Legislators, plus a Special election coming up. As CalPERS handles pension investments and our health care, and the Governor and Legislature reviews bills and adopts the state budget; you know these elections are important. Our membership has increased from essentially CSEA affiliates, yet we advocate for all state worker retirees. So, increasing non-affiliate membership is also critical. Anti-pensioners have focused on lawsuits that we need to continue to fight. And, this association is yours and we must advocate and take care of you. So, I thank you and look forward to working with you.

### District D Director

#### Vincent Herrera:

Thanks to all who voted in the District D Director election. Your voice, support, and participation help make CSR the largest and best organization representing California State Retirees. The COVID -19 pandemic has disrupted all aspects of our personal life as well as our chapter business meetings. We all miss seeing our friends, discussing issues affecting members, listening to interesting speakers, planning chapter activities and the camaraderie we share over lunch. However, COVID-19 has not

changed the challenges CSR faces. As your newly elected District Director, I will work with the same resolute determination as the Board to protect our pension and health benefits. And I will support and voice the needs and issues of the members in my district. I look forward to meeting all of you when we can once again resume Chapter and Board meetings. Until then, if you have any questions or concerns you may call or text me at **916.804.6613** or email me at **VHerrera@CalRetirees.org**. Stay safe and remember this too shall pass.

## CALIFORNIA STATE RETIREES

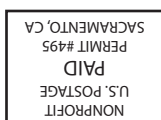
### A Message from CSR President Tim Behrens

S.E.,  
On behalf of the members of California State Retirees, I would like to thank you for your time, service and active participation on the California State Retirees Board of Directors. Board service is one of the toughest volunteer roles of all, and you performed with dedication and tenacity. Your ideas, input, and enthusiasm were most helpful and will continue to assist us in improving our organization.

Again, I commend you for your contributions, time and efforts through your service on the CSR Board of Directors and thank you for your commitment to CSR.

Tim Behrens  
CSR President

••DATED MATERIAL - PLEASE DO NOT DELAY••



CALIFORNIA STATE RETIREES  
3000 Advantage Way Suite 100  
Sacramento, CA 95834  
RETURN SERVICE REQUESTED



**CALIFORNIA STATE RETIREES  
STATEWIDE OFFICERS**

**Tim Behrens**  
President  
TEL: 559.920.0371  
EMAIL: TBehrens@CalRetirees.org

**Stephanie Hueg**  
Executive Vice President  
TEL: 831.588.5061  
EMAIL: SHueg@CalRetirees.org

**J.W. "Jay" Jimenez**  
Vice President  
TEL: 714.926.6409  
EMAIL: JJimenez@CalRetirees.org

**Gerald "Jerry" Fountain**  
CFO/Secretary  
TEL: 559.935.2238  
FAX: 559.935.5884  
EMAIL: JFountain@CalRetirees.org

**CSR DISTRICT BOARD  
DIRECTORS**

**Sharon Stoltzman**  
TEL: 424.228.2820  
EMAIL: SStoltzman@CalRetirees.org  
District A: Ch. 4, Ch. 9, Ch. 20

**Manijeh Fatollahi**  
TEL: 805.795.1968  
EMAIL: MFatollahi@CalRetirees.org  
District B: Ch. 10, Ch. 26, Ch. 31, Ch. 36

**Mary McDonnell**  
TEL: 415.509.1914  
EMAIL: MMcDonnell@CalRetirees.org  
District C: Ch. 1, Ch. 3, Ch. 21, Ch. 23

**Vincent Herrera**  
TEL: 916.804.6613  
EMAIL: VHerrera@CalRetirees.org  
District D: Ch. 8, Ch. 13, Ch. 14, Ch. 19

**Keith Umemoto**  
TEL: 916.429.2768  
EMAIL: kumemoto@att.net  
District E: Ch. 2, Ch. 15, Ch. 165

**R. Connie Lira-Beuer**  
TEL: 209.601.5754  
EMAIL: RCLira-Beuer@CalRetirees.org  
District F: Ch. 5, Ch. 11, Ch. 16, Ch. 35

**Gaspar Luna Oliveira**  
TEL: 619.548.4793  
EMAIL: GLunaOliveira@CalRetirees.org  
District G: Ch. 6, Ch. 12, Ch. 17, Ch. 34

**CONTACT US!**

**CALIFORNIA  
STATE RETIREES  
Headquarters**  
3000 Advantage Way  
Suite 100  
Sacramento, CA 95834  
TEL: 916.326.4292  
FAX: 916.326.4201  
TOLL-FREE: 888.808.7197  
EMAIL: csrinfo@CalRetirees.org  
WEB: www.CalRetirees.org

# NEWS

## 2021 Chapter Officers and Delegates Election

Members interested in holding a chapter office position such as President, Vice President, Secretary, Treasurer, or being a delegate to CSR Delegate Assembly are encouraged to run for office in the upcoming 2021 Chapter Officers and Delegates Election. All nominated members must be in good standing (confirmed by CSR and/or the Chapter Roster), cannot engage in an incompatible act such as simultaneously holding a CSR office and an office within a competing organization, and be willing to serve the three-year term, from 2021 – 2024.

Due to the uncertainty caused by the COVID-19 pandemic and the extension of the in-person meeting suspension, the Board of Directors had to make exceptions to established election rules and regulations. These exceptions were made to ensure the safety of all members while also maintaining a fair and impartial election. The exceptions apply to the 2021 chapter election only and are not permanent changes for future elections.

For the 2021 Chapter Officers and Delegates Election cycle the Board of Directors has implemented the following procedures:

- Chapters will not have Nominating Committees and will not convene for chapter Nomination Meetings.
- Members may self-nominate as a candidate for a position by submitting a completed candidate consent statement form to either the Corporate office or the chapter president.
- The self-nominating period for members begins December 1, 2020, and ends March 1, 2021.
- Chapter presidents shall notify the Corporate office by March 1, 2021, of the candidates for elective office within their chapter. Candidates may submit a completed candidate consent form to Corporate office or the chapter

# CALIFORNIA STATE RETIREES

**CANDIDATE CONSENT STATEMENT FORM**

(PLEASE PRINT NAME AS IT IS TO APPEAR ON THE BALLOT)

I \_\_\_\_\_, \_\_\_\_\_  
(Print Name) (Chapter)

hereby consent to be a candidate for the chapter office(s) of:

☐ President  
☐ Vice President  
☐ Treasurer  
☐ Secretary  
☐ CSEA/CSR Delegate

and if my eligibility is verified, I hereby affirm my willingness to be a candidate and to serve if elected; and I affirm my willingness to serve by (1) Attending Chapter and Chapter Executive Board meetings unless excused by the chapter president, (2) Abiding by the Bylaws and Governing Rules of California State Retirees (CSR) as well as the CSEA Bylaws & Policies, and (3) Attending sessions of the Delegate Assembly and General Council unless excused by the Corporate President. I understand failure to abide by these provisions will result in my removal from office.

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.

Dated \_\_\_\_\_ Signed \_\_\_\_\_

Phone \_\_\_\_\_ Address \_\_\_\_\_

\_\_\_\_\_  
(Last 4 Social Security No.) (City) (State) (Zip)

E-mail \_\_\_\_\_

2021 Chapter Officers and Delegates Election

president beginning December 1, 2020, until the close of business on March 1, 2021. Candidates also have until close of business on March 26, 2021, to submit a 100-word statement to CSR headquarters for inclusion with the ballot.

Ballots will be mailed by April 20, 2021, to eligible voters. Instructions and candidate statements will accompany the ballots which must be returned by May 20, 2021.

Chapter officers-elect shall be installed at the first regularly scheduled chapter meeting

following completion of the statewide elections. A detailed timeline of important dates and deadlines can be found on page 7. It is important that all information is submitted on time as missing deadlines can cause election protests and delay the election process.

For more information, contact the election coordinator at **888.808.7197** or **CSRInfo@CalRetirees.org**.

Join us! 40,000 Strong and Growing!



California State Retirees Member Application

(Print) Last Name

First Name

Initial

Social Security No.

Chapter No.

Number and Street

City

State

Zip Code

Retirement Date (MM-DD-YY)

Home Phone

Email

From Which State Agency did you Retire?

How Did You Hear about Us?

Recruiter's Name

Type of Membership (check one)

☐ Retired Membership

Available to state retirees only. See Dues Table.

☐ Associate Member

Available to persons not eligible for Retired membership.  
Dues are \$72.00 per year (payable annually).

I hereby apply for membership in California State Retirees, an affiliate of the California State Employees Association, and I authorize CSR to withhold dues from my monthly PERS allowance. I understand my membership rights are set forth in the CSR and CSEA bylaws, policies and procedures. As a member of CSR, I agree to abide by the CSR bylaws, policies and procedures.

Signature

Date (MM-DD-YY)

Dues Table for Retired Members	
Monthly PERS Allowance (Base + COLA)	Monthly Dues
\$0 - \$399	\$1.00
\$400 - \$799	\$2.25
\$800 - \$1,199	\$3.25
\$1,200 - \$1,599	\$5.00
\$1,600 - \$1,899	\$6.50
\$1,900 - \$2,299	\$8.00
\$2,300 - \$2,699	\$8.50
\$2,700 - \$3,099	\$9.00
\$3,100 - \$3,499	\$9.50
\$3,500 - \$3,999	\$10.00
\$4,000+	\$12.00

Office Use Only

To join, please fill out the application completely and mail it back in an envelope to:

CALIFORNIA STATE RETIREES: 3000 ADVANTAGE WAY SUITE 100 SACRAMENTO, CA 95834



California State Retirees iPAC Application

(Print) Last Name

First Name

Initial

Social Security No.

Chapter No.

Number and Street

City

State

Zip Code

Retirement Date (MM-DD-YY)

Home Phone

Email

From Which State Agency did you Retire?

How Did You Hear about Us?

Recruiter's Name

Party Registration (optional) ☐ Democrat ☐ Republican ☐ None ☐ Other

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

Signature

Date (MM-DD-YY)

CSR Issues PAC

☐ Payroll Deduction Authorization

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

☐ Contribute to the CSR Issues PAC

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

Enclosed is my check for: ☐ \$10 ☐ \$25 ☐ \$50 ☐ \$100 ☐ Other (NO maximum/year)

CALIFORNIA STATE RETIREES: 3000 ADVANTAGE WAY SUITE 100 SACRAMENTO, CA 95834  
JOIN ONLINE: WWW.CALRETIRES.ORG/JOINUS



## 2021-22 State Budget Debate Underway

### *Budget Landscape Much Different Than Expected*

It is safe to say that a lot of things about the last ten months have not gone as expected. This is certainly true when it comes to the California State Budget.

Last spring, stay at home orders to slow a surging pandemic shut down large parts of our economy and threw millions of Californians out of work. At the time, it was assumed the State had entered a prolonged COVID-19 recession. Based on economic forecasts that predicted a \$54 billion budget deficit and budget deficits for years to come, the Governor and Legislature quickly agreed upon a bare bones budget in June. To close that deficit, they made deep across-the-board cuts to state spending programs, including reductions in state employee compensation. And just to forewarn us about the problems that lay ahead, budget writers predicted there would be a \$9 billion deficit in fiscal year 2021-22.

Well, the economic forecasters got it wrong. California's economy and state budget revenues have not collapsed as expected. Middle and high-income wage earners continued to work from home – and pay taxes just as they always have. The stock market soared and the wealthy collected, and then paid taxes on, billions of dollars in capital gains. The result: State revenues over the last year have come in roughly at the levels that were predicted prior to the pandemic. With that as background, on January 8, Governor Gavin Newsom introduced his proposed 2021-22 spending plan for the fiscal year that begins on July 1, 2021.

The plan proposes total spending next year of just over \$227 billion, with \$164.5 billion in General Fund expenditures. With revenue coming in at far greater levels than projected, the 2021-22 budget anticipates a \$15 billion one-time windfall surplus and reserves of

\$22 billion. By comparison, the current 2020-21 State Budget authorized just \$202 billion in total spending, with \$133 billion in General Fund expenditures. Of note, the budget also makes clear that the budget good times are likely to be a one-time event. The budget predicts an operating deficit of \$7.6 billion in fiscal year 2022-23, and in the years that follow, unless revenue is increased or spending on state programs is reduced below existing levels. The signature feature of the proposed budget is a plan to spend a total of \$14 billion on pandemic economic recovery efforts. This includes spending \$5 billion almost immediately, before the fiscal year even starts on July 1, 2021, to reopen schools and provide direct payments to struggling low-income Californians and small businesses. You can read the budget summary and all other budget documents on the Department of Finance's webpage: [dof.ca.gov](http://dof.ca.gov).

Here is a rundown on some of the budget items that will be of most interest to state retirees:

**CalPERS Contribution.** The budget includes the State's required \$5.5 billion payment to CalPERS for 2021-22 to cover the pension costs of current employees. Interestingly, this is \$115 million less than the payment in the current budget year. The budget summary credits the reduced payment to the supplemental payments in previous budget years to reduce CalPERS unfunded liabilities. The summary also notes that the payment is lower this year due to the reduction in state employee take home pay that is part of the Personal Leave Program 2020 (PLP 2020) currently in place.

**Supplemental Payment(s) to CalPERS.** In addition to the required payment to CalPERS, the budget proposes an additional \$1.5 billion supplemental payment to boost CalPERS' funding this

year and dedicates another \$4.1 billion in supplemental payments to CalPERS over the next two years. Given the predicted deficit, the Governor and Legislature abandoned plans to provide supplemental payments to CalPERS in the 2020-21 budget. It is a very positive development that the Administration is proposing to start them up again.

#### **CalPERS Retiree Health Care.**

The budget also includes \$6.8 billion to meet the State's health care obligations to state retirees and active employees in 2021-22. This represents an increase of about \$700 million over last year. Of the money proposed, \$2.8 billion specifically covers retiree health care benefits for 2021-22, which the budget summary notes "has grown by 74 percent compared to what the state paid in 2012-13 (\$1.6 billion).

#### **Prefunding Retiree Health**

**Care.** As you may know, through the bargaining process, all of the State's 21 employee bargaining units have agreed to prefund retiree health benefits in trusts managed by CalPERS. State supervisors and managers also prefund retiree health care.

According to the budget summary, by the end of fiscal year 2020-21, the retiree trust fund balance will approach \$4.1 billion in assets. Given that employee prefunding contributions have been suspended as part of the PLP 2020 that reduces active employee take home pay, the budget provides an additional \$616 million in one-time funding to replace the contributions state employees are not currently making. Doing so will help ensure full funding for retiree health benefits by 2046, when trust revenues are expected to take over the current pay-as-you-go system.

**State Employee Pay.** With the State's improved fiscal condition, the budget suggests the resources may be available to end PLP



**Ted Toppin**

2020 and restore state employee salaries to their previous levels on July 1, 2021. Under the PLP 2020 program, since July 1, 2020, state employees have received 16 hours of PLP 2020 leave each month as compensation for a reduction in take home pay.

According to the budget summary, undoing the PLP 2020 program and restoring state employee salaries will be done through the collective bargaining process this spring – after the release of the May Budget Revision which will include an update on the State's fiscal condition.

#### **5% State Operations Cut.**

Given the cuts in state employee take home pay, what are state departments and agencies doing to reduce costs? Well, the budget continues the requirement adopted as part of last year's budget that all State departments reduce their operating costs by 5% in the fiscal year. The State has urged greater adoption of telework and a reduction in state office space to meet this objective.

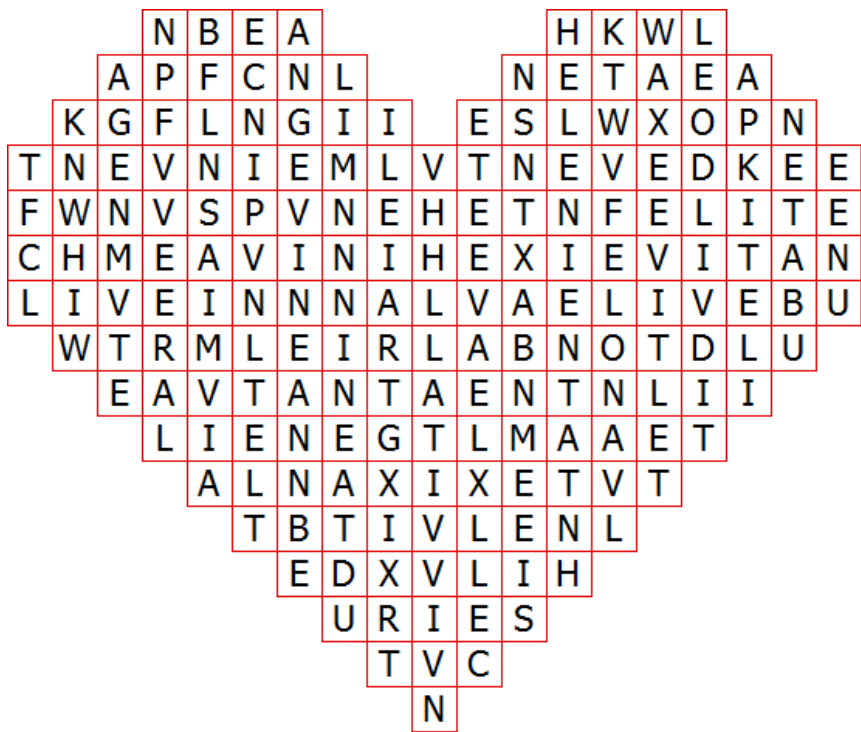
As the Legislature begins its review process, we will monitor these and other proposals that impact CSR members. Please let us know if you identify budget proposals that are important to you or if you have any questions. Remember, the Legislature must approve the budget by June 15, and the Governor must sign it by June 30.

# PUZZLES Valentine's Day Word Search

## Valentine Word Search

Here's a very unusual Valentine's Day word search puzzle that we think you're going to LOVE! Not only is it in the shape of a heart, but it also contains a unique set of words.

Each answer word in the puzzle is spelled using only the letters in VALENTINE. We do not supply the word list. But here are some clues: We found 18 words spelled with 4 letters, 10 words with 5 letters, 2 words with 6 letters, and 1 word with 7 letters.



### WORD LIST

#### 4-Letter words:

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

#### 5-Letter words:

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

#### 6-Letter words:

\_\_\_\_\_

#### 7-Letter word:

\_\_\_\_\_

### FIND US ONLINE!

**FACEBOOK:** @CALIFORNIASTATERETIREES  
**TWITTER:** @CASTATERETIREES  
**LINKEDIN:** @CALIFORNIASTATERETIREES  
**WEBSITE:** WWW.CALRETIREES.ORG



## ANSWERS ON PAGE 9



### One Skillet Taco Chicken & Rice

#### Ingredients

- 1 1/2 c. brown rice
- 1 1/2 lb. chicken breasts, cut into 1-inch chunks
- 1 tbsp. smoked paprika
- 2 tsp. ground cumin
- 2 tsp. dried oregano
- 1 tbsp. olive oil
- 1 tbsp. chopped garlic
- 1/3 c. chopped onion
- 1 diced green bell pepper
- 1 (7.5-oz) can no-salt black beans, drained
- 1 large beefsteak tomato, diced (OR 1 can diced tomatoes)
- 2 c. red enchilada sauce
- 1 c. water
- 3/4 c. shredded cheese (such as Mexican cheese: blend of cheddar, Monterey Jack, and asadero)
- Sea salt & pepper, to taste
- Freshly chopped cilantro, for garnish
- Avocado, sliced, for garnish

#### Directions

Preheat oven to 400°. Cook rice according to instructions and set aside to cool.

Season chicken breast with smoked paprika, cumin, and dried oregano.

Set a deep (nonstick) skillet on medium heat, and once hot, add olive oil, garlic, onion, and bell pepper. Cook for 2 to 3 minutes until the outside of the onion has slightly browned.

Add chicken breast and cook for about 3 to 5 minutes.

Fold in the cooked brown rice, then stir in the black beans, tomato, enchilada sauce, and water. Mix everything together and bring to a light simmer. Reduce the heat to low-medium, then cover and cook for 8 to 10 minutes.

Remove the top, stir up the chicken and rice and season to taste with sea salt & pepper. Sprinkle on some cheese (if desired), then bake for 5 to 7 minutes to melt the cheese.

Garnish with fresh cilantro and avocado, then enjoy!





# To Your Health



**By Larry Woodson, CSR Health Benefits Committee chair**

As COVID-19 continues to be a major threat to our collective health in California and worldwide, there has been some progress in the distribution of vaccines and I am hearing from some of our CSR members they have obtained their first dose, based on age. Personally, I received the Pfizer vaccine on January 27 from my provider, University of California Davis Medical. They have opened it up to their 65 plus patients who may have underlying conditions. Unfortunately, the distribution is inconsistent geographically and by provider type. Messaging has also been inconsistent. Hopefully, there are signs of improvement on both counts. My advice is to keep checking with your provider or county health department and word of mouth from friends.

On January 20 CalPERS held their second annual Stakeholder Forum virtually. I participated on behalf of the CSR Health Benefits Committee (HBC) along with CSR President Tim Behrens and other CSR leaders. We also participated in CalPERS Board Education Day on January 19, which was largely dedicated to

health care issues. On the 19th a consultant, Marian Mulkey, presented on “California Health Care – Landscape and Levers for Change.” Board member education was the goal, but stakeholders were allowed to listen and ask questions. The information was good, but very broad and not specific to our own health care coverage per se. Some examples include that health care spending in 2018 (latest data) as a per cent of GDP was 17.7% which was close to a 2 % increase. This is very high compared to other countries. Also, that lack of competition was a major factor in increasing costs. On that issue I asked Ms. Mulkey if she was aware of how much a factor that Private Equity firms buying up health providers across the spectrum over the last 10 years, may be contributing to efforts to control costs. I have raised this issue previously before the Board and at Stakeholder meetings. They now own large shares of hospitals, urgent care centers, ER doctor practices, nursing homes, and doctors’ practices. Obviously, they are primarily in it for the profit. Her response was that she didn’t have that information and it was beyond the scope of her presentation. Marta Green, CalPERS staff, did respond, acknowledging PE involvement in healthcare was driving up costs, at least to the extent that it is inhibiting competition.

At the Stakeholder Forum the next day, there were 2 lengthy sessions: The Member Experience and The Triple Focus of Health Care (for Cal Pers). The first session covered the entire CalPERS member experience

focusing on the active member and later on the retiree. I was already familiar with most of the information. CalPERS Executive, Anthony Suine, responded to a question from President Behrens about when we might expect mailing of direct deposit advice statements to resume, since some of our older CSR members without computers are concerned about this. His response noted that the State Controller’s Office mails them and had to cease when COVID-19 safety protocols mandated most employees to work from home. He also indicated that the Controller’s Office was considering phasing out mailings altogether in the future to save money and paper. At that point I asked if Betty Yee, the State Controller and a CalPERS Board Member, was tied into the webcast and if she could respond. And I expressed concern that if the Controller is planning to phase out mailing, many of our older retirees who aren’t computer savvy or own a computer, will be neglected. Betty Yee was indeed tied in and responded. They are considering a phase out of mailings but that they would accommodate those elderly retirees whom I mentioned. I presume they would continue to receive by mail. Good news.

One other important piece of information I just learned in that discussion from Mr. Suine, is that CalPERS will provide a copy of a retiree’s monthly direct deposit statement if they don’t have computer access by calling the CalPERS customer service line and requesting it at **888-225-7377**. You would need to do this each month you want the notice and allow 7-10

days for processing and mailing. For those of us computer literate, we can obtain the statements by logging onto [My.Calpers.ca.gov](http://My.Calpers.ca.gov).

During the Triple Focus of Health Care segment, many of the issues were covered that had been recently covered in CalPERS Pension and Health Benefits Committee meetings including a 1 to 2 year extension of the OptumRx Pharmacy Benefit Manager contract, CalPERS efforts to improve the health plan rate setting process, increasing competition in health care, and efforts to improve behavioral health services. Danny Brown, Chief of Legislative Affairs, gave an update on federal and state policy and legislation. He gave us a reminder about the federal law recently passed that prevents surprise medical bills. There is already state law (which CSR endorsed) that prevents surprise billing to all on HMO plans in California. The federal law extends protection to members on the PPO plans (PersCare, Choice, and Select). However, it does not go into effect until January 2022 and does not cover surprise ambulance billings other than for air ambulance.

Overall, the Forum was well done, considering the constraints of virtual meetings. CalPERS did not address the controversial issue of Long-Term Care in this forum, though it was discussed at the last PHBC meeting and a plan-forward approved. CSR continues to have concerns regarding excess premium increases and diminished benefits. We will stay engaged on this issue.

Stay safe.



**Website: [www.calpers.ca.gov](http://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.**

2021 CalPERS 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.

BENEFIT MONTH	Southern California/ Out of State MAILING DATE	Northern California MAILING DATE	DIRECT DEPOSIT DATE
January	January 28	January 29	February 1
February	February 25	February 26	March 1
March	March 29	March 30	April 1
April	April 28	April 29	April 30
May	May 27	May 28	June 1
June	June 28	June 29	July 1
July	July 28	July 29	July 30
August	August 27	August 30	September 1
September	September 29	September 30	October 1
October	October 28	October 29	November 1
November	November 29	November 29	December 1
December	December 30	December 31	January 3, 2022

The State Controller’s Office distinguishes Northern and Southern California using Zip Codes:

- Southern California is between 90000 through 93599
- Northern California is between 93600 through 96199

Getting vaccinated is the best protection against getting sick with COVID-19.  
Please visit  
[www.cdc.gov/publichealthgateway/healthdirectories/index.html](http://www.cdc.gov/publichealthgateway/healthdirectories/index.html)  
to locate a #COVID19 vaccine site near you.

YOUR  
HEALTH  
IS  
ESSENTIAL

Learn how you can get a COVID-19 vaccine.

[www.cdc.gov](http://www.cdc.gov)

2021 Chapter Officers & Delegates Election Timeline

**Dec. 1:** Self-nominations to begin. Candidates may submit a candidate consent form to the Corporate office or chapter president. A candidate consent form will be published in the December newspaper.

**April 20:** Deadline for the corporate office to mail ballots.

**June 10:** Election protest deadline. A protest must be in writing and postmarked or received in Headquarters by 5:00 p.m.



**March 1:** Last day to self-nominate and submit a candidate consent form to Corporate office by 5:00 p.m. or to the chapter president. Deadline for chapter presidents to notify corporate office of chapter candidates.  
**March 26:** Deadline for candidates to submit their 100-word statement for inclusion with the ballot. Statements must be in corporate office by 5:00 p.m.

**May 20:** Deadline for return of ballots.  
**May 31:** Deadline for candidates to be notified of the election results.





## Acupuncture: Does It Work and Is It Covered by Medicare?

**Dear Savvy Senior,**  
**Is acupuncture a viable treatment for pain and is it covered by Medicare? Since the pandemic hit, I have a lot of lower back and neck pain and am wondering if it's worth trying. What can you tell me? Looking for Solutions**

Dear Looking,  
Many studies over the years – funded by the National Institutes of Health – have found acupuncture to be very effective in easing pain and can help with a variety of other ailments too. Here's what you should know.

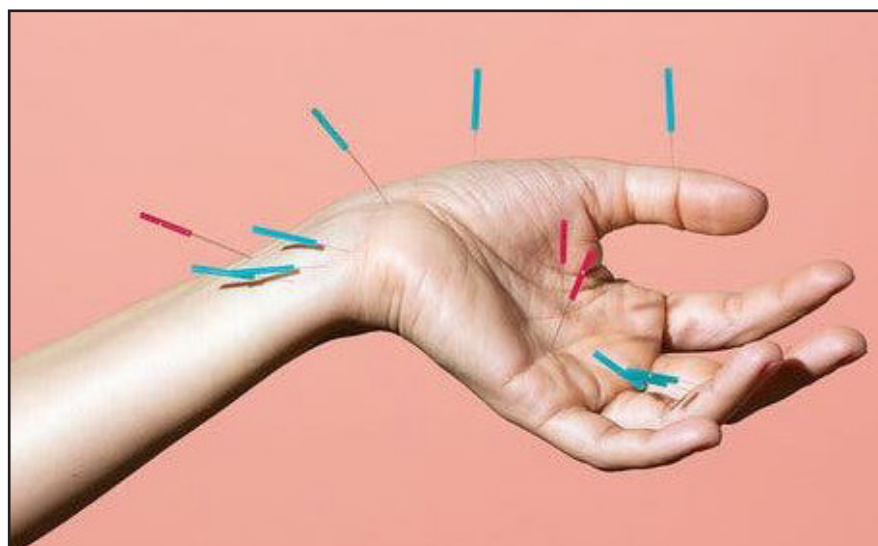
### Acupuncture Treatment

First used in China more than 2,000 years ago, acupuncture has become increasingly popular in the United States over the past decade. While acupuncture isn't a cure-all treatment, it is a safe, drug-free option for relieving many different types of pain including low back pain, neck pain, osteoarthritis, migraine headaches, fibromyalgia, postoperative pain, tennis elbow, carpal tunnel syndrome, dental pain and more. Studies have also shown that it can be helpful in treating asthma, depression, digestive disorders, menopause symptoms like hot flashes, and nausea caused by chemotherapy or anesthesia.

Exactly how or why acupuncture works isn't fully understood, but it's based on the traditional Eastern theory that vital energy flows through pathways in the body, and when any of these pathways

get blocked, pain and illness result. Acupuncture unblocks the pathways to restore health. However, today most Western practitioners believe that acupuncture works because it

and are left in place for about 20 minutes. After placement, the needles are sometimes twirled or manipulated, or stimulated with electricity or heat. You may feel a brief, sharp sensation when the



stimulates the nerves causing the release of endorphins, which are the body's natural painkiller hormones. It's also shown to increase blood circulation, decrease inflammation and stimulate the immune system.

### What to Expect

During acupuncture, practitioners stimulate specific points on the body by inserting thin needles through the skin. The needles are solid, sterile and disposable (used only once), and as thin as a cat's whisker. The number of needles used for each treatment can vary anywhere from a few, up to a dozen or more. And where the needles are actually stuck depends on the condition being treated, but they are typically inserted about one-quarter to 1-inch deep

needle is inserted, but generally it's not painful. Once the needle is in place, however, you may feel a tingling sensation, numbness, mild pressure or warmth.

How many treatments you'll need will depend on the severity of your condition – 12 treatments done weekly or biweekly is very common. It's also important to know that acupuncture can be used in conjunction with other conventional medical treatments, or by itself.

### Cost and Coverage

The cost per treatment typically runs anywhere from \$40 to \$150, depending on where you are in the country and what style of treatment you are receiving. Today, an increasing number of private insurance plans, including some



Send your senior questions to:  
Savvy Senior, P.O. Box 5443  
Norman, OK 73070  
or visit [SavvySenior.org](http://SavvySenior.org)

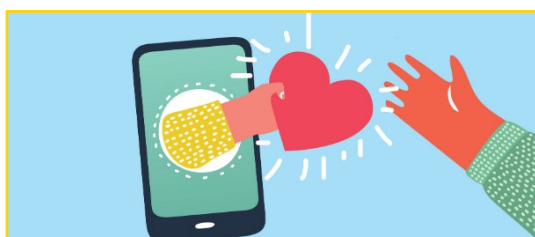
Medicare Advantage plans, and policies provided by employers offer some type of acupuncture coverage. You'll also be happy to know that last January (2020), the Centers for Medicare and Medicaid Services announced that original Medicare will now cover up to 12 acupuncture sessions in 90 days for patients with chronic lower back pain. Eight additional sessions can be added if patients show improvement. But in order to receive Medicare coverage, you must use a licensed acupuncturist who is supervised by a medical doctor, physician assistant or nurse practitioner trained in acupuncture, who will need to process the acupuncture claim. Currently, licensed acupuncturists can't directly bill Medicare. To find an acupuncturist in your area ask your doctor for a referral, or you can do a search online. Two good resources are the National Certification Commission for Acupuncture and Oriental Medicine ([nccaom.org](http://nccaom.org)), and the American Academy of Medical Acupuncturists ([medicalacupuncture.org](http://medicalacupuncture.org)), which offers a directory of MDs and DOs who are certified to practice acupuncture.

## CSR MEMBERS!

**WE NEED TO STAY CONNECTED NOW MORE THAN EVER!**

**PLEASE SIGN UP FOR THE CSR E-NEWSLETTER AND UPDATE US IF YOU HAVE MOVED.**

**TO SIGN UP FOR THE CSR  
E-NEWSLETTER,  
PLEASE VISIT  
[WWW.CASTATERETIREES.ORG/  
CSRNEWSLETTER](http://WWW.CASTATERETIREES.ORG/CSRNEWSLETTER)**



**TO UPDATE YOUR CONTACT  
INFORMATION, PLEASE EMAIL  
[CSRINFO@CALRETIREES.ORG](mailto:CSRINFO@CALRETIREES.ORG)**



# CHAPTER MEETING NOTICES

**PLEASE NOTE: FOR THE SAFETY OF OUR MEMBERS AND THEIR FAMILIES,  
ALL CSR MEETINGS AND ACTIVITIES HAVE BEEN CANCELED THROUGH MARCH 2021.  
IF YOU HAVE ANY QUESTIONS, PLEASE EMAIL [CSRINFO@CALRETIRES.ORG](mailto:CSRINFO@CALRETIRES.ORG)**

## CHAPTER 1

### ALAMEDA/CONTRA COSTA COUNTIES

**President:** Carol Bowen, (510) 527-5131, [CBowen@CalRetirees.org](mailto:CBowen@CalRetirees.org); **Vice President:** Stella Torrez; **Treasurer:** Digna Laureano

## CHAPTER 2

### SACRAMENTO/YOLO AREA

**President:** Louis Espinoza, (916) 397-2526; [LEspinoza@CalRetirees.org](mailto:LEspinoza@CalRetirees.org); **Vice President:** Phyllis Johnson; **Treasurer:** Kathleen Elwell; **Secretary:** Dianne Welsh,

## CHAPTER 3

### WEST BAY AREA

**President:** Skip Charbonneau, (415) 648-4946; **Vice President:** Billie Feliciano, (415) 324-9058; **Secretary:** Lily Gee, (650) 992-2526; **Treasurer/Chapter Membership Chair:** Erlinda Villa (415) 407-7905, [aida.b.villa@gmail.com](mailto: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

## CHAPTER 5

### CENTRAL VALLEY FOOTHILLS

**President:** Anita McCabe, (209) 602-7775; **Vice President:** Alice Powell, (209) 677-9136; **Secretary:** Korryn Koplen, (209) 577-8376; **Treasurer:** Tom Hill, (209) 524-6650

## CHAPTER 6

### SAN BERNARDINO/ RIVERSIDE COUNTY

**President:** J. Dee Stoddard, (909) 862-1870; **Vice President:** Frank Ornelas, (909) 948-8758; **Secretary:** Patsy Hollis, (909) 862-7615; **Treasurer:** Erlinda Ochoa, (909) 822-4128.

## CHAPTER 8

### NORTH COAST AREA

**President:** Veronica Avila, (707) 487-0235, [VAvila@CalRetirees.org](mailto:VAvila@CalRetirees.org); **Vice President:** Karen Smith-Sayer (530) 277-7357, [kpsayer@charter.net](mailto:kpsayer@charter.net); **Secretary:** Sue D'Errico, (707) 954-2904, [sue.derrico@yahoo.com](mailto:sue.derrico@yahoo.com); **Treasurer:** Patti Falk, (707) 445-1196, [pmfalk@earthlink.net](mailto:pmfalk@earthlink.net).

## CHAPTER 9

### LOS ANGELES AREA

**President:** Luanna Allard, (323) 304.9894, [LAllard@CalRetirees.org](mailto:LAllard@CalRetirees.org); **Vice President:** Raelene Allard, (323) 221-6010, [raeleneallard@ymail.com](mailto:raeleneallard@ymail.com); **Secretary/Treasurer:** Donna Hernandez, (562) 405-1387, [donnacooker@msn.com](mailto:donnacooker@msn.com).

## 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:** Marsha Epstein, (805) 704-0723

## CHAPTER 11

### MID VALLEY

**President:** Christy Christensen-Fountain, (559) 707-7067; [CChristensenFountain@CalRetirees.org](mailto:CChristensenFountain@CalRetirees.org); **Vice President/Secretary:** Claudine Edwards-McDougall, (559) 696-2628; **Treasurer:** Gigi Subilosky, (559) 269-5380;

## CHAPTER 12

### EASTERN MOUNTAIN AND HIGH DESERT AREAS

**President:** Linda Currie, (661) 273-6390, [lcurre197@roadrunner.com](mailto:lcurre197@roadrunner.com); **Vice President:** Stephanie Pryzbeski-Gilbert, (661) 537-3811, [stefva22@hotmail.com](mailto:stefva22@hotmail.com); **Secretary:** Blanca Rodriguez, (909) 553-5625, [blancrod703@yahoo.com](mailto:blancrod703@yahoo.com); **Treasurer:** Barbara Griffin, (661) 266-1130, [bgrif1275@gmail.com](mailto:bgrif1275@gmail.com)

## CHAPTER 13

### NO. CALIFORNIA/REDDING

**President:** Warren Schlatter, (530) 605-1588, [WSchlatter@CalRetirees.org](mailto:WSchlatter@CalRetirees.org); **Vice President:** Robert Black, (530) 722-0511, [bob\\_linda@charter.net](mailto:bob_linda@charter.net); **Secretary:** Audrey Sandeen, (530) 221-3500, [theswede8243@gmail.com](mailto:theswede8243@gmail.com); **Treasurer:** Georgene Gibson, (530) 529-0277, [rbeepman10@hotmail.com](mailto:rbeepman10@hotmail.com); **Chapter Membership Director:** Ed Huey, (530) 246-9456, [csrchapter13@gmail.com](mailto:csrchapter13@gmail.com).

## CHAPTER 14

### NORTHERN CALIFORNIA/CHICO

**President:** Vincent Herrera, (916) 804-6613, [VHerrera@CalRetirees.org](mailto:VHerrera@CalRetirees.org); **Vice President:** Joyce Finch, (530) 873-1165, [joycef14@sbcglobal.net](mailto:joycef14@sbcglobal.net); **Secretary:** Todd Mayer, (530) 519-2897, [toddmayer@comcast.net](mailto:toddmayer@comcast.net); **Treasurer:** Susan Sears, (530) 532-0149, [sjsears@sbcglobal.net](mailto:sjsears@sbcglobal.net)

## CHAPTER 15

### SIERRA FOOTHILLS

**President:** Joann Stewart, (916) 412-2075; **Vice President:** Ruth Braun, (916) 434-6680, [rbraun1110@gmail.com](mailto:rbraun1110@gmail.com); **Treasurer:** Debora Remington, (916) 402-9118, [DRemington@CalRetirees.org](mailto:DRemington@CalRetirees.org); **Secretary:** Frank Weinstein, (916) 223-5957, [ch15secretary@hotmail.com](mailto:ch15secretary@hotmail.com).

## CHAPTER 16

### SAN JOAQUIN COUNTY

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

## CHAPTER 17

### GREATER SAN DIEGO

**President:** Elaine Edwards Yahraus, (619) 435-4044, [eyahraus@gmail.com](mailto:eyahraus@gmail.com); **Vice President:** Vacant; **Secretary:** Gloria Koch, (619) 455-1917, [kochgloria303@gmail.com](mailto:kochgloria303@gmail.com); **Treasurer:** Diane Whorton, (619) 467-7861, [dlw.union@gmail.com](mailto:dlw.union@gmail.com)

## 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.

## CHAPTER 20

### SAN FERNANDO VALLEY AND LOS ANGELES AREA

**President:** M. Cora Okumura, (818) 359-7625, [mcokumura@yahoo.com](mailto:mcokumura@yahoo.com); **Vice President:** Raymond Cole, (818) 898-9613, [flipcole@yahoo.com](mailto:flipcole@yahoo.com); **Treasurer:** Gaylonn Mayo, (310) 897-7950, [gaylonn28@gmail.com](mailto:gaylonn28@gmail.com); **Secretary:** Norma Gallegos, (818) 667-2347, [norma.2005@gmail.com](mailto:norma.2005@gmail.com)

## CHAPTER 21

### SONOMA, MARIN, NAPA AND SOLANO COUNTIES

**President:** Ron Franklin, (707) 938-2288, [RFranklin@CalRetirees.org](mailto:RFranklin@CalRetirees.org); **Vice President:** Donald Lehnhoff, (707) 795- 9405; **Secretary:** Eric Norrbom, (707) 322-1528; **Treasurer:** Harold Rose, (707) 542-5628.

## CHAPTER 23

### SAN JOSE AREA

**President:** Maria Aguilar, (408) 706-0366, [MAguilar@CalRetirees.org](mailto:MAguilar@CalRetirees.org); **Vice President:** Brad Geldert, (408) 655-4799, [bgeldert@gmail.com](mailto:bgeldert@gmail.com); **Secretary:** Christine Jasper, (408) 373-1655, [chris0521@sbcglobal.net](mailto:chris0521@sbcglobal.net); **Treasurer:** Larry Roberts, (510) 827-7938, [lroberts1956@gmail.com](mailto:lroberts1956@gmail.com)

## CHAPTER 26

### BAKERSFIELD/KERN COUNTY

**President:** Ophelia Rabanal, (661) 458-6588, [ORabanal@CalRetirees.org](mailto:ORabanal@CalRetirees.org); **Vice President:** Henry Mendoza, (661) 725-8604; **Secretary:** Sue Kimbriel, (661) 333-0575, [ckimbriel@bak.rr.com](mailto:ckimbriel@bak.rr.com); **Treasurer:** Joe Salcido, (661) 477-2015, [joe.salcido@yahoo.com](mailto:joe.salcido@yahoo.com).

## CHAPTER 31

### VENTURA/SANTA BARBARA

**President:** V. Raylene Laverentz, (805) 986-1854, cell (805) 551-2278; [RLaverentz@CalRetirees.org](mailto:RLaverentz@CalRetirees.org); **Vice President:** Roberta Aminian, (805) 368-5838; **Secretary/Treasurer:** Esther Whitcomb, (805) 874-1434

## CHAPTER 34

### ORANGE COUNTY– SANTA ANA

**President:** Jenny Hayden, (714) 743-8423, [JHayden@CalRetirees.org](mailto:JHayden@CalRetirees.org); **Vice President:** Joe Whaling, (714) 349-5393; **Secretary:** Adolfo Zavala, (714) 388-5355; **Treasurer:** Bill Serb III, (714) 826-6029; **Legislative Representative:** Karen S. Hight (949) 300.0627; **Membership Chair:** Jack Vander Bruggen, (949) 857-0955.

## CHAPTER 35

### SO. CENTRAL VALLEY PORTERVILLE AREA

**President:** Lou Flores, (559) 362-0689; **Vice President:** Mary McCaig, (559) 359-6069; **Secretary:** Joyce Jarrett, (559) 348-7845; **Treasurer:** Larry Long, (559) 781-8761.

## CHAPTER 36

### MONTEREY BAY AREA

**President:** Quen Quigley, (831) 261-7540, [QQuigley@CalRetirees.org](mailto:QQuigley@CalRetirees.org); **Vice President:** Carolyn McIntyre, (831) 722-3827; **Secretary:** Susan Sisson; **Treasurer:** Christine Checchettini

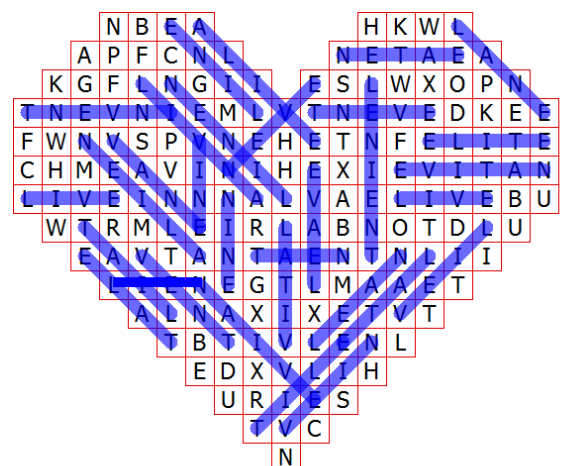
## CHAPTER 165

### SACRAMENTO

**President:** Joe Reynoso, (916) 708-0369, [JReynoso@CalRetirees.org](mailto:JReynoso@CalRetirees.org); **Vice President:** Gail Fasciola, (916) 386-1553, [gailsgab@comcast.net](mailto:gailsgab@comcast.net); **Secretary:** John Bowden, (916) 361-8786, [JBowden@CalRetirees.org](mailto:JBowden@CalRetirees.org); **Chapter Treasurer/Oregon Subchapter Chair:** Geanie Hixon, (541) 646-0925, [geanie.hixon@gmail.com](mailto:geanie.hixon@gmail.com)

*answers from page 5*

## Valentine's Word Search Answers



### 4-letter words

EVEN  
EVIL  
LANE  
LATE  
LEAN  
LIEN  
LINE  
LIVE  
NEAT  
NINE  
TAIL  
TALE  
TILE

VANE  
VEIL  
VEIN  
VENT  
VINE

### 5-letter words

ALIEN  
ALIVE  
ANVIL  
EATEN  
ELITE  
EVENT  
LEAVE

LINEN  
NAIVE  
VITAL

6-letter words  
INVENT  
NATIVE

7-letter word  
LENIENT

# 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 page 9 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		Kimberly Madsen Lisa Wright Freda Baham Jeffrey Baldwin Patricia Sandoval Yvonne Wright Sandra Knau Marilyn Norman Marian Jong-Hui Teresa Flores Melanie Flores Donna Heisser Brigitte Baul Michael Brown Christopher Davis Gary Darling Tamera Calmer Tammy Timberlake Andrea Sanders Baljit Singh Mohammad-Reza Navai Naomi Thomas Chiquita Aries Maria Leon Richard Cotenas Suzanne Bracamonte-Iturriaga Colleen Moore Patricia Rogers Barbara Siu Mack Toliver Robert Beaulieu Chuck Moy Lupe Farinias Brian Lueck Diane Ortega-Plata Cindy Thomas Arturo Perez Donna Wehner Geraldine Nicholson Sharon Ito Warren Jeffrey Medlicott Eugene Peters Kimberly Gustafson Brenda Alli Frances Parker Harold Mains Tracy Britten Ervin Wallace Frances Brown Lucy Contreras Debora Frolich Teresa Kerner Keith Sakauye Daniel Ramirez Rosa De Anda Leticia Espinoza Edith Cepin Michael Rivo Loretta Reynaga Brian Rogers David Beveridge Robin Davis	Toni Locy Victor Velez Oscar Aban Russell Tanihana Christy Keith Andrea Hill Luanne Vasquez Deborah Mitchell Ray Lee Lynn Wiley Tamara Menebroker Steven Lott Yvette Saldivar Katherine Mathews Andrea Payton Hamilton Ramona Scholz Anastasia Taranto Carolina Sanchez-Esparza Eugene Ohta Preetpaul Benipal Clementine Allen Sheila Lavalley Debra Woolfolk Rodney Brown Sandra Nelson Kymerica Magee Gregory Stone Walter Anderson Lillian Winrow Raylene Switzer Anna Mayo Linda Hoffman Jeanne Carrillo Tamara Mcqueen Richard Thut Joseph Mchugh Ronald Tatti Maria Hurtado Jeffrey Cross Lana Witt Felicia Mc Bride Rebecca Coleman John Igwe Christopher Kanelos Janice Poe Gail Donoghue Debbie Jackson Almaz Gashaw Steven Lee Andrea Targos Christiana Aleru Suresh Kumar Mimi Yung Lili Leng	Chapter 3		Larry Lastofka Claudia Holaday Susan Hansch Lucinda Begbie Lin Chan Tong Beatriz Zambrano Marie Kemper	Maya Patel Michael Powers James Lovette-Black Connie Chaltas Sandy Tom Pinky Ng Debby Li Carolyn Kwan George Pang Estrella Mandac Rosa Therpin	Chapter 4		Mark Lyles Connye Thomas Jean Mctaggart Wayne Mashihara Bronislava Kaganovich Michelle Hernandez Astrid Logan Gail Hesse Maria Uy Dennis Kimura Toni Haley Larry Strawder Barry Mendes Laura Nagel Nellie Ruiz Teresa Timmons Miguel Algarin Derwin Jacocks Barbara Creekmore Donna Slaughter-Harbour Judy Hinchin Sharon Wade Jacqueline Beaver Shu-Fang Wang Delores Harvey Karen Amioka Julia Fowler-Cuevas	Chapter 5		Michael Jackson Delia Meza Steven Gelardi Eleanor Dumpit Carmen Shehorn Daniel Walsh Antoinette Sousa Mathew Babayo	Chapter 6		Kathleen Orourke Beverly Cota Adrian Davila Christine Montes Tammy Laitinen Natalie Zellmer Madel Rincon Ludmila Schankova Oscar Sosa-Zubia Herrick Lee	Vernesta Johnson Robert Morehead Scott Kovach Maria Bullard Marsha Teague Luis Castillo Fernando Gandara Theresa Marco Heidi Blazer Kathleen Haskins George Jones Teri Schneck Deborah Buck Janet Cain Danna O'neill-Wright Laura Lee Andre Lawton Patti Weitzel-Foye Josephine Hunter Altheia Johnson Anna Rodriguez Mark Boyette Darlene Lesnick Nina Fune Clara Saenz Donna Dyer Nancy Amador Cecilia Arroyo Sally Gomez Anna Vargas Craig Woodruff Wanda Anderson Manuel Hernandez Carolyn Calderon Augustine Soria Cherilyn Macadam Fernando Andres Patricia Henson William Pugel MichelleMunoz-Rojas Pearl Moore Jose Arredondo Carole-Anne Blanco	Chapter 7		Gary Peters William Harmon Kenneth Rocha Anita Dungan Kathleen Corridan Elizabeth Embree Alice Munoz	Chapter 8		Daniel Dudak Ursula Clemons Raj Champaneri David Mahony Linda Anglim Maria Morales Varela Raymond Ortiz Irene Mota Ruriko Kramp-Gil	Isidro Ortiz Jeanne Brown Patricia Cisneros AgripinaCastillo Teresa Kelly Teddie Tan Cheryl Sotelo Dora Serafin Alma Bustos Gilbert Santiago Patricia Williams Annabelle Siongco Leticia Preciado Janet Yup Prahlad Bhakta Cristina Hernandez Donita Towler Rosemary Moore Regina Whitley Karen Mccrary Bhavna Zaveri Yuen Woo Emmanuel Abaeze Wayne Bacer Vincent Morentin Antonio Maranan Eric Trinh Leticia Orozco Beatriz Arceo Annie Vas Mary-Jane Lim	Chapter 10		Elaine Sullivan Debbie Braly Lynn Requa Robert Lewis Nieva Dahlerup Camerino Sandoval Ricardo Mercado Gomez Miles Spencer Katherine Ganakis Luanne Fose Reyna Garibay Randall Gonzales Felicia Koch Whitney Haas Fernando Jackson Velanche Stewart Betty Burns Mary Padilla Shari O'connor Sullivan Roberto Esquivel Marilyn Carlson Kathleen Agostini Sharon Glasgow Michael Ragatz Leah Villa Ray Valdez Susan Waterman Pamela Montalban Laura Mccarren
-----------	--	---	---	-----------	--	--	--	-----------	--	--	-----------	--	--	-----------	--	--	--	-----------	--	--	-----------	--	---	---	------------	--	---



# Welcome aboard new members!

Priscilla Greer  
Catherine Sandstrom  
Raymond Berguia  
Druci Reese  
Tamara James  
Elvira Flores  
Rocio Alvear  
Xi Shen

## Chapter 11

Joyce Mcintosh  
Bridget Alexander  
Isabel Medina  
William Homsany  
Javier Lucatero  
Ayesha Khan  
Diane Mata  
Linda Gutierrez  
Peter Sosa  
Shirley Staton  
Diana Capps  
Anthony Bailey  
Dolores Charest  
Frances Howard  
Shirley Tang  
Susan Steffen  
Laura Salazar  
Joann Montagne  
Steve Endriss  
Michael Lopez  
Jessie Klein  
Ivania Arguello  
Teresita Umali

## Chapter 12

Walter Shinen  
Rodney Lewis  
Lorraine Armendariz  
Arnold Ward  
Mercy Galban  
Esther Merriweather  
Deborah Herrera  
Debra Penrod  
Teresa Pinto

## Chapter 13

Tammie Spiker  
Michael Serna  
Debra Musick  
Deborah Martin

## Chapter 14

D Lynn Koch  
Janet Harnden  
Susan Funk  
Raeann Bossarte  
Kathleen Evans  
Michelle Berglundsmith  
Charlotte Bryant  
Karen Cawthon  
Linda Hardy

## Chapter 15

Horace Adams  
Gary Nodine  
Charles Decuir  
William Kindred  
David Porter  
Corinne Bjorgum  
Barbara Lowell  
Michael San Filippo

Ann White  
Leticia Nelson  
Deborah Fletcher  
Theresa Vigil  
James Day  
Larry Mccrum  
Michele Robinson  
Marsha Gove  
Dawn McLaughlin

## Chapter 16

Sheryl Moore  
Calvin Young  
Raynae Randall  
Anita Harris  
Karen Thompson  
Jena Edgeton  
Dhalvinder Singh  
Andrea Jones  
Sherry Mayberry  
Armida Cadena  
Nieves Veloria

## Chapter 17

Sonya Carruth  
Lela Shipp  
Bruce Berryman  
Ursula Paulus  
Anthony Gurrola  
Dorothy Torrescano  
Luz Garcia Gonzalez  
Larisa Kiseleva  
Leticia Peralta  
Addie Smith  
Corazon Asanas  
Arlene Castillo  
Samuel Liwanag  
Kathi Glenn  
Marcia Godinez  
Reginald Martin  
Sherry Velthuysen  
Dianna Brooks  
Tyrone Shorter  
Diane Hendrickson  
Felise Wolven  
James Dimartino  
Sharon Danner  
Diane Burgraff  
Kathryn Thompson  
Diana Rose  
Brenda Goings  
Larry Tilton  
Lisa Heizer  
James Ray  
Michele Ritchie  
Ann Contreras  
Martin De Leon  
Janet Morris  
Susan Langsford  
Bettyann Bernhardt  
Arlene Gibson  
Maria-Emelyn Mcdivitt  
Kari Winter  
Ann Nevitt  
Albert Diego  
Cynthia Grape  
Brenda Thompson  
Michael Gogue  
Kathy Echols  
Sharon Martin  
Jeffrey Hornbuckle

Sandra Jordan  
Jeffery Hewlett  
Jill Davis-Prickett  
Reba Muhammad  
Cheryl Muessig  
Joyce Gill  
Joseph Cialeo  
Nancy Dow  
Rita Burgess  
Victoria Damian  
Emelina Greene  
Nerma Jackson  
Debra Martinez  
Dirkje Bowker  
Maria Whispell  
Norma Gomez  
Guadalupe Valdez  
Monica Criscione  
Susan Ortiz Luis  
George Abutin

## Chapter 19

Rhymmyr Hansen

## Chapter 20

Andrew Nierenberg  
Bernarda Chavez  
Concha Madrid-Silva  
Agripina Rodriguez  
Lan Nguyen  
Steve Cantu  
Maria Barajas  
Margaret Sims  
Arturo Serrano  
Anna Martinez  
Fred Garcia  
Sharon Veralrud  
Mark Adamiak  
Caroline Miranda  
Mark Schaubert  
William Silver  
Anthony Nguyen  
Homer Temple  
Shirley Lang  
Laura Castillo  
Donna Van Helsland  
Nina Lee  
Gloria Derge  
Cynthia Paull  
Xenofon Roupas  
Barbra Frye  
Carla Turner  
Shawn Clark  
Kiran Kalra  
Ellen Bauersfeld  
Valdis Volkovskis  
Navena Shahryar  
Joe Tseng-Gill  
Joan Valenzuela  
Juan Zamora  
Carolyn Levine  
Blanca Park

## Chapter 21

Louis Andrade  
Karen Neal  
Dale Sexton  
Tonya Vaughn  
Sheila Stoneham  
Deirdre Villante  
Dena Rogers

Richard Mena  
Ralph Brown  
Diana Ortiz  
Elizabeth Touhey  
Jeffrey Leyson  
Pazetta Horne  
Rodrigo Olazo  
Romaine Purdy  
Patricia Jeske  
Charie Valentine  
Diana Beck  
Howard Buckner  
Janet Hanks  
Sandra Piantanida  
Harry Staples  
Cienitha Roldan  
Brenda Cooper  
Shirley Woods  
Robert Baker  
Jennifer Manlutac  
Laloma Black  
Thana Brunges  
Grace Woodhouse  
Sidney Hayes  
Ronald Santos  
Benjamin Aguilar  
Marivic Aquino  
Filomena Mizona  
Mary Guillem  
Marlou Lajara  
Alicia Rivera  
Yolanda Tostenson

## Chapter 23

Johnnie Hui  
Lisa Spencer  
Armilyn Young  
Ruth Velasquez  
Cynthia Martinez  
Elizabeth Cruz  
Maria Luz Martinez  
Carlos Marifosque

## Chapter 26

Marta Spaeth  
Greg Dake  
Kimberly Clemons  
Glenn Galloway  
Yolanda Vitela  
Donna Flood

## Chapter 31

Mariadelourdes Alvarez  
Rosalina Sarreal  
Mary Ankeny  
Robert Richards  
Sherry Lane  
Irma Cahuantzi  
Ana Tougas  
Nilda Vistro  
Jesus Paredes  
Mariana Mcdonell  
Leslie Babrowicz  
Patti Clark  
Jane Wanberg  
Vasiliki Karras-Lazaris  
Teresa Webber  
Paul Marcouiller  
Jerri Diccico

## Chapter 34

Donald Meeks  
Linda Tong  
Funmi Ogunpola  
Clinton Dicely  
Paul Drozd  
Mary Pearson  
Marcella Gilchrist  
Thomas Katenay  
Edgardo Malveda  
William Lavalley  
Marilou Felipe  
Georgette Walker  
Linda Krouse  
Lisa Freeman  
Lori Hebert  
Frida Eynon  
Dolores Pangilinan

## Chapter 35

Sharon Peterson  
Karen Rippee  
Susan Mendonca  
Janice Lines  
Brian Adams  
Gabor Szovati  
Darlene Mahan  
Ingrid Marsh  
Alan Stephenson  
Vickey Rocha  
Amelia Woodard  
Gina Costner  
Rosana Sandoval  
William Hulten  
Alice Rivas  
Mary Castaneda  
Rasida Abdula-Andong

## Chapter 36

Yolanda Martin  
Jose Romero  
Elvia Palacios  
Annette Kuhnert  
Andrea Paredes  
Phillip Esparza  
Rebecca Woods  
Elsa Arroyo  
Edith Alhambra  
Maria Castro

## Chapter 165

Lisa-Marie Moore  
Mary Hughes  
Mary Morairty  
Carrie Henry-Williams  
Teresa Peterson  
William Hicks  
Laurel Greene-Andrews  
Susan Brock  
Sandra Weber  
Kelley Graham  
Regina Cook  
Christopher Smith  
Barbara Tierney  
Jose Figueroa  
Keith Holland  
Connie Robertson  
Ildiko Dalos  
Eve Compton  
Janice Rowell  
Rose Miller  
David Dulberg  
Billy O'brien  
Ruth Bergener  
John Janachek  
Maurine Asghari  
Sonya Kincaid  
Yvonne Wilson  
Anne Blevins  
Margo Albiani  
Elizabeth Parker-Smith  
Loreto Zawkiewicz  
Helen Tang  
Mark Larzelere  
James Guerrero  
Anita Morton  
John Waegell  
Donald Corson  
Carmelo Sison  
Valerie Vincent  
Susan Holyfield  
Kathleen Penick  
Chona Valenteros  
Phillip Campbell  
Kimberley Gazaille  
Brenda Gallardo-Lopez  
Patrick Hall  
Charles Campbell

**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.**

# Welcome to Retirement!

# CALIF<sup>OR</sup>NIA STATE RETIREES

CSR is the largest, most experienced organization exclusively representing state retirees!

**OUR MISSION** To protect the pension and health benefits of all retired state employees



Take the next step! Here are 10 great reasons to join!

- 1. Advocacy:** CSR has 89 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. 40,000 Members Strong & 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](https://calretirees.org/joinus)