

CALIFORNIA STATE RETIREES



Vol. XXXV No. 5

A PUBLICATION REPRESENTING CALIFORNIA STATE RETIREES

MAY 2021

Your Guide to the CalPERS 2021 Member-at-Large Election

The CalPERS 2021 Member-at Large Election is here once again. The CalPERS Board of Administration consists of 13 members who are elected, appointed, or hold office ex officio for four-year terms. As we know, their decisions will affect all active and retired members. Eligible active and retired CalPERS members have an opportunity this year to elect two representatives for the CalPERS Board of Administration. The terms of incumbents David Miller and Margaret Brown expire on January 15, 2022. The new terms of office begins January 16, 2022 and runs through January 15, 2026. All candidates who are interested in running must submit their application by 5 p.m. on May 13, 2021.

Political endorsements have always been a crucial function of the CSR Board and a duty we take very seriously. The complete process proves to be thorough and inclusive. Our process includes examining each candidate and

conducting an in person candidate interview with the CSR Board. At this time, we have not scheduled any candidate interviews. We will standby until all candidates' names have been released. At that time, CSR will reach out to each candidate and complete an in-depth interview. We also take the time to review candidate backgrounds, positions on health care benefits and pension protections, as well as their overall position on issues affecting CalPERS and its members. Most importantly, we look at how this representative will support CSR members throughout their term. Once we have completed these efforts, we will reconvene and make the final decision on which candidate CSR will be endorsing. That candidate will be featured in an upcoming edition of the Retiree along with other CSR sponsored materials. The CSR Board will seek input from CSR members during the process and when they meet to make the final endorsement. If you have any

further questions on the CSR endorsement process, please contact CSR HQ at **888.808.7197** or

CSRInfo@CalRetirees.org

CalPERS Election Process

Who's Eligible to Vote?

CalPERS members active as of July 1, 2021. Retired CalPERS members (excluding survivors and beneficiaries) whose effective date of retirement is on or before July 1, 2021. A ballot package with instructions on how to vote will be mailed to eligible voters on August 27, 2021. Ensure your mailing address is current so you receive your ballot. The voting period is August 27 through September 27. Your vote must be received by mail, telephone, or online by 11:59 p.m. PST on September 27, or it won't be counted.

If a candidate doesn't receive a majority vote in the primary election, a runoff election will be conducted between the two candidates receiving the highest number of votes. CalPERS members active as of October 1, 2021 are eligible to vote in the runoff election. Retired members (excluding survivors and beneficiaries) whose effective date of retirement is on or before October 1, 2021, are also eligible to vote in the runoff election.

A runoff ballot package will be mailed on November 5, 2021, and the voting period will be from November 5 until December 6. Your runoff vote must be received by mail, telephone, or online by

11:59 p.m. PST on December 6, or it won't be counted.

Notice of Election

The Notice of Election provides information on becoming a candidate, voter eligibility, and the election schedule. Visit How to Become a Board Member Candidate on www.calpers.ca.gov to learn more.

Candidate Contact List

Candidate names and their contact information will be posted after the nomination petition deadline has passed.

Random Drawing

The random drawing of candidate names for each position in this election will be held virtually via Webex on June 3, 2021 at 9:00 a.m. PST. This event determines the order of candidate names as they will appear on the ballot for this election. Please notify the CalPERS Board Election Coordinator by email no later than 5:00 p.m. PST on May 28, 2021, if you're interested in viewing this event. Once you've notified CalPERS of your attendance, they will email you the invitation.

Have a question for CalPERS?

If you have questions about the board election process or need further assistance, email the CalPERS Board Election Coordinator at board_election_coordinator@calpers.ca.gov or call **800.794.2297**. If you are looking for information on the upcoming board election and resources for members and candidates, you will find them by visiting www.calpers.ca.gov.





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NEWS FROM CALPERS

Social Security and Your CalPERS Retirement Benefits: Do They Affect Each Other?

Your CalPERS retirement benefit can affect your Social Security benefit. And your Social Security potentially can affect both the amount of your monthly pension contributions before retirement and the amount of benefits you receive after retirement.

Did you know that 33% of our retirees do not receive Social Security?

Not All CalPERS Members Are in Social Security

If you make contributions to both CalPERS and Social Security for the same employment, you're considered "coordinated" with Social Security. Members not covered by Social Security during CalPERS-covered employment are in what we call a "full formula" plan. And members who have worked in different membership classifications or for multiple employers may fall into both categories, with some coordinated service and some full-formula service.

Impact on Your CalPERS Retirement Benefit

If you are coordinated with Social Security, you will know because you will see a payroll deduction on your paychecks. Your employee contribution rate to CalPERS is also lower than your colleague in

the full formula plan. For example, for state miscellaneous members in Social Security, the contribution rate is 8%, depending on the bargaining unit. Those not covered by Social Security pay 9%.

When your service retirement benefit is calculated, if you were coordinated with Social Security, the 12- or 36-month average compensation starting point will be reduced by \$133.33, because you contributed less to CalPERS than the full-formula member. This \$133.33 reduction to your final compensation average is a one-time reduction and is done before your monthly pension is calculated. The reduction is not applied as a monthly reduction to your pension.

Impact on Your Social Security Benefit

There is no reduction to your CalPERS retirement benefits because you're receiving Social Security benefits, but the reverse is not always true. If you work for a federal, state, or local government agency where you do not pay Social Security taxes, the pension you receive from that agency could reduce your Social Security benefits.

Two laws that may impact your Social Security benefits are the Windfall Elimination Provision

and the Government Pension Offset. Visit the Social Security & Your CalPERS Pension page on our website to see the relationship between the two benefits. You can also contact the Social Security Administration at (800) 772-1213 or visit the SSA website.

Plan Ahead

If you anticipate receiving a benefit from Social Security, it's a good idea to get an estimate. You'll find a variety of calculators on their Benefits Planner: Calculators page designed to help you plan in different scenarios. The Retirement Estimator gives you an accurate estimate based on the date you stop working. If you're affected by the Windfall Elimination Provision (WEP), use the WEP version.

Calculating your Social Security estimate prior to submitting your application for CalPERS retirement will help you determine which CalPERS retirement option will be best for you. Make sure you understand in advance how the two systems are coordinated. Your CalPERS retirement benefits can work very well in tandem with Social Security to provide you the income you will need during retirement.

Do You Have a Beneficiary Designation on File?

Did you know you can add or update your beneficiary designation anytime through your personal myCalPERS account? There are certain life events that can impact and revoke your current designation on file, such as the death of your beneficiary, a marriage or domestic partnership, dissolution or annulment of marriage, termination of a domestic partnership, and the birth or adoption of a child.

Having a designation on file helps ensure that we'll be able to process benefit payments in a

timely and accurate manner. If you aren't sure whether you have a beneficiary in place or need to update your designation on file, it's easy to verify by logging in to your myCalPERS account.

Here's how:

Go to my.calpers.ca.gov

Select Active Members & Retirees and log in with your username and password

Select the Retirement tab and then select Beneficiaries

Select Add or Change Your Beneficiaries and follow the prompts

You'll need information about your beneficiaries to complete the process, including Social Security numbers, birthdates, and addresses.

You can also visit the CalPERS YouTube channel for more quick tips on Beneficiary Designation. Link:

[www.youtu.be/Fq0qX46oAOw](https://www.youtube.com/watch?v=Fq0qX46oAOw)

Link Transcript:

www.calpers.ca.gov/docs/transcripts/calpers-quick-tip-beneficiary-designation.pdf

NEWS

Join us! 41,000 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.CALRETIREES.ORG/JOINUS

LEGISLATIVE WATCH

with Ted Toppin

Capitol Seeks Semblance of Normalcy CSR Bill Watch

With vaccination rates up and positive COVID-19 cases down, the Legislature is taking some baby steps toward reopening. In the last week of April, the Senate and Assembly Rules committees informed legislators and staff that three staff members are now allowed in each Capitol office. This is up from the current two staffers per legislator that have been allowed in the Capitol since the start of the session in January. Throughout last summer and fall, legislative rules allowed only one staff person per office. Unfortunately, the Capitol is still closed to the general public and before anyone enters the building for the purpose of testifying on legislation, which is highly discouraged, they must receive explicit permission to do so.

And in what may be a sign of things to come in work places, the Legislature is also mandating that all employees returning to work must be fully vaccinated. Those who have yet to be vaccinated, were instructed to provide a schedule of when they would be vaccinated. It is what it is.

Here are some of the bills that we are monitoring and may be of

interest to CSR members:

Support

AB 458 (Kamlager)

Would develop and implement a prescription drug wholesale importation program to allow for the importation of pharmaceuticals from Canada. This bill will help address the issue of rising prescription drug costs while increasing access to safe, affordable prescription drugs.

STATUS: Awaiting hearing in Assembly Health Committee.

AB 1130 (Wood) Would establish the Office of Health Care Affordability to analyze the health care market for cost trends and drivers of spending, develop policies for lowering consumer health care costs, and create a state strategy for controlling health care costs and ensuring affordability.

STATUS: Awaiting hearing in Assembly



Appropriations Committee.

ACR 69 (Nguyen)

Would recognize the month of May 2021 as Older Americans Month and would encourage all Californians to recognize and treat all older adults with compassion and respect, and to participate in activities that contribute to the health, welfare, and happiness of older adults.

STATUS: Awaiting hearing in Assembly

Rules Committee.

SB 278 (Leyva) Would protect the retirement security of CalPERS members by ensuring that any collectively bargained compensation agreed to by their employer cannot be subsequently and retroactively sought from the retired member's pension allowance, but instead paid for by the employer.

STATUS: Awaiting hearing in Senate Appropriations Committee.



Ted Toppin

Oppose

AB 1133 (Chen)

Would state the intent of the Legislature to enact legislation that would create a hybrid retirement benefit within CalPERS, giving state employees the option to elect a defined benefit or a defined contribution program. This bill would threaten the retirement security of new employees, and undermines CalPERS for all employees and retirees.

STATUS: Awaiting committee assignment.



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

To update your information, please email
csrinfo@calretirees.org



Website:

www.calpers.ca.gov

Phone: 888 CalPERS or
888.225.7377

TTY: 877.249.7442

Fax: 800.959.6545

Hours: Monday - Friday
8 a.m. to 5 p.m.

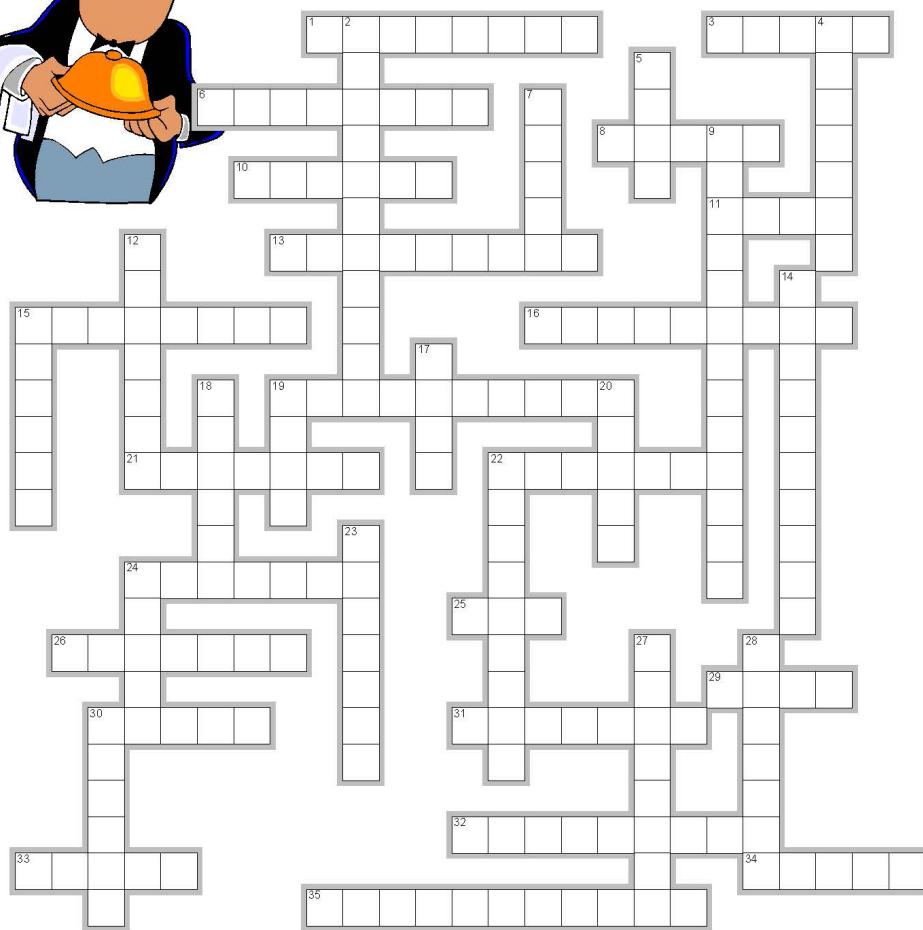
PUZZLES

Restaurant Review



Restaurant Review

Order up! Check your restaurant I.Q. by solving these clues about cooking, serving and dining in a restaurant.



EclipseCrossword.com

ACROSS

1. Another word for "tip"
3. A group of people who eat together
6. Liquid topping for salads
8. How to order coffee with no cream
10. Dish served as the main course of a meal
11. Printed list of food that a restaurant serves
13. Dry flavoring added to food
15. Bread, salad or vegetable eaten with a meal (2 wds)
16. First course of the meal
19. Sauces, such as mustard, that are added for flavoring
21. Last course of a meal, often sweet
22. Remove food from the freezer to thaw
24. Amount of food served for one person
25. Money give to staff for good service
26. Tools for eating
29. Cooked meat that is pink inside
30. Seating with cushioned benches on two sides of a table
31. Staff member who collects customers' money
32. Edible liquids
33. You ask for this at the end of the meal
34. Dishes suitable for Muslims
35. List of groups waiting to be seated (2 wds.)

DOWN

2. An arrangement made with a restaurant, in advance, to eat there at a specific time
4. Food ordered to be eaten at home
5. Warm to soften, as with cheese or butter
7. Dishes suitable for people who don't eat meat, fish, eggs or cheese
9. Free of charge
12. Food rolled and cooked in bread crumbs
14. Food suitable for those who don't eat meat
15. Person who takes your order and brings your food
17. Not spicy
18. Dishes suitable for Jewish people
19. Professionally-trained person who prepares the food
20. Long hollow plastic stick used for drinking
22. Take-home container for unfinished food (2 wds)
23. Clothing that a staff member must wear
24. Outdoor seating
27. Fresh-cooked dishes of the day, usually offered at a reduced price
28. Food added to a plate for appearance or color
30. Self-serve table of food where customers choose their own food

ANSWERS ON PAGE 9



Cinnamon Rolls

4 1/2 teaspoons active dry yeast (2 packets)
1 cup lukewarm water
1 teaspoon granulated sugar, to proof the yeast
6 tablespoons shortening or unsalted butter
1 cup granulated sugar
9 cups unbleached all-purpose flour (more if the dough is sticky, up to 10 cups)
2 cups hot water
2 large eggs, beaten
1 tablespoon salt
½ cup softened butter, divided
1 1/2 cups brown sugar, divided
1 cup raisins, optional
2 tablespoons ground cinnamon, divided



For the frosting:

1/4 cup unsalted butter, softened
4 cups powdered sugar
4 tablespoons milk, more if necessary
1 teaspoon vanilla extract

In a small bowl, combine the yeast and a pinch of the granulated sugar with the lukewarm water and set aside for 5 minutes or until the yeast bubbles up.

In the bowl of a stand mixer, add shortening or butter, sugar, and salt to the 2 cups of hot water and beat for 30 seconds, using the beater blade.

Let cool to lukewarm temperature. Stir in 2 cups of flour and mix until smooth. Add yeast mixture and mix until well combined. Mix in the beaten eggs.

Gradually stir in the remaining flour and mix with the dough hook for about 2 minutes. Remove dough from the bowl and place on a lightly floured counter. Knead by hand, add a little flour if the dough is still sticky. Knead until dough feels satiny and smooth.

Cover and let rise for 30 minutes. After the dough has doubled in size, remove it from the bowl and divide it in half. With a rolling pin, roll one half of the dough into a rectangular shape, about 22 X 13 inches. Spread dough evenly with half of the softened butter, about ¼ cup. Sprinkle dough with Roll up dough into one long roll. Cut rolls, using a piece of dental floss or thread, about two inches thick. Place rolls in greased 9X13-inch baking pans, leaving about 2-inches between the rolls so they have room to rise. Now follow the exact same steps with the other half of the dough.

Cover the pans with a clean kitchen towel. Let the rolls rise until double in bulk. Preheat oven to 350 degrees F. Bake for 20-30 minutes or until cinnamon rolls are golden brown on top and cooked in the middle. Remove from the oven and let the rolls cool to room temperature. While the rolls are cooling, make the frosting. In a medium bowl, whisk together butter, sugar, milk, and vanilla. Frost the cooled cinnamon rolls generously!

FIND US ONLINE!

FACEBOOK: @CALIFORNIASTATERETIREES

TWITTER: @CASTATERETIREES

LINKEDIN: @CALIFORNIASTATERETIREES

WEBSITE: WWW.CALRETIREES.ORG



To Your Health



By Larry Woodson, CSR Health Benefits Committee chair

In last month's To Your Health, I dedicated most of the column arguing that CalPERS needs to re-evaluate their actuarial analysis they used to justify 90% premium increases over 2 years. The data in the Actuarial Valuation Report 2019 for the Long Term Care (LTC) Program is nearly 2 years old and costs to the fund should be considerably less in 2020 due to the Covid 19 pandemic and the tragic mortality rates in nursing homes. The funds investment returns have been much better than

expected and the total assets in the fund has grown by 12% since the outdated Actuarial Report. This data is not being taken into account and we will continue to push CalPERS staff and the Board not to ignore it. It will likely be the June CalPERS Pension and Health Benefits Committee (PHBC) meeting before we can approach the Board again.

There was no PHBC meeting in April.

In May PHBC will meet in closed session only to view and discuss health plan rates for 2022. June 15 is the next open session of PHBC. It will be an important meeting because the preliminary rates will be presented publicly to stakeholders and the board members. In past years CalPERS has held a Stakeholder meeting just prior to the PHBC meeting to present the preliminary rates, discuss and answer questions, and so stakeholders go into the PHBC meeting shortly thereafter, better prepared to give public comments. Given the uncertainty

of COVID-19 status in June, the meeting could be in person or virtually again. If virtual, we will ask for the same sequencing of a virtual Stakeholder meeting first. I have little insight into what kinds of rates we will see. I do know that the insurance carriers saved millions in 2020 due to the extended period of time when all elective procedures were cancelled and postponed. I doubt that when they began them again that it was at a rate that netted greater annual costs, but we will see. The final rates will be presented and approved at the July CalPERS offsite.

Our CSR Health Benefits Committee (HBC) continues to work on your behalf. We held our first Zoom meeting on April 21. All 6 members counting myself were present. We welcomed our new CSR Board liaison, Connie Lira-Beuer, who had served on HBC for a number of years before becoming a Board member. It is good to have her back, especially given her medical

background as an RN. We were also joined by CSR CFO Jerry Fountain, CSR staff Corinne Celentano and Mark DeVaughn, who organized the Zoom call and trained us on Zoom technique and etiquette. Thanks to all participants for making it a productive meeting. Lastly, CSR President Tim Behrens and I participated in the April 15 CalPERS Stakeholders Briefing along with some other CSR leadership. Most of the meeting was focused on pensions and investments with very little on health benefits. Dr. Julia Morgan, CalPERS Medical Consultant, gave an update on the latest COVID-19 data focused on California. She reported that 30% of Californians are fully vaccinated and that California has the highest rate of doses administered in the U.S.

Stay safe and well.

Update: CSR Finds Success with Zoom Meetings in 2021

In-person gatherings have disappeared under public health guidelines throughout the pandemic. New technology offers easy access to virtual gatherings of those spread far and wide. California State Retirees continues to adapt and succeed while learning this hard lesson in compromise.

On April 29, Chapter 11 conducted CSR's first officially-sanctioned virtual chapter meeting. Held over Zoom with CSR staff helping moderate, the day proved to be a successful test-run.

Nearly 40 attendees logged in, spanning Chapter 11 members, CSR chapter presidents and the Board of Directors. A bill of guest speakers – CSR president Tim Behrens and representatives from OptumRx and CaptionCall – briefed the eager members stretched throughout the Central Valley.

"If only 15 people had joined, I thought it would have been a success," Chapter 11 president Christy

Christensen-Fountain said. "Those who attended the meeting left it more informed, connected, and excited than when they signed on. I am extremely proud of my members, the Board, chapter presidents, and all else who took time to participate."

Completed in just over an hour, the Chapter 11 meeting was an event months in the making.

In February, CSR staff joined the Board and Membership Committee to begin crafting an organization-wide Zoom implementation plan. "The event was a winner,"



Christensen-Fountain added. "Staff made it extremely easy for someone inexperienced with Zoom to feel successful."

With the work ongoing, the goal is to create a uniform policy throughout CSR for official meetings held virtually.

In March, CSR staff began using the CVent event management software to email Zoom meeting invitations and boost engagement. The slate of virtual events proved to be cohesive settings for official CSR business. With all chapter presidents invited, the Board held its first official meeting over Zoom

on February 12. The Board also met twice virtually in March and again over Zoom on April 23.

The CSR Health Benefits Committee hosted its first official Zoom meeting on April 21. HBC member Dr. Mark Hynum joined from his gate at Dulles Airport in Washington, D.C.

On March 29, the Board approved four motions. Among them: extending the prohibition on in-person meetings and activities through the end of June.

District E will host the first official CSR virtual District meeting. The event is scheduled for May 18 at 1 p.m.

CSR asks any chapter president who has scheduled official chapter meetings over Zoom to contact headquarters.

Staff looks forward to making sure virtual settings host continued success.

UPDATES

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

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.

**DECEMBER
2020**

**MARCH
2021**

**APRIL
2021**

**MAY
2021**

**JUNE
2021**

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.



SAVVY SENIOR

Savvy Senior: Deciding What to Do in Retirement

Dear Savvy Senior:
I just turned 62 and am financially prepared for retirement, but I'm less certain about how to spend my time after leaving work. Can you recommend some resources or tools that can help me with this?

--Feeling Lost

Dear Lost:
This is a great question! Many people, when asked what they want to do when they retire, will say they want a mix of travel, play and meaningful work. Specifics, however, tend to be few and far between. But planning how to fill your time in retirement is just as important as the financial planning aspect.

Here are some resources that can help.

Online Tools

A good starting point to figuring out what you want to do in retirement is at

LifeReimagined.aarp.org. This is an AARP website (you don't have to be a member to use it) that can help you rediscover what truly matters to you and focus on what you really want to do. It offers a variety of free online exercises and programs that will hopefully spark some ideas and give you inspiration.

Encore.org is another good resource that helps people who are seeking work that matters in the second half of life. Click on "Resources" on the menu bar and download their free Encore Guide,

and consider purchasing a copy of their "Encore Career Handbook" (available at [Amazon.com](#) or [BN.com](#) for \$10.50) by Marci Alboher, which is excellent. Also check out the free E-book

has a free exercise called EVOKE to help identify a path that might suit you best in later life, and provides a directory to registered life planners to help guide you. Also see:



called "The Age for Change," which can help answer the question: "What now?" You can download this at [ComingOfAge.org](#).

And, if you've never taken a personality test before, this too can be a good tool to help you figure out what type of activities or work you'd like to do. A good option for this is the Myers-Briggs Type Indicator assessment, which you can take online at [MBTIcomplete.com](#) for \$50.

Personalized Guidance

If you want personalized help, you can also get one-on-one guidance from a retirement or life planning coach. Some resources that can help you here include [LifePlanningForYou.com](#), which

RetirementOptions.com, which will connect you with a retirement coach who will give you an assessment to help reveal your attitudes and opinions about work, family life, relationships, leisure time and more. And the **LifePlanningNetwork.org**, which is a group of professionals and organizations that help people navigate the second half of life. You can also find life and retirement coaching at the International Coach Federation at [CoachFederation.org](#).

Coaching sessions typically range from \$75 to \$300 or more, and usually require four to six sessions to get the most out of the process.

Other Resources

If you're primarily interested in



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

volunteering, finding a retirement job or even starting a business when you retire, there are lots of resources that can help here too. For volunteering, [PointsOfLight.org](#), [VolunteerMatch.org](#) and [SeniorCorps.gov](#) and help you search for opportunities, or even create one on your own. To look for job ideas, sites like [RetirementJobs.com](#), [Workforce50.com](#) and [RetiredBrains.com](#) list thousands of jobs nationwide from companies that are actively seeking older workers. [FlexJobs.com](#) can help you find good work-at-home jobs. [CoolWorks.com](#) and [BackDoorJobs.com](#) are great for locating seasonal or summer jobs in great places. Or to search for freelance opportunities in a wide variety of areas, there's [Elance.com](#) and [Guru.com](#). And if you're interested in starting a new business, the U.S. Small Business Administration offers tips, tools and free online courses to entrepreneurs that are 50 and older at [SBA.gov/content/50-entrepreneurs](#), as does the nonprofit association Score at [Score.org](#).

CSR MEMBERS!
WE NEED TO STAY CONNECTED NOW MORE THAN EVER!
PLEASE SIGN UP FOR THE CSR E-NEWSLETTER.

**TO SIGN UP FOR THE CSR E-NEWSLETTER,
PLEASE VISIT**

**WWW.CASTATEREES.ORG/
CSRNEWSLETTER**



CALIFORNIA STATE RETIREE

TO UPDATE YOUR CONTACT INFORMATION, PLEASE EMAIL
CSRINFO@CALRETIRES.ORG

CHAPTER MEETING NOTICES

**PLEASE NOTE: FOR THE SAFETY OF OUR MEMBERS AND THEIR FAMILIES,
ALL CSR MEETINGS AND ACTIVITIES HAVE BEEN CANCELED UNTIL FURTHER NOTICE.
IF YOU HAVE ANY QUESTIONS, PLEASE EMAIL CSRINFO@CALRETIRES.ORG**

CHAPTER 1

ALAMEDA/CONTRA COSTA COUNTIES

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

CHAPTER 2

SACRAMENTO/YOLO AREA

President: Louis Espinoza, (916) 397-2526; 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

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:** Korrin 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; **Vice President:** VACANT; **Secretary:** Sue D'Errico, (707) 954-2904, sue.derrico@yahoo.com; **Treasurer:** Patti Falk, (707) 445-1196, pmfalk@earthlink.net

CHAPTER 9

LOS ANGELES AREA

President: Luanna Allard, (323) 304.9894, LAllard@CalRetirees.org; **Vice President:** Raelene Allard, (323) 221-6010, raeleneallard@ymail.com; **Secretary/Treasurer:** Donna Hernandez, (562) 405-1387, 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; **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, lcurrie197@roadrunner.com; **Vice President:** Stephanie Pryzbeski-Gilbert, (661) 537-3811, stefva22@hotmail.com; **Secretary:** Blanca Rodriguez, (909) 553-5625, blancrod703@yahoo.com; **Treasurer:** Barbara Griffin, (661) 266-1130, bgrif1275@gmail.com

CHAPTER 13

NO. CALIFORNIA/REDDING

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

CHAPTER 14

NORTHERN CALIFORNIA/CHICO

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

CHAPTER 15

SIERRA FOOTHILLS

President: Joann Stewart, (916) 412-2075; **Vice President:** Ruth Braun, (916) 434-6680, rbraun1110@gmail.com; **Treasurer:** Pam Robinson, PRobison@CalRetirees.org; **Secretary:** Frank Weinstein, (916) 223-5957, ch15secretary@hotmail.com.

CHAPTER 16

SAN JOAQUIN COUNTY

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

CHAPTER 17

GREATER SAN DIEGO

President: Elaine Edwards Yahraus, (619) 435-4044, eyahraus@gmail.com; **Vice President:** Vacant; **Secretary:** Gloria Koch, (619) 455-1917, kochgloria303@gmail.com; **Treasurer:** Diane Whorton, (619) 467-7861, 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, mokumura@yahoo.com; **Vice President:** Raymond Cole, (818) 898-9613, flipcole@yahoo.com; **Treasurer:** Gaylorn Mayo, (310) 897-7950, gaylorn28@gmail.com; **Secretary:** Norma Gallegos, (818) 667-2347, norma.2005@gmail.com

CHAPTER 21

SONOMA, MARIN, NAPA AND SOLANO COUNTIES

President: Donald Lehnhoff, (707) 795-9405; **Vice President:** VACANT; **Secretary:** Eric Norrbom, (707) 322-1528

CHAPTER 23

SAN JOSE AREA

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

CHAPTER 26

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@bak.rr.com; **Treasurer:** Joe Salcido, (661) 477-2015, joe.salcido@yahoo.com.

CHAPTER 31

VENTURA/SANTA BARBARA

President: V. Raylene Laverentz, (805) 986-1854, cell (805) 551-2278; RLaverentz@CalRetirees.org; **Vice President:** VACANT; **Secretary/Treasurer:** Esther Whitcomb, (805) 874-1434

CHAPTER 34

ORANGE COUNTY-SANTA ANA

President: Jenny Hayden, (714) 743-8423, 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; **Vice President:** Carolyn McIntyre, (831) 722-3827; **Secretary:** Susan Sisson; **Treasurer:** Christine Checchettini

CHAPTER 165

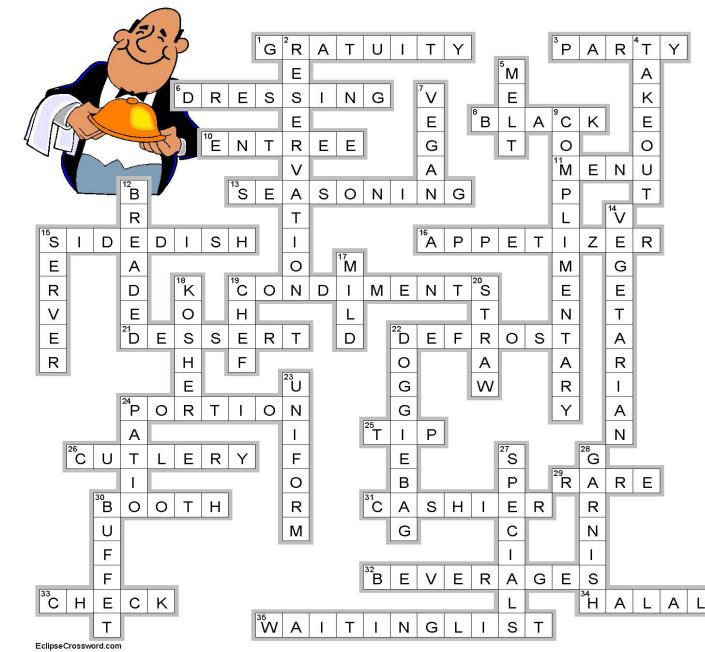
SACRAMENTO

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



answers from page 5

Restaurant Review



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

Janet Tsao-Lee
Gloria Gonzalez
Mollie Puller
Jacqueline Clay
Clarinda Mcelroy

Chapter 2

Laura Koretsky
Theresa Rister
Scott Hunter
Renele Cope
Carla Mullen
Randy Pascual
Michael Doyle
Jesse Dias
Elizabeth Fiske
Rhonda Packard
Ann Cavazos
Joyce San Filippo
Jon Snellstrom
Diane Trevizo
Tracy Denor
Irma Cisneros
Patricia Campbell
Selina Mulligan
Magdalena Vela
Stephen Pugh
Gwendolyn Yarrison
Retha Moore
Lorraine Lemuel-Feltus
Roxann Phillips
Sally Hernandez
Jerome Foster
Billie Mason
Sandi Potstada
Susan Matherly
Gustavo Martin
Estrellita Biag
Carlos Miro
Alexander Agramonte
Deborah Wong
Jackie Jackson
Elizabeth Ochoa

Chapter 3

Doris Jordan
Julio Feliciano
Juanito Manuel

Chapter 4

Tuyet Castillo
Thurman Peden
Gregory Hernandez
Jose Robledo
Denise Watson Cross
Jane Miyamura

Maria Lasso
Olubunmi Jaiyeola
Kimble Powell

Chapter 5

John Reader
John Edwards
Jesse Hernandez
Jeffery Fisher

Chapter 6

Gail Powell
Patricia Loriega
Cory Brown
Gwendolyn Crawford
Angela Sandoval
Lydia Parra
Nancy Dobson
Ervia Atkinson
Yolanda Soto
Jeannette Smith
Juan Aguirre
Teresa Smith
Lorna Pantow
Kim Curry Goldsby
Wayne Boyer
Georgette Segura
David Maya
Mariela Cortez
Glynda Galve
Ceres Garcia

Chapter 8

Angelica Preciado Nessen
Barbara Tillson

Chapter 9

Steve Rosset
Maria Laines
Jeffrey Clarkson
Emma Hernandez
Julie Hopkins
Alison Kliachko-Trafas
William Wimberley
Linda Pena
Gloria James
Michelle Buchan
Alberto Becerra
Pearnitha Gresham

Chapter 10

Kimberly McCormick
Donna Raymond
Billy Bowden
Rebecca Giovanni
Harvey Wood
Jean Nolan
Charles Kemp
Betty Davoodi

Chapter 11

Barbara Pardo
Armando Llamas
Larry Lucio
Natalie Whitfield
Dale Craig
Ward Freeman
Olga Speer
Debra Patten
Beechoo Tan
Frank Lee

Chapter 12

Lisa Lawson
Paz Reyes
Shirley Shabalala

Chapter 13

Kevin Benzler
Marnie Patchett
Sandra Smith

Chapter 14

Carol Robinson
Langley Snyder
Mona Brown
Sherry Chapman
Cathy Mccollough

Chapter 15

Jennifer Lowden
Gaylon Thornton
Ely Yasay
Barrett Jensen
James Oakey

Rolando Taeza
Mike Ginni

Chapter 16

Maria Simile Shaw
Janet Brooks
Rocky Sanders
Martin Danna

Chapter 17

Luis Salazar
John Mahan
Matt Wheeler
Berthila Quiroz
Josephine Madden
Rachel Romero
Maria Ruiz
Charles Dickerhoff
Divina Dualan

Chapter 20

Irwin Spolter

Chapter 21

Carol Dodge
Maria Ribeiro
Josephine Limos
Priscilla Best
Editha Dolan
Tawanna Mc Farland
Donna Maxwell
Blanca Becerra
Eduardo Lee
Cheryl Mitchell

Chapter 23

Danilo Tungua
Veronica Valdez
Peggy Richard

Chapter 26

Larry Butler
Kathleen Whisler
Angelina Smith
Hollis Bennett
Robert Barraza

Chapter 31

Maria Iniguez

Chapter 34

Erwin Deguzman
Kathleen Wahl
Jill Rodriguez
Stephan Reynolds
Donna Roberts

Chapter 35

Cleo Luna
Diane Costa-Morrow
Vickie Dias
Consuelo Biazon
Alejandro Velasco

Chapter 36

Robin Mcmanaman
Karen Wolfe
Katherine Gault

Chapter 165

Kimberly Garcia
Rebecca Lloyd
Arcilla Cuenco
Marvin Gardner
Laurette Thibault
Lori Pett
Margarita Hughey
Randal Slater
Douglas John
Laura Hall
Desiree Moon
Peggy Hyde
Ruzanna Adamyan
Lori Hughes



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.



NEWS

2021 Statewide Officers Election

A Statewide Officers Election will be held at Delegate Assembly on October 20, 2021, in Sacramento.

Delegates present and voting will elect the President, Executive Vice President, Vice President and Chief Financial Officer/Secretary for a new three-year term. Nominations are currently being accepted and any active member in good standing is eligible to run for office. If you are interested in running for a statewide officer position, cut out this form, complete it and submit it to CSR Headquarters. If you would like your 200-word candidate statement published in the September 2021 CSR newspaper, submit both your candidate form and 200-word statement to CSR Headquarters by August 16, 2021. Contact Headquarters by phone **(888) 808-7197** or email **CSRInfo@CalRetirees.org** with any questions.



CALIFORNIA STATE RETIREES

2021 STATEWIDE OFFICERS ELECTION

CANDIDATE CONSENT FORM

PLEASE PRINT FULL NAME AS IT IS TO APPEAR ON THE BALLOT

I, _____, self-nominate and/or consent to be a

Candidate for the office(s) of _____ /Delegate

Name _____ Chapter No: _____ Last 4 SS# or Member ID # _____

Address: _____ City: _____ Zip Code: _____

Telephone No: _____ E-mail: _____

Candidates may submit a brief, factual, biographical statement of no more than **200-words** regarding their qualifications. Such biographical statements must be received in the Corporate Office by August 16, 2021, to be printed in the September 2021 CSR newspaper. Specifics on candidate statements will be provided to candidates upon nomination acceptance. The contents of these statements must be in accordance with approved guidelines.

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

Signature: _____

Date: _____

CALIFORNIA 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. 41,000 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