

CALIFORNIA STATE RETIREES



Vol. XXXV No. 12

A PUBLICATION REPRESENTING CALIFORNIA STATE RETIREES

DECEMBER 2021

CSR Board of Directors Election Update for Districts F & G

The November 15 deadline to file a candidate consent form has passed for CSR members in good standing to run for a seat on the Board in Districts F and G. In District F there was only one candidate consent form submitted by Tim Behrens, designating the seat uncontested. District F incumbent, Connie Lira-Beuer, did not run for re-election. Behrens will be sworn in at the February 2022 Board meeting and will begin his new three-year term. Congratulations, Tim! For the District G seat, several members submitted candidate consent forms and District G incumbent, Gaspar Luna Oliveira, did not run for re-election. The District G candidates are: Arlene M. Ryan Ch. 17; Samuel Jurado Ch. 6; Carmelita (Carmen) Billingsley Ch. 6; Elaine Edwards-Yahraus Ch. 17; Patsy Hollis Ch. 6; Cessaly D. Hutchinson Ch. 17 (ballot order was determined by lot). All active members, excluding associate, of Chapters 6, 12, 17 and 34 will soon be receiving a ballot for the position

of District G Director. The term of office is from 2022-2025. **NOTICE TO THE VOTER: At press time, Danny Morales, a candidate in the race for the office of District G Director has withdrawn. Danny's name and candidate statement are included in the balloting materials but please be advised that a vote cast for Danny Morales will not count.** "I would like to thank Gaspar Luna Oliveira for his service to California State Retirees as member of the Board of Directors. His contributions to our legislative agenda have been of great service to CSR, especially in his district and Southern California. He has helped the chapters in his district understand the importance of developing relationships with legislators. Thank you Gaspar, I appreciate your many years of service to CSR"...CSR President Stephanie Hueg. Hueg also noted "I'd like to thank Connie Lira-Beuer for her many years of service to CSR as a member of the board and board member assigned to our

Health Benefits Committee, and her past meaningful participation in our Health Benefits Committee. I wish her the best in her new role as a member of CSR". The CSR District Directors are a part of the governing body of California State Retirees. These individuals usually meet three times a year throughout the state to advocate for retirees health benefits and pensions. Among the District Director duties are attending board meetings, helping coordinate chapter activities, helping chapter presidents and members understand the issues affecting member welfare, participating in political action and providing overall leadership with respect to the CSR Strategic Plan. We encourage our members to carefully read the ballot instructions and the candidate statements before marking your official ballot. **Voting instructions:** 1. Vote for one candidate. More than one vote will invalidate your ballot. No write-ins. 2. On your ballot card, place an "X" to the right of the candidate's name of your choice. 3. Place your ballot card in the small envelope marked "Ballot

Envelope" and seal it. 4. Place your sealed "Ballot Envelope" in the postage-paid yellow envelope addressed to California State Retirees, seal and return it to CSR. ***Be sure to PRINT YOUR NAME on the yellow return envelope in the designated location. Failure to print your name will invalidate your ballot.** 5. Ballots must be received in CSR headquarters office on January 4, 2022, by 5 p.m. 6. If you spoil your ballot, a replacement ballot may be requested by calling 888.808.7197. 7. Election by plurality of vote (the candidate with the most votes wins). 8. The order of names on the ballot was determined by lot. 9. Election protests must be in writing and received in headquarters office on January 20, 2022, by 5 p.m. District directors are elected by chapter members in good standing within their respective districts. Candidates must also reside within the district holding the election and in a chapter assigned to the district.

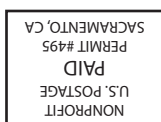
Please see the District G Candidate Statements below and continued on page 3.

Arlene M. Ryan

I am running for Director of District G as I believe I have the qualifications to do so. My experience includes being a state employee for 41 years holding the position of supervisor for 4 of the 41 years of my tenure. I have been a prior Board member of

ACSS, and also held the position of President of Chapter 513 for ACSS for over 4 years. I have sat as a panel member determining which candidates we would support during their elections based on their willingness to support state employees' best interests. I participated in visiting

••DATED MATERIAL - PLEASE DO NOT DELAY••



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California State
RETIREE

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District D: Ch. 8, Ch. 13, Ch. 14, Ch. 19

Keith Umemoto

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EMAIL: kumemoto@att.net
District E: Ch. 2, Ch. 15, Ch. 165

R. Connie Lira-Beuer

TEL: 209.601.5754
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District F: Ch. 5, Ch. 11, Ch. 16, Ch. 35

Gaspar Luna Oliveira

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District G: Ch. 6, Ch. 12, Ch. 17, Ch. 34

CONTACT US!

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501(c)(5)

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)

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

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

JOIN ONLINE: WWW.CALRETIREES.ORG/JOINUS



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)

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

JOIN ONLINE: WWW.CALRETIREES.ORG/JOINUS

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

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)

CSR ELECTIONS

CSR Board of Directors Election Update for Districts F & G

continued from page 1

many Senators and Assembly members in their districts and fundraising locations, as well as participating in several lobby days at the state Capitol. I am currently Chapter President of California State Retirees Chapter 17, and a delegate at the Delegate Assembly held in October of 2021. I will be proud to represent those chapters within District G always mindful of chapter goals and objectives of our membership. I ask for your vote so that I may serve you.

Samuel Jurado

This is my third attempt to be your representative. Is the third time charmed? I hope so. I considered running for Vice President at affiliate meeting, voted by delegates, District G is voted by members. Members are the strength of our organization. I want your vote! About myself, I have degrees in political science and philosophy double major, graduate post degree in education and minor in American History. I was on the G.I. Bill, having served in Vietnam. I'm an advance chess expert. In my youth, I won the Los Angeles County Junior Championship. I am a strong advocate for elder care. I signed up for the health committee. I hope you give me your support. I look forward in serving you to the best of my ability. Elder care is important to serving. Those who want to stay home in later years, should not depend on medical for health care. We do not need to exhaust our resources for health care. Thank you for voting for me. I look forward to serving you.

Carmelita (Carmen) Billingsley

I joined CSR approximately 5 years ago. I am now on my second term as a Delegate with Chapter 6. Prior to retiring I was involved with SEIU1000, at first as a Steward, Senior Steward then an

Officer. I was also involved in a special task force called the Heavy Enforcement Action Team) to deal with managers who did not want to adhere to our contract. I have a genuine concern for our benefits and the importance of the laws and legislative issues before us as Retirees. I am willing to attend all meetings to keep all members informed. I am prepared to forward the importance of staying involved and being the strongest unit as a whole. It is important to keep all members, including reaching out to the members who are homebound and can not attend meetings, on changes that could affect us. We also need to grow in numbers by reaching out and educating all upcoming retirees and letting them know the importance of our group.



I will work hard to help protect our Pensions and Benefits. I ask you to vote for me for CSR Board of Director for District G.

Elaine Edwards-Yahraus

As a State employee I managed the CalPERS San Diego Regional Office for twenty four years so I am very familiar with the laws governing our retirement system and health benefits. Upon retirement I became a member of CSR where I have served as Delegate, Treasurer, Vice President and President for Chapter 17. I have been a Member of the CSR Health Benefits Committee where I

have been following and reporting on the CalPERS Long Term Care Lawsuit. I have attended CalPERS Stakeholder, Committee and Board Meeting sharing information at chapter meetings keeping members informed. I believe my CalPERS and CSR experience make me an excellent candidate for District G Director. I look forward to working with all the Chapters in District G and to listen to your suggestions and ideas on how CSR can better serve its members and help in implementing those ideas.

Patsy Hollis

Greetings. My name is Patsy Hollis. I am running for the position of District G Director. I retired from Patton Hospital after 30 years as an Audiologist.

Additionally, I was an EEO investigator and sat on hiring panels as the EEO Representative. I was also the Chief Steward of my union. I joined the Army in 1971. Three years later I transferred to the Active Reserve to attend college and get my degree. I stayed with the Reserves while working at Patton and retired from military service achieving the rank of Major. When I joined CSR, I was elected as the Secretary and Membership Chairperson of Chapter 6. As a Chapter Officer for the past 4 years, I have learned that Chapter Leadership Teams are the most

responsible and hardest working entity in our organization. It is our responsibility to get information to and from the membership, a challenging task in these trying times. I am deeply involved in political action matters to the benefit of the CSR membership. I'm committed to developing new leadership within the district, and when elected as District Director, I will communicate and advocate on behalf of our chapters. VOTE PATSY HOLLIS!

Cessaly D. Hutchinson

I would be honored to serve you as I am dedicated to assisting retirees in protect what they've earned and been promised. I have been a District Labor Council President from 1992-1998, I won every grievance. I was chair of the Civil Service Division a Human Rights committee about which I wrote an article opposing Ward Connerly's Proposition 209 that stopped affirmative action (CSEA California Pride Magazine August 1996). I was also Statewide Chair of the Women's Committee whereupon I brought to the California Legislature UNCEDAW discovered while on a 1997 mission to the United Nations UN in Geneva: CSEA was 1st labor union to endorse the treaty, which the late President Yolanda Solari had SEIU follow suit. This treaty endeavors to eliminate all forms of discrimination against women. It has not been ratified by the United States. I will be diligent in following up member concerns and taking effective action, while building relationships with statewide other chapters, members, legislators and key government officials in protecting our pensions and health insurance.

LAO's Fiscal Outlook for 2022-23

On November 17, the non-partisan Legislative Analyst's Office (LAO) released its annual Fiscal Outlook for the 2022-23 fiscal year that starts July 1, 2022. The LAO provides independent analysis and recommendations to the Legislature and each November releases its best estimate of California's financial circumstances heading into the next fiscal year, which is widely seen as the kick off of State Budget deliberations.

Despite the ongoing pandemic, the LAO predicts the State budget will be flush with revenue again next year. According to the LAO, State budget "revenues are growing at historic rates and we estimate the State will have a \$31 billion surplus (resources in excess of current law commitments) to allocate in 2022-23." The LAO is also optimistic about the State's fiscal condition in the years ahead – surpluses are predicted in each of the next three fiscal years in the \$3 billion to \$8 billion range.

What a difference a year makes. Last November, while projecting a one-time windfall of \$26 billion in surplus revenue in FY 2021-22, the LAO also predicted an extended period of operating deficits that would bring budget deficits in FY

2022-23 and in all the years to follow.

The LAO's Fiscal Outlook for 2022-23 does make clear that much of the predicted \$31 billion surplus is already obligated by the State Constitution. Under Proposition 98, \$11 billion of the

surplus would go to K-12 schools and community colleges. As much as \$5 billion would have to be deposited in the State's rainy day fund. The State may also be restricted in how it spends tens of billions of

additional surplus dollars by the State Appropriation Limit, or Gann Limit, which was established by ballot measure in 1979. The Gann Limit is essentially a spending cap that restricts spending in any given year based on what was spent in previous years. So when State revenues increase at the rate the LAO predicts, the State is obligated under the Gann Limit to reduce or rebate taxes, to

spend surplus revenue on capital investments like infrastructure, or direct the money to schools and community colleges. You can expect to hear a lot more about the Gann Limit's impact on State spending in the months to come. On the same day that the LAO's

report was released, Governor Newsom told reporters that he plans to use the surplus similarly to the way he did in the current budget year – including paying down pension debts. "We paid down an unprecedented amount,

committed over a three-year period \$11.3 billion paid on pension obligations," Newsom said, adding "I think that's the approach: fiscally disciplined, recognizing this is not a permanent state, recognizing the one-time nature of most of these dollars and continuing to bank dollars in a disciplined manner."

The LAO's Fiscal Outlook is, of course, just their best estimate



Ted Toppin

of State fiscal conditions at this time. The LAO acknowledges there continues to be a good deal of uncertainty that may impact the budget, including federal funding, the ongoing pandemic, and economic conditions here and around the world.

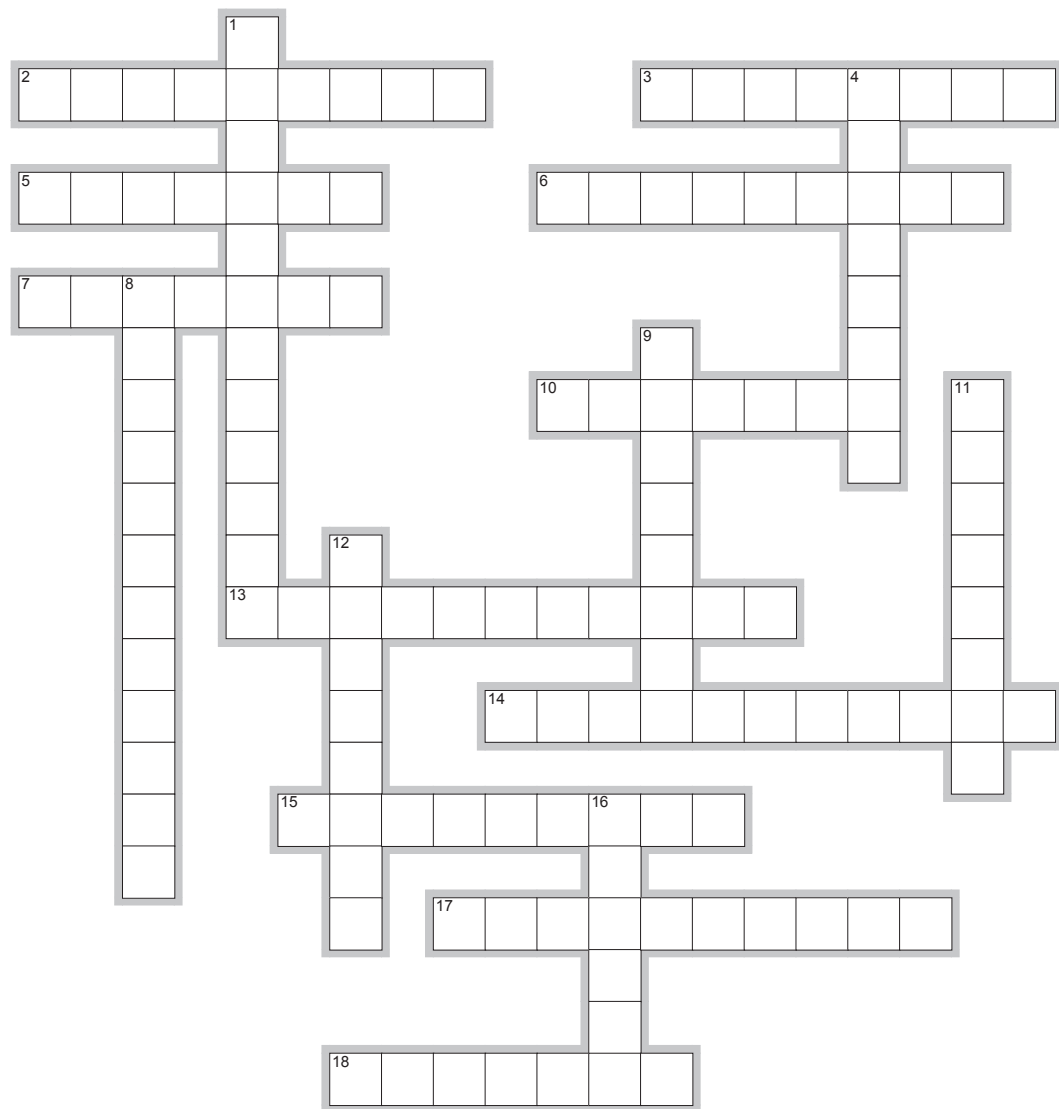
Governor Newsom will release his proposed 2022-23 budget no later than January 10, as required by the State Constitution. The Legislature will then have until June 15, 2022, to make their final budget alterations and approve the budget bill. As the budget is released and the legislative review process begins, we will be on the lookout for proposals that impact CSR members.



DECEMBER 10
INTERNATIONAL HUMAN RIGHTS DAY



PUZZLES American Holidays and Observances



CLUES

ACROSS

2. This animal starts on February 2.
3. The second Monday in October honors this explorer.
5. These women are honored on the second Sunday in May.
6. December 25
7. They're honored on the third Sunday in June.
10. Week-long African-American festival that begins on December 26.
13. First Tuesday after the first Monday in November (2 words)
14. January 1 (3 words)
15. October 31
17. Third Monday in February is ___ Day.
18. Martin Luther King, Jr. Day is in this month.

DOWN

1. July 4th is also known as ___ Day.
4. The last Monday in May is ___ Day.
8. Fourth Thursday in November
9. This environmentally-friendly day is April 15. (2 words)
11. The first Monday in September (2 words)
12. Valentine's Day is ___ 14th.
16. A Christian holiday celebrated on a Sunday in March or April

ANSWERS ON PAGE 9



Chicken Taco Soup

Ingredients

- 1 tablespoon olive oil
- 1/2 medium onion chopped
- 1/2 red bell pepper chopped
- 2 (10 fluid ounce) cans diced tomatoes with juices
- 3 cups chicken broth
- 1 teaspoon garlic powder
- 1 teaspoon ground cumin
- 1 teaspoon smoked paprika
- 1 tablespoon chili powder
- 1 (12 fluid ounce) can corn drained
- 1 (14 fluid ounce) can black beans drained & rinsed
- 1 (8 ounce) block of cream cheese softened
- 2 cups cooked/roastisserie chicken shredded
- Salt & pepper to taste
- Toppings (optional): shredded Tex-Mex cheese blend, avocado, cilantro, tortilla strips, etc.

Directions

Take the cream cheese out of the fridge at least an hour ahead of time to let it soften up, or microwave it for 20-30 seconds until it's soft.

Add the oil and onion to a soup pot and sauté over medium-high heat for 5 minutes.

Add all the remaining soup ingredients to the pot except for the cream cheese, chicken, and salt & pepper. Increase the heat to high and bring the soup to a boil. Turn down the heat so it's simmering gently (uncovered) for 5 minutes. While the soup cooks, prep your toppings. Cut the cream cheese into smaller pieces and add it to the soup. Let it melt in (you may have to stir it a fair bit until it's fully incorporated).

Stir in the chicken and cook for another 5-7 minutes or so until it's warmed through.

Season the soup with salt & pepper and serve with toppings as desired.



FACEBOOK: @CALIFORNIASATERETIREES

TWITTER: @CASTATERETIREES

LINKEDIN: @CALIFORNIASATERETIREES

WEBSITE: WWW.CALRETIREES.ORG



By Larry Woodson, CSR Health Benefits Committee chair

I hope all had a happy Thanksgiving and you are staying safe in these challenging Covid times.

First, an update on the CalPERS Long Term Care (LTC) Class Action Lawsuit Preliminary Settlement. The plaintiffs' attorneys announced recently that a deadline for members who submitted an Election Form indicating interest in obtaining a LTC replacement policy (Option 2) has been extended. Originally the agreement said those who elected Option 2 by the deadline would be advised 35 days later whether a replacement policy could be obtained by their brokers, and its terms. The plaintiffs were notified that the brokers needed an additional 45 days to determine

if a replacement policy can be obtained. That deadline is now December 6, 2021. The plaintiffs have notified affected settlement class members by postcard of this delay and informed them they would hear the outcome on or before December 13, 2021. If they find a replacement policy, members will be informed of its terms and benefits and given until January 28, 2022 to make a decision to (a) accept the replacement policy, (b) surrender the CalPERS policy in exchange for a full refund of premiums, or (c) exclude oneself from the settlement and keep the CalPERS policy. Information on the settlement can be obtained by calling the Settlement Administrator at **866-217-8056**. If you are a member of the Settlement, elected Option 2, and did not receive a postcard on or about October 22 advising you of this deadline change and your options, you should contact the Settlement Administrator at the number above.

As I mentioned in the November column, CalPERS held a Stakeholders meeting virtually on October 25 to present and get feedback on PPO Benefit Design Alternatives for 2021 for the Platinum and Gold Basic plans. 3 different scenarios for each plan

were presented, all of which would have shifted costs from CalPERS to members. I strongly opposed, on behalf of affected CSR members, any cost shifting. Some other stakeholders also opposed the cost increases and in the CalPERS Pension and Health Benefits Committee meeting on November 16, the Director of Health Benefits, Don Moulds, reported to the Board members that staff had decided against recommending adoption of any of the cost shifting alternatives. This outcome was a good example of staff listening to stakeholder input and I later thanked Mr. Moulds and his staff for their decision.

In the PHBC meeting on November 16, CalPERS staff proposed benefit design changes and geographic expansions for a number of plans for 2023. These were presented and discussed first at the Stakeholders meeting the week prior, which I attended via Zoom. In reviewing them with CSR President Stephanie Hueg and members of our HBC, we fully supported most of the changes. However, President Hueg and I drew attention to implementation challenges for one of the proposed changes: Primary Care Provider (PCP) match for PPO members in Basic Plans (Platinum and Gold).

The proposal would match all PPO Basic members with a PCP if they don't already have one. If they have one they would be allowed to continue with that PCP. I made comment before Board members that Anthem, who would be doing the matching, should be very sure that PCPs they assigned were accepting new patients and that the PCPs were within reasonable distance from the member's residence. I cited examples in the recent past where members were assigned PCPs 75 miles away by mistake and others assigned to physicians with closed practices. We were also assured that if the member did not like the match, they could select a PCP of their choice. Overall, we are in support of having primary care providers as a first line of service and treatment, both as a cost savings, and as reinforcement for quality care. We were also assured that members in these PPO plans could still self-refer to specialists when desired. Lastly, there are no PHBC or other committee meetings in January. There is a virtual Stakeholder Forum scheduled for January 19. I will be participating along with CSR Board and HBC members.

Tips to Help You Stay Healthy in the Winter

For older adults, maintaining physical activity during the winter is vital. Outdoor chores sit high on the to-do list, especially for those who live in rural areas. Regular exercise may help prevent depression or lift your mood if you are depressed, according to the National Institute on Aging. But staying active amid colder temperatures can bring hazards. Following these tips can help you stay healthy.

Make sure you dress properly when you exercise in the cold: For walking in temperatures below 50 degrees, it's best to dress in

layers. Start with a synthetic top that pulls moisture away from the skin, according to Ken Press, president of Sacfit, a non-profit walking and running club based in the Sacramento region. "Materials that incorporate polyester or similar synthetic fabrics and blends are superior to purely cotton garments, which keep the moisture next to your skin and cause an additional chill," he said. Press says to wear a windproof jacket (and a second synthetic layer in between, should temperatures drop to the high-'30s). Also, remember to wear gloves and a beanie hat. Nearly 60% of heat

loss in the body occurs through the hands and head combined, according to Press.

When beginning a new walking routine, start slow: The American Heart Association says to consider building up to 30 minutes of brisk walking at a time, five days a week. But because cold weather can strain the heart and lungs, outdoor walking in the winter may not be suitable for everyone. Those who have a preexisting condition or have recently recovered from a heart attack or surgery should first talk to their doctor, according to the AARP.

Consider asking someone else to do your outdoor chores: The Cleveland Clinic recommends certain vulnerable groups should request help with odd jobs like clearing walkways or driveways, or shoveling snow: Those who've had a prior fall, have ever broken a bone or are at a higher risk for breaking a hip due to osteoporosis, or suffer from any other medical condition limiting their ability to engage in high-intensity exercise.

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UPDATES

In Loving Memory of Jennifer Brady

CSR is deeply saddened to share the loss of Jennifer Brady. Jennifer was a wonderful friend and a deeply devoted mother to her two sons. Jenn joined CSR staff in 2018 as an Administrative Assistant and never missed a beat while serving our Board of Directors and members. In 2019, unfortunately, Jenn was diagnosed with Stage 3 breast cancer. Even after her diagnosis, she still showed up with an infectious laugh and an unwavering zest for life. She fought cancer for 2 years while enduring many treatments that may have tested many, but not Jenn. She laughed at her hair loss by wearing fun hats and still enjoyed dining on sushi even if her appetite was suppressed.

She enjoyed visiting the ocean and spending time with her friends, sons, and two dogs. Inevitably, she made the conscious decision to move down south to be close to the beach and family when treatment was failing. The last year was her chance to live life on her terms and celebrate all of who she was with zero regrets. On Monday, November 1, Jenn passed away. We are all heartbroken but are beyond thankful to have met Jenn and shared a thousand laughs together over the past 3 years.

Jennifer advocated for METAvivor Research and Support, Inc. 501(c)(3). This organization increases research funding for Stage IV metastatic cancer on a national level. To learn more or donate, please visit www.metavivor.org



News from CalPERS

Protect the Ones You Love: Designate Your CalPERS Power of Attorney

Who will handle your retirement affairs when you can't?

Would your family members know what retirement and survivor benefit decisions to make if you became incapacitated or unable to conduct your retirement business? Questions like these are the reason it's important to have a power of attorney on file with us. A CalPERS Special Power of Attorney allows you to choose a representative, known as your attorney-in-fact, to conduct your retirement affairs.

Remember, not all power of attorney forms are the same—the CalPERS Special Power of Attorney form (PDF) is specifically designed for our members and beneficiaries to use for CalPERS retirement issues. You may already have a power of attorney set up through another source; however, it may not address your CalPERS retirement benefits.

To learn more and find frequently asked questions, visit the CalPERS Power of Attorney web page or read our publication CalPERS Special Power of Attorney (PUB 30) (PDF). You can also call us at **888 CalPERS** (or **888-225-7377**) if you have questions.

Why It's Important to Register Your myCalPERS Account

If you haven't registered, here's what you're missing. You may be wondering, "What's myCalPERS and what can it do for me?" myCalPERS is your gateway to conduct business electronically with us. It's a personalized, centralized, and secure website that allows you to access your CalPERS account information quickly, easily, and reliably. You can use myCalPERS to:

- Access real-time details about your CalPERS account.
- Get your Annual Member Statement, an accounting of your retirement-related work history as reported by your employer.
- Order and download helpful guides and publications.
- Print retiree benefit and tax statements.
- Send us a secure message with your personal account questions. Just log in and select the message icon in the upper right-hand corner.
- Set up Direct Deposit if you're retired.
- Update your contact information.

Visit my.calpers.ca.gov to learn more!

SAVVY SENIOR

Savvy Senior: Senior Alert! Your old cellphone may not work in 2022

Dear Savvy Senior,
My 80-year-old father has an old flip phone he carries around with him for emergency purposes, but I've heard that these devices will soon be phased out. Is this true? If so, how can we know if his phone will be affected, and where can I find him a simple new one that he can operate.
Searching Daughter

Dear Searching,
Yes, it's true! If your dad's mobile phone is more than a few years old, he will probably need to upgrade it in the very near future.

Why?

Because all of the major cell phone carriers – AT&T, Verizon and T-Mobile – are shutting down their older 3G networks in 2022 to free up airwaves for 5G and other advanced services. So, if your dad is using an old 3G phone, like millions of other older Americans, he'll need to get a new device if he wants to make calls, text or reach 911.

But you should also know that it's not just older cellphones that will be obsolete. Older home security systems, medical devices and personal emergency response systems that still harness 3G will also be affected. Adding to the confusion, older 4G phones that

don't support modern cellular voice technologies, such as Voice Over LTE or HD Voice, are impacted, too. Those customers may need a software upgrade or a new phone.

Here are the timelines for the 3G



shutdowns: AT&T - Feb. 2022; T-Mobile - July 1, 2022; Verizon - Dec. 31, 2022; Sprint (which is owned by T-Mobile) - March 31, 2022; and Sprint LTE - June 30, 2022. Other smaller carriers like Tracfone, Cricket, Boost and Straight Talk, will also be affected, because they rely on airwaves from the big three.

Is Your Phone Affected?

Cellphone carriers say they have been alerting customers who use older phones that services are ending, sending a combination of texts, letters, phone calls and

emails. If you're not sure about your dad's phone, contact his carrier or check their website for a list of affected devices.

Another way to see if your dad's phone is 3G is to look up his international mobile equipment

identity number which can be found by pressing *#06# on his keypad. Once you have it, go to www.imei.info and type it in the search bar to get the phone's details. If his phone has a frequency of 900 megahertz (MHz) or 2100 MHz, it's 3G. You can also look for a "3G" icon at the top corner of his phone, but not all 3G phones have that icon.

How to Upgrade

If you find that you do need to upgrade your dad's cellphone, carriers are offering discounts and special promotions on replacement



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

devices. If you're worried about your dad having to learn your way around a new device, you'll be happy to know that there are plenty of modern new flip phones available that work on the next-generation networks. Or, if your dad decides that he would rather forge ahead without a phone than upgrade, then he will need to cancel the service. Most carriers will let you cancel your plan without any penalty. However, if he forgets to cancel his phone plan and doesn't upgrade to a working device, the company won't automatically stop charging him just because he isn't able to access their network.

How to Recycle

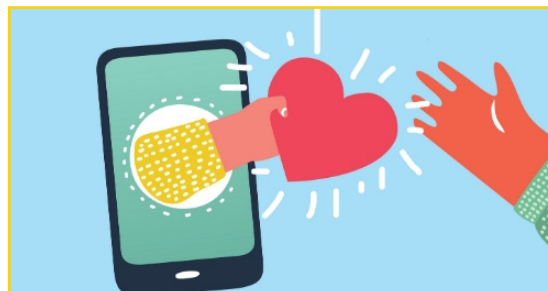
If your dad does have to replace his old cellphone, the best way to dispose of it is to recycle it. Large retailers, such as Best Buy, offer recycling programs for old electronics. Or you can search for local recycling programs on websites like Call2Recycle.org and Earth911.com.

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.CASTATERETIREES.
ORG
/CSRNEWSLETTER](http://WWW.CASTATERETIREES.ORG/CSRNEWSLETTER)**



**TO UPDATE YOUR CONTACT
INFORMATION,
PLEASE EMAIL:**

**[CSRINFO@
CALRETIREES.ORG](mailto:CSRINFO@CALRETIREES.ORG)**

Welcome Aboard New Members!

Now that you have become a member of the largest and most experienced state retiree organization in California, we want to properly welcome you aboard.

California State Retirees (CSR) has 26 different chapters statewide, and there is one just right for you. Members who don't specify which chapter they want to be in are automatically placed in the chapter within their zip code. Just let us know if the chapter you have been assigned is where you want to stay.



A phone call to your chapter president or a visit to your chapter's next meeting is the best way to become acquainted with everything CSR has to offer. Check out 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
Danielle McCurry
Pamela Magee
Diana Martinez
Angela Trujillo
Teresa Booker
Grace Jaw
Cynthia Pacheco
Alice Alexander
Robert Mason

Chapter 2
Barbara Murchison
Joanne Valdivia
Leann Raffanti
Christen Hudnall
Dernice Conway
Craig Nishite
Teresa Sousa
Denise Elich
Douglass Chatfield
Carrie-Jean Jackson-Harris
Lois Mitchell
Hongyi Luo
Simeona McMahon
Samira Hassan
Willie Dancy
Ely Albalos
Timothy Lord
Clarice Sanders-Hollis
Brad Elftmann
Michelle Johnson
Randol Flemings
Silvestre Gilmete
Virginia Daigle
George Moultrie
Vincent Pulido
Rene Ramirez
Paul Casey
Terence Vrchota
Veronica Morgan
June Nurse
Theresa Dong
Debra Mejia
Johnnie Mckenzie
Kyle Marx
Cynthia Fisher
Kim Runnels
Daniel Acquah

Chapter 3
Julie Ngo

Chapter 4
Cynthia Brown
Carolyn Vreeland
Michel'le Bailey
Linda Hori

Dennis Miller
Norma Flores
Connie Whitlock
Glennard Castillo

Chapter 5
Carrie Cassidy
Deborah Childers
Lee Henry
Neil Jacklin

Chapter 6
Patricia Flores
Victor Guillen
Somprasong Valaisthien
Crystal Burgess
Mary Hohmeier
Deborah Hollan
Kamini Persad
Laurie Waggoner
Elizabeth Webb
Elisa Rios
Albert De Corse
Demetrius Eugene
Linda Bender-Williams
Deborah Alexander
Melo Padamada
Gabriela Rivera

Chapter 8
Yvonne Kugies
Annette Troxel
Alison Groom

Chapter 9
Gregory Moore
Maricel Zaratan
Sergio Jimenez
Donna Thomas
Caryn Romo
Than Vo
Yvette Nakoud
Ahmad Ketabi
Jennifer Kim
Alicia Banuelos
Rosa Puentes
Fromencio Corpuz
Maria Miller

Chapter 10
David Sears
Toni Chavez
John Fixler
Patricia Littlewood
Christopher Duncan

Chapter 11
Maria Avila
Kimberlee Novi
Maria Diaz
Sindi Mcguire
Helen Bailey
Ja Griffin
Deborah Voss
Mary Castillo
Marco Felix
Donna Letson
Martine Bohn
Maria Vega
Linda Matsumoto
Magnus Lee

Chapter 12
Russell Kingston
Frances Robles

Chapter 13
Marjorie Andrews
Christine Johnson
Linda Radford

Chapter 14
Christopher States
Deanne West
Cynthia Leonard
Christy Spangle
Thomas Kastner
David Rogers

Chapter 15
Philip Rosenfeld
Jennifer Handy
Darrell Hagen
Vickie Campbell
Doreen Torres
Betty Incerty
Cristian Thompson

Chapter 20
Victoria Kechekian

Chapter 21
Christian Bushong
Thomas Nute
Minhphuong Morovat
Rachel Christian
Christopher Smith
Manuel Deyro
Belen Sehhati
Francisco Gonzalez
Citas Mendoza
Veronica Domingo

Chapter 23
June Shinseki
E Saelee
Phuong Tran
Marcelina Cunanan

Chapter 26
Sherryl Shivers
Leticia Rubio
Maria Rivera Johnson
Rebecca Kemp
Kimberly Harris
Renato Cahapisan

Chapter 31
Kevin Kielas
Georgia Chester-Williams

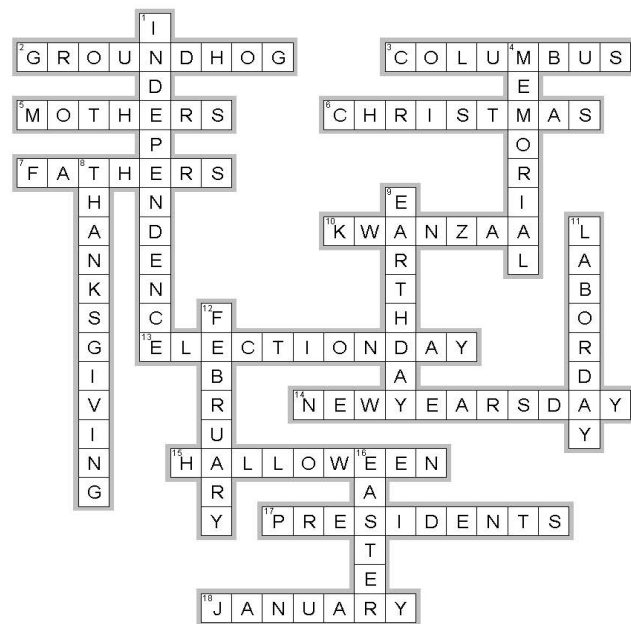
Chapter 34
Rudy Orosco
John Delacuesta
Aurora Zarate

Chapter 35
Gayle Gipson
John Hodges
Mae Arline
Luci Ramirez
Orlando Soliman
Leticia Escalante
Amy Steele
Victoria Taylor

Chapter 165
Susan Van Wazer
Genevieve Flores
Carey Phillips
Michelle Reed
Robert Door
Laura Sideco
Stephen Nogy
Priscilla Foster
Noah Schreier
Mary Chipman
Cliff Donaldson
Hugo Castro
Michael Hays
Reba Chantler
Ruth Alejo
Peggy Owens
Svetlana Kasyanchik
Victor Dragnev

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.

answers from page 5
American Holidays and Observances



EclipseCrossword.com

Please go to our website for more [easy crosswords](#) and [fun kids' crossword puzzles!](#)

CHAPTER MEETING NOTICES

Please note: Please send an email to CSRInfo@CalRetirees.org by the 15th of the month with your meeting information you would like to have printed in the next issue of the CSR newspaper. Please don't hesitate to contact CSRInfo@CalRetirees.org if you have any questions.

CHAPTER 1

ALAMEDA/CONTRA COSTA COUNTIES

President: Carol Bowen, (510) 527-5131, CBowen@CalRetirees.org; **Vice President:** Allan Lee; **Treasurer:** Digna Laureano
Meeting: Tuesday, December 7, 11:30 a.m. **Where:** Old Spaghetti Factory, 1955 Mt Diablo St, Concord. **Program:** 2022 Budget to be presented for approval. **MASKS AND PROOF OF VACCINATION WILL BE REQUIRED AS MANDATED BY CONTRA COSTA COUNTY REGULATIONS.** **Cost:** Members \$10, Guests (limit 1) \$20. **Reservations Are Required:** If you plan on attending, you must make payment by check postmarked no later than November 30. Make check payable to CSR Chapter 1. Send payment to Carol Bowen P.O. Box 5047, Richmond, CA 94805-5047. Reservations accepted by MAIL ONLY. **For more information:** contact Carol Bowen at the number or email above.

CHAPTER 2

SACRAMENTO/YOLO AREA

President: Phyllis Johnson, (916) 841-7303, sacyolocsr2@gmail.com; **Vice President:** Deborah Remington, (916) 402-9118, myspirah@yahoo.com; **Treasurer:** Kathleen Elwell, (916) 395-3717; **Secretary:** Dianne Welsh, (916) 682-7810, sactodiogenes@comcast.net

Meeting: Monday, Dec. 6, Doors open at 11 a.m. Lunch 11 a.m. to noon. Official meeting noon to 3 p.m. **Where:** Sierra 2 Center, 2791 24th Street, Sacramento. **Program:** Speaker Heidi Kosobud on Medicare Supplements. **Reservations required:** Contact Phyllis Johnson 8:30 a.m. to 8:30 p.m. Daily at the above number. **Deadline is Nov 22.** **Meeting:** Monday, Jan. 3, Setup 10:30 a.m. Doors open at 11 a.m. Lunch 11 a.m. to noon. Official meeting noon to 3 p.m. **Where:** Sierra 2 Center, 2791 24th Street, Sacramento. **Program:** To be determined. **Reservations Are Required:** Contact Phyllis Johnson 8:30 a.m. to 8:30 p.m. Daily at the above number. **Deadline is December 20 at 8:30 p.m.**

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

Meeting: Friday, Dec. 10, 11:30 am to 3:00 p.m. **Where:** United Irish Cultural Center, 2700 – 45th Avenue, San Francisco **Menu:** TBA. **Cost:** \$10.00 & Guest \$12.00. **RESERVATIONS REQUIRED:** RSVP to Erlinda Villa by December 3 at the contact information above.

CHAPTER 4

GREATER LOS ANGELES

President: Marta Zaragoza, (310)204-0484; **Vice President:** Cynthia Frison, (424) 227-6489; **Secretary:** Virginia Griffin, (323) 290-3655; **Treasurer:** Emma Johnson, (213)258-8796
Meeting: Thursday, Dec 16, 12:30p.m. to 2:30 p.m. **Where:** Petrelli's Steakhouse, 5615 Sepulveda Blvd., Culver City. **Program:** Holiday Program and voluntary Toy Drive. **Reservations are required:** RSVP to Marta at the information above.

CHAPTER 5

CENTRAL VALLEY FOOTHILLS

President: Anita McCabe (209) 602-7775; **Vice President:** Denise Simpson (209) 206-3817; **Secretary:** Korryn Koplen (209) 577-8376; **Treasurer:** Joaquina Canedo (209) 524-7219

Meeting: Wednesday, December 8, 11 a.m. **Where:** Seasons Catering, 945 McHenry Ave., Modesto, 95352 **Program:** Chapter 5 Special Holiday Meeting. Guest speakers: Duke Cooper of American Veterans First and John from CaptionCall. Please bring non-perishable food item for Interfaith Ministries. **Cost:** Lunch provided to member and their driver. **Reservations required:** Please RSVP to any officer listed above.

CHAPTER 6

SAN BERNARDINO/ RIVERSIDE COUNTY

President: J. Dee Stoddard, (909) 862-1870; **Vice President:** Frank Omelas, (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:** Robin Dolan, (916) 991-7455, Nibornalod@sbcglobal.net; **Secretary:** Sue D'Errico, (707) 954-2904, sue.derrico@yahoo.com; **Treasurer:** Patti Falk, (707) 445-1196, pmfalk@earthlink.net. **Humboldt Meeting:** Wednesday, Dec. 8, 11:45 a.m. to 2:00 p.m.

Where: Kristine's, 250 North 5th Street, Eureka. **Program:** Bring unwrapped toy to donate. Bring one guest they eat for free. **Reservations Required:** RSVP by December 1 to Patty Falk.

Del Norte Meeting: Thursday, Dec. 9, 11:45 a.m. to 2:00 p.m. **Where:** Apple Peddler, 308 US Hwy 101, Crescent City. **Program:** Bring unwrapped toy to donate. Bring one guest they eat for free. **Reservations Required:** RSVP by December 1 to Patty Falk at (707) 445-1196. **For more information:** Please contact a chapter officer listed above.

CHAPTER 9

LOS ANGELES AREA

President: Donna Hernandez, (562) 405-1387, donnacooker@msn.com; **Vice President:** Joseph Sahli, (714) 865-9930, flysam52@aol.com; **Secretary:** Gloria Clansy, (562) 822-6656, gclansy@icloud.com; **Treasurer:** Maria Vazquez Bauer, (909) 519-8055 mavazbauer01@verizon.net

Meeting: NOTE NEW DAY OF THE WEEK for this meeting ONLY- **Meeting:** Thursday, Dec. 9, 11:00 a.m. – 2:00 p.m. **Where:** Acapulco Restaurant and Cantina, 6270 Pacific Coast Hwy, Long Beach. **Program:** OUTREACH MEETING. Guest Speaker: Daniel Brezenoff, Senior Advisor to Mayor Robert Garcia of Long Beach. Join us for Retiree info, food and entertainment. **Mask and Vaccine Required.** **Cost:** Free Buffet Lunch Provided. **Reservations:** RSVP to Donna Hernandez or Joseph Sahli at the numbers or emails above.

Meeting: Wednesday, Jan. 12, 10 a.m. executive board meeting, lunch 11 a.m. (all welcome), general meeting 12:00 p.m. **Where:** Sizzler, 10315 Lakewood Blvd., Downey. **Program:** TBA. **Cost:** Chapter pays \$20 per member. Guests pay for themselves. **Reservations:** Not required.

CHAPTER 10

SAN LUIS OBISPO

President: Leticia Soria, (805) 574-0109, LSoria@CalRetirees.org; **Vice President:** Mary Ann DeLeon; **Treasurer:** Marsha Epstein, (805) 704-0723 **Meeting:** To be announced. **For more information:** Contact Leticia Soria.

CHAPTER 11

MID VALLEY

President: Christy Christensen-Fountain, (559) 707-7067; CChristensenFountain@CalRetirees.org; **Vice President:** Nancy Kobata (559) 287-3378; **Secretary:** Claudine Edwards-McDougall, (559) 696-

2628; **Treasurer:** Gigi Subilosky, (559) 269-5380

Chapter 11 scheduled luncheons for 2022 are March 2, June 1, September 7. Please send your current email address to CChristensenFountain@CalRetirees.org so we can contact you regarding our upcoming events. Chapter Leadership wishes each of you a safe and happy holiday.

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

Meeting: Wednesday, Dec. 15, 11:00 a.m. **Where:** Gino's Restaurant, 44960 Valley Central Way, Lancaster. **Program:** Chapter 12's Christmas flair. **Reservations required:** Please RSVP by November 30 to Barbara Griffin or Stephanie Gilbert.

CHAPTER 13

NORTHERN CALIFORNIA/REDDING

President: Terry Coyle, (916) 869-2094, tlc95821@yahoo.com Currently meeting the first Wednesday of every month

Meeting: Wednesday, Dec. 1, noon. Arrive at 11:30 a.m. if you are ordering a meal. **Where:** Country Waffle, 2300 Athens Ave., Redding. **Cost:** Lunch is free to CSR members and associates. **Meeting:** Wednesday, Jan. 5, noon. Arrive at 11:30 a.m. if you are ordering a meal. **Where:** Country Waffle, 2300 Athens Ave., Redding. **Cost:** Lunch is free to CSR members and associates.

CHAPTER 14

NORTHERN CALIFORNIA/CHICO

President: Kenneth Todd Mayer, (530) 519-2897, KMayer@CalRetirees.org; **Secretary/Treasurer:** Diana King, (530) 310-3454, LadyDi31481@gmail.com.

Will usually meet on the third Wednesday of every month

Meeting: Wednesday, Dec. 15, 11:30 a.m. **Where:** Logan's Roadhouse, 1900 E 20th St., Chico. **Program:** TBA. **Reservations:** Not required. **For more information:** Call, text or email Kenneth Todd Mayer.

Meeting: Wednesday, Jan. 19, 11:30 a.m. **Where:** Logan's Roadhouse, 1900 E 20th St., Chico. **Program:** TBA. **Cost:** Free to CSR members. **Reservations:** Not required. **For more information:** Call, text or email Kenneth Todd Mayer.

CHAPTER 15

SIERRA FOOTHILLS

President: Pamela Robison, (916) 768-1657, PRobison@CalRetirees.org; **Treasurer:** Joe Robinson, (510) 932-8493 **Meeting:** Tuesday, Dec. 7, 1 p.m. **Where:** Auburn Sizzler, 13570 Lincoln Way, Auburn. **Program:** Holiday Party. **Cost:** Member and one guest is free; additional guests \$18 each **RSVP:** By December 2 to Pam Robison at the number/email above.

CHAPTER 16

SAN JOAQUIN COUNTY

President: Sheila Ward-Shaw, (209) 915-1020, sheilaws2@yahoo.com; **Secretary/Treasurer:** Georgia Pierce, (209) 405-0173.

Meets four times annually in March, July, September and December **Meeting:** Friday, Dec. 17. Noon-2 p.m. **Where:** Dave Wongs Restaurant, 2828 W March Lane, Stockton. **Reservations required:** RSVP by December 7 to Sheila or Georgia at the above numbers.

For more information: Contact Sheila Ward-Shaw or Georgia Pierce

CHAPTER 17

GREATER SAN DIEGO

President: Arlene Ryan, (619) 203-3124, arlene-ryan@cox.net; **Vice President:** Danny Morales, (951) 675-1489, morales6391@hotmail.com; **Secretary:** Cessaly Hutchinson, (619) 813-9256, cessaly100@gmail.com; **Treasurer:** Gilbert Nguyen, (858) 945-5140, gilbran.gilbert@gmail.com

Meeting: Thursday, Dec. 2, 11:30 a.m. **Where:** Black Bear Diner, 1025 Fletcher Pkwy, El Cajon. **Program:** Holiday Meeting. **Reservations required:** RSVP by Nov. 22. Call Arlene Ryan at (619) 203-3124 or Elaine Edwards-Yahraus at (619) 435-4044.

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CHAPTER MEETING NOTICES

The CSR Board of Directors unanimously voted to resume in-person chapter meetings in accordance with city, county, state and federal rules and regulations starting July 1, 2021.

IF YOU HAVE ANY QUESTIONS, PLEASE EMAIL CSRINFO@CALRETIRES.ORG

CHAPTER 19

NORTH COAST AREA

President: Skip Hulet, (707) 279-4643; **Vice President:** Natalie Daugherty, (707) 485-8857; **Treasurer:** Pam O'Toole, (707) 278-0508; **Secretary:** Marilyn Saegert, (707) 513-8943. **Ukiah Meeting:** Monday, Dec. 13, noon. **Where:** Stars Restaurant, 115 S. Orchard Street, Ukiah. **For more information:** Call Skip Hulet at the number listed above.

CHAPTER 20

SAN FERNANDO VALLEY AND LOS ANGELES AREA

President: M. Cora Okumura, (818) 359-7625, mcokumura@yahoo.com; **Vice President:** Raymond Cole, (818) 898-9613, flipcole@yahoo.com; **Treasurer:** Gaylonn Mayo, (310) 897-7950, gaylonn28@gmail.com; **Secretary:** Norma Gallegos, (818) 667-2347, norma.2005@gmail.com **Meeting:** Wednesday, Dec. 15, at 11:30 a.m. **Where:** Caruso Italian Kitchen Bar and Grill, 10152 Balboa Blvd., Granada Hills. **Program:** CHP toy donation - please bring a toy. **SPECIAL GUEST SPEAKER:** Tim Behrens. **Cost:** Free to members; \$25 for nonmembers. **Reservations Required:** RSVP required by 12/10/2021. Text or call Cora at (818) 359-7625 or Norma at (818) 667-2347.

CHAPTER 21

SONOMA, MARIN, NAPA AND SOLANO COUNTIES

President: Lorna Wright, (707) 750-5990, lornawright6@gmail.com; **Vice President:** Donald Lehnhoff, (707) 795-9405; **Secretary:** Eric Norrbom, (707) 322-1528; **Treasurer:** Harold Rose, (707) 542-5628. **Meets quarterly, January, April, July and October** **Meeting:** Tuesday, Jan. 11, 12:00 p.m. **Where:** Napa Elks Lodge, 2840 Soscol Ave. Napa, CA. **Program:** To be announced. Masks may still be required. **Cost:** Free to chapter members, \$10 for guests and nonmembers. **Reservations required:** RSVP to Lorna Wright by Tuesday, January 4, 2022 at the above number or email. **For more information:** Please contact Lorna Wright at the above number (leave a message) or email.

CHAPTER 23

SAN JOSE AREA

President: Elvira Acevedo, (408) 550-9273; **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@yahoo.com. **Meeting:** Thursday, Dec. 9, 11 a.m. **Where:** Three Flames Restaurant, 1547 Meridian Ave., San Jose. **Program:** Christmas luncheon and meeting. **Reservations required:** Please RSVP by Nov. 25 to Vera Acevedo at the above number. **For more information:** Contact Elvira Acevedo.

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. *All chapter meetings will be held on the third Thursday of EVEN Months – February, April, June, August, October, December.*

Meeting: Thursday, Dec. 16, 11 a.m. **Where:** Hodel's Country Dining, 5917 Knudsen Drive, Bakersfield. **Program:** Annual Holiday Luncheon and General Membership meeting. Membership approval for 2022 Chapter Budget and upcoming 2022 Activities and Events. **Cost:** Members/Associate pay \$5. Free to first-time member attendees. All other guest/spouses pay \$10. **Advance Reservations Are Required:** Deadline is December 10. SEATING IS LIMITED due to CDC-Covid guidelines. **For more information:** Please call/text or email Ophelia at the number/email above.

CHAPTER 31

VENTURA/SANTA BARBARA

President: V. Raylene Laverentz, (805) 986-1854, cell (805) 551-2278; Raylenelchapter31@gmail.com; **Vice President:** Baruska Knight, (805) 320-9153; **Secretary/Treasurer:** Gustavo Ruelas, (805) 487-7942 *Meets quarterly* **Meeting:** Wednesday, Dec. 8, 11:30 a.m. **Where:** Sterling Hills by Wedgewood, 901 Sterling Hills, Camarillo. **Program:** Music by

Pam & Hollywood. **Reservations Required:** Deadline for reservations is Nov.30 5pm. Please call Raylene Laverentz at the contact information above.

CHAPTER 34

ORANGE COUNTY–SANTA ANA

President: Jenny Hayden, (714) 743-8423, jilhaydenn991@yahoo.com; **Vice President:** Joe Whaling, (714) 349-5393; **Treasurer:** Bill Serb III, (714) 826-6029.

Usually meets on the second Wednesday of every month

Meeting: Wednesday, Dec. 8, 11 a.m. to 1:30 p.m. **Where:** Emerald Room Santa Ana Elks Lodge, 1751 So. Lyon, Santa Ana. **Program:** Holiday Luncheon. **Reservations required:** Masks requested. Please RSVP with a voicemail to Jenny Hayden. **Meeting:** Wednesday, Jan. 12, 11 a.m. to 1:30 p.m. **Where:** Emerald Room Santa Ana Elks Lodge, 1751 So. Lyon, Santa Ana. **Program:** To be determined. **Reservations required:** Masks requested. Please RSVP with a voicemail to Jenny Hayden.

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.

Porterville

Meeting: Wednesday, Dec. 9, 11 a.m. to 1 p.m. **Where:** At the corner of Morton and Main, 386 N Main Street, Porterville. **Reservations required:** RSVP by Nov. 1 to Lou Flores at the above number. **Meeting:** Wednesday, Jan. 13, 11 a.m. to 1 p.m. **Where:** El Nuevo Mexicali Restaurant, 640 N Prospect, Porterville. **For more information:** Contact Lou Flores at the number above. **Reservations required:** RSVP by January 3 to Lou Flores at the above number.

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:** Christina Cecchettini *Usually meets the third Thursday of even months at various locations* **Meeting:** Thursday, Dec. 9, 12:00 p.m. **Where:** Michael's On Main, 2591 S.

Main Street; Soquel. **Program:** Holiday Meeting. **Menu:** Order from the lunch menu. **Cost:** Members eat free; guests \$20. **Reservations are required:** Contact Quen Quigley or Carolyn McIntyre at the above numbers by Nov. 29. **For more information:** Please contact Quen Quigley or Carolyn McIntyre.

CHAPTER 165

SACRAMENTO


President: Joe Reynoso, (916) 708-0369, JReynoso@CalRetirees.org; **Vice President:** Gail Fasciola, (916) 386-1553, 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 **Sacramento Meeting:** Saturday, Dec. 4, Noon. **Where:** Hilton Double Tree, 2001 Point W Way, Sacramento. **Program:** Holiday Meeting. **Cost:** No cost to Chapter 165 members, guests \$20. **Reservations:** RSVP no later than November 26th to Gail Fasciola or John Bowden at the phone numbers or emails listed above. **For more information:** Contact Joe Reynoso. **Medford, Oregon Meeting:** Thursday, Dec. 16, 12:00 p.m. **Where:** Elmer's Restaurant, 2000 Biddle Road, Medford, OR. **Reservations required:** RSVP no later than Dec. 10 to Geanie Hixon at the number or email listed above.

VACCINE FACTS

Booster Shots: What You Need to Know

- ✓ Vaccines provide safe and powerful protection against COVID-19.
- ✓ Getting the vaccine reduces your risk of serious illness, hospitalization, and death.
- ✓ If you are fully vaccinated, you may be eligible for a booster shot.
- ✓ Booster shots provide added protection from COVID-19 and its variants.

Millions of people have been vaccinated for COVID-19 and booster shots provide an added layer of protection against the virus.



continued from page 6

Stay connected with friends and loved ones: Staying in touch with family and friends can lower the risk of depression, according to the National Institute on Aging. Make regular phone and video calls—and take heart in your age: In 2016, Geriatric Nursing reported that because of their past life experience, older adults are often resilient in times of stress.

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