



California State RETIREE



Vol. XXIX No. 2 & 3

A PUBLICATION OF THE CALIFORNIA STATE RETIREES

FEBRUARY/MARCH 2015



Senator thanks CSR for health fair

Sen. Jeff Stone, R-Riverside, right, shook the hand of Pat Busby at the Second Annual Health Fair in Caliente Springs Jan. 10. Busby, a Chapter 6 member and former CSR board member, helped with logistics at the fair, which features health care information, demonstrations and workshops.

Looking on in the photo is Willis Huddleston, Chapter 6 treasurer and secretary, and his wife, Sharon, who has coordinated the last two fairs. See more photos on Page 7. (Photo by Glenn Miller of the senator's staff.)

Cyber attack prompts free credit protection from Anthem Blue Cross

In the wake of what experts say is the largest cyberattack in the health care industry, Anthem Blue Cross is offering members and former members two years of free identity repair credit monitoring from AllClear ID.

On Jan. 29, Anthem discovered that cyberattackers tried to obtain private information on as many as 80 million current and former Anthem members. The attempts to get information happened over the course of several weeks starting on Dec. 10, 2014, Anthem officials said. The FBI and Mandiant – a leading cybersecurity firm, are investigating the matter, and Anthem is taking measures to improve its security procedures.

California Insurance Commissioner Dave Jones said in a press release that he expects California “to be a lead participating state” in a multi-state investigation announced by the National Association of Insurance Commissioners.

Current or former members of any one of Anthem’s affiliated health plans may be impacted. These plans include but are not limited to Amerigroup, UniCare, CareMore and HealthPlus and Amerigroup. You can visit anthemfacts.com to view a list of Anthem plans that may be impacted. Anthem is a service provider to other group health plans and Blue Cross and Blue Shield plans across the country.

CalPERS, which provides health care for 1.6 million members and their dependents, has a total of 387,265 covered lives in Anthem Blue Cross,

according to a CalPERS spokeswoman. Active CalPERS members in the plan total 212,244. There are 174,191 retired CalPERS members in Anthem and 830 members are in COBRA.

Anthem, one of the country’s largest health insurers, said the hackers did not appear to have stolen information about its customers’ medical claims or credit card and banking information. But some members may have had their Social Security numbers, names, addresses, medical identification numbers and e-mail addresses taken.

About 90 percent of health care organizations reported they have had at least one data breach over the last two years, according to a survey of health care providers published last year by the Ponemon Institute, a privacy and data protection research firm. The founder, Larry Ponemon, a security expert, said in a *Business Day* article that most were because of employee negligence or system flaws, but a growing number are malicious or criminal.

Medical identity theft has become a booming business, according to security experts, who warn that other health care companies are likely to be targeted as a result of the hackers’ success in penetrating Anthem’s computer systems. Hackers often try one company to test their methods before moving on to others, and criminals are becoming increasingly creative in their use of medical information, experts say.

Publicity surrounding the breach is

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When was the last time you truly appreciated having good health care benefits?



"In 1998, the HMO I was enrolled in decided to leave Butte County, so I enrolled in PERSCare, effective Jan. 1, 1999.

"In May 1999, I was diagnosed with cancer, and again in 2004 (just short of my five-year window.)

"In 2007, I developed Atrial Fibrillation. After two years of tests, meds and procedures, I ended up with a pacemaker.

"I will always be grateful that I have PERSCare and am still upright with the pacemaker keeping me on my feet. I am still alive due to the wonderful care I received from my internist and cardiologist.

"I asked the cardiologist why he did all the tests and procedures and he said because you were not ready to go yet. And how right he was.

"I have not paid a penny for the care and procedures. Thank God for helping me to make the right decision for health care. I am an extremely lucky person to have this care."

– **Doris Lithgow**
Chapter 14 president
Oroville



"I have been appreciative of having good health benefits most recently in December of 2014 and January of 2015.

"I received a test kit for home collection to detect colon cancer in December. It was delivered and returned by mail at no charge to me. The screening/test in itself was appreciated and so was the free service.

"On Jan. 5, I had blood drawn for thyroid, etc ... with direct delivery to my doctor – also at no charge. I received a personal call for a doctor visit follow-up. My doctor wrote a prescription for thyroid medication for immediate pickup at the onsite pharmacy. My prescription charge was \$15, compared to at least \$40 at offsite pharmacies.

"For these reasons, I truly appreciate having good health benefits."

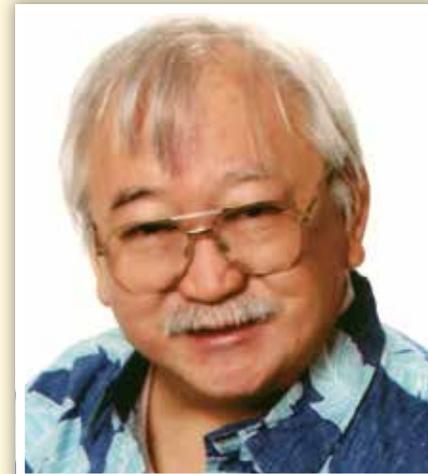
– **Phyllis Johnson**
Chapter 2 vice president
Sacramento



"The last time I appreciated my health care is when Blue Shield sent a physician's assistant to my home. He asked me many questions about my health and entered the information into a small computer.

"He gave me a physical and found my pulse to be 47! At my doctor's office (who I only see once a year), she found the same pulse reading and sent me to a cardiologist. That led to a pacemaker being put in and nitroglycerine daily. I am age 90 and I feel my health benefits and Blue Shield saved my life."

– **Bette Brown**
Chapter 6
Riverside



"I retired after 44 years with the state. I was healthy and seldom used my sick leave. I had close to a year's worth of sick leave when I retired.

"Then I had three major surgery operations, including a five-way heart bypass. Each major surgery required four to five days of hospitalization. I'm guessing my hospital costs are over \$200K, but I have not seen the bills.

"I do not have Medicare or Social Security, but luckily I have Blue Shield health insurance. This has really helped me financially.

"I also have a long-term health care policy for future needs. I currently live in an independent senior living community, where all my meals are provided. I think I have planned well."

– **Howard Seto**
Chapter 165
Sacramento

"A year ago, I received the diagnosis that I did not have an active immune system. I would have to start IVIG (a four-hour intravenous injection once a month).

"This was a very costly medical procedure and sometimes it took a few months of submitting the request to have it cleared. I was in such need to have this procedure that it was cleared almost immediately.

"The cost for my procedure every month (for the rest of my life) is \$30,000 to \$50,000 a month. Without my insurance through my retirement with the state, I would not be able to afford this procedure and would not be alive today. I thank my state retirement and all of its benefits, especially medical, daily.

– **Debi Harmaning**
Chapter 14
Chico



Please answer this question for next month's "Retirees React" column:

Are you concerned about cyber security?

Tell other members of California State Retirees about your concerns and experiences with cyber security by **March 10** and your response will be published in the March newspaper.

Please also send a jpg or photo of yourself to go with your responses. Photos are encouraged,

but not required.

Responses may be sent via e-mail to: **tlundholm@calcsea.org** or mail it to: Trinda Lundholm, 1108 O St., Suite 300, Sacramento, CA 95814. Faxes are also accepted at **(916) 326-4201**.

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QUESTIONS FOR CALPERS?

✓ **CalPERS Customer Contact Center**
(888) CalPERS or (888) 225-7377, Monday through Friday from 8 a.m. to 5 p.m. Callers are given a series of options and told which numbers to push in order to get through to the correct department. Or go to the comprehensive CalPERS website at www.calpers.ca.gov

✓ **CalPERS Long-Term Care Program**
(800) 982-1775

✓ **CalPERS Ambassador Program: (916) 795-4018**

Cyber attack prompts free credit protection

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also generating phishing e-mail scams, in which criminals posing as legitimate businesses try to persuade people to sign up for bogus credit protection services and provide personal information about themselves. For those affected in the Anthem case, investigators at AllClear can recover financial losses, restore your credit and make sure your identity is returned to how it should be.

Another service – AllClear PRO – offers credit monitoring and a \$1 million identity theft insurance policy. To use the PRO service, members need to provide your personal information to AllClear ID. To learn more about these services or to enroll, go to anthemfacts.com

According to experts quoted in *California Healthline* article, Anthem did not encrypt the consumer data it stored unlike medical information that is shared outside of its database. In addition, Anthem –like many other health care organizations – did not store personal data in separate databases that could be locked if an attack occurs, experts said.

However, Anthem spokesperson Kristin Binn noted that encryption would not have prevented the data breach because the hacker used a system administrator's ID and password to enter the system.

Lawsuits against Anthem have already been filed in Alabama, California and Indiana.

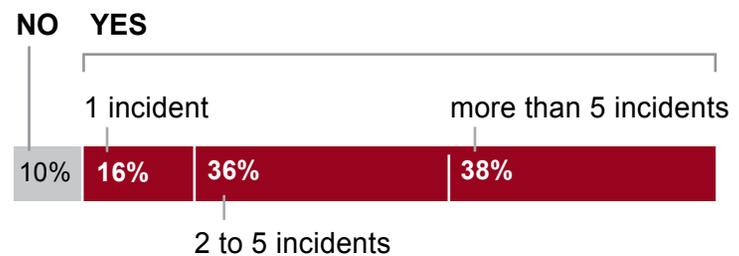
In California, the suit was filed by an Anthem policyholder who argues that members "paid more than they would have" for coverage "had they known how the company would fail to properly secure and misuse their

Data Breaches at Health Care Organizations

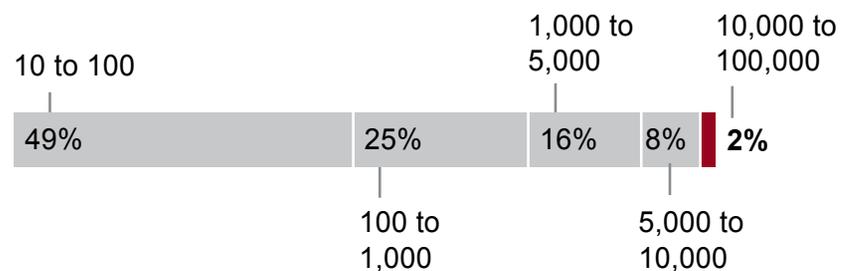
A survey of 91 health care organizations in 2013 shows that 90 percent of them experienced at least one data breach that year. The study was conducted by the Ponemon Institute, a research center that focuses on data security.

PERCENT OF HEALTH CARE ORGANIZATIONS THAT:

Experienced a data breach involving loss of patient data in 2013



NUMBER OF RECORDS COMPROMISED PER BREACH



Source: *The Ponemon Institute*, published in *The New York Times*

personal information."

Cyber fraud tips

Anthem urges members review your account statements and check free credit reports. Also, you can report suspected incidents of identity theft to local law enforcement, the Federal Trade Commission (FTC) or your state attorney general.

To learn more, go to:

- FTC's website at www.consumer.gov/idtheft
- Call the FTC at 877-IDTHEFT (877 438-4338) or*
- Write to:
Federal Trade Commission
Consumer Response Center
600 Pennsylvania Avenue NW
Washington, DC 20580

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UPCOMING EVENTS 2015

- Feb. 24 (Tuesday)**, California State Retirees (CSR) committee meetings at Embassy Suites, San Francisco Airport Waterfront, 150 Anza Blvd., Burlingame:
1:30 p.m. to 4 p.m., CSR Presidents' Forum
4 p.m. to 5 p.m., CSR Political Action Committee
- 9 a.m. to 10:30 a.m., CSR Membership Committee
10:30 a.m. to noon, CSR Health Benefits Committee
1 p.m. to 5 p.m., CSR Finance Committee
- Feb. 25 (Wednesday)**, CSR committee meetings, same location as above:
9 a.m. to noon, CSR Bylaws & Governing Rules Committee
- Feb. 26 (Thursday)**, 9 a.m. to 4 p.m., California State Retirees Board of Directors meeting, same location as above
- March 17 (Tuesday)**, CalPERS Pension and Health Benefits Committee, Lincoln Plaza North, 400 P St., Sacramento
- March 18 (Wednesday)**, CalPERS Board of Administration, same location as above
- March 31 (Tuesday)**, Cesar Chavez' Birthday



Ted Toppin

Budget proposes many state employee health care reforms

Prefunding of retiree care just part of plan; existing retiree benefits largely untouched

Our state budget report in last month's *California State Retiree*, provided some details about the governor's plan to eliminate the unfunded state retiree health care liability that the Administration now estimates to be \$72 billion over the next 30 years. Most specifically, and certainly drawing the most attention, is the proposal to prefund state employee retiree health care through the collective bargaining process as state employee bargaining unit contracts expire this summer and in the future.

But in the budget summary, now taking shape in countless budget statutory proposals, there are actually multiple other changes envisioned for retiree and state employee health care plans. Importantly, for the largest part, these proposals leave untouched the health care benefits of those already retired from state service.

Here is more information about what is being proposed for future state employees, current employees, and state retirees:

Reforms impacting future state hires:

Vesting Period – Beginning with newly hired workers, the retiree health care vesting period will rise from the current 50 percent coverage at 10 years of service and 100 percent after 20 years to 15 and 25 years. This was proposed by the governor in his original 12-Point Pension Reform Plan back in 2011.

Premium Subsidy – It is proposed that newly hired workers will receive a reduction in the current premium subsidy formula (100% for retirees, 90% for dependents) to what is provided to active state workers (85/80 percent for workers, 80 percent for dependents). This was also part of the governor's 2011 12-point plan.

That the plan does not attempt

to change the vesting period and premium subsidy of current employees and retirees is a victory of sorts. It is recognition that there is a very strong legal and moral case to be made that these benefits are vested rights of employees that were part of the agreement they made with the state when they first came to work.

Reforms impacting current and future employees:

Prefunding – With the prefunding proposal, the governor hopes to replicate what he accomplished earlier with pension reform – that future retiree health care costs be split equally between employees and the state, just like pensions. The plan will get its first test this summer when four bargaining units (BU 6 – correctional officers, BU 9 – engineers, BU 10 – scientists and BU 12 – operating engineers) come to the end of their existing contracts. In the media, at least, representatives for these units have taken the position that paid retiree health care is an employer-provided benefit that should continue. That is an understandable position to take before bargaining gets underway. But remember, in bargaining agreements reached earlier this decade, all state bargaining units eventually agreed to share equally in funding their members' pensions in exchange for a pay raise down the line.

There is precedent for prefunding the retiree health care of state and local government employees. Currently, California Highway Patrol officers contribute 3.9 percent of their salaries to a CalPERS-run retiree health care trust fund with the state matching 2 percent of pay. Craft and maintenance workers (BU 12) and doctors and dentists (BU 16) put 0.5 percent into the same fund without a state match.

To date, more than 400 local governments have adopted or reached agreement on prefunding retiree healthcare plans for their employees and many use the CalPERS-run trust fund.

Like the pension plan, health care trust dollars are invested and earnings on assets are used to offset future health care costs. But trust fund assets are not portable – the fund does not account for employees separately and employees cannot cash out their contributions at any time.

Proposals with potential impacts for retirees and current/future employees

High-deductible plan/health savings account – The budget proposes to require CalPERS to offer a high-deductible health plan as an option for employees to be supplemented by a proposed state-funded health savings account. The budget lauds the tax advantages and portability of HSAs, but many believe that a high-deductible plan and HSA would draw the young and healthy from existing plans, driving up costs for those who remain in them.

Premium subsidy contribution – The budget also calls for unspecified changes to the state's premium subsidy, currently based on a formula using the average premiums of the four highest enrolled plans, to encourage

employees to select lower-cost health plans. Depending on the details, these changes could lower reimbursement levels for current retirees and all future retirees.

Healthy behavior – To encourage healthy behavior among retirees and employees, the budget proposes full implementation of AB 2142 of 2012, which authorized CalPERS to adopt premium credits or penalties to foster healthy behavior and reduce disease.

Dependent tiers – The budget also foresees dependent tiers and surcharges for spouses of state employees who remain on state health plans but have access to their own employer-based plans.

Medicare enrollment – CalPERS is also encouraged to expand its efforts to ensure retirees move into federally subsidized Medicare plans when they are eligible. This was also called for in Brown's 2011 pension plan.

In his remarks and budget summary, the governor argues that his "plan preserves existing retiree health care benefits when the private sector is eliminating them, maintains affordable health plans and continues the state's substantial support for employee health care."

Please let CSR know your thoughts and concerns about the budget's health care proposals.

Have you moved?



Don't miss an issue of the *California State Retiree!*

To update your information, just call us at (916) 326-4292 or toll-free, (888) 808-7197

Cyber attack prompts free credit protection

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Anthem warns members who receive unusual e-mails not to open them or any attachments they may have.

Anthem is not calling members about the cyberattack. Also, Anthem is not asking for credit card information or Social Security numbers over the phone. For more help on spotting scam e-mail, visit the FTC website at www.consumer.ftc.gov/articles/0003-phishing.

Credit Bureau Information

Everyone can add a fraud alert to your credit report file to help protect your credit information. A fraud alert can make it harder for someone to get credit in your name. This is because it tells creditors to follow certain steps to protect you, but it also may slow your ability to get credit.

You may place a fraud alert in your file by calling one of the credit bureaus listed below. When that bureau helps to process your fraud alert, it will tell the other two bureaus. They will then also place fraud alerts in your file.

Also, you can visit the credit bureau links below to find out if and how you

may place a security freeze on your credit report. This can stop a credit bureau from sharing information from your credit report without your prior written consent:

• **Equifax security**, P.O. Box 740241, Atlanta, GA 30374-0241

(800) 685-1111

equifax.com

• **Experian**, P.O. Box 9532, Allen, TX 75013

(888) 397-3742

experian.com

• **TransUnion**

P.O. Box 6790

Fullerton, CA 92834-6790

Cyber Glossary

Cyberattack – A crime that tries to damage, upset or take data from a computer, group or network when approval has not been given

Cyberattackers – People who try to damage, upset or take data from one computer, a computer group or network when approval has not been given

Cybersecurity – Steps taken to protect data from being damaged, upset or stolen from a computer, system or network

Why I chose the nuclear option: A security freeze

By Susan Sears
CSR District D representative

When the news first broke that Anthem Blue Cross' client records had been stolen, I decided I'd better pay attention to this one.

Any of us who are in PERS Choice, PERSCare or PERS Select insurance plans could be affected. This information breach includes names, addresses and Social Security numbers, and many of these latest victims are CSR members.

As I was pondering what action I might take, including accepting Anthem's offer to "monitor our credit," I wondered if there might be an even better way to protect myself.

KCRA-3 News in Sacramento offered another solution: a "credit freeze" or "security freeze" and, after careful consideration, I have chosen this option.

With a credit freeze in effect, no one can use my personal information to apply for a new credit card or take out a loan for which I could become liable. I reasoned that no credit rating at all would be far better than a totally wrecked one.

To place a security freeze on my own credit, I had to contact each of the three credit monitoring companies – Experian, Equifax, and TransUnion. They gave me a numerical code I can use later to "un-freeze" my credit.

Each company has its own fee schedule, varying from state to state. Experian's fee is

waived for seniors in California; TransUnion is free; Equifax charged \$5. I also had to give them my name, address, age, and Social Security number.

Another, easier solution is to place a "fraud alert" on your credit. When you place a fraud alert with any one of the three major credit reporting companies, that company notifies the other two. This lasts 90 days, may be renewed, and there is no charge.

The security freeze is a more dramatic step to protect your credit. It completely prevents lenders and others from accessing your credit report. A note of caution, however: even you will need to take special steps to apply for any type of credit.

The security freeze option may be a good choice if:

✓ You are concerned that you might become a victim of fraud or identity theft; and

✓ You won't need to apply for credit in the foreseeable future.

When I had problems working with one of the three companies via computer, I called them during business hours. Their recorded message referenced the "heavy call volume they are experiencing due to the Anthem incident" – but they also offered another phone number, which is an automated system I could use immediately.

This may cause some minor pain down the road, but I reasoned that any inconvenience should be minor compared to an all-out identity theft.

Rob Feckner and Henry Jones are elected to CalPERS as president and vice president

The California Public Employees' Retirement System (CalPERS) Board of Administration unanimously re-elected Rob Feckner as board president and elected Henry Jones as vice president.

Feckner will be serving his 11th term as president, while it will be Jones' first vice presidential term.

"In the past few years we have many accomplishments to be proud of, but there's still much more to do to ensure we provide secure retirement and health benefits to California's hard-working public employees," Feckner said.

He joined the CalPERS Board as the representative of CalPERS school members in 1999. He also serves on the Board Governance committee, and is a member of the Investment, Pension & Health Benefits, and Risk and Audit committees.

Feckner has worked for the Napa

Valley Unified School District for the past 38 years. He is the past president of the California School Employees Association and is past executive vice president of the California Labor Federation.

The Board president oversees the board's business, sets meeting schedules and agendas with input from other board members and executive staff, makes appointments to board committees, and represents CalPERS to outside parties.

Jones, who is elected by retired CalPERS members, was first elected to the board in 2008. In addition to serving as vice president, he serves as chair of the Investment Committee and sits on the Board Governance,



Rob Feckner



Henry Jones

Finance & Administration, and Pension & Health Benefits committees.

California State Retirees has endorsed Jones in his bid for re-election as the retiree representative on the board.

"I am honored to be elected vice president of the Board," said Jones. "I look forward to working in this new

role with my colleagues, CalPERS staff and our constituents to make sure that we offer top-notch benefit programs for our members."

Jones retired from the Los Angeles Unified School District in 1998 as chief financial officer overseeing the \$7 billion annual budget. He currently serves as a personnel commissioner for the Los Angeles Community College District and as member of the governing board of the Robert Toigo Foundation, a nonprofit organization that encourages minorities and women to pursue careers in finance.

He is a member of the board of directors of Community Partners, a nonprofit organization that works with social entrepreneurs, grant makers and civic leaders to design solutions, foster, launch, and sustain powerful initiatives for change.

More than 88,000 CalPERS members change health plans

The 2014 open enrollment period at CalPERS saw 88,521 (6.34 percent) of Total Covered Lives (TCLs) changing plans.

This represented an increase of 27 percent of transferring TCLs (18,959) from the prior year, resulting in \$34.7 million in net premium savings from members moving into lower cost health plans.

The results of the open enrollment changes were announced at the Feb. 17 Pension & Health Benefits Committee meeting in Sacramento.

In 2012, CalPERS saw a transfer rate of 3.1 percent. That rate increased to 5.05 percent in 2013 and reached 6.34 percent in 2014. This increase in transfer rates is the result of one or more providers increasing their premiums in any given year (Kaiser in 2013 and Blue Shield in 2014).

The increase in Medicare premiums did not cause a significant amount of transfers during this year's open enrollment (3 percent of all transfers). The number of members enrolled in an HMO health plan remained unchanged and members in a PPO plan increased by 0.22 percent.

To better understand the reasons people change health plans, CalPERS conducted a historical analysis of state basic subscribers

from 2005 to 2014. About 3.5 percent of subscribers change plans in a typical year. However, this increases with the introduction of new plans or a substantial premium increase of a popular plan.

SAVINGS AVERAGE \$56 PER MONTH

Subscribers saved on average \$56 per month when switching plans, compared to staying in their previous plan. However, these subscribers could have saved \$122 per month had they chosen the least expensive plan available. Younger subscribers were more likely to switch plans, but employment income showed only a weak relationship. Members who changed their coverage tier from the previous year were over 1.5 times more likely to change plans.

Reported member satisfaction was strongly correlated with changing plans. Subscribers in the plans with the lowest member satisfaction were more likely to change plans than those in the highest member satisfaction plans. Finally, subscribers facing a premium increase of more than \$100 per month were about 1.4 times more likely to switch plans than those facing a decrease in premium. Subscribers facing a decrease were more

likely to switch plans than those facing a moderate increase. The transfer analysis shows that a change in a health plan is correlated with a variety of member and health plan characteristics, and is not only a function of premium changes.

During the open enrollment period, Kaiser had a net gain of 18,389 TCLs, with almost three-quarters of all transfers coming from Blue Shield plans.

Blue Shield Access+ membership had a net loss of 7,021 TCLs, with 26 percent of the transfers out going to Kaiser. The majority (over 70 percent) of Access+ transfers came from Blue Shield NetValue.

Blue Shield NetValue had a net loss of 45,883 TCLs. Of the transfers, the majority went to Kaiser (28 percent), Anthem Select (18 percent), United Healthcare (19 percent), and Sharp (11 percent).

PERS Choice gained 1,754 TCLs during open enrollment. The two biggest sources of the transfers came from PERS Select (37 percent) and Blue Shield NetValue (23 percent).

PERS Select's enrollment was reduced by 4,341 TCLs. The largest groups transferring out went to PERS Choice (49 percent) and Kaiser (18 percent).

PERSCare enrollment increased by 2,640

new TCLs. Nearly half of the transfers (49 percent) came from PERS Choice.

Anthem Select gained 11,961 new TCLs. Of these new members, over 84 percent moved from Blue Shield.

Anthem Traditional gained 2,152 new TCLs. Over 70 percent of these members came from Blue Shield plans.

Health Net gained 1,729 TCLs in Salud y Mas (92 percent) and SmartCare (8 percent).

Sharp gained 6,137 new TCLs, and over 95 percent were from Blue Shield plans.

United Healthcare gained 12,504 new TCLs. Eighty-four percent of their new members transferred from Blue Shield plans.

The estimated premium cost/savings is determined by comparing members' 2015 premium amount from their new plan with the 2014 premium amount from their old health plan, assuming no change in family size.

The estimated annual premium savings is \$34.7 million. This amount nets from a \$39.7 million savings from members moving into lower cost plans and \$5 million in higher costs from members moving into more expensive health plans. Most of these savings came from members moving out of Blue Shield Access+ and Blue Shield NetValue into lower cost health plans.

Open Enrollment 2015 - All TCL Transfers

To From ↕	Anthem EPO	Anthem Select	Anthem Traditional	BSC Access+	BSC NetValue	CAHP	CCPOA	Health Net Salud y Mas	Health Net SmartCare	Kaiser	Kaiser Out of State	PERS Choice	PERS Select	PersCare	PORAC	Sharp	UnitedHealthcare	Total Out
Anthem EPO		0	0	0	0	0	0	0	0	0	0	9	8	2	0	0	0	19
Anthem Select	0		62	51	138	0	6	15	6	456	0	65	65	10	6	0	440	1,320
Anthem Traditional	0	556		108	71	0	8	6	1	276	0	240	7	95	20	0	173	1,561
BSC Access+	0	1,815	1,605		2,296	18	198	94	42	3,572	0	942	226	924	131	293	1,825	13,981
BSC NetValue	8	9,349	1,046	5,111		18	104	1,417	140	13,826	0	1,965	1,372	395	177	5,573	9,225	49,726
CAHP	0	6	0	1	0		0	0	0	104	0	10	0	6	0	0	0	127
CCPOA	0	102	18	18	45	0		0	2	352	0	119	34	45	0	18	15	768
Health Net Salud y Más	0	2	0	4	10	0	0		9	55	0	4	8	0	0	6	18	116
Health Net SmartCare	0	26	7	14	2	0	0	0		25	0	8	10	0	0	8	14	114
Kaiser	5	245	198	487	439	63	118	132	21		3	454	135	327	36	206	579	3,448
Kaiser Out of State	0	0	0	0	0	0	0	0	0	0		10	0	4	0	0	0	14
PERS Choice	426	434	399	553	354	20	159	6	4	1382	6		221	2329	93	48	418	6,852
PERS Select	213	513	77	286	330	4	57	39	11	1185	0	3197		275	55	51	253	6,546
PERSCare	88	46	78	109	56	0	2	0	1	269	6	1241	95		29	2	64	2,086
PORAC	8	134	11	177	55	0	0	0	3	150	0	282	15	284		0	68	1,187
Sharp	0	0	0	1	2	2	0	6	0	51	0	5	0	1	0		0	68
UnitedHealthcare	0	53	212	40	45	0	1	0	4	134	0	55	9	29	6	0		588
Total In	748	13,281	3,713	6,960	3,843	125	653	1,715	244	21,837	15	8,606	2,205	4,726	553	6,205	13,092	88,521

Health fair provides important health and safety resources

Chapter 6 members gave back to their Riverside County community by coordinating the Second Annual Health Fair for seniors at Caliente Springs Resort in Desert Hot Springs Jan. 10.

Sharon Huddleston, an associate member of CSR's Chapter 6 and the coordinator of the event for the past two years, said she and other retirees from other CSR chapters want to empower seniors by giving them the information they need to remain safe and healthy.

Besides CSR, the more than 30 participating organizations included Eisenhower Medical Center, the Stroke Recovery Center in Palm Springs, the Alzheimer's Association, the Riverside County Community Emergency Response Team and the Riverside County Office on Aging.

Attendees learned about blood pressure screenings, how to perform

cardio-pulmonary resuscitation, how to extinguish a fire and how to avoid financial scams and elder abuse.

Huddleston said the residents of Caliente Springs Resort and its neighbor, Sky Valley Resort, are very close, so they'll be able to share the information they learned.

"It's more like a family in here," she told a local newspaper. "If one person gets sick, everyone gets concerned."

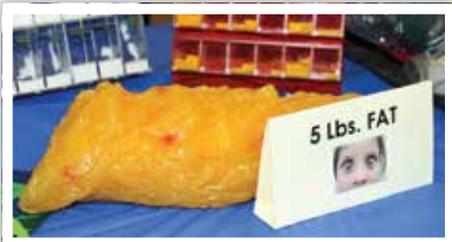
Next year's health fair is scheduled for Jan. 23, 2016.



Riverside County Supervisor John J. Benoit presented a certificate of recognition to Sharon Huddleston, a Chapter 6 associate member, who coordinated the Second Annual Health Fair in Caliente Springs, as well as the health fair there the year before. Several CSR members from various chapters also volunteered their time at the fair and passed out information to recruit new members.



Merilee Colton, Chapter 6 membership coordinator.



Eric Cadden of the Riverside County Fire Department Office of Emergency Services demonstrates how to use a fire extinguisher.



Jim Eckmann volunteered to park cars and direct people at the health fair.

Retirees have stories to tell

This is the third in a series about CSR retirees who have written books. Dozens of members responded to a call to tell others about their books, the writing process and getting published. Future issues will feature more book titles sent in by the prolific writers of CSR.

Writing as therapy

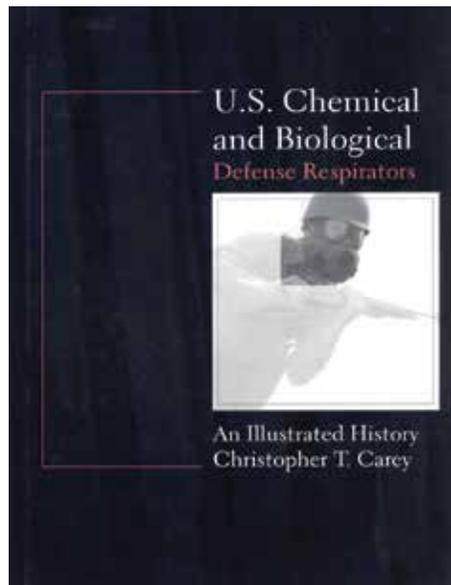
Writing is one of the best therapies “in a world that is increasingly less certain and disappointing,” says Chris T. Carey.

The 68-year-old Chapter 2 member from Sacramento lived many years abroad prior to his state career and says he benefitted from exposure to a rich mix of experiences, both consequential and inconsequential.

“I have been able to reconcile all the seething, conflicting thoughts, reflections and impressions that have resulted from my expatriate wanderings,” Carey says. “To my great fortune, most of those ‘reflections’ are also highly readable, as others have often remarked.”

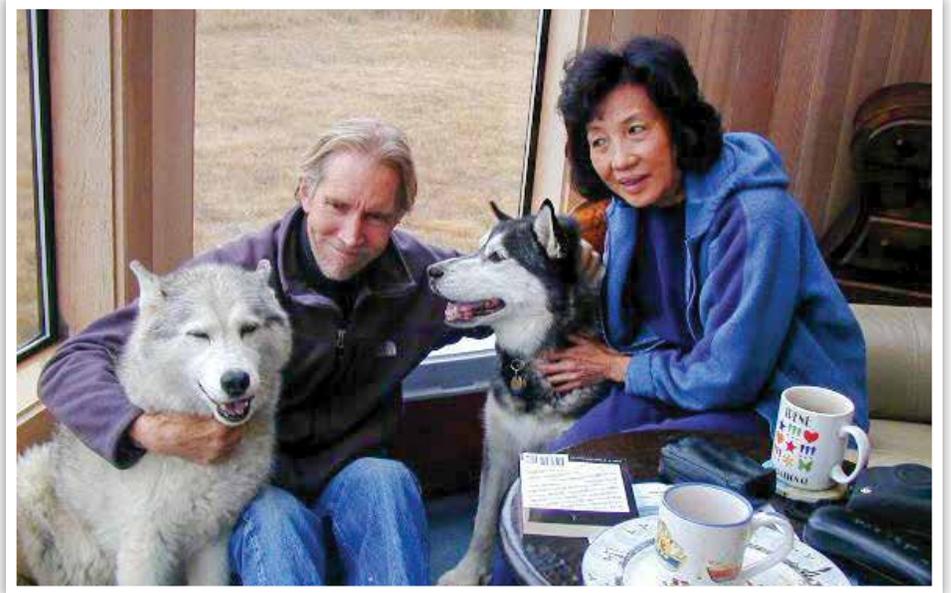
Carey’s formative childhood experiences included living in Sun Valley, Idaho, next door to Ernest Hemingway, who is the subject of one of his stories.

Although he writes on many topics,



Carey says his graduate thesis inspired his most important published work, *U.S. Chemical and Biological Respirators*. The book is about defense against chemical and biological threats in the battlefield and around the world.

“During my many years in the Middle East working for the Saudi



Chris T. Carey relaxes with his wife, Irene, and their two rescued Siberian Huskies, Nala and Sooka.)

Arabian Government, I participated in a number of medical and defense programs,” Carey says. “As a corresponding analyst for Applied Science & Analysis (ASA) – a worldwide defense entity – I regularly traveled through a number of different nations, attending conferences and symposiums on this highly specialized area of defense technology. While doing so,

I remained an active consultant in aerospace medicine, high altitude physiology and human factors research in military aviation.”

Carey invites people interested in his work to check out his primary writing website – www.authorsden.com/kalikianokalei. He can also be contacted at kalikianokalei@gmail.com

This newspaper is dedicated to Iris Pasquet, the mother of our editor

For the first time in CSR’s history, we are combining the February and March issues due to unusual circumstances in the life of Trinda Lundholm, who has served as editor of the *California State Retiree* for the past 12 years.

On Jan. 24, she lost her beloved mother, Iris Pasquet, a Ph.D psychologist and mother of three, who was also a published author. She was 76. Thirteen years ago when in better health, Iris posed in this photo with Trinda and her only grandson, Elliott.

As retirees, most of us are familiar with the pain that comes with the death of a loved one. The CSR Board of Directors extends condolences to all of our members who are dealing

with loss and illnesses of their own.

Our 16-page newspaper is produced every month of the year and it will be back on schedule in April. Thank you for understanding.



Do you have LONG-TERM CARE INSURANCE but do not know how to ACCESS benefits?

If you have paid money into LONG-TERM CARE INSURANCE but cannot ACCESS benefits then CONTACT US:



Access My Benefits LLC
Long-Term Care Insurance Consulting

info@accessmybenefits.net
1-844-ACCESS7
(1-844-222-3777)

“We will get you all the benefits you deserve.”

Members on the Move



Pastor Bruce Swetman accepted a cash donation from Chapter 13 Member Fredelina Simas at the chapter's holiday luncheon in Redding Dec. 15. The donation, which was raised by luncheon guests, was given to the Siskiyou Food Bank.



Members of California State Retirees (CSR) visited a San Bernardino meeting of the Professional Engineers in California Government (PECG) in December to tell engineers preparing to retire why they should join CSR.

Pictured are Aaron Brady, past PECG Inland Empire Section director; Roy Flores, PECG corporate president; Joya Gilster, Inland Empire Section president; Jane Pham, Inland Empire Section director; and Merilee Colton, CSR's Chapter 6 membership coordinator. In the back row is Robert Humphrey, a member of CSR's Ambassador Program.

Colton said she told the engineers how all state employees and retirees owe a debt to the early founders of California State Employees Association (CSEA), which is affiliated with CSR, because it fought for and won a defined benefit retirement system.



Chapter 26 Vice President Al Fillon, left, welcomed California Highway Patrol Officer Robert Rodriguez to the chapter's January meeting in Bakersfield. Rodriguez, who is also a CHP public information officer, spoke on the subjects of safe driving, safety resources and volunteer programs.

Letter to the Editor

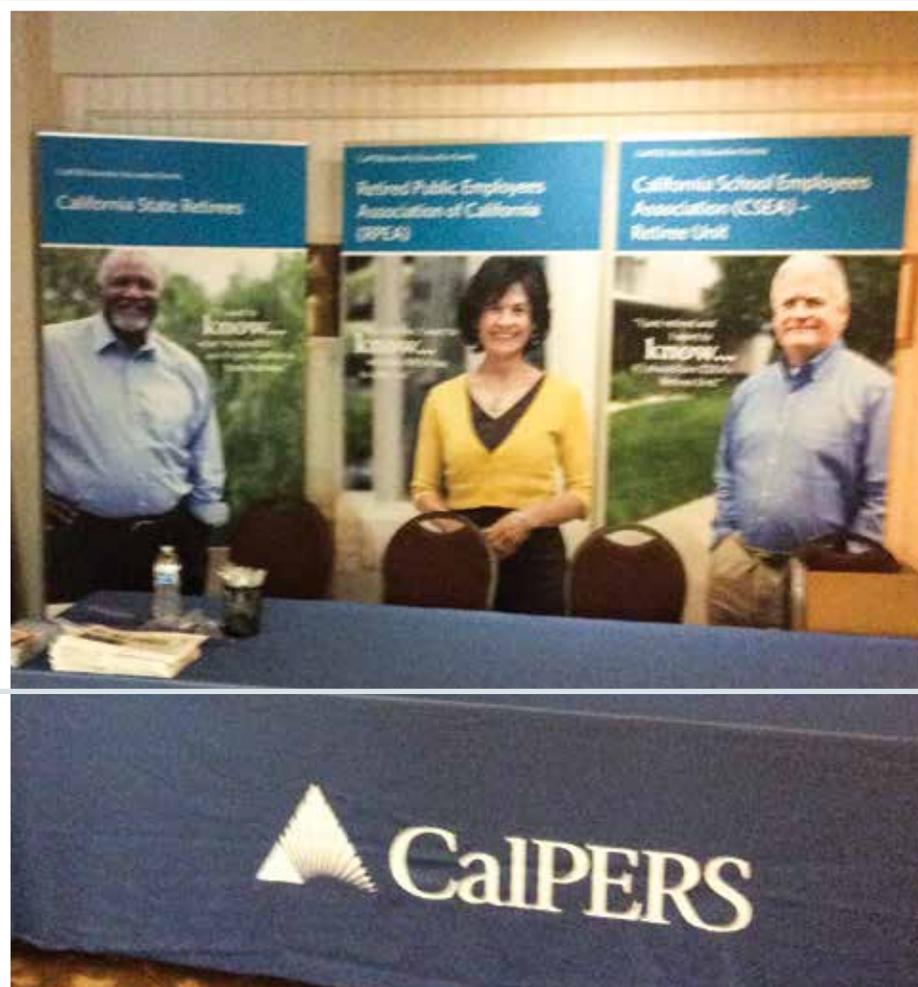
Walking the walk on Martin Luther King Jr. Day

I want to thank Diane Buffington and her grandson, Shaun; Keith Umemoto, Annie McKnight, and Johnnie Young-Craig – all Chapter 2 members and participants in the CSR Ambassadors Program – for their participation in Martin Luther King Jr.'s Day festivities on Jan. 19.

They walked the walk by marching. Collectively, we also talked the talk by passing out materials and answering questions at CSR tables set up at the Sacramento Convention Center.

We brought in one official new member and collected e-mail addresses for future contacts with potential members.

Phyllis Johnson
Chapter 2 vice president
Sacramento



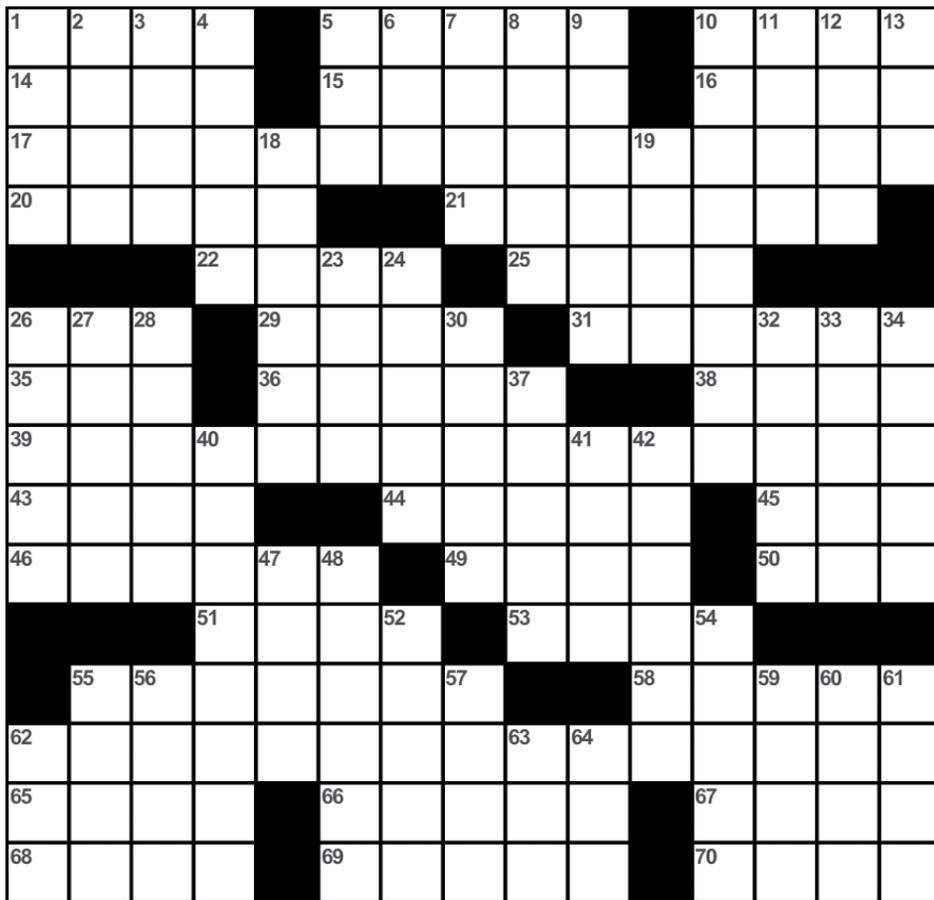
CSR Board Member Jerry Evans, who represents District B, took this photo of the table CSR set up with other retiree groups at the CalPERS Education Event at the Embassy Suites in San Luis Obispo Feb. 6 and 7.

Dozens of retirees and future retirees asked questions about CSR and collected information at the table. Besides Evans, Chapter 10 members Pearl Cole and Gene Alderson also took turns manning the table.

Puzzles



ANSWERS
ON PAGE 15



ACROSS

1. Some overreachers, on stage
5. Prefix with "line" or "mine"
10. Wall Street optimist
14. Twin of Genesis
15. "Beetle Bailey" character
16. Long, heroic tale
17. Phrase in a parental lesson
20. Fern-to-be
21. Not ersatz
22. Some are liberal, some are marital
25. Society newcomers, briefly
26. Creamed corn container
29. Stuff for healing or soothing
31. Formed an opinion
35. Words from Wordsworth
36. Like an x or y graph line
38. ___ Bora
39. Not much of a conversationalist
43. Petroleum org. since 1960
44. Bacteria type, informally
45. Passenger's concern, in brief
46. Walked determinedly
49. Certain type of ruler
50. Boy of the house
51. Attacked (with "into")
53. Corrosive chemical
55. New Jersey port city
58. Like some eclipses
62. "Ask nicer than that"
65. "Zip-___-Doo-Dah"
66. Mexicali Mr.
67. Makes knots
68. Infamous loch
69. Give this for that
70. Picket fence part



Words of Winter

Find and circle all of the Winter-related words that are hidden in the grid. The remaining letters spell a Japanese proverb.

L S O S E K A L F W O N S E L C I C I N
 L E Y C E K R A I M N D D R A Z Z I L B
 A S C A W V K A I O E C I K C A L B R D
 B W A R D R O T E S N O W S H O V E L C
 W E R F A I T L C W A F I R E P L A C E
 O A N P I E L I G E R N H E A D B A N D
 N T I S N C P O L S Y E S E T A K S S W
 S S V S N M E T H K E A D N D F R N E M
 T H A M Y O S F S C K T N N O L O H A R
 Y I L L R A W E I O C W O E U W O G S W
 E R O S C O R S W S O I I B B G M C O I
 S T E W A I T S H L H V T O O S N A N N
 N K O P T M O S P O G I A S T G O O N D
 D N I W P L T W T O E R N C O E G U L C
 S E O I S I O S N W D S R G A R E A P H
 E N L T N N L G I F R E E Z E T F L N I
 S R I S S G G S M R O N B O O D I K S L
 T C F I R E W O O D H A I L S T O O B L
 E H S S T N A P I K S C H P A C T I N K

- | | | | |
|-----------|----------------|-------------|------------|
| BLACK ICE | HAIL | SEASON | SNOWBOARD |
| BLIZZARD | HEADBAND | SKATES | SNOWFLAKE |
| BOOTS | HIBERNATION | SKI DOO | SNOWMAN |
| CARNIVAL | HOCKEY | SKI PANTS | SNOWSHOES |
| CHRISTMAS | HOLIDAYS | SKIING | SOLSTICE |
| COLD | ICE FISHING | SLED | SOUP |
| EGG NOG | ICICLES | SLEET | STEW |
| FIREPLACE | KNIT CAP | SLIPPERY | STORM |
| FIREWOOD | LONG UNDERWEAR | SNOW CASTLE | SWEATSHIRT |
| FOG | MITTENS | SNOW PLOW | TOBOGGAN |
| FREEZE | OLYMPICS | SNOW SHOVEL | VACATION |
| FROST | PARKA | SNOW TIRES | WIND CHILL |
| GLOVES | SCARF | SNOWBALL | WOOL SOCKS |

DOWN

1. Company with famous toy trucks
2. "And step on it!"
3. "BLT, hold the ___!"
4. Indian classic "Kama ___"
5. Put in the lineup
6. Theater for some vets, briefly
7. Type of race
8. ___ on (incited)
9. Controlled, as a horse
10. Have a sassy mouth
11. Conversant about
12. Teachings passed on over the ages
13. If you drop it, you may see things
18. Kind of medicine or tea
19. Type of steak
23. Get ready to take off
24. Narrow cuts
26. Some silver salmon
27. Change according to circumstances
28. Not once
30. A photo finish
32. Man associated with a famous parting
33. Poet's inspiration
34. Begin's foreign minister
37. Beast of the Andes
40. Groups within species
41. Really big show
42. Electrify
47. Cupboard part
48. "McHale's Navy" star Borgnine
52. Calculator key
54. Some love songs
55. Summoned
56. Passing remarks?
57. Sicily's famous volcano
59. Brad, e.g.
61. Kind of period of home
62. ___ Salvador
63. Tenth Hebrew letter
64. Prefix you've seen for fix?

SUDOKU

			9	5				
						2		
	2			1		8	9	3
		7	9		2			
2				5				
1	4					3		
			7				6	1
			5					
3					8			4



Do you need to file a tax return in 2015?

Dear Savvy Senior,

What are the IRS income tax filing requirements for retirees this tax season? I didn't have to file last year, but I picked up a little income from a part-time job in 2014, and I'm wondering if I need to file this year.

— *Part-Time Retiree*

Dear Retiree,

Whether or not you are required to file a federal income tax return this year will depend on how much you earned (gross income) — and the source of that income — as well as your filing status and your age. Your gross income includes all the income you receive that is not exempt from tax, not counting your Social Security benefits, unless you are married and filing separately.

Here's a rundown of the IRS filing requirements for this tax season. If your 2014 gross income was below the threshold for your age and filing status, you probably won't have to file. But if it's over, you will.

✓ **Single:** \$10,150 (\$11,700 if you're 65 or older by Jan. 1, 2015).

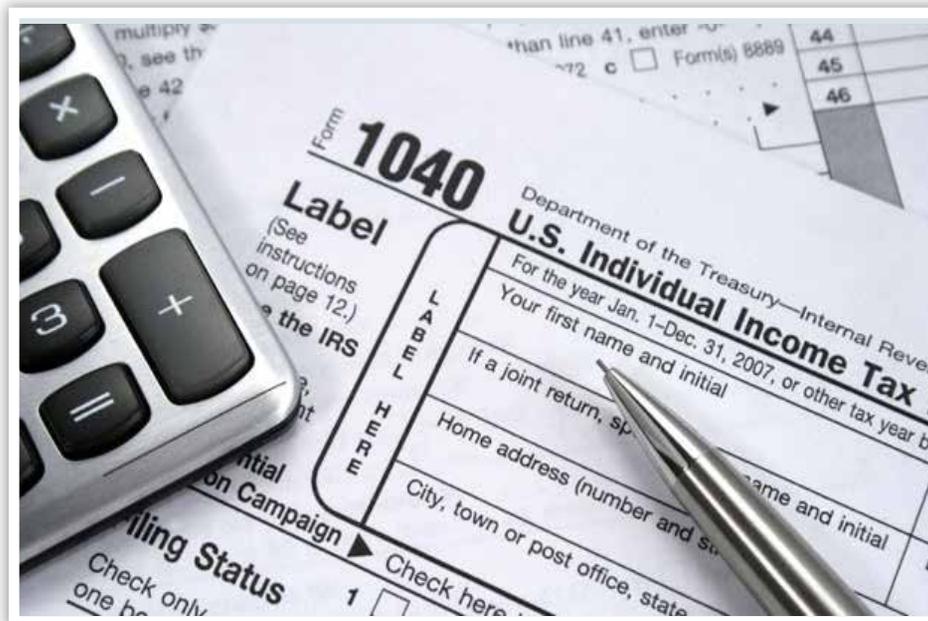
✓ **Married filing jointly:** \$20,300 (\$21,500 if you or your spouse is 65 or older; or \$22,700 if you're both over 65).

✓ **Married filing separately:** \$3,950 at any age.

✓ **Head of household:** \$13,050 (\$14,600 if age 65 or older).

✓ **Qualifying widow(er) with dependent child:** \$16,350 (\$17,550 if age 65 or older).

To get a detailed breakdown on federal filing requirements, along with information on taxable and nontaxable income, call



the IRS at (800) 829-3676 and ask them to mail you a free copy of the "Tax Guide for Seniors" (publication 554), or see irs.gov/pub/irs-pdf/p554.pdf

SPECIAL REQUIREMENTS

There are, however, some other financial situations that will require you to file a tax return, even if your gross income falls below the IRS filing requirement. For example, if you had earnings from self-employment in 2014 of \$400 or more, or if you owe any special taxes to the IRS such as alternative minimum tax or IRA tax penalties, you'll probably need to file.

To figure this out, the IRS offers a tool on their website that asks a series of questions that will help you determine if you're required to file, or if you should file because you're due a refund.

You can access this page at irs.gov/filing — click on "Do you need to file a return?" Or, you can get assistance over the phone by calling the IRS helpline at (800) 829-1040. You can also get face-to-face help at a Taxpayer Assistance Center. See irs.gov/localcontacts or call (800) 829-1040 to locate a center near you.

CHECK YOUR STATE TAX STATUS

Even if you're not required to file a federal tax return this year, don't assume that you're also excused from filing state income taxes. The rules for your state might be very different. Check with your state tax agency before concluding that you're entirely in the clear. For links to state and local tax agencies see taxadmin.org — click on "State Agencies/Links" on the menu bar.

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

TAX PREP ASSISTANCE

If you find that you do need to file a tax return this year, you can get help through the Tax Counseling for the Elderly (or TCE) program. Sponsored by the IRS, TEC provides free tax preparation and counseling to middle and low-income taxpayers, age 60 and older. Call (800)906-9887 or visit irs.treasury.gov/freetaxprep to locate a service near you.

Also check with AARP, a participant in the TCE program that provides free tax preparation at more than 5,000 sites nationwide. To locate an AARP Tax-Aide site call (888) 227-7669 or visit aarp.org/findtaxhelp. You don't have to be an AARP member to use this service.



Organ transplants saved two million years of life

Organ transplants have saved more than two million years of life in the United States over 25 years, according to a report published in the online edition of *JAMA Surgery*.

But fewer than half of the people who needed a transplant in that time period got one, the report said.

"The critical shortage of donors continues to hamper this field: only 47.9 percent of patients on the waiting

list during the 25-year study period underwent a transplant. The need is increasing; therefore, organ donation must increase," wrote Dr. Abbas Rana of the Baylor College of Medicine in Houston.

The researchers analyzed the medical records of more than 530,000 people who received organ transplants between 1987 and 2012 and of almost 580,000 people who were placed

on a waiting list but never received a transplant.

During that time, transplants saved about 2.2 million years of life, with an average of slightly more than four years of life saved for every person who received an organ transplant, the study authors said in a journal news release.

The number of years of life saved by type of organ transplant were:

kidney, 1.3 million years; liver, more than 460,000; heart, almost 270,000; lung, close to 65,000; pancreas-kidney, almost 80,000; pancreas, just under 15,000; and intestine, about 4,500.

One organ donor can impact as many as 50 lives, the study noted.

The United Network for Organ Sharing has more information about organ transplants at www.transplantliving.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 are the best ways to become acquainted with everything California State Retirees has to offer. Check out Pages 14 and 15 for the phone and e-mail information for 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

Cynthia Anderson
Milagros
Balancio-Dimaggio
Andrea Bennett
Raquel Berlind
Andrew Bonner
Donna-Fay Bower
Mei Chang
Vivian Chen
Joyce Darrough
Lilia Demetria
Raney Dixon
Clarita Farrales
Rachel Floyd
Jeffery Houdashelt
Brenda Hyde
Patricia Kirby
Carole Klein
Linda Lacuna
Jamie Ma
Amelia Ma
Carol Marks
Susan Owens
Harbhajan Pannu
Beatriz Ramos
Sara Scully
Jack Stryker
Diane Thomas
Fong-Ying Tong
Randall Wesson

Chapter 2

Gregory Adamoli
Kathy Ahearn
David Arredondo
Veronica Baca
Patricia Black
Rhonda Blake
Sylvia Bouie
Deborah Braver
Dawn Brown
Tammie Bursiaga
Judi Cain
Connie Campos
Thelma Cariker
Judith Carnes
Joseph Casarino
Roberta Cornell
Barbara Cottongim
Yvonne Crawford

Lydia Crowell
Carolyn Cullens
Lagrimas Dalisay
Jon David
Julie Davidson
Nathaniel Davis
Emanuel Deorosan
Alice Drakeford-Molsone
Pauline Edwards
Ginger Eisenbeisz
Tammy Elliott
Kam Engyu
Cynthia Enriquez
Paula Escalante
Candace Feuchter
Deborah Fields
Gregory Figueroa
Melinda Florendo
Cheryl Fong
Katherine Foster-Hunt
Roseller Fraser
Brian Fukui
Kevin Furey
Manuel Galeste
Andrew Gaynor
Lance Gerlinger
Catherine Gill
Consuelo Gonzalez
Joy Goodin
Coraleen Grace
Darlene Guidera
Fred Harbott
John Hastings II
Steven Hearst
Corita Henderson
Phillip Hernandez
Connie Hodge
William Holland
Gwendolyn Hornes
Kung-Pei Hwang
Paul Isaacs
Jordan Jee
Byron Johnson
Monte Johnson
Jill Johnson
Roderick Johnson
Dolores Johnson
Edward Kane
Gina Karl
Teresa Kern
Mary Kidwell

Debra Kohart
Tamara Lacey
Irene Lara
Maria Laramie
Matthew Lease
Alethea Lemons
Sheila Lewis
Robert Lim
Greyce Louie
Deborah Lower
Carole Mah
Rebecca Matt
Sandra Mcconnell
Myrtis Mccray
Cecilia Mercado
Felicia Miller
Patricia Moore
Michael Mullen
Christopher Nguyen
Liese Olukoya
Ernest Ong
Brenda Orta
John Pace
Eve Panush
Eufemia Pascua
Gloria Perez
Bonnie Pevy
Dennis Phelps
Terrence Quaife
Tony Ramos
Lisa Rasberry
Mercedes Ray
David Reagan
Debora Remington
Amalia Resendez
Paula Robertson
Julio Rodriguez
Patricia Rose
Teresa Ruiz
Lucy Ruiz
Loreena Sanchez
Carilyn Scorza
Sherril Scott
Deborah Seid
Freddie Sells
Kim Sharman
Jeanne Simmons
Eric Solano
Nida Spalding
Lynda Stepp
Sandra Stone

Frank Stone
Randie Swain
Warren Tang
Lilly Taylor
Dianne Tincher
Virginia Tomasian
Michael Torres
Gloria Troyer
Rosalie Turbeville
Connie Tyer
June Ung
Elena Valencia
Cara Vallot
Terese Vasquez
Patricia Velasquez
Renee Vincent-Finch
Mary Weikert
Eric Weiss
Janice White
Jeannie Wilkes
Doris Wong
Edward Wright
Rick Yadon
Jennifer Yee
Evangelina Yost
Debessai Zerom

Chapter 3

Michael Bulawit
Marilou Castro
Shiaofang Chen
Peter Dang
Adelaida Deborja
Lisa Eng-Beeman
Francis Fok
Lillian Gee
Lucretia James-Ellis
Kris Keller
Michael Lee
Teresa Leu
Lilian Lopez
Maria Mantilla
Laurence Morgan
Estrellita Morgan
Richard Perry
Estefana Rosario
Carolina Santos
Gloria Sweeney
Esther Tang
Gladys Tarantan
Carole Wei

Xiao-Li Wu
Doreen Yam

Chapter 4

James Alston
Anton Avent
Brenda Blow
Elizabeth Davis
Hector Desouza
Frederick Duenas
Martha Escobar
Ella Ford
Marie Garrett
Pamela Gutierrez
Teresa Hagen Crowder
Maria Hernandez
Ahrigus Juilliard
Geraldine Kemp
Mary Loyd
Sheila Menard
Carolyn Mesias
Maria Reynolds-Brooks
Janet Rollins
Glenda Rowlett
Sylvia Ruggio
Kamel Sadek
Corinia Talaro
Linda Torn
Beverly Wharton

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Mary Danner
Judy Date
Donya Eaglin
Kate Evans
Judy Fenstermaker
Karla Getz
Douglas Lortsher
Jessie McBride
Amanda Relva
Carole Rozeira
Judith Shimer
Nancy Smith
Ophelia Tellgren
Celia Unger
Angie Zimmerman

Chapter 6

Linda Ades
Gail Bandel
Robin Bandy
Sondra Blum

Cecilia Bojorquez
Sheree Brose
Gratice Brown
Sharon Carrey
Gary Cumbie
Audrey Davis
Leilanni Dishong
Consuelo Dodd
Blanca Duran
Patsy Duvall
Paul Fagan
Meldrid Fawcett
Shelley Ferris
Kathleen Harper
David Hernandez
Sandra Hernandez
Aurora Huerta
Frederica Hunley
Leticia Joaquin
Teresa Joslin
Jo-Anne Kolath
Darlene Krall
Denise Laing
Ann Larsen
Lucille Leon
Faalupega Leota
Annette Marical
Kathleen Mendoza
Anthony Narvais
Lina Ong
Mary Perez
Karen Reed
Rebecca Roa
Juan Saludez
Mary Tams
Mark Thompson
Teri Thoreson
Maria Villegas
Marian Wells-Munerlyn
Willie Williams

Chapter 8

David Burley
Joseph Carr
Traudy Gretchen
Peter Johnson
Elizabeth Kabat
Daniel McGath
Megan Mckenzie
Debra Meyers
Linda Thomas
Cheryl Trenary
Bonnie Wilson

Chapter 9

Mario Baluyot
 Beverly Brubaker-Vastola
 Teresa Cacho
 Ramon Castillo
 Micaela Chacon
 Polly Chan
 Charles Chang
 Gloria Clansy
 Benedicto Clarito
 Juana Concepcion
 Elsie Considine
 Leonard Cruz Jr
 Miriam Dau
 Jed De Rama
 Thomas Donovan
 Sandra Elattar
 Margaret Feldman
 Caroline Flores
 Venita Gatson
 Frances Gonzales
 Susan Gonzales
 Maria Labayen-Valenciano
 Charles Lagasse
 Allan Lee
 Patricia Luna
 Jennifer Luton
 Junona Mamluke
 Carol Manning
 Solomon Martin
 David Nelson
 Alfred Partida
 Majid Putrus
 Chona Ramirez
 Cristina Ramirez
 Maria Robles
 Gloria Rocha
 Janelle Roy
 Amie Salem
 Teresita Salud
 Nancy Shroyer
 Lynda Stassi
 Evangeline Tanner
 Rosemary Trivino
 Cheryl Valverde
 Clarence West
 Linda Wheeler
 Judith Williams Silvester

Chapter 10

Carmelita Castaneda
 Mitchell Jackson
 Marilyn Knollenberg
 Shirley Lefebvre
 Mary Marziello
 Theodore Moreno
 Alice Newell
 Veronica Pacaoan
 Laurel Peterson
 Nancy Reid
 Marsha Rogers
 Larry Scott
 Doris Sievers
 Veronica Watkins
 David Ybarra
 Helena Yungbluth

Chapter 11

Pat Andriese
 Elizabeth Atkins
 Roberta Atkinson
 Christine Brown
 Shirley Campbell
 Alice Cantu
 Mary Carmona
 Yolanda Chong
 Karen Fahri
 Cynthia Knodel
 Gerard Loheide
 John Pehrson
 Rosemary Renteria
 Donald Shuda
 Judy Stewart
 Raider Thompson
 Sarah Waterman

Chapter 12

Carlotta Greene
 Barbara Griffin
 Wendy Hammack
 Veronica James
 Dorcas Lao
 Jacquelyn Mcconnie
 Dorothy Modica
 Sheryl Shockley
 Teresa Van Dongen
 Linda Weier
 Barbara Wilson
 Juana Zavala

Chapter 13

Michael Coffey
 Cassie Cornwall
 Judy Crawford
 Jennifer Morefield
 Peter Murphy
 Shirley Rowe

Chapter 14

Shirley Barber
 Patricia Chaplin
 Bonnie Curtis
 Luisa Garza
 Linda Gilstrap
 Ben Gohlke
 Nancy Ramirez
 Eileen Richard
 Connie Thompson

Chapter 15

Susan Albright
 David Anderson
 Barbara Baker
 Paul Brown
 Lynn Brown
 Dean Cromwell
 Carlos Doria
 Gwenyth Durling
 Luis Garcia
 Joann Goodwin
 John Healy

Phillip Leach
 W Lee
 Thomas Maggio
 Beverly Ratzlaff
 Irma Roediger
 Linda Sekany
 John Silva
 Carol Stanford
 Jessie Ugalde
 Ernie Ulch
 Margie Webb

Chapter 16

Margaret Frontella
 Martin Fuentes
 Raymond Lopez
 Michael Miller
 Pamela Myers
 Nkese Okopedeghe
 Estella Ontiveros
 Cynthia Pierce
 John Schwartz
 Susan Small
 Jocelyn Suero

Chapter 17

Erlinda Aguilar
 Nelly Alamo
 Ofelia Amavizca
 Wana Baha
 Dianne Bradford
 Susan Burdett
 Connie Cortez
 Marlene Demers
 Editha Flores
 Jamie Franco
 Barbara Gilman
 Janie Guerrero
 Daphne Killion
 Michael Kirby
 Ludivina Lopez
 Donna Morey
 Patricia Morris
 Amado Naanos
 Roberta Niederjohn
 Mary Painter
 Lyndall Phillips
 Patricia Platero
 Blanca Sanchez
 Ava Sarkisian
 William Schott
 Otis Tidwell
 Virgilio Yalong

Chapter 20

Brenda Barr
 Andre Burgos
 Aura Calderon
 Susan Chang
 Steven Cohen
 Belen Enriquez
 Suzanne Galyean
 Jeanette Henderson
 Cynthia Husband
 Karla Rausch

Romano Rinaldi
 Donna Stone
 Jerome Tiu
 Rosie Travens
 Roman Ubaldo
 Ronnie Yang

Chapter 21

Brenda Albertz
 James Allen
 Abbe Altman
 Rodolfo Alvarez
 Maria Angin
 Consuelo Antonio
 Barbara Balbuena
 Michael Bielecki
 Sharon Bourassa
 Catherine Casheros
 Martin Castanon
 Michael Conley
 Esperanza Constantino
 Clarence Coombs Jr
 Daniel Cross
 Colleen Deck-Anderson
 Vicente Diaz
 Kevin Dunn
 Joseph Farley
 Marshall Gleisten
 Thomas Hulsey
 Poncia Jamero
 Corazon Lacap
 Laura Letherman
 Laura Lopez
 Debra Matteoli
 Catherine May-Horst
 Patricia McCormick
 Marla Morgan
 Grace Navarra
 Kimberlee Olsen
 Diane Owens
 Susan Patrick
 William Seehuber
 Michael Shipe
 Helen Towey
 Mike Twyford
 Rosario Velazquez
 Nancy Weiler
 Steven Weiler
 Stephanie Wilkinson

Chapter 23

Martha Acosta
 Judith Anderson
 Steven Calhoon
 Blanche Castillon
 Dennis Fox
 Deborah Hernandez
 Noemi Hinchberger
 Martha Hurtado
 Tonga Huynh
 Rosemary Kokes
 Paula Minklein
 Maria Souza
 Michiko Sutter
 Marisa Tregrossi
 Connie Wirjadi
 Arthur Zapico

Chapter 26

Mary Aragon
 Lilly Borrero
 Jeanne Cain
 Jennie Dahlen
 Bonnie Eyler
 Lori Lowrimore
 Georgia Micheau
 Cheryl Moore
 Margaret Moorhead
 William Peck
 Kelly Sullivan

Chapter 31

Michael Cheng
 Soledad Morehead
 Carolyn Ramirez
 Jane Santoro
 Leslie Shirasawa

Chapter 34

Ermelita Alcantara
 Hildegardo Becerra
 Richard Bohlen
 Alice Burton
 Pantaleon Cadiz
 Fang Chen
 Aline Davis
 Elizabeth Dunlap
 Aurelio Flores
 Jean Garren
 Sonia Hall
 Satsuki Hamaya
 Paulette Kavonian
 Pamela Nelson
 Phuoc Nguyen
 Khai Nguyen
 Elizabeth Ockey
 Mary Pedraza
 Daniel Sword
 Elizabeth Taylor
 Brenda Vu

Chapter 35

Sandra Acox
 Christopher Brewer
 William Cearley
 Sandra Choboian
 Marc Jeffries
 Brenda Lane
 Lupe Quintero
 Don Thornton Jr
 Richard Tolbert
 Maria Zavala

Chapter 36

Maria Acosta
 Gerald Atchley
 Edwina Caballero
 Maria Chavarin
 Marites Fuentes
 Louise Good
 Richard Hyman
 Joe Kates

Carolina Kates
 Lindsay Schmitz
 Lawrence Tierney

Chapter 165

Ortencia Archouletta
 Thomas Barrett
 Geraldine Baucom
 Penny Benham
 Mary Berryman
 Diane Bethell
 Kenneth Breza
 Valerie Carter
 Penny Carter
 Joshua Chambers
 Joette Claytor
 Lisa Coronado
 Janie De Priest
 Kim Dean
 Karen Defrank
 Angel Gen Kuong
 Lori Gibson
 Craig Giusti
 Antoinette Gregory
 Patricia Halvorsen
 Marie Harder
 Deborah Harris
 Sharon Hickman
 Eleanor Hood
 Patricia Ivashin
 Sherry Jack
 Linda Jackson
 Debra Jones
 Kathryn King
 Valerie Knippschild
 Janine Louthier
 Kelly Martinez
 Linda Medina-Wall
 Susan Neves
 Debra Newcomer
 Nancy Oates
 Ramona Orduno
 Kenneth Petifer
 Ken Ramos
 Cynthia Rogalski
 Maria Rosas
 Marcia Sanchez
 Marie Schelling
 Barbara Shadof
 Sheila Smith
 Virginia Smith
 Lisa Thompson
 Cynthia Villegas

Don't fret if you recently 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 during the next two months.

CHAPTER MEETING NOTICES

CHAPTER 1

President: Shirley Borden, (510) 329-2330; **Vice President:** Carol Bowen; **Treasurer:** Elsie Brown; **Secretary:** Stella Torrez.

Meets on the third Thursday of March, June, September and December

Meeting: TBA. **Where:** Francesco's, Hegenberger Road at Pardee Drive, Oakland.

CHAPTER 2

SACRAMENTO/YOLO AREA

President: Louis Espinoza, (916) 684-5670; **Vice President:** Phyllis Johnson, (209) 471-2192; **Treasurer:** Kathleen Elwell; **Secretary:** Dianne Welsh; **Membership:** Nadie Savage, (916) 968-5984.

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

Meeting: Monday, March 2, lunch is served at 11 a.m.; meeting starts at noon. **Where:** Sierra School, Curtis Hall, 24th Street and 4th Avenue, Sacramento. **Menu:** Happy Saint Patrick's Day! Corned beef on wheat bread, celery/carrot sticks and green cupcake. The vegetarian dish is eggplant, tomato, mozzarella, and fresh basil on ciabatta bread. Beverages include coffee, sodas and water. **Cost:** Members are free and guests cost \$3. **Reservations:** Call or e-mail Nadie Savage, (916) 968-5984 or texasgirls0124@gmail.com Also call or email Nadie if you need to cancel. **Note:** Call Phyllis Johnson if you have any further questions, (209) 471-2192 or phyllisjohnson802@gmail.com

CHAPTER 3

WEST BAY AREA

President: Mary McDonnell, (415) 509-1914; **Vice President:** Skip Charbonneau, (415) 648-4946; **Secretary/Treasurer:** Al Darby, (925) 788-6068.

Meetings are held the second Friday of March, June, September and December

Meeting: Friday, March 13, 11:30 a.m. **Where:** United Irish Cultural Center, 2700 45th Ave., San Francisco. **Cost:** \$10 for members, \$12 for guests. New members are free. **Reservations:** Call Erlinda Villa, (415) 735-8449 or (415) 822-2154, or send an e-mail to aida.b.villa@gmail.com

CHAPTER 4

GREATER LOS ANGELES

President: Marta Zaragoza, (310) 204-0484. **Secretary:** Liwanag Dizon, (213) 200-6015; **Treasurer:** Virginia Griffin.

Meets on the third Thursday of even months, unless otherwise announced

Meeting: Thursday, Feb. 19, 11:30 a.m. **Where:** Les Freres Taix restaurant, 1911 West Sunset Blvd., Los Angeles. **Program:** Nominations Meeting. The Nominations Committee will be accepting nominations for president, vice president, secretary, treasurer and delegates for the 2015-2018 term. **Cost:** \$5 for members; \$7 for guests. **Reservations:** Seating is limited; call any chapter officer at the numbers above to reserve a seat. **Note:** Meryl David has offered to provide transportation to members who do not have any transportation to attend meetings. Please call Meryl at (323) 939-0620 at least three days prior to a meeting.

CHAPTER 5

CENTRAL VALLEY FOOTHILLS

President: Barbara Powers, (209) 223-2009; **Vice President:** Al Lara, (209) 825-5285; **Secretary:** Kathryn Kuehl, (209) 545-3835; **Treasurer:** Joaquina Canedo, (209) 524-7219; **Past President:** Anita McCabe, (209) 602-7775.

Modesto

Meetings are held quarterly

Meeting: Thursday, March 5, 11:30 a.m. **Where:** Denny's Restaurant, 1525 McHenry Avenue, Modesto. **Program:** The latest news from the California State Retirees Board of Directors meeting. **Menu:** Order from the menu. **Cost:** Prices vary. **Reservations are required:** Call Joaquina Canedo at (209) 524-7219. All members may attend.

Sonora Subchapter

Meetings are held quarterly

Meeting: Tuesday, March 3, 11:30 a.m. **Where:** Job's Hill Country Cooking, 729 Mono Way, Sonora. **Program:** The latest news from the California State Retirees Board of Directors meeting. **Menu:** Order from the menu. **Cost:** Prices vary. **Reservations:** Call Betty Grogan at (209) 533-8955 or Joan Kosko, (209) 213-5860.

Merced Subchapter

Meetings are held quarterly

Meeting: Wednesday, March 4, 11:30 a.m. **Where:** Carrows Restaurant, 720 Motel Drive, Merced. **Program:** The latest news from the California State Retirees Board of Directors meeting. **Menu:** Order from the menu. **Reservations:** Call Joaquina Canedo at (209) 524-7219.

Jackson Subchapter

Meetings are held quarterly

Meeting: Tuesday, March 10, 11:30 a.m. **Where:** Amador Senior Center,

229 New York Ranch Road, Jackson. **Program:** Report from CSR District Director Tim Behrens; the latest news from the California State Retirees Board of Directors meeting. **Menu:** Amador Senior Center lunch. **Cost:** Contribution. **Reservations:** Call Bill Powers, (209) 223-2009.

CHAPTER 6

SAN BERNARDINO/ RIVERSIDE COUNTY

President: J. Dee Stoddard, (909) 862-1870; **Vice President:** Robert Rice, (909) 867-3136; **Treasurer/Secretary:** Willis Huddleston, (805) 573-5345.

Meetings are held quarterly

Meeting: Thursday, March 19, 10:30 a.m. **Where:** Flip It Café (formerly Big Apple), 18080 Arrow Blvd., Fontana. **Cost:** \$5 for members and guests. **For more information,** please contact Willis Huddleston at (805)573-5345 or wshud511@aol.com

CHAPTER 8

NORTH COAST AREA

President: James B. Moranda, (707) 764-3403 or jbmoranda@suddenlink.com; **Vice President and Secretary:** William Irwin, (707) 465-8919; **Treasurer:** Patti Falk, (707) 445-1196 or pmfalk@earthlink.net

Humboldt Chapter

Meetings are held quarterly, unless otherwise announced

Meeting: Tuesday, March 3, 11:45 a.m. **Where:** Eureka Elks Lodge, 445 Herrick Avenue, Eureka. **Cost:** Members are free; guests cost \$11. **Reservations are required:** Please call Patti Falk, William Irwin or Jim Moranda at the numbers above by Feb. 23.

Del Norte Subchapter

Meeting: Wednesday, March 4, 11:45 a.m. **Where:** Northwoods Inn Conference Room, 655 Highway 101 South, Crescent City. **Menu:** Catered lunch. **Cost:** Members are free; guests cost \$11. **Reservations are required:** Please call Patti Falk, William Irwin or Jim Moranda at the numbers above by Feb. 23.

CHAPTER 9

LOS ANGELES AREA

President: Raelene Allard, (323) 221-6010 or raeleneallard@ymail.com; **Vice President:** Luanna Allard, (323) 227-4287 or estebanas@DBGlobal.net; **Secretary/Webmaster and a Past President:** Vivianne Fitzgerald, (562) 866-6264 or 4fitzi@gmail.com; **Treasurer/Parliamentarian:** Judy Castaneda, (626) 576-1332 or ojudyca@att.net; **Membership/Past President:** Jan Christiansen, (562) 413-0627 or jchristi@earthlink.net

Meets on the second Wednesday of each month

Meeting: Wednesday, March 11, 10 a.m. to 10:45 a.m. – Executive Board meeting; lunch is served from 10:45 a.m. to noon. The general meeting begins at noon until approximately 1:30 p.m. All members are welcome to attend both meetings. **Where:** Sizzler Restaurant, 15252 East Rosecrans Blvd., La Mirada. **Menu:** Your choice. **Cost:** Chapter 9 pays each member \$13 to defray the cost of lunch. **Note:** We look forward

to welcoming all new members. Come join your fellow retirees for current information and friendship.

CHAPTER 10

SAN LUIS OBISPO

President: Vic Martinez, (805) 239-3397; **Vice President:** Howard Wood, (805) 238-0924; **Secretary:** Pearl Cole, (805) 489-5194; **Treasurer:** Marc Laxer, (805) 546-8470.

Meets on the fourth Thursday of January, April, July and October

Meeting: TBA. **Where:** Elks Lodge, San Luis Obispo. **Menu:** Buffet lunch. **Cost:** \$7 for members; guests are \$12. **For more information:** Call any chapter officer at the numbers above.

CHAPTER 11

MID VALLEY

President: Christy Christensen-Fountain, (559) 707-7067 or chrchr90@aol.com; **Vice President:** Addie Jackson, (559) 472-3722; **Treasurer:** Gigi Subilosky, (559) 269-5380; **Secretary:** Ramona Trejo, (559) 930-9463.

Meets on the first Wednesday of February, March, June, September and December unless otherwise announced

Meeting: Wednesday, March 4, 11:30 a.m. **Where:** Pardini's, 2257 West Shaw Ave., Fresno, (559) 224-3188. **Menu:** Chef's choice. **Cost:** \$10 for members and spouses, each; \$15 for all others. **Reservations:** By Feb. 26, call the chapter's phone number, (559) 920-7277. If you would like an extra door prize ticket, bring a stuffed animal (new or good condition) to donate. Please speak slowly and clearly and give your name, phone number and the number of people attending. If you would like to have the CSR logo on a white shirt, bring one to this meeting. We will have the needed materials to complete the project prior to the end of the meeting. Indicate how many shirts you are bringing when you call in your reservations. **Note:** Additional meetings in 2015 are scheduled for June 3, Sept. 2, and Dec. 2 (Holiday Luncheon).

CHAPTER 12

EASTERN MOUNTAIN AREA

President: Caryl Cole, (760) 247-8962 or carylcole@verizon.net; **Vice President:** Bob Liley, (661) 867-6004 or andrell@hughes.net; **Secretary:** Diane Deutsch, (661) 823-7307 or dianedeutsch07@gmail.com; **Treasurer:** Norman Nichols, (760) 948-1423.

Usually meets on the third Wednesday of even months

Meeting: Wednesday, Feb. 18, 11 a.m. **Where:** Los Domingos Mexican Restaurant, 17790 Wika Road, Apple Valley (at the back of the shopping center at the NW corner of Highway 18 and Apple Valley Road). **Program:** Nominations Meeting. The Nominations Committee will be accepting nominations for president, vice president, secretary, treasurer, and delegates for the 2015-2018 term. Anyone wishing to run for any office or as delegate should turn in his or her consent form at this meeting. Also, Rita Gallardo, division chief of CalPERS Stakeholders Relations, will be a guest speaker, bringing the latest information

from CalPERS and answering questions. **Cost:** Chapter pays for members' meal from the senior menu.

Meeting: Wednesday, April 15, 11 a.m. **Where:** Greenhouse Café, 1169 Commerce Center Drive in Lancaster. Details will be announced in March.

CHAPTER 13

NO. CALIFORNIA/REDDING

President: Ed Huey, (530) 949-0960; **Secretary:** Robert Black, (530) 722-0511; **Past President:** Jack Schlotter; **Vice President:** Warren Schlatter, (530) 347-3106; **Treasurer:** Georgene Gibson, (530) 529-0277.

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

Meeting: Monday, March 16, noon. **Where:** Country Waffle, 2300 Athens Ave., Redding. **Menu:** Order from the menu. **Cost:** Complimentary to CSR members and associates. **Reservations:** Not required. **Note:** Meetings of the Yreka subchapter are suspended indefinitely.

CHAPTER 14

NORTHERN CALIFORNIA/CHICO

President/Treasurer: Doris Lithgow, (530) 589-0764 or dbl2110@att.net; **Vice President:** S.E. Riaz, (530) 893-1632; **Secretary:** Joyce Finch, (530) 873-1165;

Meets on the third Wednesday of every month, unless otherwise announced

Meeting: Wednesday, Feb. 18, 11 a.m. **Where:** Creative Catering, 2565 Zanella Way, Chico. From Highway 99, take the Skyway exit east and travel two blocks to Zanella Way and turn right (Ginno's Appliance Center and Computers Plus are on the corner of Skyway and Zanella). Travel down Zanella for two blocks to Morrow Lane and Creative Catering is on the northeast corner of Zanella and Morrow. **Program:** Tom Schoonover, training manager for the Northwest Lineman College in Oroville, will speak. Please remember donations for the VECTORS House. **Cost:** Members are free; guests pay \$15. **Reservations are required:** Please call Doris Lithgow at the number above or email dbl2110@att.net in order for the caterer to prepare the right number of meals. **Note:** Our March 18 meeting will feature Sherry Wirt, Neurosciences Program coordinator from Enloe Medical Center.

Lassen/Plumas Subchapter

Vice President: Kay White, (530) 257-4961

Meets on the first Tuesday in April, June, August and October, and other dates as announced

CHAPTER 15

SIERRA FOOTHILLS

President: Cynthia Garey, (916) 632-1655 (home); **Treasurer:** Marshall Conner; **Secretary:** Frank Weinstein, ch15secretary@hotmail.com

Meets on the third Tuesday of every month

Meeting: Tuesday, Feb. 17, 2 p.m. **Where:** Round Table Pizza Parlor, 202 9th St., Marysville. **Menu:** Free pizza and soda for members. **Program:**



CHAPTER MEETING NOTICES

Last nominations meeting. For more information: Call Cynthia Garey at (916) 632-1655. **Note:** The next meeting will be held on Tuesday, March 17 at the Round Table Pizza Parlor in Marysville.

CHAPTER 16

SAN JOAQUIN COUNTY

President: Jean Laosantos, (209) 951-4913; **Vice President:** Connie Lira; **Treasurer:** Marie Robertson; **Secretary:** Cheryl A. Myers, (209) 296-7191.

Meetings are held quarterly; see announcements for more information

Meeting: Friday, Feb. 20, noon **Where:** Old Spaghetti Factory, 2702 West March Lane, (off Interstate 5) Stockton. **Program:** Nominations meeting for chapter officers and delegates. **Menu:** Choose from several items on the menu. **Cost:** Members free; guests \$7 (coffee or tea and tip included). Call Jean Laosantos or Cheryl Myers at (209) 296-7191 for reservations. See the chapter's newsletter, Vintage View, for more information.

CHAPTER 17

GREATER SAN DIEGO

President: Diane Whorton, (619) 264-6280 or dlw.union@gmail.com; **Vice President:** Steve Haley, (619) 441-8769 or raceready@usa.net; **Secretary:** Gloria Koch, (619) 455-1917 or KochGloria303@gmail.com; **Treasurer:** Elaine Edwards Yahraus, (619) 435-4044; **Past President:** Pearl Pacheco, (619) 296-0673 or sppsandiego1@hotmail.com; **Chapter 17 e-mail:** Chaptr17@gmail.com

Meets on the first Thursday of even months

Meeting: TBA.

CHAPTER 19

NORTH COAST AREA

President: Skip Hulet, (707) 279-4643; **Vice President:** Natalie Daugherty; **Treasurer:** Dorothea M. Parsons; **Secretary:** Marilyn Saegert, (707) 485-7823.

Meets on the second Tuesday of February, April, August and October. The chapter and subchapter hold combined meetings in June and December

Meeting: TBA, noon. **Where:** Ukiah Garden Café, 1090 S. State, Ukiah. **For more information:** Call Laura German, (707) 462-2494; Marilyn Saegert, (707) 485-7823; Ines Freeman, (707) 485-7203; Natalie Daugherty, (707) 485-8857; or Lois Barth, (707) 459-5334.

Lake County Subchapter

Meets on the second Monday of February, April, August, October and December unless indicated otherwise

Meeting: TBA. **For more information:** Call (707) 485-7823.

CHAPTER 20

SAN FERNANDO VALLEY AND LOS ANGELES AREA

President: Sharon Stoltzman (424) 228-2820 or chapter20bears@gmail.com; **Vice President:** Robert Wilson, (818) 606-4768; **Secretary:** **Treasurer:** Geraldine D. Salvani.

Meetings are held on the third Wednesday of each month, except in July and August

Meeting: Wednesday, Feb. 18, 9:30 a.m. **Where:** Sizzler, 7131 Van Nuys Blvd., corner of Sherman Way and Van Nuys Boulevard, Van Nuys. **Program:** Nominations meeting for chapter officer and delegate elections. Candidate statements will be accepted. A separate mailing will be made to all members. **Menu:** Honored Guests Menu, includes salad bar and non-alcoholic drink. **Cost:** For new and first-time members, lunch is free and all other guests cost \$4.

CHAPTER 21

SONOMA, MARIN, NAPA AND SOLANO COUNTIES

President: Donald Lehnhoff, (707) 795-9405; **Vice President:** Ron Franklin, (707) 992-0664; **Treasurer:** Dolores Barron, (707) 992-0664.

Meets quarterly on the third Tuesday of the month beginning in January

Meeting: Tuesday, April 21, 11:30 a.m., social; lunch is at noon. **Where:** La Strada Restaurant, 6240 Napa/Vallejo Highway, American Canyon. **Menu:** Choice of La Strada club sandwich; homemade gnocchi with pasta sauce; Calamari Dore with egg batter, lemon and Chablis wine; or spaghetti and meatballs with marinara sauce. Coffee, tea and soda are also served. **Cost:** \$5 for members and \$10 for one guest. Members attending for the first time are free. **Reservations:** By April 11, send check payable to CSR Chapter 21, P.O. Box 1351, Santa Rosa, CA 95404-4750. Please be aware the deadline is firm. **For more information:** Call Don Lehnhoff at (707) 795-9405 or Yvonne Norrbom at (707) 833-1035.

CHAPTER 23

SAN JOSE AREA

President: Barbara (Bobbi) Estrada, (408) 241-6075 or (408) 373-4220 or send an e-mail to bobbieestrada898@yahoo.com; **Vice President:** Ted Santos, (408) 298-7112 or tedsfishing@att.net; **Secretary:** Denise Padres; **Treasurer:** Essie Sukkar.

Meets in April, June, September and December

Meeting: TBA.

CHAPTER 26

KERN COUNTY

President: Gary Ivey, (661) 831-3990; **Vice President:** Al Fillon; **Treasurer:** Vacant; **Secretary:** Sue Kimbrel;

Communications: Lorraine Unger; **Membership Chair:** Al Fillon.

Meets monthly

Meeting: Thursday, Feb. 19, 11 a.m. **Where:** Lorene's Ranch House, 6401 Ming Ave., Bakersfield. **Cost:** \$5 per person. **Program:** Nominations Meeting. The Nominations Committee will be accepting nominations for president, vice president, secretary, treasurer and delegates for the 2015-2018 term. **For more information:** Call any of the officers listed above.

CHAPTER 31

VENTURA/SANTA BARBARA

President: V. Raylene Laverentz, (805) 986-1854 or (805) 551-2278; **Vice President and Program Coordinator:** Barbara Driscoll, (805) 487-4619; **Secretary:** Irene Fisher-Clifton, (805) 984-1579; **Treasurer:** vacant.

Meets in February, June, September and December, unless otherwise announced

Meeting: Wednesday, Feb. 18, 11:30 a.m. **Where:** Marie Callender's 1295 Victoria Ave, Ventura. **Cost:** \$11 per person **Program:** Nominations meeting for chapter officer and delegate elections.

CHAPTER 34

ORANGE COUNTY-SANTA ANA

President: Jenny Hayden, (714) 743-8423; **Vice President:** Lloyd S. Duronslet, (714) 812-1126; **Secretary:** Joe Whaling, (714) 349-5393; **Treasurer:** Adolfo Zavala; **Legislative Representative:** Anne J. Spiegel, (714) 846-5150; **Membership Chair:** Jack Vander Bruggen, (949) 857-0955.

Meets on the second Wednesday of every month, unless otherwise noted

Meeting: Wednesday, March 11, 10 a.m. **Where:** Santa Ana Elks Lodge, 212 Elks Lane (across from the Santa Ana Zoo, Exit I-5 at Fourth/First Streets, continuing south across First Street), Santa Ana. **Menu:** Lunch will be provided. **Cost:** Members and a guest are free. Call any officer for more information.

CHAPTER 35

SO. CENTRAL VALLEY PORTERVILLE AREA

President: Loyd E. Winner, (559) 781-1631; **Vice President:** Ben Harvey, (559) 784-5108; **Secretary:** Ann Esmay; **Treasurer:** Harold Pope, (559) 730-6652.

Meets on the second Thursday of every month

Meeting: Thursday, March 12, 11 a.m. **Where:** Santa Fe Depot, 280 N. Fourth St., Porterville. **Cost:** \$3 plus canned food for charity. This price includes a free ticket for a door prize and your name to be entered in the Pot of Gold drawing for the following month.

CHAPTER 36

MONTEREY BAY AREA

President: Allan Lee, (831) 582-2919; **Vice President:** Carolyn McIntyre. **Secretary/Treasurer:** Vacant.

Meetings are held on the second Wednesday of January, May, September and November, unless otherwise announced

Note: There will be no chapter meetings in March and April.

Meeting: Wednesday, May 13, 11:30 a.m. **Where:** The Growers' Pub, 227 Monterey St., Salinas. **Program:** Sue Woodburn will speak on genealogy, how to trace your family history and various resources available.

CHAPTER 165

SACRAMENTO

President: Beverley Greening, (916)383-3361; **Vice President:** Mark Delle, (916) 900-4787; **Acting Secretary:** Gail Fasciola, (916) 386-1553; **Treasurer:** Eleanor Poole, (916) 753-4821.

Meets on the first Wednesday of even months with some exceptions

Meeting: Wednesday, April 1, 11:30 a.m. **Where:** Canton Chinese Buffet, 1000 Howe Ave (corner of Howe &

Enterprise), Sacramento. **Cost:** \$4 for members; \$10 for non-members.

Medford, Oregon Subchapter
Meets on the third Thursday of even months

Meeting: Thursday, Feb. 19, noon. **Where:** Elmer's Restaurant, 2000 Biddle Road, Medford, OR. **Reservations:** Call Membership Chairman Bruce Eliason, (541) 779-2912 or Subchapter Vice President Geanie Hixon, (541) 646-0925.

ANSWERS from page 10

H	A	M	'	S		U	N	D	E	R		B	U	L		L
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4	8	3	2	9	5	6	1	7
9	1	6	8	3	7	2	4	5
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2	6	8	3	5	1	4	7	9
1	9	4	7	8	6	3	5	2
8	5	2	4	7	3	9	6	1
6	4	1	5	2	9	7	3	8
3	7	9	1	6	8	5	2	4

Quiz: How old are you really?

From the following list of 25 items, count all the ones that you remember -- not the ones you were told about! How to score yourself is at the end.

- Blackjack chewing gum
- Wax Coke-shaped bottles with colored sugar-water
- Candy cigarettes
- Soda-pop machines that dispensed bottles
- Coffee shops with tableside jukeboxes
- Home milk delivery in glass bottles with cardboard stoppers
- Party lines
- Newsreels before the movie
- P. F. Flyers
- Butch wax
- Telephone numbers with a word prefix (e.g., Olive - 6933)
- Peashooters
- Howdy Doody
- 45-RPM records ... and 78-RPM records
- S&H Green Stamps
- Hi-fi systems
- Metal ice trays with lever
- Mimeograph paper
- Blue flashbulb
- Packards
- Rollerskate keys
- Cork popguns
- Drive-in theaters
- Studebakers
- Washtub wringers

If you remembered:
0 - 5 = You're still young
6 - 10 = You are getting older
11 - 15 = Don't tell your age
16 - 25 = You're older than you think!

Be sure to pass this along -- especially to all of your friends with really good memories.



Ask your friends if they are members yet – Use this application to sign them up!



Membership Application • California State Retirees

Chapter # _____

(please print) Last Name, First Name, M.I., Social Security #

Number and Street, City, State, Zip Code

Retirement Date, Home Phone, E-mail

Recruiter's Name

State Agency you Retired From

Type of membership (check one)

- RETIRED MEMBERSHIP..... Available to state retirees only. See Dues Table.
- BENEFICIARY MEMBERSHIP..... Available only to beneficiaries of deceased CSEA employed or retired members. Dues are \$1.00 per month. Decedent Social Security No. _____
- ASSOCIATE MEMBERSHIP..... Available only to persons not eligible for Retired or Beneficiary membership. Dues are \$12.00 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.

DUES TABLE FOR RETIRED MEMBERS

Monthly Basic PERS Monthly allowance (check one) 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

Signature

Date

RET form 001 (Rev. 01/15)

Send your completed application to: California State Retirees, 1108 O Street, Suite 300, Sacramento, CA 95814 • (888) 808-7197

Decide how you want to become politically involved

Assemblyperson
Lt. Governor
Governor
Senator
Candidates PAC

Sometimes it's an issue that you want to support or defeat, and sometimes it's a candidate. With CSR's Issues PAC and Candidates PAC you can choose what causes your contribution supports.

The Candidates PAC was created to raise and distribute funds to assist in electing legislative candidates. Your contribution goes to support those candidates who have expressed or demonstrated their concern for causes important to California state retirees.

Our intent is to give support and assistance to those candidates who understand the challenges of being a retired state employee and are substantially in accord with our mission.

The maximum allowable contribution a member may donate to the CSR Candidates PAC is \$186.00 per year.



California State Retirees PAC Application

(Print) Last Name, First Name, Initial, Social Security No.

Number and Street, City, State, Zip Code

Retirement Date (MM-DD-YY), Home Phone, E-mail

State agency you retired from

Recruiter

Please choose to which PAC you would like to contribute. You may contribute to both.

CSR Candidates PAC

Payroll Deduction Authorization
I authorize \$2 \$5 \$10 Other _____ to be withheld from my monthly pension for California State Retirees' PAC (Maximum of \$15.50/month)

Contribute to the CSR Candidates PAC
I would like to make a contribution to California State Retirees' Candidates PAC
Enclosed is my check for :
 \$10 \$25 \$50 \$100 Other _____ (Maximum of \$186.00/year)

CSR Issues PAC

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

Contribute to the CSR Issues PAC
I would like to make a contribution to California State Retirees' Issue PAC
Enclosed is my check for :
 \$10 \$25 \$50 \$100 Other _____ (NO maximum/year)

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) _____

To contribute to CSR's PAC, fill out this application and mail it to the address below:
California State Retirees PAC • 1108 O Street, Suite 300 • Sacramento, CA 95814

Healthcare
Pensions
Issues PAC
Lobby Day
Benefits

The Issues PAC was created to raise and distribute funds to support issues important to California state retirees. Your contribution is used to conduct political activities important to accomplishing the mission of the CSR and cannot be given to candidates.

It is also used in training members for activities related to education of elected officials and the general public when we are subject to attacks on our pension benefits.