



San Diego Chatter

Volume 2017 Issue 1
2016 Year End
January-February 2017

CALIFORNIA STATE RETIREES CHAPTER 17 - SAN DIEGO/IMPERIAL COUNTIES District G

Chapter EMAIL: Chaptr17@gmail.com Chapter WEBSITE: www.CalStateRetirees-Chapter17.info

Happy 2017!!!



Chapter 17 - Diane Whorton, President

Our Holiday Meeting was a success although we were missing some familiar faces. Some of our members were cruising the high seas and others visiting with family out of state. Thank you to those who came and to those who didn't – WE MISSED YOU.

We held a brief meeting to approve the 2017 Budget and adjourned for a buffet lunch and the rest of the day's events.

Thank you to the students from the Choral Department at Helix Charter High School in La Mesa, CA and Michelle Tolvo-Chan, Musical Director for great entertainment. A chapter contribution was given to the school vocal music program.

Mark your calendar for next year. DATE: December 14th, 2017 – 2nd Thursday – at the Mission Valley Resort.

2016 presented the chapter with some difficult decisions to make regarding our spending as income to our chapter was adjusted unexpectedly by headquarters. I'm happy to say that we were able to make those adjustments along the way, continue receiving the last 4 months of allocations and meet the carryover criteria on December 31st. Thank you to all of our members who participated in that discussion at our August meeting and helping the chapter make the decisions with made.

CSR Executive Vice President recently resigned from his position for health reasons. The Vice President assumed those duties which leave the Vice President seat open. That position will be filled at the February 2017 board meeting in Sacramento with a vote of the Presidents and Board. District G Director, Jay Jimenez is running for that seat – he is our Director. If he is successful in that election the District G seat will have to be filled.

We did feature articles this past year on **PREPARING FO YOUR FUTURE**. This was a popular series and I have been asked by several members for additional copies to be sent out. I'm glad this was good information for you. I am including the 3 articles as an insert in this issue.

For those of you who have computer access please visit the chapter website. [http://calstateretirees-chapter17.info/](http://calstateretirees-chapter17.info)
All of the chapter newsletters are there for that past several years as well as other valuable information.

Also I would like to remind you that Chapter 17 sends communications out electronically to those who have provided us their email address. If you would like to include yourself on this email list please notify us via the chapter email: Chaptr17@gmail.com - this is CHAPTR – no E

Remember there are people out there who will continue to try to take our retirement benefits away from us. As a state retiree it is important to get other retirees on board and let them know the concerns and what needs to be done to protect what we worked hard to earn. Remind everyone – retirees, friends and family - you talk to that we worked and PAID into our retirement system – we are not getting anything for free.

Challenges ahead – everyone get on board.

CHAPTER MEETINGS

Our meetings are held on the 1st THURSDAY of the February, April, June, August and October. Our December meeting is the 2nd THURSDAY.

Regular meeting Location:

Sizzler Restaurant, 3755 Murphy Canyon Road, San Diego, CA, (858) 278-6988. Off of I-15 – take AERO DR exit from North or South – go West to Signal -Turn Right. **Go to parking lot behind the building. Entrance to room is at back of building at the parking lot.**

Doors open at 10:30 am. Meeting - 11:00 am to 2:00 pm. Please come early so we can get started on time. **OPEN TO ALL CHAPTER 17 MEMBERS.**

Holiday Meeting will be announced.

MARK YOUR CALENDAR

1. **FEBRUARY 2, 2017 – Member’s Meeting – Sizzler Restaurant, Doors open at 10:30 am. Salad Bar – FREE TO ALL MEMBERS - 3755 Murphy Canyon Rd. San Diego, CA**
2. **February 21st thru 23rd, 2017 – CSR Statewide Committees and Board of Directors Meeting – Sacramento Hilton**
3. **APRIL 6, 2017 – Member Meeting – Sizzler Restaurant**
4. **JUNE 1, 2017 – Member Meeting – Sizzler Restaurant**
5. **June 27th thru 29th, 2017 – CSR Statewide Committees and Board of Directors Meeting – Los Angeles Airport**
6. **AUGUST 3, 2017 – Member Meeting – Sizzler Restaurant**
7. **OCTOBER 5, 2017 – Member Meeting – Sizzler Restaurant**
8. **October 24th thru 26th, 2017 – CSR Statewide Committees and Board of Directors Meeting – Sacramento Hilton**

DECEMBER 14, 2017 – Chapter 17 HOLIDAY MEETING. Mission Valley Resort – 10:30 to 2:00 pm. Mission Valley Resort, 875 Hotel Circle S, San Diego, CA 92108 Phone: (619) 298-8281. I-8 at 163. Hotel Circle exit from either direction on I-8. **OPEN TO ALL CHAPTER 17 MEMBERS**

SAVE THE DATE –

MARK YOU CALENDAR

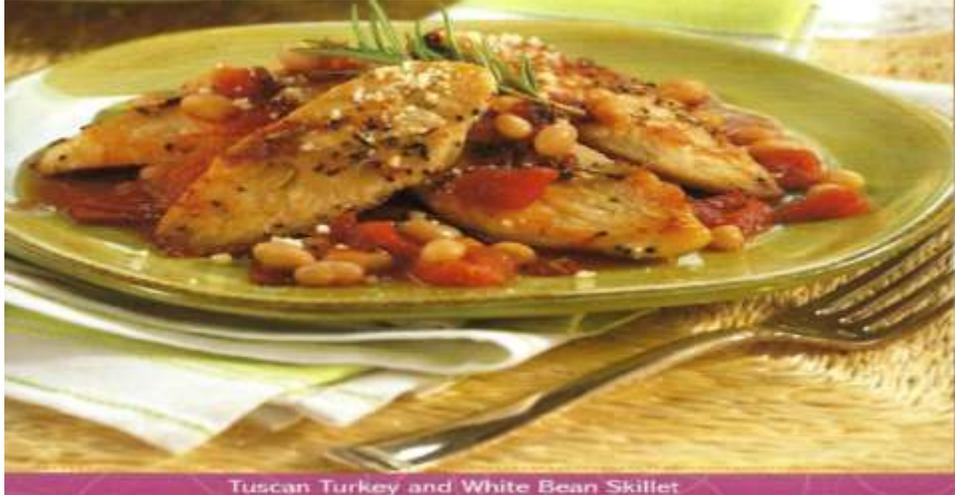
**HOLIDAY MEETING
2nd Thursday, December 14, 2017
Mission Valley Resort
875 Hotel Circle S, San Diego, CA 92108**

MORE INFORMATION TO COME



RECIPE FOR HEALTH

Copied from **DIABETIC COOKING – Appetizers, Entrees and Sweet Treats** by Publishers International Ltd.



Tuscan Turkey and White Bean Skillet

Tuscan Turkey and White Bean Skillet

- 1 teaspoon dried Rosemary, divided
- ½ teaspoon Garlic Salt
- ½ teaspoon Black Pepper, divided
- 1 pound Turkey Breast Cutlets (pounded to ¼ inch thickness)
- 2 teaspoons Canola Oil, divided
- 1 can (about 15 ounces) no-salt added Navy Beans or Great Northern Beans, rinsed and drained
- 1 can (about 14 ounces) Fire Roast Diced Tomatoes
- ¼ cup grated Parmesan Cheese

1. Combine ½ teaspoon Rosemar, Garlic Salt and ¼ teaspoon pepper in small bowl: mix well. Sprinkle over cutlets.
2. Heat 1 teaspoon oil in large nonstick skillet over medium heat. Add half of cutlets: cook 2 to 3 minutes per side or until no longer pink in center. Transfer to serving platter: tent with foil and keep warm. Repeat with remaining oil and cutlets.
3. Add beans, tomatoes, remaining ½ teaspoon rosemary and ¼ teaspoon pepper to same skillet: bring to boil over high heat. Reduce heat: simmer 5 minutes. Sprinkle evenly with cheese. Serve turkey over bean mixture.
Makes 6 servings

NUTRIENTS PER SERVING: About 1 cup

Calories: 230, Calories from Fat 16%, Total Fat: 4g.
Saturated Fat: 1g. Cholesterol: 36mg, Sodium: 334mg, Carbohydrate: 23g, Fiber: 9g, Protein: 25g

DIETARY EXCHANGE: 1 ½ Starch, 3 Meat

California State Retirees – Chapter 17
c/o Diane Whorton
7563 Central Avenue
Lemon Grove, CA 91945-2337

Time Sensitive

IMPORTANT CONTACT INFORMATION

CHAPTER OFFICERS

President/Newsletter Editor

Diane Whorton - (619) 467-7861
dlw.union@gmail.com

Vice President

Steve Haley - (619) 441-8769
raceready13@gmail.com

Secretary

Gloria Koch - (858) 455-1917
kochgloria303@gmail.com

Treasurer

Elaine Edwards-Yaharus
(619) 435-4044
EYaharus@gmail.com

Past President

Vacant

District G Director

(CSR Board of Directors)

J.W. "Jay" Jimenez

(714) 926-6409
JayJ46@roadrunner.com

SUB CHAPTER – IMPERIAL VALLEY

Chair

Thomas Stroud – (760) 353-1749
stroudtom@hotmail.com

Recording Secretary

Ray Vialpondo – (760) 353-2445
raynov1@roadrunner.com

COMMITTEES

Finance Committee - Chair

Steve Haley – (619) 441-8769
raceready13@gmail.com

Legislative Committee – Co-Chairs

Laurie Bella – (619) 435-3688
Email: lbella@san.rr.com

Steve Haley – (619) 441-8769

Raceready13@gmail.com

Membership Committee –

David Juarez (619) 379-4269
Maxjuarez555@gmail.com

Therese Juarez – (408) 390-8006

terez.juarez@gmail.com

****If there is a committee you wish to help with please contact the President so you can be assigned ****

IMPORTANT NUMBERS (have your SS# ready)

CSR Retirees, Inc.

888 808-7197
Fax: 916 326-4364

www.californiastateretirees.org

CSEA Member Benefits

800 952-5283

www.calcsea.org/benefits

CalPERS Headquarters

Retired Members

Phone: 888 CalPERS

(or 888-225-7377)

TTY: (877) 249-7442

Fax: (800) 959-6545

Beneficiary

916 326-3848

800 352-2238

www.calpers.ca.gov

Social Security

800 772-1213

www.ssa.gov

Medicare

800 633-4227

www.Medicare.gov



CHAPTER 17 – San Diego Member Meeting

October 6, 2016
10:30 am to 2:00 pm

Call To Order	Diane Whorton, President 12:00 pm
Pledge of Alligence	Steve Haley, Vice President
Roll Call of Officers	Diane Whorton, President; Steve Haley, Vice President; Gloria Koch, Secretary, absent; Elaine Edwards-Yahraus, Treasurer
Delegates	Diane Whorton; Elaine Edwards-Yahraus; Steve Haley; Gloria Koch, absent; Gaspar Oliviera; Danny Morales, absent; Patricia Oneil.
Committee Chairs	Laurianne Bella, excused, and Steve Haley, Co- Chairs PAC Committee David Juarez and Therese Juarez, Membership Co-Chairs
Introductions	Jay Jimenez, District G Director
Welcome New Members	Matthew Iraci, retired from Pharmacy Dept. Cal State University San Marcos. Mike Miller, retired from CDSR – Radiographer. Dianne Bradford RN, retired from DHS Public Health.
Approval of Minutes	August 4, 2016 Member Meeting - Motion made by Sally Johnston to accept minutes as written. Second by Gaspar Oliviera. Motion passed.
Treasurer's Report	Elaine Edwards-Yahraus

Elaine Edwards-Yahraus reported the expenses for the 3rd quarter were sufficient to maintain a balance under the cap allowed the chapter. Chapter expenses for our newsletter, membership recruitment, supplies, equipment purchases and community relations were paid. The ending balance for September was \$4,140.21. The ending balance for October was \$4,430.18

Motion by Linda Beuchat to approve the Treasurer's Report. Second by Dianne Bradford. Motion Passed.

Guest Speaker	None Scheduled
President's Report	Diane Whorton, President

Reminder:

Holiday Meeting in December 8, 2016 – Mission Valley Resort 11am to 2pm. Last year we paid for all meals and many members did not show up. The Chapter had to pay for all the meals that were ordered even the no shows. This year we will collect a \$15 deposit for all reservations. We will have a brief meeting to discuss the budget and other needed matters.

Commitees Reports

Membership No report.

PAC/Legislation Reminder by Gaspar Oliviera about election November 8th. Please get out to vote.

Review State Congressional endorsements in the Retiree Newspaper. FYI - Governor Brown recently signed a bill that prevents billing for medical services provided at your insurance service hospital by doctors not within your insurance group.

Sub Committee

Laurie Bella – Elaine Edwards- Yahraus – Networking with San Diego Retiree Groups - Security Roundtable. Elaine gave us an update of the information gathered at other retiree groups.

CalPERS - Elaine Edwards-Yahraus - provided information on the new pharmacy company that CalPERS will use for pharmacy needs starting January 1st. OptumRx will affect those with PersCare, PersChoice, PersSelect and United Healthcare Basic HMO only. For more info read the October Retiree newspaper.

New Business

Holiday Meeting planning committee needs funds to purchase door prizes. Motion by Donald Johnston to advance Steve Haley \$300 to purchase items for door prizes for our holiday meeting in December. Second by Gaspar Oliviera. Motion passed.

Gus Lease passed away September 4 at the age of 93. He served as a District C Director and was a member of the CSEA Board of Directors for 28 years.. He was a man of many talents, but music was his great love. He worked at San Jose State University music department for more than 66 years and was also working there part time in recent years an emeritus professor. He will be missed by many.

Motion was made by Sally Johnston to make a \$100 Memorial Donation in his honor to the “Gus and Lois Lease Endowment” at the San Jose State University. Second by Gaspar Oliviera. Motion passed.

Old Business

Appeal to Board of Directors for non-receipt of chapter dues was denied.

District G Report Jay Jimenez, District G Director

1. Jay reported that money in PAC is low and we need more people to join PAC to provide funds to work with legislation and legislators that affect Retirees pensions, healthcare insurance and many other issues.
2. Chapters will no longer need to prepare budgets for 3 years as in the past. Only one year at a time now.
3. In the future, chapter presidents will be funded for all CSR meetings attended by Corporate- not the chapters. Funds will be for travel, meals, per diem, and incidentals.

Meeting Adjournment

Meeting adjourned at 1:17pm

Nellie Sayer

Note taker



CHAPTER 17 – San Diego Holiday Member Meeting

December 8, 2016
10:30 am to 2:00 pm

Mission Valley Resort
San Diego, CA

AGENDA

- Call To Order** Diane Whorton, President
- Pledge of Alligence** Steve Haley, Vice President
- Roll Call of Officers** Diane Whorton, President; Steve Haley, Vice President; Gloria Koch, Secretary; Elaine Edwards-Yahraus, Treasurer
- Delegates** Diane Whorton, Elaine Edwards-Yahraus, Steve Haley, Gloria Koch, Gaspar Oliviera - excused, Danny Morales, Patricia Oneil- excused,
- Committee Chairs** Laurianne Bella andd Steve Haley, Co- Chairs PAC Committee
David Juarez and Therese Juarez, Membership Co-Chairs
- Introductions**
- Jay Jimenez, District G Director
 - Raylene Laverentz, President Chapter 31
- President's Report** Diane Whorton
- Approval of Minutes** None – will be done at February 2017 Meeting
- Treasurer's Report** Elaine Edwards Yahraus
- Treasurer's Report – report of 2016 spending – ending balance will be approximately \$4200.00 after December expenses
- Approval of Annual Budget - 2017** Elaine Edwards Yahraus, Treasurer
- Approval of 2017 Budget - Motion by Danny Morales with multiple seconds. Discussion – motion passed.
- District Director** Jay Jimenez – Greeting and Happy Holiday wishes. Thanked the chapter for the good work getting financial reports to headquarters on time and in good order.
- Motion to suspend** Motion by Donna Morey, second by Sally Johnston to suspend the rest of chapter business until our next meeting. Discussion – m otion passed.
- Meeting Adjournment** 12:00 pm
- Submitted by** *Gloria Koch*, Secretary



CALIFORNIA STATE RETIREES

1108 O STREET, SUITE 300 SACRAMENTO, CA 95814

1 YEAR CSR CHAPTER BUDGET for CHAPTER # 17

DUES INCOME (Do not include Scholarship or other outside funds)

Average Monthly Dues Allocation Check \$ 1,500 x 12 = \$ 18,000

APPROVED

2017
Year

EXPENDITURES

101 Chapter Meetings	\$	4,000.00
102 Chapter Executive Officer Meetings	\$	-
103 Officer's Stipend		
104 Newsletter/Website	\$	7,000.00
106 Member Recruitment/Retention	\$	500.00
201 Community Relations 7% equals → \$ 1,260.00	\$	250.00
301 General Council		
302 CSR Board Meetings	\$	3,000.00
304 CSR Committee Meetings	\$	2,250.00
305 CSR Delegate Assembly		
306 CSEA Statewide Meetings		
307 PERS Board and Legislative Issues		
401 Training		
403 Telephone/Internet	\$	-
404 Office Supplies	\$	300.00
405 Postage	\$	200.00
406 Dues/Publications		
407 Rent		
408 Equipment Maintenance/Rental		
409 Equipment Purchases		
410 Service Charges		
411 Miscellaneous Expenses	\$	500.00

* Total Budgeted Expenditures	\$	18,000
Ending Balance from Prior Year (2016)	\$	4,200
Dues Income	\$	18,000
* Total Funds Available	\$	22,200
* Less Budgeted Expenditures	\$	18,000
Excess/Deficit (carryover to next year - 2018)		\$4,200.00

Date Budget Adopted: 12/8/2016

Date sent to HQ 12/10/2016

Officer Signatures:

Diane Whorton, President

Elaine Edwards-Yahraus, Treasurer

PREPARING FOR YOUR FUTURE – 3 ARTICLES

July - August, 2016 - San Diego Chatter

PREPARING FOR YOUR FUTURE

Since the first of the year we have been talking, in our meetings, about various aspects of preparing for the future. No matter how healthy we feel, how prepared we “know” we are something can happen to throw everything out of balance. Suddenly you or your love one is left unable to care for yourself or unable to take care of business for you. It is a job that no one wants to think about but eventually it will come to be.

I have taking the “Google walk” and researched information on estate planning and preparation. I am including some of that information in the newsletter. This will give you a starting point but do the “Google walk” yourself and do your own research or touch base with community advocacy programs in your area for information.

One step for the present is to make sure your paperwork is together and you have someone identified to speak and act for you.

1. How does that person get authority to speak and act for you? Two options are available.
 - a. **Power of Attorney**
 - A Power of Attorney grants to someone else – called the agent, attorney-in-fact, or surrogate -- the right to make legally-binding decisions for the person who grants that authority. This is true for a [power of attorney for health care](#) and for a [power of attorney for finances](#). A power of attorney may be limited to certain decisions only, or to a specific time period, or it may be open-ended.
 - It can be revoked at any time by the person granting it.
 - Its authority ends if and when the person granting the authority becomes incapable of making his or her own decisions.
 - b. **Durable Power of Attorney**
 - A Durable Power of Attorney remains valid and in effect even if you become incapacitated and unable to make decisions for yourself.
 - For people who want to make sure that their wishes about end-of-life medical care are followed, and who want their financial matters handled in a particular way after they can no longer make decisions, they must specifically state in their power-of-attorney documents that the authority granted is "durable."
2. **Estate Planning** Will or a Trust – here again you need to pick the one that best suits your needs. There is a difference in both of these documents as well.
 - a. **WILL** – goes into effect ONLY after you die
 - Directs who will receive your property at your death and it appoints a legal representative to carry out your wishes
 - A will passes through probate. That means a court oversees the administration of the will and ensures the will is valid and the property gets distributed the way the deceased wanted
 - A will becomes public record
 - b. **TRUST** – Takes effect as soon as you create it
 - Can be used to begin distributing property before death, at death or afterwards
 - Is a legal arrangement through which a “Trustee” identified by the individual, holds legal title to property for another person, called a "beneficiary."

- Usually has two types of beneficiaries -- one set that receives income from the trust during their lives and another set that receives whatever is left over after the first set of beneficiaries dies.
- A trust can be used to plan for disability or to provide savings on taxes
- A trust passes outside of probate, so a court does not need to oversee the process, which can save time and money
- A trust can remain private

Each month we will add more information to this list for you to think about.

PREPARING FOR YOUR FUTURE

In our last newsletter we talked about the Power of Attorney and Wills and Trusts. Here's something else to think about.

The Goal: A Master Document or Folder with All Your Important Information

Perhaps the easiest method for creating a centralized document or set of files would be creating a Spreadsheet that you could share with your family and friends and keep updated regularly. There are really only a few steps to setting this organizer up:

- ✓ Gathering your records
- ✓ Securely sharing them
- ✓ Keeping them updated

Follow along and you'll have your kit set up in no time—and a little extra peace of mind.

VITAL RECORDS - The most important personal records: First, there are a few documents that you obviously should keep in a secured location (a fire safe or safe deposit box):

- Social Security card
- Birth certificate
- Passport
- Any other official, hard-to-replace documents
- Scan these items so you can have a digital record of them as well.

You'll also want to add to your emergency records kit:

- **Contact information:** Both your contact information and your emergency contacts' info. This includes your nearest relatives, your will executor(s), and employers.
- **Will and medical directives:** Add a copy of your will/living trust and medical letter of instructions (keep the originals with your legal representative). You can upload a PDF file to your computer or cloud server such as Google Docs for this purpose.
- **Insurance:** Homeowners, auto, medical, life, disability, and other insurance agents/brokers contact info and policy numbers
- **Financial accounts:** Bank, investment, and credit card/loan accounts information, including institution names, phone numbers, and account numbers
- **Income:**
 - CalPERS** – Update your beneficiary (ies) with them. They have a Beneficiary form. Complete it and turn it back in. This will enable a smooth transition.
 - Social Security** – This is a process so check the steps to make sure what they are. Social Security DOES NOT accept a Power of Attorney so make sure things are taken care of ahead of time if it is felt someone will need to act for you. You can do things online by creating an Online account with them. It is possible the family has benefits are due them even after the last check was issued and possibly returned after death.
- **Health records:** Immunization records, allergies, dietary restrictions, medications, medical/surgical treatments
- **Pet information:** Description of each pet, vet contact information, and any important medical notes
- **Property:** Car information, home purchase papers/deeds, and other home inventory items.

PERSONAL IDENTIFICATION – It is important that you have identification on your person, in your home in plain sight, in your car, etc so people know who to contact in case of emergency.

- **ID Card** – in your wallet. Make sure there is a contact name and phone number. List your medications on the card so they are readily available.

- **ID Bracelets** - There are companies out there who do ID Bracelets. They are able to engrave your name and contact person information. They will also place a medical alert symbol if needed.
- **In Home ID** – place an information sheet on your refrigerator with your contacts information and medical information. List your doctor, medical insurance and medications as well.
- **DNR** – Do Not Resuscitate form on green paper. This was provided to everyone in the last newsletter. Leave this in plain sight with your information sheet. This is a Pre-Hospital designation. **THIS IS AN INDIVIDUAL CHOICE.**

Each month we will add more information to this list for you to think about.

November – December 2016 – San Diego Chatter

PREPARING FOR YOUR FUTURE

In our last two issues of the newsletter we talked about:

- Power of Attorney
- Wills and Trusts
- Master Document or Folder with all of your important information i.e. house, insurance, income, POA, etc
- Personal Identification – ID card in wallet and at home, ID Bracelet, DNR form

What's next you say?

TALKING TO YOUR FAMILY

This is the most critical part of your future. So many times we find ourselves “so busy” we don't stop and smell the flowers. We all need to take a moment and just sit. Find a quiet place that provides you a place to think – or not – and let things go.

Make a time when you sit with family and have “the talk”. It is not an easy task but it is something that needs to be done. Ask people to be responsible for you when things get tough and you can't do it for yourself.

A reminder of this is when something happens to someone else and you reflect on yourself and realize you haven't taken care of business. We always take care of others and don't get our own stuff done. It is time, whether you think so or not. Life is not guaranteed from one minute to the next.

You've received some helpful information – take a moment and decide how important it is to you and your family. There are great resources if you are a Google user.

Each month we will add more information for you to think about.
