



San Diego Chatter

Volume 2018 Issue 1
January-February 2018

CALIFORNIA STATE RETIREES

CHAPTER 17 - SAN DIEGO/IMPERIAL COUNTIES

District G

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



Chapter 17 2017 Year End Report - Diane Whorton, President

This will be my last Year End report for Chapter 17. I will not be running for a 3rd term as Chapter President. I have enjoyed being the chapter facilitator and working with all of the members. Now it's your turn. Consider running for a chapter office: President, Vice President, Secretary or Treasurer. Chapter 17 will be filling 8 delegate seats and alternates. All active members are eligible to run.

Chapter Officers and Delegates elections will be held early in 2018. **Chapter 17 nominations meeting will be held at the February 1st meeting.** All members are eligible to run. Nomination Forms are available today.

There were lots of changes going on in and around CSR.

We had vacancies to fill with our State officer positions this with the passing of CSR Executive Vice President Fritz Walgenbach. Vice President Stephanie Hueg moved up and Jay Jimenez, our District G Director, was elected Vice President. As well Chief Financial Officer Harold Rose resigned after 10 years and Jerry Fountain District F Director was appointed CFO. With the vacancy of the District G seat Chapter 17 member Gaspar Luna Oliviera was appointed to fill that seat. District F Director was also vacated and filled.

All CSR Statewide Officers will be elected by delegates at Delegate Assembly being held in October 2018 in Sacramento. All CSR members are eligible to run.

Chapter 17 has operated very well with our finances this year after the adjustment made by corporate in 2016. We are within our allocation and will be at or below a 3 months dues total (\$4500.00) on December 31, 2017.

We continued with our topic **Planning For Our Future** with guest speakers from several resources in San Diego. Emphasis from all was to keep an updated Power of Attorney (POA) in place, complete one specifically for CalPERS as they do NOT accept a general POA and update your Beneficiary information. Make and a decision on "Do Not Resuscitate" and make sure it is posted in your home and given to your doctor. Get your affairs in order. Make will or trust and get your things in order.

We are looking for other topics of interest to the members so whatever ideas you have please let one of the officers know what you want to hear. Or contact use through the chapter email: Chaptr17@gmail.com.

All newsletters are posted on the Chapter Website where every copy of the newsletter is available. In the near future I will add a section where select topics can be found more easily. [http://calstateretirees-chapter17.info/](http://calstateretirees-chapter17.info)

Chapter volunteers attended the CalPERS Education Event in January and other events throughout the year. Thank you to those who step up and volunteer. We have also had meetings with 6 legislators in the San Diego area. Thank you to Gloria Koch for scheduling those appointments and for everyone who made those visits.

For the past 4 years Laurie Bella and Elaine Edwards Yahraus have been part of **Networking with San Diego Retiree Groups - Security Roundtable** with other public agency retiree groups. This roundtable

stays on top of legislation and activities that may affect retirees. These groups are bannng together to stand up and fight for you and all retirees from Public sector. They report out at every chapter meeting.

There have been a lot of personal things going on with our members this year which has made it more stressful to get things done. Thank you to everyone for continually moving forward even when our chins are dragging the ground. I for one have had a lot on my plate this year and if not for strong members in this chapter I may not have been able to get through the year. Hopefully I have been able to be there for you as well. We are here for each other so we all need to remember that.

2018 Schedule – CHAPTER MEETINGS

1. We will continue meeting at the Sizzler Restaurant, 3755 Murphy Canyon Road, San Diego, CA.
2. **Meeting Day** - All meetings are the even months and **held on the 1st Thursday**. Doors open at 10:30, Lunch 11:00 to 12:00 and meeting from 12:00 to 2:00pm.
3. **Meeting Dates: 1st THURSDAY of the following months: February 1st; April 5th; June 7th; August 2nd and October 4th.**
4. **Regular meeting Location:** Sizzler, 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. Entrance at back of building with a parking lot. Doors open at 10:30 am. Meeting - 11:00 am to 2:00 pm. **OPEN TO ALL CHAPTER 17 MEMBERS**
5. **HOLIDAY MEETING** – will be arranged and noticed in the upcoming chapter newsletters.

REMINDERS

- **Newsletter – San Diego Chatter –**
Please provide ideas or information for the newsletter. Write an article; send in ideas that will be informative to members, recipes, etc. Topics critical to retirees are what we need such as Planning For Our Future – wills, trusts, POA, etc. we had this year. The newsletter is available by **EMAIL:** just **give us your email address.** This saves the chapter costs for printing and mailing.
- **Email** – We are automating our correspondence with our members who have an email address and wish to receive information from the chapter that way. **PLEASE GIVE US YOUR EMAIL ADDRESS.** The newsletter is sent this way as well as any other information that needs to get to the members quickly. We are currently sending to over 300 members.

Those who have an email address in CSR information and have NOT seen a Chapter 17 email check your junk mail, Gmail – Promotions tab, etc. It may be going there and not directing to incoming box. Put us in your address book. We do NOT mail hard copy to members with email addresses on record.

- **Website** – Chapter 17's website is up and running. We are in the process of getting updates done. There is a new format being tested. Please let us know if you like it or what needs to be changed to make it easier. HELP PLEASE. It is there for your use. Take advantage of – use it – and if something is missing let us know. Go online and look it over.
<http://calstateretirees-chapter17.info/> .

CalPERS Questions – ASK ELAINE - There is a place on the website to ask questions about CalPERS issues. Our member, Elaine Edwards-Yahraus, former Region Manager of the San Diego CalPERS office has agreed to answer questions you may have. We have had several questions and personal problems from members and have been able to answer and resolve them quickly. Take

advantage of the service. If they are not “personal” the question and answer will be posted on the website. You may also send your question to the chapter email: Chaptr17@gmail.com.

- **Member Spotlight** – We would like to feature our members but it will only work if you give us your information. Step up to the plate ladies and gentlemen. Put your life’s achievements, wishes, dreams and accomplishments out there for us to know all about you.

PLANS For 2018

Legislators: We MUST continue working with community Legislators as we need their support on issues concerning retiree pensions and benefits. More local meetings will be scheduled. If you’re interested in making some of those visits contact Gloria Koch and get on her contact list.

Member Recruitment: The survival of California State Retirees depends on members recruiting other members. The membership class of Associate was recently changed to make it open to anyone, they do not have to be retired nor do they have to be a state employee. There are other groups working for the state who can now be a member of our organization. Remember: We ARE NOT a union. We are a group who work on preserving our CalPERS retirement and health benefits.

A reminder: this is YOUR chapter. As a member of CSR you have a voice and we make decisions together.

Thank you all for coming out today. For those who have not been to our meetings during the year come on out and join us. We try to have fun and still get the job done. Remember, CALIFORNIA STATE RETIREES IS NOT LIKE ORGANIZATIONS YOU CAME FROM – WE ARE ABOUT REST, RELAXATION AND NO STRESS. Now, doesn’t that sound like a good time for all!

HAVE A GREAT 2018

MARK YOUR CALENDAR

1. **FEBRUARY 1, 2018 – Member Meeting** – Sizzler Restaurant – DISCUSSION TOPIC: Nominations of Chapter Officers and Delegates to Delegate Assembly. Guest Speaker: Marilee Colton, Membership Chair for CSR statewide.
2. **FEBRUARY 19th thru 22nd 2018** – CSR statewide Committees and Board of Directors Meeting, Sacramento, Holiday Inn
3. **APRIL 5, 2018** – Member Meeting – Sizzler Restaurant – DISCUSSION TOPIC: TBA
4. **JUNE 7, 2017** – Member Meeting – Sizzler Restaurant – DISCUSSION TOPIC: TBA
5. **June 26th thru 28th, 2018** – CSR Statewide Committees and Board of Directors Meeting – San Diego Hilton, Mission Valley
6. **AUGUST 2, 2018** – Member Meeting – Sizzler Restaurant – **DISCUSSION TOPIC: Open Enrollment**
7. **OCTOBER 4, 2018** – Member Meeting – Sizzler Restaurant: **DISCUSSION TOPIC: TBA**
8. **OCTOBER 22nd thru 24th, 2018** – CSR Delegate Assembly – Sacramento Hilton
9. **DECEMBER 13, 2018** – Year End Celebration – TBA

ELECTION OF CHAPTER OFFICERS AND DELEGATES

If you are interested in running for **Chapter 17 President, Vice President, Secretary or Treasurer – OR – Chapter Delegate** - please complete the Candidate Consent Statement form and bring it to our February 1st member meeting. Candidate Consent Statement forms must be submitted for your name to be on the ballot. You may also mail it to Sacramento. **Form must be received no later than 5:00 pm on February 28, 2018.** A separate Candidate Consent Form must be completed for each position you are running for (example: President and Delegate – 2 FORMS REQUIRED).

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

District G Director (CSR Board)

Gaspar Luna Oliveira
(619) 548-4793
GasparLunaOliveira@gmail.com

SUB CHAPTER-IMPERIAL VALLEY

Chair

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

Recording Secretary

Ray Vialpondo - (760) 353-2445
Raynov1@roadrunner.com

COMMITTEES

Review Committee (Finances)

Steve Haley – Chair (619) 441-8769
Raceready13@gmail.com

Legislative Committee

Laurie Bella – (619) 435-3688
Email: lbella@san.rr.com
Gloria Koch – (858) 455-1917
Email: Kochgloria303@gmail.com

Membership Committee

VACANT

IMPORTANT NUMBERS

(Have your Social Security # ready)
California State Retirees, Inc (CSR)
(888) 808-7197
www.CalRetirees.org

CSEA Member Benefits
(800) 952-5283
www.calcsea.org/benefits

CalPERS Headquarters
(888) 225-7377
www.calpers.ca.gov

Social Security
(800) 772-1213
www.SSA.gov

Medicare
(800) 633-4227

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



CHAPTER 17 – San Diego Member Meeting

October 5, 2017
10:30 am to 2:00 pm

AGENDA

- Call To Order - 12:00 pm** Diane Whorton, President
- Pledge of Alligence** Steve Haley, Vice President
- Roll Call of Officers** Diane Whorton, President; Steve Haley, Vice President-excused; Gloria Koch, Secretary; Elaine Edwards-Yahraus, Treasurer
- Delegates** Diane Whorton, Elaine Edwards-Yahraus, Steve Haley-excused, Gloria Koch, Gaspar Oliveira, Danny Morales, Patricia Oneil-excused,
- Committee Chairs** Laurie Bella-excused, and Gloria Koch, Co- Chairs PAC Committee; Vacant, Membership Co-Chairs
- Introductions**
- Gaspar Oliveira, District G Director
- Welcome New Members**
- Approval of Minutes** August 3, 2017 -
- Motion to accept. Moved Don Johnston, 2nd Richard. Passed
- Treasurer's Report** Elaine Edwards Yahraus
- Treasurer's Report – June and July 2017
- August Balance \$5846.42; September Balance \$5756.75. Motion to accept by Gloria, 2nd Linda. Passed
- Speaker Introduction** Sharon Hatch

TOPIC: Estate Planning - SPEAKER: Lön T. Shillinger, Estate Planning and Probate Attorney

Estate Plan – will or trust. Trust – instruction manual for people to help you when you can't help yourself. Health care directive – needs to have home care solutions too. If unable to care what do you want to do, where to go, etc. 4 corners, 1. Advanced health care directive; 2. Power of Attorney- authority to help you; Make sure it has Digital Assets included; POA with check marks – highly questionable- leaves at discretion of others – make sure the POA is detailed; Home Care Plan – what to you want to do after illness – silence is not our friend. 3. Corner – Will – over \$150,000 YOU WOULD HAVE TO GO TO COURT. Wait time can be drawn out. Not good until to die

4. Corner – TRUST – Instruction Manual – Identifies 3 things - 1. Do for yourself, 2. Someone does for you, 3 what happens when you're gone; incorporating yourself – name your agents ahead of time, items included, when you don't want to manage your estate anymore your resign and turn it over to the person named. Minimize the court involvement.

Q&A

Do you have to leave "everyone" something? Can state "I intend NOT to include this person". Do not leave someone a penny. No Contest clause can be added – if they contest they get nothing.

How do you decide who the trustees will be? Generally speaking – do not recommend your children. Emotions get involved. Use Independent fiduciaries. Charge by the hour. Bonded, licensed and experienced. Know how to get it done and on time.

Trustee has to do an accounting of everything – 180 days to get it done.

Probate – courts protect the estate. Handle guardianship, conservatorship. Probate average time in a year and half. Notice to the world, creditor notice, satisfy the creditors, etc. Probate issues – lack of communication. Make your wishes known. Attorney – first 100k 4%, next 3%, etc. Beginning cost approx. \$10,000.

Need to have your will or trust looked at annually to make sure everything is current. Inheritance needs to be added into it.

WILL is public – TRUST is private

Attorney should give you ALL ORIGINAL documents in a Portfolio. They are not responsible for retaining anything. Put ALL of your information in it so it's all in one place. AB Trust – death tax - \$500k. 5.4 million is now the tax limit.

Trusts can be amended – If you need to change it do an amendment. Better than revoking it.

Spouses can do separate trusts – especially with blended families. Small estate affidavit.

Make sure you check everything that has a beneficiary – make sure it's current.

President's Report Diane Whorton, President

A few of the Executive Committee members met with David and Teresa for lunch to wish them a fond farewell. A \$50 gift check was given to them. Elaine, Laurie and I will be attending the Board of Directors week in Sacramento. Elaine sits on Health Benefits, Laurie on PAC and I on Finance committees. All of us will be all or partially funds by committee funding.

Commitees Reports

Membership Vacant

PAC/Legislation Laurie Bella and Gloria Koch

Visits: Shirley Weber – we asked her what she would recommend for marketing ourselves. She said most of the legislators do not get a pension or retirement. They cannot relate to our issues. Young legislators are using state as stepping stone to federal.

Randy Voegel – in line with us.

Toni Atkins – our side – housing bill just passed. AB ____ issues, being tracked nationwide.

CalPERS Report Elaine Edwards-Yahraus

CalPERS Board Elections – Seats A & B. Seat B runoff - CSR supporting Margaret Brown.

Sub Committee Elaine Edwards- Yahraus – **Networking with San Diego Retiree Groups - Security Roundtable**

Fair Share Fees – Supreme Court – speculation that it would be 5-4 against. New case - Janis Case – in Spring – fear the worse.

New Business

- Holiday Meeting working fund
- Special Project

Old Business

Holiday Meeting – December 7th, 2017 – Location: Best Western Seven Seas – Mission Valley
Gaspar Oliveira

District G Report

New logo – words not the round logo. VOTE Margaret Brown. Chapter 6 does newsletter. Experimented with postcard. Has good attendance. Note: They meet 3 times a year.

Meeting Adjournment

2:10

HOLIDAY MEETING – DECEMBER 7, 2018





GUESTS: GASPAR LUNA OLIVEIRA, JERRY FOUNTAIN AND RAYLENE LAVERENTZ





**CHAPTER 17 – San Diego
Member Meeting**

December 7, 2017
10:30 am to 2:00 pm

AGENDA

Call To Order – 11:00 am	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 Oliveira, Danny Morales, Patricia Oneil-excused,
Committee Chairs	Laurie Bella and Gloria Koch, Co- Chairs PAC Committee, Membership Chair- vacant
Introductions	<ul style="list-style-type: none">• Gaspar Oliveira, District G Director• Jerry Fountain , CSR CFO• Christy Christensen Fountain, President Chapter 11• Raylene Laverentz, President Chapter 31
Recognition of Veterans	Diane Whorton, President
President's Report	Diane Whorton, President
Treasurer's Report	Elaine Edwards Yahraus <ul style="list-style-type: none">• October 2017• November 2017
Budget 2018	Elaine Edwards Yahraus
Suspense of Business	Motion to suspend rest of chapter business until February 1, 2018
Meeting Adjournment	
Lunch 12:00	
Entertainment	Joe Gandelman, Comic, Ventriloquist and Friends



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

ADJUSTED 1/11/2018

FINAL

2018

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)	\$	250.00
301	General Council	\$	-
302	CSR Board Meetings	\$	3,000.00
304	CSR Committee Meetings	\$	2,250.00
305	CSR Delegate Assembly	\$	1,000.00
306	Legislative Issues and Lobby Day (only)	\$	-
307	PERS Board ONLY	\$	-
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	\$	19,000.00
Ending Balance from Prior Year (Incl Savings,CD, etc)	\$	4,200.00
Dues Income	\$	18,000.00
* Total Funds Available	\$	22,200.00
* Less Budgeted Expenditures	\$	19,000.00
Excess/Deficit (carryover to next year) not to exceed 3 months of annual dues allocation	\$	3,200.00

Date Budget Adopted by Members: 12/7/2017

Date sent to HQ 12/10/2017

Officer Signatures:


Diane Whorton, President


Elaine Edwards-Yahraus, Treasurer