



F.U.N. TIMES

California Retired Teachers Association

Fremont, Union City, Newark

Volume 6 Number 1 "To Enhance and Protect the Benefits of Retired Educators"

A Message from your President, Ric Arenas

Happy Holidays to All

CRTA Commends CALSTRS For Stellar Investment Returns

Sacramento—The California Retired Teachers Association commended the California State Teachers' Retirement System for continuing to earn double-digit investment returns which have significantly improved the system's funding status and underscored the value of professional investment portfolio management.

"CalSTRS' has consistently outperformed the stock market since the end of the bear market in 2003," noted CRTA President George Avak. "Thanks to this string of double-digit returns, an already healthy pension fund is on the way to full funding."

A valuation of the Teachers' Retirement Fund, shows the system has closed a projected funding gap by nearly \$4 billion in just one year. Because of the conservative accounting principles used to determine the system's fiscal health, the Fund is actually in better shape than the valuation assumes.

The turnaround comes from three straight years of double-digit investment returns—23.1 percent in 2003, 13.1 percent in 2004, and 10.2 percent in 2005. The system assumes an 8 percent rate-of-return and anything above that serves to reduce the shortfall. The TRF has a market value of \$142 billion, the second-largest public pension fund in the nation.

"This turnaround certainly belies the claims of pension opponents, who would like the state to eliminate guaranteed pensions for educators," noted Avak. "If teachers were required to manage their own retirement accounts, it's unlikely many would realize such a string of investment success. Instead, we would run the risk of retired educators outliving their savings and placing extraordinary financial burdens on public services."

Visit the CRTA web site www.calrta.org

See page 5 for more detailed

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OFFICERS AND CHAIRPERSONS

President: Ric Arenas	Legislation: Open
President: Elect: Mary Kay Henderson	Resource Services: Sharon Yool
Secretary: JoAnn Houk	Web Site & Tutoring: Cora Alameda
Treasurer: Gene Amaral	Reservations: Janie Caldwell
Membership: Muriel Rodrigues	Historian: Open
Financial Secretary: Judy Molander	Phone Tree: Liz Poe/Karen Mueller
Newsletter Editor: Jean Bloxsom	Circulation: Carolyn Zeljak
Insurance: Yvonne Brown	Nominating Com.: Joan Cultis
Cheer/Courtesy: Florence Griffin	Travel Coordinator: Gail Moore
Communications: Stephanie Moody	Publicity: Miranda Miller
PAC: Leo Hinkel	Scholarships/Grants: Joan Mullen/JoAnn Houk

"The nicest thing about the future is that it always starts tomorrow"





INSURANCE BITS 'N PIECES
Yvonne Brown, Insurance Chairperson



Open enrollment for both Medicare C (supplemental/medigap insurance) and Medicare D (medications) is November 15, 2008 to December 31, 2008.

Lately, you've no doubt been receiving, via the mail and TV, "lots" of information suggesting we on Medicare (age 65+) review our current plans and possibly make changes.

For those of us who have continued with supplementary/medigap insurance via the school districts where we taught, there is no need to make changes. Our district supplemental plans (primarily Kaiser and Health Net) for Fremont, Newark, and Union City will continue to "manage" the Medicare D portion. Therefore, we really don't need do anything.

With regard to Medicare D, some may find that purchasing a generic prescription at Costco, Raley's, or Walmart may be less expensive than the cost where prescriptions are usually filled. What needs to be remembered if having prescriptions filled at a discount pharmacy is: (1) a new prescription is needed from the doctor, (2) Medicare D cards should NOT be used! Using the Medicare D card will cause the loss of the original Medicare D plan.

Recently, at the Medicare workshops held at Washington Hospital West, Linda Dawal stated, those of us who have continued to have insurance with our former districts, have the best medical coverage. She also cautioned against changing to private plans (such as Anthem Blue Cross) without first checking with doctors and local medical facilities to see if these plans are being accepted. Most doctors and medical facilities will not accept "Fee for Service" plans.

Linda Dawal is available at Washington Hospital West and at Senior Citizen Centers to help seniors with their insurance plans. 800-770-9447

At the CRTA conference in September, Clayton Ross (Area 4 Insurance Representative) stated, "California law (Education Code 7000-7008) says that each school district must have a group health plan for its retirees. If you were offered such a plan and rejected it, you are no longer eligible. Many retirees were never offered such a plan and can still join. (BUT) Unfortunately, many districts have not been fully cooperative in helping retirees to know, or to join."

Also from Clayton Ross—Taxpayers 71 years and older can deduct \$3,850 of their long term care premiums; Ages 61-70--\$3,080, and ages 51-60--\$1,150.

Have specific questions--?

- Check with your district's human resources department.
- Check with your supplemental insurance plan.
- Call Linda Dawal, Washington Hospital (800-770-9447).
- Call Clayton Ross, Area 4 Insurance Representative. (925 943-6420)

Have you read "The Scoop" in the December issue of CRTA CONTACT MAGAZINE? Have you reviewed the 2009 Medicare book which you recently received?

\$24,000 IN PENNIES COLLECTED!

<http://www.aauwfremontbranch.org/ThreeCups/Pictures/Album4/MLPChoirMembers.jpg>

Genevieve Angelides, Chair , One Book, One Community Reading *Three Cups of Tea*

On behalf of Fremont AAUW, I would like to thank all **CRTA** members for collaborating on the One Book, One Community program reading, *Three Cups of Tea*, by Greg Mortenson and David Oliver Relin, which includes the Pennies for Peace fundraiser in the elementary schools of Fremont, Newark, and Union City.



Very early this year Joann Houk and Miranda Miller had read the book and were motivated and inspired by Greg's mission. Both learned about the P4P, Pennies for Peace, fundraiser and began to promote it, with Joann becoming chair. She introduced the topic to some of Fremont elementary schools. . Midway, Sara Hinkel became the new chair. She has continued recruiting coordinators, collecting pennies at various schools and training new people. Most of the school coordinators are **CRTA** and/or AAUW members. Actively helping Sara in this are Kathleen Johnson, assisting in Newark, and Janice Longo, assisting in Fremont, and of course, Leo Hinkel, liaison to NUSD. . There are so many **CRTA** members participating that I am not listing them at this time.

The **CRTA** check for \$1000 given to me by Miranda Miller is greatly appreciated. It will be used to support our efforts to bring Greg Mortenson to Fremont on Tuesday, March 3, 2009.

Please visit our website: www.aauwfremontbranch.org/threecups.html

Send email messages to our president: president@aaufremontbranch.org

Visit Greg Mortenson's websites: www.threecupsoftea.com or www.ikat.org.

Note: Pictured above is Mary Lynn Pelican with some of the classroom choir who will sing the song "Three Cups of Tea" when Greg Mortenson comes to Fremont on March 3, 2009.



Marines and Mary Kay Henderson accept "Books for Tot's" generously donated by CRTA members at the October luncheon.



DIRECTORY

Judy Molander, Financial Secretary



WE WELCOME THESE NEW MEMBERS:

BARBARA DAY

33164 Lake Garrison Street
Fremont, CA 94555-1222
510-471-9534

barbday@webtv.net

VIRGINIA FUGLESTAD

40568 Robin Street
Fremont, CA 94538-3330
510-656-5980

vfugle@sbcglobal.net

SUSAN GREEN

32783 Bucks Lake Lane
Fremont, CA 94555-1075
510- 471-0222

**FAY MILES**

5188 Troy Avenue
Fremont, CA 94536-7231
510-792-0344

WILLIAM JAGER

3353 Kipling Place
Fremont, CA 94536-3576
510-793-6190

sjager@comcast.net

MAUREEN KAMEI

38272 Acacia Street
Fremont, CA 94536-5226
510-793-6494

maureenkamei@comcast.net

VICTORIA MEDINA

14998 Norton Street
San Leandro, CA 94579
510-351-1748

FRAN RICE

2808 Superior Drive
Livermore, CA 94550-6618
925-443-4389

troutfly3@comcast.net

KAREN RICE

212 South Cragmont Ave.
San Jose, CA 95127-2444
408-259-2777

GAYLE WOODHEAD

32438 Celeste Court
Union City, CA 94587-
gaylejim@hotmail.com

2009 DIRECTORY

Judy Molander is working on the CRTA Division 59 directory. Please, check the listing of your name and if there are any changes to your entry contact her at email jumolander@aol.com or phone 510-656-8476 by December 31. The new directory goes to print January 2, 2009, so it will be available at our January luncheon.

Thank you for using CRTA Division #91's reward number when shopping at STAPLES. The rebate helps defray the cost of printing the FUN Times and the directory. Our customer number is: 3702324454 or you can use my name, Judy Molander, for CRTA.

DIRECTORY CHANGES

MARY KAY HENDERSON email is MKKOK@comcast.net

SUE McKITTRICK moved to 2151 Stony Bar Way, Rancho Cordova, CA 95670

STEVIE MOODY email is steviemoo@att.net

PATRICIA TAKEMOTO email is ptakemoto@hotmail.com

CONRAD WALLA email is wallasong@earthlink.net

PATRICIA WEBB email is plwebbop@aol.com

RESOURCE SERVICES

Sharon Yool, Resource Services Chairperson

\$ SAVING TIPS

We're all trying to save a few dollars, especially in light of the current economic situation. I recently found a website called Thriftyfun.com that not only has a savings tip for each day, but also encourages people to submit suggestions. Here are a few topics: (1) cleaning products, (2) Christmas ornaments, (3) Holiday travel, (4) easy curtains, (5) crafts, using old window frames. To sign up to receive the daily tips go to the website and follow the directions.

KEEPING WARM

During winter months many people use fireplaces or wood burning stoves. Here are a few tips to get more heat as well as reduce wood smoke pollution.

- Check insulation, especially in the ceiling
- Check caulk and weather strip around doors and windows
- Close the fireplace damper when not burning wood
- Install new certified clean-burning glass doors to the fireplace
- Burn manufactured fireplace logs. They're made to burn slowly
- If you must burn wood, use only seasoned firewood. Hardwood such as oak burn slower and more evenly.



STRS DEATH BENEFIT STEPS

Although death benefits are available to every STRS member, survivors must follow appropriate steps:

1. Survivor(s) should call the Public Service Office at 1-800-228-5453 or notify by mail at CalSTRS, P.O. Box 15272, Sacramento, CA. 95851
2. A case worker will contact beneficiary (ies) to get any addition information in order to complete the application.
3. Within a week a caseworker will contact family for information such as: deceased person's name and SS number, date of death, individual's status--retired, active, disabled, and the name, address, and telephone number of a contact person.
4. A copy of the death certificate MUST be sent to CalSTRS. At this time the contact person will be notified if additional documents are needed.

Usually payments are sent within 45 days of the receipt of the final required document.



Q HOW CAN I FIND THE CRTA WEBSITE?

- A
1. Go to www.calrta.org
 2. Click on "About Us"
 3. Click on "Areas/Divisions"
 4. Click on "IV" on the map. This is Area 4.
 5. On the Area IV page click on "Fremont-Union City-Newark (91)"



IN MEMORY

Santo Pat Martino by Nick Silvestri
Lew Osman by Yvonne Brown

Virginia Hill by Betty Pacheco
Judy Sobey by CRTA #59



GET WELL

Linda Hagerty
Gerry Romero
Pat Vlastilica

CHEER AND COURTESY

Florence Griffin, Chairperson

DEATH

Judith "Judy" Sobey

CONGRATULATIONS

George and Pat Vlastilica
On your 50th wedding anniversary



SCHOLARSHIP/GRANT FUND

Submitted by Joan Mullen

C.R.T.A. F.U.N. is planning to award grants to **BSTA** (**B**eginning **T**eacher **S**upport and **A**ssessment) participants from Fremont, teachers this spring. You can help make our project possible by remembering someone either living or dead, with a donation to the Scholarship Fund in his/her name. A letter of acknowledgement will be sent to the honoree or their family. Send your donation to CRTA Retired Teachers #91, P.O. Box 643, Fremont, CA 94537-0643

A Gift to CRTA FUN Division Scholarship/Grant Fund

Name of Donor

Street Address, City, Zip Code

In Memory of

In Honor of

Send acknowledgement to (no amount will be shown)

Street Address, City, State, Zip Code

Amount Enclosed:

\$

Make check payable to: **CRTA**

Division #91_

Mail to: Scholarship, **CRTA #91**, PO Box 643, Fremont, CA 94537-0643

Please return this form with your gift



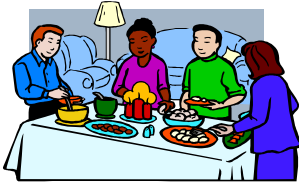
BEVERLY BENDER, Our Featured Speaker
"Laughing for the Health of It"

Beverley Bender is a Certified Laugh Leader and Gerontologist. She also has an honorary degree from the "University of Stop Acting Your Age." In this fun, lively presentation, at our January luncheon, focus will be on the importance of a sense of humor and laughing for the "health of it". Participants will be given practical ideas on how to look for the funny side of life when nothing seems funny. Beverly is a Certified Laugh Leader and Gerontologist. She also has an honorary degree from the "University of Stop Acting Your Age." She has appeared on local and national television promoting laughing exercises that help keep us healthy and happy.

BUFFET LUNCHEON/MEETING AT FREMONT ELKS' LODGE
38991 Farwell Drive
Wednesday, January 21, 2009
11:15 – 2:00 PM

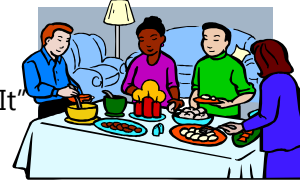
LOCATION OF LODGE

The Fremont Elks' Lodge is located at 38991 Farwell Place and Brophy, about 2 blocks north of Country Way Restaurant. The Lodge has a pleasant atmosphere with plentiful parking.



FEATURED SPEAKER

Beverly Bender, MA
"Laughing for the Health of It"



BUFFET MENU

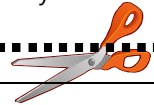
Prepared by McDonough's Catering

BOOK SALE and RAFFLE

Proceeds go to the Scholarship/Grant Fund

Books are on sale for \$1.00 per book; Raffle tickets are \$1.00 each or six for \$5.00. Please bring books that you no longer need and nice, usable gifts for the Raffle. Your support is greatly appreciated.

.....
Luncheon Cost: \$19.00 per person. Reservations must be received by Tuesday, January 13. Please send your reservation to Janie Caldwell, 37111 Elm Street, Fremont, CA 94536-4836. Phone: (510) 797-2462.
.....



NAME(S) _____

PHONE: _____ E-MAIL _____

Yes, I plan to attend the CRTA Luncheon on Wednesday, January 16 _____

Make your check for \$19 per person, payable to CRTA #91. Check amount _____

Do you need a vegetarian entrée? Yes _____

The Best Gift of All

Communications Chair, Stevie Moody



I love the seasons that begin in October and last through They're my favorite time of year, a time of harvest, of abundance, gathering, of family, friends, good food and good spirits. They're observe traditions yet welcome new, creative ways of doing pace quickens as we hurry here and there, as we rush to meet the holidays with color and with flair. They are seasons of overload, full of excitement, wonder, thanksgiving, and though we may experience moments of frustration and fatigue, it's worth it in the end.

December. a time of seasons that things. Our

These seasons inspire us with hope, love and laughter. We enjoy them greatly while they last, but are relieved when they end and we get back to our regular routines. The new year is here; the decorations are put away, along with the gifts we received, and it's time to sit down to write our thank you notes.

So much of the holidays revolve around giving and receiving gifts. We give gifts for a multitude of reasons: thoughtfulness, generosity, gratitude, even obligation. Usually, we think of gifts in terms of presents; however, gifts may also represent our talent or ability. Gift giving of one sort or another occurs all year long. The most remarkable giving involves the time and effort spent answering needs. The energy and heart volunteers give when serving a cause, group, institution or individual are the most precious gifts given. The good accomplished through such gift giving is truly what lies at the heart of humanity.

Never underestimate the volunteer work you do, or the far reach it has, for it's not the size of the gift but the act of giving that counts!

Yours in respect and awe,
Stevie Moody...Communications Chair

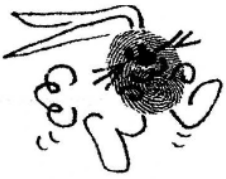
Note: Please remember to calculate your volunteer hours and activities for the year, from 3/08 to 2/28/09. **Use the attached form on the following page (9) and return to me by 2/28/09.** Thanks! Remember, babysitting hours do count!!

LOOK WHAT WE DID!

Submitted by Leo Hinkel, Communication Committee Chair, Area IV

The members of California Retired Teachers Association collectively gave \$554,950 in scholarships to college students during the past year, 2007-2008! Not only that, \$72,385 was given in grants to current teachers and schools. In addition to those gifts, we gave gifts of our time and talents to various service organizations throughout our communities. Only 5807 members of CRTA reported 2,482,003 hours which have a value of \$48,404,369. (The current rate for volunteer service hours is \$19.51.) Just think what the total would be if all volunteers in CRTA reported their hours!

We should be very proud of our service record and our ability to continue to help others even though we have retired from the classroom and the school district payroll.



part
part

VOLUNTEER SURVEY

CALIFORNIA RETIRED TEACHERS ASSOCIATION #91

Please check all organizations for which you volunteer; list total hours per year. *Hours cover March 1, 2008-February 28, 2009*

ORGANIZATIONS	CHECK BOXES	YEARLY HOURS
Hospitals/Clinics		
Nursing Homes		
Schools, Tutoring, Etc.		
Church Activities		
AARP, NRTA, CRTA		
Meals on Wheels		
Specific Youth Organizations:		
Libraries		
Senior Services		
Red Cross/Blood Banks		
Specific Docent Positions:		
Phone Work for Volunteer Groups		
Travel for Volunteer Work		
Boards and Commissions other than CRTA:		
Family Service		
Baby Sitting/Child Care		
Other, Specifically:		
YOUR NAME:	YOUR TOTAL HOURS:	

Treasurer's Report

Gene Amaral



As of December 4th Division 91's accounts have the following balances:

- Checking Account, \$13,102.50
- Scholarship/Grants Account, \$7,842.09

If any members have expenditures to be reimbursed please email or telephone the total to me BEFORE the next meeting or luncheon. I plan to have checks written prior to our meetings and luncheons. Bring your receipts to the luncheon or meeting and I will have a check waiting for you. This procedure will avoid delays for both you and me.

My email address is: genesanleandro@yahoo.com

My telephone number is 510 278-6532. If I am not at home to answer your call. . . .leave a message.

BOOK CLUB

Please join us for the CRTA "Book Club". Meetings are held the first Monday of every month at NOON at Suju's Coffee House in Fremont. The group decided on the following books for the beginning of 2009:

January 5, 2009

Nineteen Minutes by Jodi Picoult

February 2, 2009

The Art of Racing in the Rain by Garth Stein

March 2, 2009

Divisadero by Michael Ondaatje

April 6, 2009

The Garden of Last Days by Andre Dubus

Family Resource Center

Free Tax Prep Service

February 2 - April 15
Mon & Wed 4-8pm
Fridays 10am-12:30pm

Family Resource Center | City of Fremont Human Services Department
39155 Liberty Street, Suite #A110 | Fremont, CA 94538 | Phone 510-574-2006

Here's the Scoop...

Stevie Moody

(Board Meeting Brief for 10/7/08)

- * Pennies for Peace bottles have been distributed to each classroom in the Fremont and Newark schools.
- * We'll donate \$1,000.00 to Pennies for Peace project.
- * We now have 450 members.
- * We'll honor 7 octogenarians at the October luncheon.
- * Our CRTA board celebrates its eighth anniversary on September 9th...and still going strong!!



SAVE THE DATE!

CRTA Legislative Day: April 1, 2009

CRTA will be taking the state capitol by storm on April 1, 2009! Please mark your calendar for this important day of taking our issues directly to our representatives in Sacramento. *Details to come...*

Thank you for using CRTA Division #91's reward number when shopping at STAPLES. The rebate helps defray the cost of printing the FUN Times and the directory. Our customer number is:
3702324454

Octogenarians Celebrated at October CRTA Luncheon



Seven of our "over eighty" folks were honored and treated to lunch at the October CRTA #91 luncheon meeting. Stevie Moody started the program off by reading her poem she wrote for them. Judy Molander read a brief biography of each octogenarian while each honoree was presented with a plant and certificate of appreciation.

Participants pictured are standing left to right: Wanda Homen, Carrie Maseda and Nancy Gire. Seated left to right are Lydia Hubach, Mary Tovar, Tony Gonzales and John Lowrey.

Rae Chamberlain was also an honored guest as Rae has just joined Clyde Voorhees as one of our Division #91 "over ninety" members.

Division #91 thanks all of these inspirational people for taking part in our program. We wish you all good health and continued pleasant adventures!

WEB WANDERINGS

with Gayle
gmallon627@aol.com



<http://www.511.org/> -- Traffic map with driving times

<http://www.genlookups.com/> -- A directory of California genealogy lookup volunteers

<http://www.1010phonerates.com/> -- Compare 10-10 phone rates and save on long distance service

<http://www.clarkhoward.com/> -- Helpful financial information from Clark Howard, radio personality

<http://www.pillbot.com/> -- Prescription comparison shopping guide

<http://www.dummies.com/> -- "Making everything easier"

<http://www.home-ec101.com/> -- "Clean it, cook it, fix it, wash it"

<http://www.cms.hhs.gov/> -- Centers for Medicare and Medicaid Services

<http://www.hylands.com/> -- 104-year old company leader in safe and natural medicines; "Leg Cramps" works!

<http://www.cietours.com/> -- If you are planning your first trip to Ireland consider CIE Tours; ask me about it!

Have You Heard?

By Muriel Rodrigues

New retiree **Keith Pickard** was the big winner of the Opportunity Drawing at the luncheon. **Kathleen Schuler** and **Donna Wada** were also winners. The other half of the proceeds benefits Division #91's Scholarship/Grants Fund. **Bill Ball** won the coupon for complimentary lunch.



October drawing a

Sue Miller traveled with CIE International to Russia, The Baltic Countries and Poland this fall. The tour manager was a Professor of History at Warsaw University and kept everyone recalling their knowledge of architectural styles. Sue enjoyed taking pictures of the buildings around the Kremlin area and Putin's official residence. (The flag indicated he was home.) Sue had visited St. Petersburg four years before and noted how oil money has infused prosperity into building upkeep there and in Moscow. In Vilnius, Lithuania she visited one of two existing KGB museums. The other is in Russia so this one in Latvia had a different less-kindly slant. She saw in Vilnius the starting point of a momentous event known as The Baltic Chain that took place in 1989 when approximately two and a half million people joined hands in a 373 mile-long chain across three Baltic states (Estonia, Latvia, Lithuania) while singing their folk music to demonstrate unity "the Baltic way" in their fight for independence from the Soviet Union. Sue noted quite an anti-Russian feeling once outside of Russia. She especially enjoyed the seaport city of Riga, Latvia, having learned about it in some of her reading. Outside Warsaw Sue enjoyed one of Europe's outdoor museums where a new home is found for old buildings. Losing her credit card the first day of the trip added an extra layer of adventure to her journey as the new one never did catch up with her.

Rae Chamberlain celebrated her ninetieth birthday at a party with family and friends at the Pleasanton Hotel in August. She was "praised up one side and down the other" remarked Liz Poe who worked with Rae at Noll School and found her a wonderful person to work with.

Betty Maynard celebrated her eightieth birthday this year but didn't attend the CRTA #91 Octogenarian Celebration in October as she was cruising around the Hawaiian Islands. Betty resides in Rossmoor in Walnut Creek.

Jean Bloxsom went to Las Vegas to play tennis for her senior team. The team represented all of Northern California to play in this National competition. They played and won against Missouri Valley and Hawaii and then lost against the Caribbean team. Everyone had a good time and played lots of good tennis. The team came in fifth in the Nation.

Barbara Erickson and **Claudia Claussen** went with Barbara's brother and his wife on the cruise ship Crown Princess to celebrate his retirement and brother and sister birthdays. Boarding the ship in Copenhagen, they sailed to St. Petersburg. Here Barbara especially enjoyed an energetic performance by young Russian dancers dressed in gorgeous hand-made costumes. St. Petersburg was a combination of wealth and poverty, Barbara felt, a beautiful place but not as friendly as one would wish. In Tallin, Estonia, on the other hand, the proprietor closed her business to other patrons while Barbara did her shopping. That's customer appreciation! In Sweden they visited a remarkable ice bar all made of ice where one had to put on a huge fur coat, hat and gloves to enjoy cocktails. Finland Barbara found to be very ecologically advanced with 85% of their energy coming from wind power. Quaint hotels and squares, outside cafes, and marketplaces with beautiful produce and flowers (she bought some for her room on her birthday) made for wonderful trip memories. They had a great time.

Dick and **Rita Hammer** did an Elderhostel in Ireland in early September. They were first in Dublin, then Belfast and then Derry, with day trips taken out from each of these places. Despite the nearly daily rain, they saw all kinds of things, including the wall murals on buildings that depict the time of "The Troubles." While in Derry they got together with a principal and his wife who took them out to dinner and then a home visit for tea. The wife was a singer, artist and storyteller. The couple got out their guitar and sang and entertained with stories. It was an evening to be remembered and made the trip very special, Rita said.

Have You Heard, continued on page 13

HAVE YOU HEARD CONTINUED

By Muriel Rodrigues



Sandy Cashmark felt that "voting is not enough" during the recent election so she selected as an Obama fellow. After training in Portland, Sandy spent time Medford and Ashland. She organized 14 house parties for change which brought neighbors, friends, and family of all different political persuasions. The main thrust presentation was sharing stories, why she was there, why they came and a message from Barack. No donations were asked. This became a community network for further projects for change for the betterment of their own community. Her team consisted of six college students, some seniors, some graduates, all under the age of 22, a team leader who was a 33 year-old soldier just back from Iraq and Sandy "the matriarch." "I loved these guys and we got along great," Sandy said. She said it was a privilege to be part of all this, a special time. Sandy's mantra this past year has been "Activism begins with you. Democracy begins with you."

applied and was campaigning in together of the

Share your activities and adventures by handing me a note, calling or emailing me about your own activity or that of another CRTA member. You don't have to give me the details, just a sentence and a contact name on a slip of paper. I can call before the next newsletter comes out to get the details.

Muriel Rodrigues

797-9704

mrodrigs@sbcglobal.net

Membership

Muriel Rodrigues, Membership Chair

Just a reminder to our dues deduct members that an additional twenty-five cents will be deducted from our STRS pay stipend beginning in January. As of January 1, 2009 the annual CRTA dues will be \$42.00, money well spent to support the only organization that for 80 years has fought for and focused completely on the needs and benefits of retired California educators. Muriel Rodrigues CRTA Div #91 Area 4

ENROLLMENT FORM CRTA Division #91

Name _____ e-mail ? _____

Address _____ Phone () _____

City _____ State _____ Zip _____

Retired from _____ When _____ School _____

Please check your selected payment method:

Dues Deduction \$3.50 monthly **SS#** _____ (needed for dues deduction)

I authorize the State Teachers' Retirement System,(STRS) to deduct my association dues.

Should the amount of dues be adjusted, as deemed necessary by CRTA, I authorize that the adjusted deductions shall continue unless I notify the CRTA business office in writing to the contrary. To terminate dues deductions, I agree to make my request in writing to the CRTA office.

Cash \$42 annually (Make check payable to CRTA.)

Signature _____ **Date** _____

Did a particular person encourage you to join **CRTA**? If so, who? _____

After indicating payment method, mail to: **Muriel Rodrigues, CRTA #91**, 5342 Westbury Ct., Newark, CA 94560-1353

CRTA #91 BUS TOURS

Make checks payable to:

Golden West Travel

Mail to: Gail Moore

22499 Charlene Way

Castro Valley, CA 94546

Telephone: 510-537-0129

Please put your telephone number and your meal selection on your check. Also date your check **one month** before the trip.



DAY TRIPS:

The "Christmas Revels" at the Scottish Rite Center on the lake in Oakland

Friday, December 19, 2008

\$63.00 per person

Join us for an evening of entertainment to see, "*The King and the Fool*", which has a medieval theme in the hall of a medieval castle.

Depart: Fremont: 5:45 pm Return: 11:00pm

Depart Castro Valley: 6:30 pm Return: 10:30 pm

Ozark Mountain Jubilee

Thursday, January 22, 2009

\$94 per person

Direct from Branson, the Ozark Mountain Jubilee features Branson's funniest comedian and world-class fiddler, Doofus Doolittle. along with a top-notch Country & Gospel variety show. A hosted lunch will be served at The Point Waterfront Restaurant overlooking the beautiful Sacramento River.

Depart: Fremont: 9:00 am Return: 6:30 pm

Depart Castro Valley: 9:45 am Return: 6:00 pm



A Russian River Escape

Saturday, March 19, 2009

\$80.00 per person

A hosted lunch will be served at the Village Inn in Monte Rio. The next stop is at the Russian River Performing Arts Center in Guerneville to hear the music of pianist Seth Montfort. From there we will have a guided tour of the Korbel Estate and conclude with Champagne Tasting.

Depart: Fremont: 8:15 am Return: 7:00 pm

Depart Castro Valley: 9:00 am Return: 6:30 pm

Departure Locations:

Fremont: Mowry & Farwell, behind Massimo's

Castro Valley: First Presbyterian Church, 2490 Grove Way

TRAVEL DISCLAIMER: All tours and other activities arranged for CRTA, its divisions, and committees are for the convenience and pleasure of the members and their guests who desire to participate. However, CRTA and its divisions do not assume any responsibility for the well-being or safety of the participants or passengers or their property in any matters pertaining to said tours and other activities. Members and their guests participate at their own risk and should not expect to hold CRTA or any of its divisions responsible in any way. Furthermore, neither the CRTA nor its divisions assume any responsibility for deviations between actual travel arrangements, accommodations provided, and those advertised.

THE FIRST PRESIDENT WHO WAS.....

Born a U.S. Citizen: Martin Van Buren

Born West of the Mississippi: Herbert Hoover

Born in a Log Cabin: Andrew Jackson

Born in a Hospital: Jimmy Carter

Bearded: Abraham Lincoln

A Bearded Democrat: None

A Boomer: Bill Clinton

**CALIFORNIA RETIRED TEACHERS ASSOCIATION
DIVISION #91
FREMONT, NEWARK, UNION CITY (F.U.N.)**

**CRTA
P.O. Box 643
Fremont, CA 94537-0643**



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CALENDAR

- | | | | |
|-------|--|--------|--|
| First | Thurs. of each month Loving Hands
This crochet/knit group meets at Mission Coffee, 151 Washington Blvd., Fremont at 11:00 AM | Thurs. | January 22, 2009
Ozark Mountain Jubilee |
| Fri. | December 19, 2008
The "Christmas Revels", Scottish Rite Temple, Oakland | Mon.. | March 9, 2009
DEADLINE for Spring F.U.N. Times articles
Please email articles to jbloxsom@aol.com |
| Tues. | January 13, 2009
CRTA #91 Board Meeting 9:00 AM. Family Resource Center, Fremont | Sat. | March 19, 2009
A Russian River Escape |
| Wed.. | January 21, 2009
F.U.N. Luncheon , 11:15 AM to 2:00 PM
Fremont Elks' Lodge | Tues. | April 14, 2009
CRTA #91 Board Meeting 9:00 AM. Family Resource Center, Fremont |
| | | Wed. | April 22, 2009
F.U.N. Luncheon , 11:15 AM to 2:00 PM
Location: to be announced |