

A MESSAGE FROM YOUR PRESIDENTS Sharon Blattel/Sharon Yool



WELCOME BACK DIVISION 91 MEMBERS



We're happy to announce our first in person, on-site luncheon in 2 years.

Now it's the time to re-connect and celebrate our personal connections, share our trials and triumphs, and return to some semblance of (safe) normalcy, including conducting CalRTA business. Our meetings will resume with our **luncheon** (following CDC Recommendations) at the Elks Lodge in Fremont beginning with our **January 5th** get together from **11:15 - 1:30**. For further details see our reservation page 17 in this newsletter.



Our Core Purpose

To enhance and protect the benefits of retired educators.



California Retired Teachers Association

Picture this and Help Wanted Pg. 2

-Adapted from Division 33

OFFICERS AND CHAIRPERSONS - Division 91

Co-President: Sharon Blattel
Co-President: Sharon Yool
Secretary: Florence Griffin
Reservations: Janie Caldwell
Member Contact: A. King and Sybil Hoffman
Communications: Mary Kay Henderson
Publicity: Open
Legislation: Stella Torres
Events: Carolyn Zeljak
Activities: Open
Area IV Co-Director: Mary Kay Henderson
Book Sales: Lyneil Lansing Wasser
Financial Secretary: Judy Molander
Newsletter Editors: Maureen Addiego and Jerry Sabo

Mini-Grants: Florence Griffin
Resource Services: Sharon Yool
Treasurer: Gene Amaral
Membership: Muriel Rodrigues
Insurance: Yvonne Brown
Cheer & Sympathy: JoAnn Houk
Web Master: Jerry Sabo
Web Editor: Jerry Sabo
Ducks for Bucks: Florence Griffin
Parliamentarian: Stevie Moody
Area IV Membership: Sharon Yool
Circulation: Carolyn Zeljak
Historian: Dawn Scott

Members-At-Large have no duties. These people just attend board meetings and contribute to discussions.

We need your wisdom and direction as a participant. Please consider attending a board meeting and joining our team.

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Picture This

No one to organize and coordinate four meetings a year to plan several social, informative, call-to-action events to help retirees maintain and improve our quality of life.

No one to keep us informed of legislation that impacts our quality of life.

No one to maintain funds and award grants annually to deserving current educators.

No one to attend conferences, virtual or in person to keep us aware of whether our leaders (regional, state, and national) are acting in our best interests.

No one to keep an historical record of all we have accomplished to make it possible for us to be part of the creation of one of the best educational systems in the world.

But...

That's where Division 91 in the tri-city area will be in 2022 if we don't build our leadership team to meet our needs this year, next, and beyond.

Can you help? Read the 'Want Ad' and respond.

(Thanks to Janet Chanot from Div. 55 for this article)

Treasurer's Report

As of November 19 the balance in the division checking account was \$25,592.10

The grants account had a balance of \$562.15 on that same date.

Help Wanted

CalRTA Fremont, Union City, Newark Division 91 has openings for part time as well as short term positions. We are looking for retirees to keep our team strong and play a part in the epic struggle to achieve Social Security fairness, protecting our pension, and other benefits for retired teachers.

Since all our Board members have been in the trenches for many years, no experience is necessary as we can provide better help than YouTube. For some positions you can team up with someone sharing the job. With others you can become a valued member of a team. Just a few areas where you could be useful/ be a big help:

- Meet with program planning committee 4 times a year to plan the luncheon program (contribute your ideas).
- Spend an evening every 3 months (4 times a year) folding paper newsletters, inserting them into envelopes and gluing shut. (You could do this at home while watching TV or with a friend).
- Using your nice hand writing to write short messages in 20 or so greeting cards and addressing them.
- Let Sharon Yool or Sharon Blattel know that you'd be willing to be asked to help when a need arises during the year. (Ex. Mail directories, serve as greeters at luncheons, help folks at luncheons, adhere labels, take newsletter to the Post Office, etc.)
- Send e-cards to our members 2-3 times a year
- Help put together "Goodie Bags" as a thank you when presenting grant awards.
- Calling a member if the need arises.
- Place a copy of the Contact magazine in doctors' offices, hospitals, libraries, etc.

"Your help will really make a difference"
Ron Breyer, CalRTA President


Focus on Success

CalRTA Annual Convention

Mark Your Calendar!
You Won't Want To Miss This!



WHAT: CalRTA 2022 Convention and Delegate Assembly

WHO: Open to all CalRTA members

WHEN: May 13-15, 2022

WHERE: Hyatt Regency Sacramento

www.calrta.org

Have You Heard?

Compiled by Dolores Wright

So what have you been doing these past several months? Cleaning house? Making needed repairs? Walking around the neighborhood? Helping neighbors? Reading? Socializing via computer? Keeping in touch with CalRTA friends? Taking care of grandchildren?

Muriel Rodriguez has learned about several of our members who have made or collected gift items for those in need. Here is what Muriel has to say about what these thoughtful persons have done:

Forty years ago CalRTA #91 member **Shelley Bartley** started donating Christmas gifts to Abode Homeless Shelter, even while still teaching in the FUSD. Today, thanks to many of her AAUW and CalRTA friends, Shelley's Gifts To Give Project has expanded into a huge project. This year 850 Christmas gifts were delivered to Abode. **Sharon Yool** and **Muriel Rodrigues** helped with wrapping and delivering. In all, the project was able to deliver over 1,000 gifts and toiletry bags to Hope Truck and Abode Homeless Shelter.

CalRTA member **Mary Fuchs** had two Fleece Scarf-making parties at her home in the summer. With the help of CalRTA members, **Catherine Rost** and **Shelley Bartley**, the committee made over 100 scarves!

CalRTA member **Karen McCready** created a GOFUND page to raise money for toiletries and 100 backpacks for the Homeless Camps. CalRTA members **Janice Longo** kept busy throughout the year knitting 150 hats of all sizes, **Ginny August** crocheted beautiful edges around fleece blankets, and **Sharon Yool** knitted lovely blankets.

In the future we would love to have our CalRTA members help so this wonderful project can continue. Contact **Sharon Yool** or **Shelley Bartley** if you would like to help bring Christmas joy to those in need. Watch for information about this in future newsletters.



Mission Statement

CalRTA's mission is to protect and advocate for retired and active educators' pensions and other retirement benefits and to support public education in our communities.

CalRTA

California Retired
Teachers Association



Donations to the mini grant fund

These are the memorial donations to the grant fund since the Fall 2021 edition of Fun Times:

By Judy Molander, Financial Secretary

IN MEMORY OF:

These are the memorial donations to the grant fund since the Fall 2021 edition of Fun Times:

Richard Rauscher by Judy Molander
Richard Rauscher by Muriel Rodrigues
Richard Rauscher by Maureen Addiego
John Melendez by Sheila Krishnaswamy
Judy Huff by Karen McCready
Karen Rice by Karen McCready
Barbara Nunes by Bill and Sharon Jager

Barbara Nunes by Betty Pacheco
Pat Hoke by Barbara Medeiros
Pat Vlastilica by Lynn Barnett
Pat Hoke by Virginia Williamson
Nannie LePard by Jean Ficklin
All 2021 deceased members by Kerin and Gerry Romero
Mary Strack by Division 91

Please use the form below to send gifts:

Donor's name: _____

Street Address _____

City _____ State _____ Zip Code _____

In memory of _____

In honor of _____

where acknowledgment is to be sent

Name: _____

Address _____

City _____ State _____ Zip Code _____

Amount Enclosed \$ _____

Make check payable to CalRTA Division #91

Mail to Scholarship, CalRT #91, POBox 643, Fremont, CA 94537-0643

Please return this form with your gift.

Grants Awarded to local teachers

On Thursday, November 10th, the Grant Committee met and read applications for grants from teachers in Fremont, New Haven, and Newark. We received 10 grant applications from Fremont teachers, 15 from New Haven, and 8 from Newark. We are finding that many of the applications are from teachers in specialized classes, such as science, music, P.E., Special Ed, etc. This year we raised the grant from \$300 to \$400, but not all applicants asked for that amount. We were able to award 7 Fremont teachers, 9 New Haven teachers, and 5 Newark teachers a grant. Members of the Committee personally delivered the award to the teachers at their school sites. Letters were also sent to those who did not get an award this time & encouraged them to apply another year.

Thank you to everyone who contributed to the Grant Fund through several different means. It is through your active participation that we are able to award these grants to the teachers in Fremont, Newark, and Union City enhancing the education of students in those Districts. This year we awarded the largest amount in the eight year history of the minigrants - a total of \$7,198.

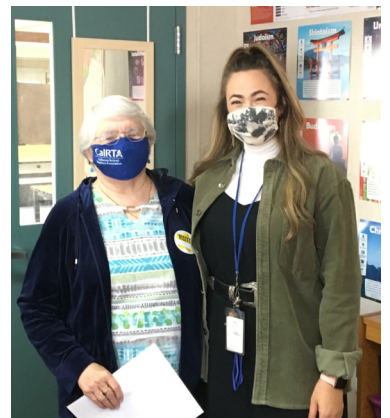
We hope you enjoy a wonderful holiday season, possibly with friends and/or family, and we hope to see some of you at the January luncheon.

Grant Committee : Gene & Barbara Amaral, Barbara Clark, Florence Griffin, Mary Kay Henderson, Carmen Jorgenson, Dawn Scott, and Sharon Yool

Camille Smith is buying physical ed. equipment for her PreK-K Special Ed students. Marissa Munoz is buying a class set of book, The Girl Who Drank the Moon, winner of Newbury Award. Latisha Metters is buying more diverse books for the take home bag of books she sends home every Monday - 1st grade



Left: Florence Griffin with Camille



Right: Florence delivers grant to Marissa Munoz of Caesar Chavez Middle School

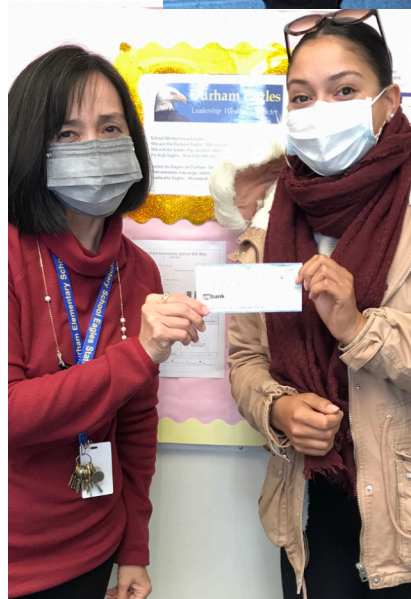


LaTisha Metters & her Pioneer School class.



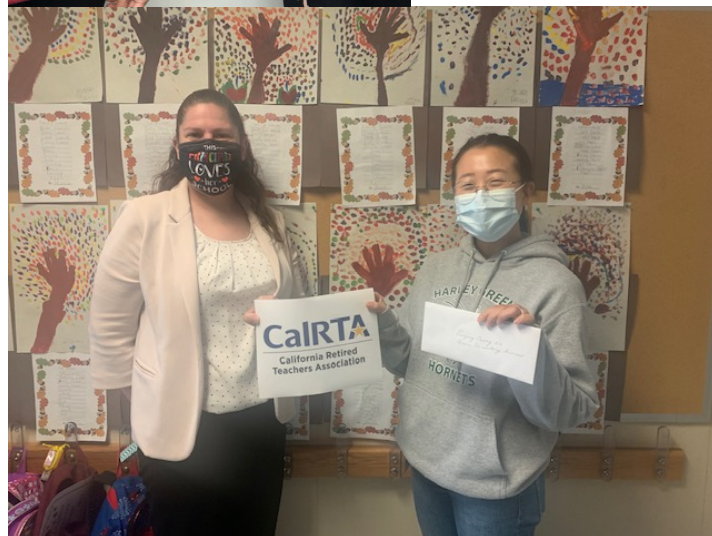
Alexis Hanley on the left, from Newark Jr. High School, is presented her check from Sharon Yool. Alexis is going to purchase materials to teach a required Social Studies Unit. As a new teacher this grant is greatly appreciated

Below are the grant winners from Schilling Elementary in Newark.
L-R Elba Herrera, Yessencia Cerf, Anita Sol, Elissa Munoz, and Principal Dr. Wendy Leal. Yessencia will use her money to get a printer and the others will be buying books. All purchases will help them with a new program adoption of Spanish Immersion in kindergarten & 1st grade this year.



Left: On the right is **Esther Fowlks, 3rd gr. teacher from Durham - left Principal Maria Bonaccorsi.** Esther is going to purchase 24 cultural relevant & responsive books

Below: Christmas came a little early this year for Logan's Amanda Garcia and Angela Karamian who received their mini grant checks from Mary Kay Henderson.



Patricia Johnson, Principal of Green Elementary presenting check to Eunjung Chang. She's a 2nd grade teacher - paying for 3 different presentations of fossils for several classrooms.



Barbara Hess Clark presenting a check to Greg Saucedo, 6th grade Spec.Ed class at Itliong Vera Cruz Middle School in Union City. He will purchase ear phones to help his students focus better while writing essays



Gene Amaral presenting a check to Meenakshi Narayanan, TK-5th, Speech & Language, Searles Elementary - create a classroom environment/corner that would serve as a sensory break area for my students with sensory needs or a safe space to regulate their emotions.

TREES in MEMORIAM

“ A Living Tribute “

We have recently begun participating in “A Living Tribute” program. Thanks to Mary Kay Henderson, for sharing this idea, we are now donating a tree to be planted in a National Forest in memory of one of our Division 91 members who have passed away.

Since we started this new tribute this year, we have had 9 trees planted in the Tahoe National Forest for members who have passed away.

If you are interested in this program, go to :

alivingtribute.org

A Living Tribute

500 W. Putnam Avenue, Suite 400
Greenwich, Connecticut 06830



alivingtribute.org

AS A LIVING TRIBUTE
A TREE WILL BE PLANTED
IN OUR NATION'S FORESTS
IN MEMORY OF

Example Member

With our deepest sympathy.

From,
California Retired Teachers' Association, Division 91



US NATIONAL FOREST RESTORATION
TAHOE NATIONAL FOREST, CALIFORNIA
WILDFIRE TREE RECOVERY

INSURANCE BITS 'N PIECES

By Yvonne Brown

LOOKING FOR INSURANCE?

Look no further than in your Fall, 2021, **CONTACT** magazine! In it you might find the insurance you're looking for.....

1. E.J.S. Insurance Services, Inc. on page 13. The company says it has "The knowledge and experience to:
 1. *Take the confusion out of Medicare Plans
 2. *Provide personalized service
 3. *Help you determine your best plan choice
 4. *Make enrollment MUCH easier
5. Call our office TOLL FREE at 1-800-842-6238 or email us at info@ejsins.com . A representative can help you understand your choices and answer any questions you may have."

NOTE: The 2022 Medicare Advantage Open Enrollment begins October 15, 2021, and ends December 7, 2021. (However, if you have continued to be insured with the school district for which you taught, the open enrollment period closed in October.)

2. Check the back cover of your **CONTACT** magazine where you will find--
California Casualty's ad offering insurance for both Auto and Home.
1-866-268-1754
website.....WeProtectEducators.com/CTA

Both of the insurance companies listed above are supported as being worthy by CalRTA.

MEDICARE and YOU 2022

This is the official U.S. Government Medicare handbook from CMS-- Center For Medicare and Medicaid Services--for those 65 years or older who are enrolled in Medicare or Medicaid. This is the Northern California edition.

On page 3 you will find a detailed listing of the contents of this VIP guide to Medicare. On the Contents page, p.3, you will find that pages 4-9 are very important and should be reviewed each year. At the bottom of the Content's page, a box with symbols can also, be important as you search for information.



On the back of your copy of Medicare and You, you will find this information....

"Call this number for free, personalized health insurance counseling: SHIP (State Health Insurance Assistance Program) for California--California Health Insurance Counseling and Advocacy Program (HICAP) 1-800-434-0222."

Insurance with Regard to Climate Change and Events

In the East Bay Times, Jill Schlesinger has provided offers/information/suggestions on what to do **Before and After a Disaster**.

Before---"Locate your property and casualty insurance policies.
Know what's in the policy.
Take photos while the weather is clear.
Maintain a list of its contents."

After---"Take photos and list damaged or lost items. The list should include the date of purchase, value, and receipts, if possible.

ble.

Report the claim quickly.
Meet with the adjuster."



For more detailed information, check the East Bay Times Business section for September 6, 2021, or Schlesinger's website at www.jillonmoney.com."

DIRECTORY UPDATES LISTED:

In January, 2022, Judy Molander will be sending USPS letters to all members giving the changes to the directory during 2021. Because these are not on the internet the updated changes will be listed so you can keep your directory updated.

WE WELCOME NEW MEMBERS:

Ben Bradford Methany
Sue Ellen Tomasic
Bessie Anderson
Judith Orr,
Nicole Poulin,
Sylvia Rosentahl
Anne Elizabeth Street
Betty Jean Rodriggs

WE OFFER CONDOLENCES FOR THE PASSING OF:

Mary Strack
Charles "Chuck" McIntire

DIRECTORY CHANGES:

Sheri Carlson added email
Elizabeth Cooper changed phone number and added email address
Mary Kay Henderson changed phone number
Susan Kontich added email
Marlene Maze added email address
Peggy Perkins corrected address and phone number
Donna Phair added email address
Sonja Raley added phone number
Jack Roach added email address
Barbara Smith changed email address
Albert Vizinho changed email address
Mary Jo von Pinnon added email address
Sandra Aguilar updated phone #
Gail Monzello has corrected phone number
Carol Pike moved (Barbara Amaral has already written a card)

Clip Art for Mac users

If you're using a Mac computer, here are a couple of ways to find clip art.

1. Using your Mac's search engine (this works for PC's as well) just type the topic you want and then click on **Images**. Once you find what you want you can save it in a clipart folder for future use.

2. On your Mac, go to the App Store and search for clipart. There you'll find a lot of collections—some are free, others usually cost between \$3 and \$10. Look for "Free Cliparts", "Clipart 2000+", or "Clipart for iWork and MS Office". Enjoy the adventure.

(taken from CalRTA Communications and Technology newsletter, Nov. 2021 issue)

Three Very Important Links



California Retired Teachers Association

F-U-N - Division 91

Your partner in pension protection



California Retired Teachers Association

www.calrta.org

We welcome retirees and current educators. Dues only \$66 per year.

<http://www.calrta.org/>

<https://div91.calrta.org/>

www.calrta91.org//



<https://www.youtube.com/user/calrta>

Attention Non-Internet Users

Division #91 will be mailing out a questionnaire to our members who don't have or use the internet. We want to be able to provide the best means to keeping you informed. This document will be sent out in January. All you need to do is fill out the form. We'll provide the return envelope. **Thank you** for being a member of our division.

? **Phishing and Internet Scams** - by Sue Breyer, CTC State Chair

An email lands in your Inbox declaring you the winner of the Minnesota lottery (you live in California). Another email addressed to "Dear Friend" informs you that you are the recipient of a an inheritance from a wealthy Norwegian gold merchant in Indonesia who died of cancer and wants you to use the money for "charity and humanitarian works." We've all received them, but some use much more clever tactics to convince us to reply, click on an attachment, or purchase gift cards. This scam is known as "[phishing](#)" and the intent is to steal your identity, your money and your personal information. We must be vigilant or we'll be "hooked."

Often a "[spoofed](#)" email is used to conduct a "phishing" expedition. Your email may be sallysmith45@gmail.com. The scammer may spoof your email by changing numbers or letters (e.g., sa1lysmith54@gmail.com) to make it resemble yours or appear legitimate. Recipients often don't look carefully at the email address of the sender. To prevent this from happening to YOU, follow these guidelines:

1. Look carefully at the email address of the sender. Does it match the address in your contacts?
2. Does it address you oddly? "Dear Friend"
3. Does it demand urgent/immediate action, often involving a purchase (gift cards), clicking a link or opening an attachment?
4. Is it too good to be true? (You've won the lottery, but you've never played)
5. Does it ask for login credentials, passwords, Social Security number or other sensitive data?

For more detailed information on phishing and spoofing [CLICK HERE](#). For a video [CLICK HERE](#).

Board Meeting of Calrta #91

October 12, 2021

The meeting was called to order by President Sharon Blattel at 10:20 a.m at Mission Coffee in Fremont, California.

In attendance: Sharon Blattel, Yvonne Brown, Judy Molander, Florence Griffin, Mary Kay Henderson, Stella Torrez, Muriel Rodrigues, Carolyn Zeljak,.

Members absent: Sharon Yool, Eugene Amaral, Maureen Addiego, Jeanette Rauscher, Dawn Scott, Janie Caldwell, Stevie Moody, JoAnn Houk.

President's Report: Sharon Blattel

- Sharon B. announced that she would like to formally welcome Sharon Yool to be cochair of Presidency of #91 at one of the next meetings.
- Oct. 20th - Sharon Yool sent notice there will be a Zoom Fall Membership Conference, and everybody is invited; she will be sending out the link.
- A Pre-retirement workshop - we had one in the church in the past, and one is in the process of being planned with two different Divisions joining with our Division.
- We discussed when we would be having another Luncheon, and where - tabled for further discussion when Carolyn Zeljak arrives.

Treasurer's Report: Gene Amaral

- Checking account \$5,550.98 Grant account \$7,625.09

Financial Secretary: Judy Molander

- July - 2 deceased
- August - 6 deceased
- September - 2 new members, 1 resigned, 1 deceased
- I wrote 10 letters to donors of donations and 18 to families to acknowledge the memorial donations have been made. The memorial donation letters also included notice that a tree has been planted in an National Park in their deceased's memory.
- Florence asked that updated addresses and emails be given to her before she arranges for seasonal cards to be sent out in late November or early December.

Newsletter

- Jerry Sabo & Maureen Addiego are doing the newsletter, and very open to changes.
- Newsletter information should be sent to them in mid-November so the newsletter can go out around the first of December.

Circulation: Carolyn Zeljak

- Newsletter printing \$212.42; mailing \$67.89 for 349 newsletters.

Event Planning: Carolyn Zeljak

- Before Carolyn came to the meeting, the group discussed when we could have the next luncheon - too late to plan one for October, so next in January. When she arrived, we discussed further the possibility of booking the Elks Club for all the luncheons for the year. It would be easier than trying to find somewhere else each time. Carolyn reported that she's met with the scheduler, who is new to the job, and will discuss with her further. Evidently, the cost is higher than previously, but things haven't been solidified. The first Wednesday is the only Wednesday available at that venue. It was discussed having the next luncheon on January 5th, and subsequent luncheons on April 6th, July 6th, and October 5th. Carolyn will attempt to get up-to-date figures, and book those dates, if possible. She will report back, and include information in the newsletter.

Membership: Muriel Rodrigues

- We now have 441 members down from 464.

Insurance: Yvonne Brown

- Yvonne noted if we hadn't received our Medicare and You 2022 booklet, copies can be found at Washington West.

Continued Next Page

- Open enrollment for obtaining supplemental, or part C, of Medicare is from October through December 2021. However, for those remaining with their former school districts, enrollment is closed.
- Extreme weather conditions are causing insurance companies to re-think the insurance coverage they offer now, and the prices for that coverage for homes.

Legislation: Stella Torrez

- Going to Sacramento next week, and will report to the newsletter
- Health issues have been a problem recently

Communications: Mary Kay Henderson

- Working with 7 divisions. Division 58 in Richmond was in jeopardy of folding but has now gotten 40 new members. They are including classified employees in their membership, and it may be something we should consider.
- Mary Kay is now President of Hayward/Castro Valley to try to get them in a more viable position.

Mini-Grants: Florence Griffin

- We have a new member in our Committee, Barbara Clark.
- We met on Sept. 22nd, and decided to raise the maximum amount of Grant to \$4,000 because the cost of everything has increased.
- Robin Sehrt (F), Cheri Benafield (New Haven), and Jodi Croce (Newark) are our point persons at the District Offices and they were sent the memo to the principal and applications; due to principals on Oct. 28th, to the District Nov. 2nd, picked up by Committee member on the 5th, and the Committee will read the applications on Wednesday, Nov. 10th.
- Leaving \$500 in the Grant account, we will have \$6,765 to award in grants.

The meeting ended at 11:20 a.m.

Respectfully submitted, Florence Griffin, Recording Secretary

CaIRTA BOOK CLUB NEWS

Our CaIRTA Book Club continues to meet on the second Monday of each month, but now we are meeting in person. Our next meeting will be Monday, December 13. We will meet at the IHOP in Newark located at 5687 Jarvis Avenue at 11:00 a.m. Carolyn Zeljak will lead a discussion of the book, THE DUTCH HOUSE, by Ann Patchett. We welcome new members.

At our November book club meeting we chose books to read in 2022. This is a list of our books for next year as well as meeting dates:

January 10, 2022	THE GHOST WRITER by A. R. Torre
February 14, 2022	MISS BENSON'S BEETLE by Rachel Joyce
March 14, 2022	THE FOUR WINDS by Kristin Hannah
April 11, 2022	THE LAST DAYS OF NIGHT by Graham Moore
May 9, 2022	MY FEET DON'T TOUCH THE GROUND by W. Lee Baker
June 13, 2022	THE GIRL WITH THE LOUDING VOICE by Abi Dare
July 11, 2022	A LONG PETAL OF THE SEA by Isabel Allende
August 8, 2022	STATE OF TERROR by Hillary Clinton and Louise Penny
September 12, 2022	I AM A GIRL FROM AFRICA by Elizabeth Nyamayaro
October 10, 2022	HOW STELLA LEARNED TO TALK by Christina Hunger
November 14, 2022	Choose books for next year, 2023
December 12, 2022	WHILE JUSTICE SLEEPS by Stacey Abrams

Membership

December 2021

We wish all our Division 91 members a pleasurable holiday season and for those facing challenging times we also wish you continued strength and comfort. Just when we thought the vaccines were going to be "the light at the end of the tunnel" we found ourselves facing unforeseen attitude challenges. Let's hope in 2022 we see an increase in decency and respect towards others and an increase of common sense in this world.



A warm welcome to new member **Betty Jean Rodriggs** K teacher for many years in NUSD

Voucher Alert For Future Months.....Pass This On: In California, a school voucher proposal was filed with the Attorney General's Office and will be gathering signatures for a voucher initiative on the ballot. **.DON'T SIGN IT!** Vouchers not only siphon educational dollars from public schools to private institutions, they shift public teachers to a private sector which reduces CalSTRS contributions.

CalRTA's mission is to protect pensions and support public schools!

Information Source: Nov/Dec 2021 Division 33 Newsletter, Mountain Echoes, Hemet, CA

Muriel Rodrigues, Division #91 Membership

Help a New Member Fill Out This Enrollment Form CalRTA Division #91

Name (First) _____ Last) _____

Address _____ Phone _____

City _____ State _____ Zip _____

Email Address _____

Retired from _____ When _____ School _____

Please check your selected payment method:

Dues Deduction \$5.50 monthly Social Security Number _____
(required for dues deduction)

I authorize the State Teachers' Retirement System (STRS) to deduct my association dues. Should amount of dues be adjusted, as deemed necessary by CalRTA, I authorize that the adjusted deductions shall continue unless I notify the CalRTA business office in writing to the contrary. To terminate dues deduction, I agree to make my request in writing to the CalRTA office.

Cash \$66.00 annually (Make check out to CalRTA)

Signature _____ Date _____

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

Mail to: Muriel Rodrigues 5342 Westbury Ct. Newark, CA 94560-1353

Who Will Teach Our Kids? Congress Must Help Fix Teacher Shortage

By Ron Breyer, CalRTA President & Suzie Dixon, CalRTA President-Elect



A teacher shortage of epic proportion is raging across California, creating even more challenges for our already overwhelmed schools. Though the teacher shortage is a complex issue, Congress has a powerful tool that can attract second-career teachers: eliminating Social Security penalties.

For years California has recruited professionals from the private sector, particularly in science, engineering, technology and math, to serve as second-career teachers in high-need areas. While our schools have benefitted, there is a cost, and it's not to our students or schools. The federal government is penalizing second-career teachers by reducing the earned Social Security benefits they paid into during their time in the private sector. And forget survivor benefits.



When a teacher's spouse passes, instead of receiving her partner's Social Security benefits like everyone else, those benefits will be either reduced or eliminated simply because she chose to become a teacher.

Both retired and active teachers have spent years urging Congress to eliminate the [Windfall Elimination Provision \(WEP\)](#) and the [Government Pension Offset \(GPO\)](#).

While Congress acts on numerous stimulus packages for different groups, retired teachers have been left out. Inflation has been eroding purchasing power, while gaps in Medicare coverage have eroded savings. Many retired teachers no longer have a financial cushion and are forced to choose between paying for rent or paying for medication.

Many younger generations are watching how we are being treated. Is it any wonder the teacher shortage is growing? Why would anyone choose teaching when they know they will be penalized?

The good news is that Congress can remove the WEP and GPO penalties and ensure retired teachers receive the Social Security benefits they earned and paid into. This would not only benefit retired teachers, but it would also have a stimulating impact on the economy because retirees spend their money locally and create jobs. Retired teachers, who are disproportionately women, have been waiting for our turn for a long time. We call on Congress to take action NOW to eliminate these unjust penalties and help ensure qualified professionals are eager to enter the classroom.



Division 10 - Fresno County was highlighted in this feature piece on KSEE24, an NBC-affiliated station in Fresno!

<https://www.yourcentralvalley.com/news/education-matters/education-matters-retired-teachers-making-positive-impact-in-central-valley-communities/>



California Retired
Teachers Association

CalRTA Legislative Alert

Educational Freedom Act Would Harm Public Education and CalSTRS

By Jennifer Baker

October 5, 2021

The Educational Freedom Act (EFA) is a public-school voucher initiative being processed for title and summary with Attorney General's office and will be eligible for signature gathering shortly.

This deceptive initiative is predicated upon siphoning educational dollars from public education to shift them to private institutions and selected students. It would shift local property tax revenue, that currently funds local public schools, to private and religious institutions and would harm the long-term fiscal stability of the California State Teachers' Retirement System (CalSTRS).

The Legislative Analyst's Office (LAO) recently completed their analysis of the EFA, which notes significant increased annual state costs ranging between \$4.7 to \$7 billion to provide funding for students that currently attend private or home school. They also state that the costs for this initiative could be through reductions to existing public school funds or other programs in the state budget and further speculated that additional state costs in the range of several billion dollars would be seen through reductions in students that attend public schools in favor of private schools.

A prominent way the structural integrity of CalSTRS could be threatened would be a significant reduction in the number of public education teachers. When a teacher works within California's existing public education system, they are an automatic member of CalSTRS. Keeping a healthy ratio of active to retired teachers is an important way CalSTRS can maintain its long-term funding integrity, as a higher number of active teachers compared to retirees helps to keep the normal cost of retirement manageable. Over the past years, CalSTRS has seen a reduction in the number of active to retired teachers, through the previous teacher shortage and through an increase in charter schools that have chosen not to participate in CalSTRS. The EFA would likely significantly shift the number of public teachers to the private sector, triggering a reduction in the number of active teachers within the CalSTRS system and additionally exacerbating the existing teacher shortage.

CalRTA members are strongly encouraged NOT to sign or contribute money to this deceptive initiative that would harm both public education and teachers' retirement security.

Logging on to the CalRTA Website

Visit <http://calrta.org> – This takes you to the state association website. You will need to login with your member ID and password as follows:

- Mbr ID: You will find this on the address label on your CONTACT Magazine
- Password: This will be your last name
- Login: Click on this and you are in the site. Choose the topic you're interested in and just click

For the Good of the Members

Our Vision: Retired educators join Fremont, Union City, and Newark Division 91 (FUN) to keep in touch with friends and colleagues, to continue their support for public schools, to provide financial enrichment to current teachers through our grants, and to secure and enhance their own lives in retirement.

Got Tech Questions? Find Answers Here!

This is where any CalRTA member can get answers to ONLY technology-related questions. It's manned by Communications and Technology volunteers and questions are usually answered within 24 hours.

Email them at questions4calrta@gmail.com

Web Addresses of Interest to CalRTA Members

These addresses are intended for the enrichment of CalRTA members. Please email your own recommendations at: sharonyool@yahoo.com

<http://calrta.org/look-further/calstrs-watch> STRS Watch

A service of CalRTA is on publication called **STRS Watch** that reports on developments at the state and federal level that affect issues of retire teachers

<http://Aarpdriversafety.org> Driving Course

AARP's NRTA Educator Community offers online **refresher driving course** for drivers over 50

<http://teachers.net/mentors/retired/>

This site is primarily for working teachers, but there is a category for retired teacher chats. There's also interest in hearing the wisdom on experienced teachers like us.

<http://CalRTA.org> **CalRTA Website**

<http://myCalSTRS.com>

Get personal info on your retirement account. View or download your benefit payments, annual statements (select years), for 1099-Rs, retirement info, and personal data. Also, you can review your tax withholding exemptions, and make changes

<http://20.asmdc.org> State Assembly District 20 **Bill Quirk**

<http://a25.asmdc.org> State Assembly District 25 **Alex Lee**

<http://sd10.senate.ca.gov> State Senatorial District 10 **Bob Wieckowski**

<http://Swalwell.house.gov> U. S. Congressional District 15 **Eric Swalwell**

<http://Khanna.house.gov> U. S. Congressional District 17 **Ro Khanna**

<http://calvoter.org/> **The California Voter Foundation** is a nonprofit, nonpartisan organization promoting and applying the responsible use of technology to improve the democratic process. We are involved in issues where democracy and technology intersect, working to ensure that democracy is enhanced rather than harmed through technological changes.

<http://Area4.calrta.org> **Area 4 information and news**

FINAL LUNCHEON SCHEDULE FOR 2022

As we mentioned in our October, 2021, newsletter, we were looking into having our 2022 luncheons all at the Elks Lodge in Fremont. Because the third Wednesday date was not available at the Elks Lodge, we decided to change to the first Wednesday of the month. So our luncheons for 2022 will be held on January 5, April 6, July 6, and October 5. In order for our members to have time to turn in their luncheon reservations, the newsletter will be coming out the first part of the previous month.



LUNCHEON MEETING AT THE ELKS LODGE

38991 Farwell Dr., Fremont, CA 94536

Wednesday, January 5, 2022

11:15 a.m. – 1:30 p.m.

Program



We are all looking forward to our first in-person luncheon in two years. Many haven't had the opportunity to get together and just chat. The program committee as well as our board thought that instead of having a program, we would have an open microphone where members can share what some have been up to, share a pandemic poem, a short song, or thoughts...something you think our fellow educators would find interesting. We are calling this program "OPEN MICROPHONE." Come prepared to share if you are able.

Lunch Menu

Chicken Piccata, Penne Alfredo (vegetarian for all) ,

Seasonal Vegetable Saute, California Mixed Green Salad,

Rolls and Butter, Sweet Tray (cookies, brownies, bars)

Quilt Fundraiser and Book Sale

Tickets will be sold on a quilt donated by the Piecemakers Quilting Guild of Southern Alameda County. There will also be a Book Sale with hardbacks for \$2.00, paperbacks for \$1.00 and puzzles for \$1.00 - \$2.00.

Luncheon cost: \$20.00 per person. Reservations must be received by Tuesday, December 28, 2021. Please send your reservation to Janie Caldwell, 37111 Elm Street, Fremont, CA 94536.

Phone (510)797-2462.

Name(s) _____

Phone _____ Email _____

Make your check for \$20 per person payable to CalRTA#91. Check Amount _____

Would you like a ride to the luncheon? _____ If yes, what is your zip code? _____

(Following CDC guidelines, we will be checking for proof of vaccination at the door.)

Mary Kay Henderson, Area IV Co-Director

News from Area IV:

CalRTA via our excellent Legislative Advocates, David Walrath and Jennifer Baker, are working tirelessly with CalSTRS to resolve the problem with the random audits they are conducting with our members. Most audits are positive for us and they are paid back. However, some CalRTA members are hit with substantial amounts to pay back. So far there has been no due process or way for our retirees to dispute the claim. Suzie Dixon, our President-Elect, is part of this team, as well as a now formed Retirement Coalition made up of a variety of retirement organizations in California. The coalition wants to make sure that retirees have a right to appeal and must have equity in the appeal process which they do not have now. If progress is not made, the coalition is considering working with the legislature to bring a bill in 2022 that addresses this problem. As soon to be retirees, we did not do the calculations that determined our pension amount and we need to have a way to negotiate a fairer outcome.



Nominations are now in order for “Friends of CalRTA.” Recipients of this award are a California State Assembly member, a California State Senate member, a California governmental official, not in the Legislature. The fourth category is a US Senator, US Representative or other appointed federal official. Already nominated is Assembly Member, Jeff Cooper, who chairs the committee in the California Assembly who refused to bring SB 487 to the floor for a vote after it had passed the State Senate. This bill had the potential to create a real threat to our Pension Security. Nominations are due by January 30. The nomination form is on the website or call me and I’ll get a form to you.

Ron Breyer, CalRTA President, has sent a letter to keep us up-to-date on the Long Term Care rate increases imposed on many. Ron, again, reminds CalRTA members that as an organization, CalRTA never endorsed this plan. He is suggesting that the proposed premium increase be phased-in over the next decade. CalRTA will continue to fight these increases and will continue to provide up-dates. For more information visit our website at www.calrta.org.

And, don’t forget our upcoming in-person meetings. March 23 will be an in-person Advocacy Day in Sacramento. (The Government Relations Committee will stay in Sacramento for several days to prepare the way for us.) And our CalRTA Annual Convention will be held at the Hyatt Regency Sacramento, May 13-15, 2022. This convention is open to all CalRTA members. Visit our website for more details. *Hope many of you will join us.*

Our Major Goal

To be the dominant, authoritative voice for all retired educators.



**California Retired
Teachers Association**