

Area IV: Fremont, Union City, Newark

Division 91

Volume 19 Number 3

"Your partner in pension protection

Summer 2022



A MESSAGE FROM YOUR PRESIDENTS Sharon Blattel/Sharon Yool Our first in-person luncheon on April 6, 2022, was well attended as you can see by the photo. We had a delicious menu of choices.

The program was put on by The Water Use Efficiency team from the Alameda County Water District. Gisselle Delgadillo, their spokesperson, shared ways to save water during the drought (including resources on gray water), suggestions on drought resistant landscaping, and information about free giveaways and the devices that ACWD provides to help reduce the amount of water home owners use. She also brought yard signs (Save Water, the Drought is Here) that attendees took to display in their front

At the conclusion we had a Quilt raffled off. The guilt was donated by the local Piecemakers Quilting Guild.

Everyone enjoyed the opportunity of chatting with friends. We're hoping that you'll be able to attend our next luncheon being held at the Elk's Club in Fremont on Wednesday, July 6th.





Mini-Grants: Florence Griffin Resource Services: Sharon Yool

Membership: Muriel Rodrigues

Cheer & Sympathy: JoAnn Houk

Ducks for Bucks: Florence Griffin

Parliamentarian: Stevie Moody

Treasurer: Gene Amaral

Insurance: Yvonne Brown

Web Master: Jerry Sabo

Web Editor: Jerry Sabo

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

Financial Secretary: Judy Molander

Area IV Membership: Sharon Yool Book Sales: Lyneil Lansing Wasser Circulation: Carolyn Zeljak Historian: Dawn Scott Newsletter Editors: Maureen Addiego and Jerry Sabo

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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Donations to the mini grant fund

By Judy Molander, Financial Secretary

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

IN MEMORY OF:

Wanda Homen's son by Yvonne Brown
Marilyn Mackinnon's husband by Yvonne Brown
Mary Lou Schuster by Nancy Minamide
Joan Mullen by Ruth Bell
Juanita Thomas by Barbara Gaskin
John Melendez by Beverley Berridge
Jan Gordon by Muriel Rodrigues
Milene Rawlinson by Muriel Rodrigues
Elsa Horn by Barbara Horn
Rita Hammer by Muriel Rodrigues
Rita Hammer by Judy Molander
Janet Gordon by Division 91
L. Milene Rawlinson by Division 91

James Tambellini by Division 91

In Honor of Grandson, Evan Bell, birthday by Ruth Bell Donation to Grant Fund by Judy Tokubo

Please return this form with your gift.

Donor's name:		
Street Address		
City	State	Zip Code
In memory of		
In honor of		
Where acknowled	Igment is to be se	nt
Name:		
Address		
City	State	Zip Code
Amount Enclosed Make check payab Mail to Scholarshi	ole to CalRTA Divi	 sion #91 Box 643, Fremont, CA 94537-0643



Please Join us July 6th-We Missed You

TEXTING for SENIORS

BFF - best friend fell

BTW - bring the wheelchair

TTYL - talk to you LOUDER

BYOT - bring your own teeth

LMDO - laughing my dentures out

FWIW - forgot where I was

IMHAO- is my hearing aid on

OMMR - on my massage recliner

ROFLCGU -rolling on the floor laughing and can't get up



Treasurer's Report

As of February 13, 2022 the balance in division checking account was

\$25,057.36

The grants account had a balance of

\$1,764.72 on that same date.

Gene Amaral

WE WELCOME NEW MEMBERS:

EVELYN S.PAGNI VANCE A. HAMILTON TIMOTHY HESS REBECCA A. REED BONNIE L. SLOAN DEBBIE WILSON

WE OFFER CONDOLENCES FOR THE PASSING OF:

JAMES TAMBELLINI

HELENE HOPSON-May 20 (99 last January)

RITA HAMMER (former member who helped when Division 91 and 59 split)

A condolence card was sent to the family of **Frank Thomas** for his passing. Cards were also sent to **Wanda Homen** for the loss of her son, Marilyn MacKinnon for the loss of her husband, and **Jeanette Rauscher** for the passing of her mother.

DIRECTORY CHANGES since Spring, 2022 Fun Times:

SETS AMANN updated email address

JULIE CLICK added email address

JUDY COLBY moved

KATHY CONIGLIO added phone number and

email address

DOLORES CONNERS updated email address

JUDITH CORTEZ moved and updated phone

number

CYNTHIA EARL added mail address and email

address

MARIA ESTRELLA-DURAN added email address

BARBARA GASKIN updated phone number

JUDY HANDLEY moved

JOHN HAUWERT updated phone and email

addresses

PAT HEER moved

SHARON HICKS moved and added email address

CHERYL HIGGINS updated email address

DIANNE HOLMES added email address

LAURI HOWARD moved

NORM HOWELL added email address

PAMELA JENSEN added email address

JOHN RICHARD moved and updated phone and email addresses

BETH JOHNSON added email address

RUTH KECK update email address

PAT KEENAN moved

MARIAN LANGFORD updated email address

CAROL MOCK added email address

RICK PATTON added email address

STEWART PERLMAN added email address

SYLVIA PHILLIPS updated phone number

JUDY PINO added email address

LIZ POE updated odeon number

XENIA RENHOLTS updated email address

EMELIE ROGERS added email address

CATHERINE ROST updated phone number

BARBARA SHIMMIN moved

ROSE SMART added email address

JANICE SQUIRES added email address

SUSAN TIMBERMAN moved

HARON VALLES updated email address

SHARON WNUCK added email address

SHARON YOOL updated phone number

DIRECTORY UPDATES

If you have questions or corrections, please contact Judy Molander. The current address, phone, and email is listed in your 2021-2022 orange Directory of Members.

SPAM AND IDENTITY THEFT AVOIDANCE

To keep your identity from unscrupulous people, the CalRTA Division #91 board has voted to no longer publish home addresses, email addresses, or phone numbers for our members where they might get into the wrong hands. Since some of our members receive their FUN Times via emails, this information



More About Computer Fraud from AARP

https://www.aarp.org/money/scams-fraud/info-2022/top-scams.html

https://www.aarp.org/money/scams-fraud/info-2022/money-laundering.html

https://www.aarp.org/money/scams-fraud/info-2022/data-breaches-fuel-financial-



VOLUNTEER HOURS From Judy Molander

2020 and 2021 Covid controlled years were most unusual. For the volunteer hours of those years, I asked you to check your old calendars and make estimates for how you volunteered. Many of the activities that we did were no longer available due to restrictions; other new ways of volunteering were presented.

Only 22 members submitted hours for 2020 and 2021 combined. During those two years, 18,422 hours were donated. I know some of the people that send in information and nobody gave himself or herself enough credit. Be honest but remember anything you do that benefits another (including animals when you volunteer for animal services, taking care of neighbor's dog while they are on vacation etc.) and you do not receive pay or reimbursement counts as volunteer hours.

The hours that you submit are totaled with the other members of Division 91 and submitted to Area 4 which forwards them to the state office. Your name will never be used; your reporting is totally anonymous. The information is used for publicity in local and state areas and for legislative purposes. In 2017, over 2 million hours that was valued at \$55 million was donated as volunteer hours by retired teachers.

The form that was included in the last issue of FUN Times was intended as a worksheet for you to use this year. Another copy of that form is on the next page, and will be in the December issue of FUN Times and you may use that form to send in your 2022 hours in January, 2023.

Thank you for all that you do to benefit others.

Thanks again, Judy Molander



CalRTA Division 91 VOLUNTEER HOURS SURVEY January 1, 2022 - December 31, 2022

Name (please print)	
Senior Service Senior Center, Meals on Wheels, Senior Transportation, etc.	
Service Organizations CalRTA, AARP, Club Officer or Committee, Rotary, AAUW, Elks, etc.	
Health and Welfare Caretaker of relatives and/or others, Hospitals, Clinics, Nursing homes, Hospice, Handicapped services	,
Church Choir/Music, Teacher/Aide, Officer or Usher, Committees	
Civic Boards or Commissions, Community Betterment, Youth Groups	
Education Schools, Tutoring, Counselor, Teacher, Event Judge, Scholarship	
Cultural Library, Museum, Historical or Genealogical Society, Music, Art Groups	
Other	
GRAND TOTAL	•

Please be prepared to submit this survey with your total hours by no later than March 31, 2023.

CalRTA Division 91
Judy Molander
3441 Streamside Circle #218
Pleasanton, CA 94588
Note this is a change of address

Three Very Important Links



http://www.calrta.org/



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



F-U-N - Division 91
Your partner in pension protection

https://div91.calrta.org/

www.calrta91.org//

Gifts to Give

Shelley Bartley, a member of our division and former Mission Valley teacher, has been coordinating a gigantic project to help both ABODE clients and others with gifts for the December holidays for the last 40 years. She would ask for people to donate various items that would then be divided into gift packets.



Starting this year, I volunteered to be responsible for collecting gifts that will be given to children from Kindergarten through Third Grade. Here are some examples of items that you could donate: games, puzzles, glue sticks, pencils, erasers, crayons, colored pencils, washable markers, new books, small stuffed animals, knitted or crocheted hats, socks, Christmas cards, Christmas wrapping paper appropriate for children, gallon zip lock bags (used when dividing gifts up for individuals) to name a few. Half Price Books and the Dollar Store are good resources as well as any other store that has school supply sales.

I'll be collecting items from July 1st through September 30th. Before dropping off send me an email or text (510) 371-2584 first. Don't want things left on the front porch.

Thank you in advance for helping provide Christmas joy to needy children. Sharon Yool

sharonyool@yahoo.com



CalRTA Introduces YouTube Channel

Want to stay connected to CalRTA Communications? Sub-scribe to our YouTube Channel. It's Free to Members.

Log in to http://calrta.org... click on: Technology "How To" Tools... click on: subscribe... click on: notification bell Now you can browse videos with Retirement Tips, Legislative Updates, Technology Tutorials, the Future of Learning... and so much more!



CalRTA BOOK CLUB NEWS

Our CalRTA Book Club continues to meet on the second Monday of each month. We met in person for a few months, but then with the omicron version of Covid 19 spreading so easily, we went back to Zoom meetings. At our February meeting we discussed the possibility of meeting outdoors at Melinda Picken's home. Because of the unsettled weather, we will meet on Zoom in March, hoping to be able to meet in person in April.

Our March meeting will be on March 14 at 10:00 a.m. on Zoom. Carolyn Zeljak will lead a discussion of the book, THE FOUR WINDS, by Kristin Hannah. I will send out invitations to the Zoom meeting a few days before. We welcome new members, so if you are interested in joining our book club, please contact me by email or text. My cell phone number is (510)673-6724.

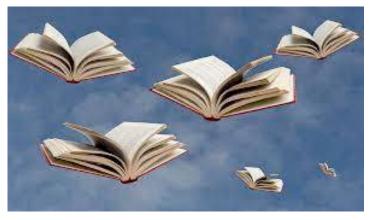
June 13, 2022	THE GIRL WITH THE LOUDING VOICE by Abi Dare
July 11, 2022	A LONG PETAL OF THE SEA by Isabel Allende
August 8, 2022	STATE OF TERROR by Hillary Clinton and Louise Penny
September 12, 2022	I AM A GIRL FROM AFRICA by Elizabeth Nyamayaro
October 10, 2022	${\bf HOWSTELLALEARNEDTOTALKbyChristinaHunger}$
November 14, 2022	Choose books for next year, 2023
December 12, 2022	WHILE JUSTICE SLEEPS by Stacey Abrams



Everyone really enjoyed gathering in person in April and having the opportunity to again look over the books and puzzles. Our sale was very productive and all proceeds go directly to our mini grant fund. I want to thank those of you who contacted me during the many months we didn't meet to either drop off books or have me pick them up. Those donations really added to the quality of our collection and we all appreciate it! Please keep our book sales in mind as you pass by your own home libraries and bring any items you would like to donate to the next

luncheon in July. Of course, you may also contact me beforehand if that is easier.

If you donate puzzles, please remember that they must be complete and in a ziploc bag inside the box. I also suggest that you check your books to make sure you haven't left any personal memorabilia tucked inside. As a reminder, hardbacks are \$2.00, paperbacks are \$1.00, DVDs are \$1.00 each, audiobooks are \$1.00, and puzzles are marked as \$1.00 or \$2.00. People have asked about the color-coded post-its on the books. These are just part of my keeping track of how many sales rotations the books have gone through. THANK YOU for your generosity in donating and your interest in buying books at our sales!



CalRTA - Advocacy 2022

"Get Up, Stand Up, Fight for What is Right"

Take Action Tuesday: Asking for more cosponsors of H.R. 82.

Wake Up Wednesdays: Focus on state legislation.

Tell a Rep Thursday: Asking that H.R.5723 keep repeal of

both WEP & GPO in the final markups.

You may register for Legislative Alerts by <u>clicking on</u> http://calrta.org

Then click on: "Advocacy Action" to sign up!

Our Major Goal

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



Not A Member?

Join the CalRTA family! We have more than 40,000 members and are the only organization dedicated to helping guide you through your retirement journey! We work to protect your retirement security and give back to our communities and public education through service projects, scholarships and grants ... and we have a whole lot of fun!

Join Us

Or if you'd like to have \$5.50 deducted monthly from your CalSTRS check, please download and complete the paper form. CalSTRS requires your signature and Social Security number.

Download

I am a member - what is my Member ID?

Your member id number can be found on either the address label of your CalRTA CONTACT magazine or on your membership card. If you cannot find your member number contact the CalRTA business office by clicking 'Contact' on the web site.

What is my Password?

Your password is your last name in lowercase letters.



Helping You Navigate Your Retirement Journey

Join us!

Your partner in pension protection



For more than 85 years CalRTA has been the watchdog for California's retired educators. Whether it's pension protection, the social and education aspect, or the products and services that CalRTA offers, there's something for everyone in CalRTA.

The core mission of CalRTA is to protect and enhance the pensions of CalSTRS members, but other goals include:

- Full purchasing power protection for all retired educators
- An equitable pension system that treats all retirees equally
- Repeal of the Social Security penalties (the Windfall Elimination Provision and the Government Pension Offset) which penalize careers in public education.
- A health care system that is accessible, affordable and of high quality for all Californians.

Benefits of Membership

- Professional staff working on your behalf with the California Legislature and in Washington, D.C. to protect and improve your benefits.
- Special discounts on insurance, entertainment, travel and more
- A social network for those looking to meet new friends and/or for help navigating retirement issues.
- An active grassroots community for those who want to stay involved.
- The opportunity to give back to the education community through teacher grants and student scholarships. Last year, CaIRTA and its various scholarship programs and foundations awarded more than \$700.000.

www.calrta.org

Please indicate payment method on the other page and mail to:

CalRTA

1750 Howe Avenue, Suite 630 Sacramento, CA 95825-3370 (916) 923-2200 or (800) 523-2782

WEB

* Required only for dues deduction option

CALRTA #91 Page 10 Summer 2022

Membership Thoughts June 2022

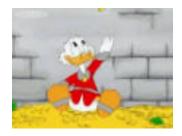
Cash Payers, Don't Forget About the "22 in 22" Program

This program encourages annual cash payers to change to Dues Deduction as a method to pay their dues when their dues come due this year. About 45 days or so before your dues are due the state CalRTA office sends a reminder to each cash payer that their dues are soon due and offering a chance for that member to either continue paying cash or to switch to dues deduction where a little \$5.50 nip is deducted from their pension check each month. If that switch is made then the state office lets the division know and the next month our Division 91 sends a \$22.00 check back to the switcher/ switchwee as thanks. NOTE: Since the pension check is where the \$5.50 is taken from, the member must be receiving a pension check from CalSTRS each month in order to qualify for this thank you program.

The vast majority of cash payers have no trouble getting that check to us but as we age it can possibly become something we might forget. A lapsed payment means the state office and the division loses incomes, our membership total goes down, and the website is unavailable to the lapsed member. Sadly, memories don't improve with age. CalRTA needs our sustained support!

per. Sadly, memor	ies don't improve with ag	ge. CalRTA needs ou	r sustained support!	ouo
>>>>>>> >>>>	>>>>>>>>>	>>>>>>>>	>>>>>>>>>>	>>>>>
Welcome to N	ew Members! Tim H	essEvelyn Stark Pagn	i	
	lson Bonnie Sloan Vance H >>>>>>>			
•	Membership Division#			
	IBER ENROLLMENT FORM		CalRTA Division #91	
Name (First)	(Middle/Initial)	(Last)		
(Street)	(City)	((State)(Zip)	
Home phone	Email			
	Year ayment method you select			
authorize the State Te deemed necessary by C	achers' Retirement System (STRS	S) to deduct my association ted deductions shall contin	(required for dues de dues. Should the amount of dues be a ue unless I notify the CaIRTA business writing to the CaIRTA office.	adjusted, as
Cash \$66.00	annually (Make a check out	to CalRTA.)		
Signature		Date-		-
Did a particular persor	n encourage you to join CalRTA?	If so, who		
Mail to: Muriel Ro	odrigues CalRTA #91	5342 Westbury Ct	. Newark, CA 94560-1353	}





LUNCHEON MEETING AT THE ELKS LODGE

38991 Farwell Dr., Fremont, CA 94536 Wednesday, July 6, 2022 11:15 a.m. – 1:30 p.m.



Program

Our program for our luncheon meeting will be a winner from the local AAUW Speech Trek contest. Tamanna Gandhi will be a junior at Washington High School in Fremont this fall. She will present her speech on the subject, "Has the United States lived up to its pledge of 'liberty and justice' for all? Would requiring the study of diversity, equality, and inclusion in a high school setting help to insure liberty and justice for all?" She will be available to answer questions from our members.

Lunch Menu

Chicken Marsala, Tortellini with Marinara Sauce (vegetarian for all),
Seasonal Vegetable Saute, California Mixed Green Salad, Rolls and Butter,
Sweet Tray (cookies, brownies, bars)

Raffle and Book Sale

		s donated items. There will also be a Book Sale with and puzzles for \$1.00 - \$2.00.
		Lun- ons must be received by <u>Tuesday, June 28 , 2022.</u> well, 37111 Elm Street, Fremont, CA 94536. Phone
Name(s)		
Phone	Email	
Make your check	k for \$20 per person payab	le to CalRTA#91. Check Amount
Would you like a	ride to the luncheon?	If yes, what is your zip code?
	RM	3313

Note:

Speech Trek is an American Association of University Women (AAUW) speaking contest open to all California High School students. It's a project that begins at the local level with a speech tournament and culminates with 3 top state Speech Trek began in 2007 and is open to both girls as well as boys who are actively enrolled in grades 9-12.

Insurance Bits 'n Pieces

By Yvonne Brown

CalPERS LONG TERM CARE UPDATE

Recently, thanks to Kay Schwartz, updated (April 22, 2022) information has been received on the status of CalPERS Long Term Care Program.

Bonnie Burns, Training and Policy Specialist, posted the following information:

"We have just learned that CalPERS has opted out of the class action settlement ending the current agreement that was scheduled to be heard on June 8th. This means that policyholders will not get any of the options that were described in the settlement."

For more details check the following:

California Health Advocates < Long Term Care > CalPERS Update #6: CalPERS Opts Out of Settlement

CALRTA #91 PAGE 18 SPRING 2022

CHECKING OUT HEALTH INSURANCE as suggested by United

Health Care (UHC)

To understand the 2022 coverage in your health insurance----Review your plan materials--1. Check your Annual Notice of Changes which you should have received in Fall, '21 (September,

2. Check your Evidence of Coverage either on your plan's website or by calling the Customer Service number on your member ID card.

3. Check your drug list (formulary). Be certain you understand coverage for your medications. This can, also, be found on your plan's website.

HOMEOWNERS' INSURANCE

Checking your Homeowner's Insurance From a recent (January, 2022) copy of Saturday Homes, (The Bay Area's Comprehensive guide to new homes online at NewHomeFinder.news)

1. "Review your homeowner's insurance at least once a year, or during an event change, such as getting married or making a large purchase, home renovation or otherwise...."

2. "Scrutinizing your policy may reveal gaps and deficiencies that can leave you financially vulnerable....or, possibly you'll find ways to reduce the costs in a policy."

CURRENT LEGISLATION

Recently, Assembly Bill 1400 by Assemblyman Ash Kalra, Democrat, San Jose, was "pulled from a vote" by the CA State Legislature. If passed, his bill "would have guaranteed medical coverage to every resident by levying billions in new taxes" according to the East Bay Times, February 1, 2022. "AB 1400 would have created a publicly financed health care system called CalCare, which would cost between \$314 billion and \$391 billion in state and local funds according to a legislative analysis.



Information from the TRI-CITY VOICE, January 18, 2022 reported, "Vermont enacted the nation's first universal health care system in the country.

But state officials abandoned it three years later because they couldn't afford to pay for it. George Skelton, Los Angeles Times Columnist, wrote in the East Bay Times, February 4, 2022, that "Universal coverage in California is a better bet than single-payer." According to information from the internet....."A universal system would likely keep existing plans in place, but also create new options for the state's 3 million uninsured."

Will California choose either of these plans to pay for health insurance, or will California continue with the health insurance plans, including the Affordable Care Act insurance plans (Obamacare), which are now being used?

Convention Celebrates CalRTA's Successes

By Sue Breyer

"Excellent, engaging speakers ... great collaboration opportunities ... well-organized ... a wonderful opportunity to meet in person ... I went home inspired." These are just a few of the comments provided by this year's convention attendees on their conference evaluation form. Despite having not met in person since 2019, CalRTA members reveled in our association's continued success in maintaining communication with its members, adapting to new virtual online platforms, fighting for the repeal of the WEP-GPO, and in our continued campaign to increase membership. President Ron Breyer spoke of CalRTA's many successful advocacy efforts and urged us to share these successes rather than tuck them away as California's "best kept secret." CalSTRS CEO Cassandra Lichnock touted the numerous ways in which CalSTRS works hard to protect retirees and seniors, while AARP's Chief Diversity Officer Edna Kane Williams explained the importance of diversity, equity and inclusion in organizations such as ours. Convention participants learned how to successfully avoid online scams, brand and market CalRTA, use the wealth of information in the CalRTA database, step up into leadership positions, and host online pre-retirement events. And finally, motivational speaker Keith Hawkins closed out our time together with uplifting and heartwarming anecdotes and moments of personal reflection, reminding us that we can be "better than good!" As we go about our tasks in CalRTA, we must remember that "people don't follow what you say, they follow what you do," and "People will forget what you say, but they'll never forget the way you made them feel." Wise words, indeed.

Missed the Convention? Here's the Scoop! By Sue Breyer

You may have missed the Convention and the many "educational sessions" that were offered, but you can still access the session resources, including handouts, PowerPoint slides and other informational materials. Go to the CalRTA website (calrta.org) and log in. Look for the "Convention & Delegate Assembly" box (image at left) then click on it to access all the convention photos and resources. Below are CTC-related contributions to the Convention:

- Awards Banquet PowerPoint by Catherine McNally
- · Marketing & Branding CalRTA by Debbie Pate-Newberry
- A Walk Through the State Database by Johanna Hobbs
- Online Scam Awareness by Sue Breyer

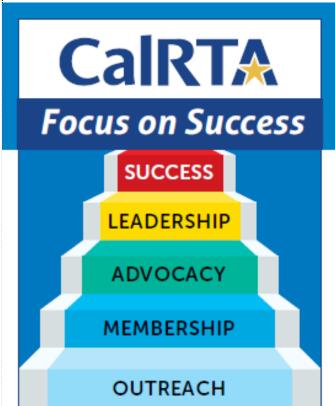
Navigating the CalRTA Website - by Sue Breyer

Afraid to access the CalRTA website because you think you might get lost? Not sure what the difference is between the "home" page and the "members" page? Well, help is on the way! If you have 14 minutes to spare, you can watch a short tutorial on "How to Navigate the CalRTA Website." The short, informational video takes you through all the components of the website and what is included on each "page." And if you're the kind that needs a handout, or "road map" to follow, you can CLICK HERE to access one! The video and handout would be a great resource to share with your Division members at your next general meeting, whether virtual on Zoom or in-person. Access the short video by clicking the link below: https://youtu.be/pkGParkrboU

Visit the 2022 Annual Convention Recap Page

https://calrta.org/2022annualconvention/

2022 Annual Convention & Delegate Assembly



May 13-15, 2022 | Hyatt Regency Sacramento

THANK YOU for participating in this year's Annual Convention! We hope you enjoyed reconnecting with your CalRTA community!

Look for more event details and photos in the summer issue of CalRTA Contact.

Information below ...

- (1) Online Event Photo Album
- (2) Event Handouts and Powerpoint

Presentations

- (3) Election & Award Results
- (4) Division Post-Event Materials







CalSTRS CEO Cassandra Lichnock takes at selfie with retired members at the California Retired Teachers Association Delegate Assembly and Annual Convention on May 14. It was her first visit to the group as CEO and the first time CalRTA had gathered in-person in three years.

Lichnock was the keynote speaker and board member and retired educator Karen Yamamoto spoke on survivor benefits.

Thanks for having us, CalRTA!





June, 2022

FOR IMMEDIATE RELEASE

Contact: Mary Kay Henderson. Area IV Co-Director

Retired Teachers "Focus on Success" at State Convention

Guest speakers included CalSTRS CEO Cassandra Lichnock,

and AARP's Chief Diversity Officer Edna Kane Williams

"Focus on Success" was the theme for the recent California Retired Teachers Association's (Cal-RTA) Annual Convention and Delegate Assembly in Sacramento. Fifteen local retired teachers from Area IV participated in the event, which offered members a chance to reconnect in-person after several years of virtual meetings. Over 200 delegates from throughout the state attended the Convention. During the three-day event, members went "back to school" at numerous education sessions on topics such as Medicare, online scams, CalSTRS resources, and various workshops designed for CalRTA leaders and volunteers.

Though much has changed in California since CalRTA was formed in 1929, the focus on retirement security remains firmly in place. This year CalRTA is sponsoring two bills that will protect retired educators and their earned pension benefit:

- SB 868 (Cortese) will increase the financial assistance our oldest retired educators receive from the Supplemental Benefit Maintenance Account (SMBA), and
- AB 1667 (Cooper) will ensure retired educators are not held liable for prior overpayments that weren't their fault.

In addition to providing security for retirees, pensions have a tremendous positive economic impact on California according to the report "Pensionomics 2021" by the National Institute on Retirement Security:

- \$76.7 billion in economic output generated by retirees' spending
- 395,520 jobs paying \$25.4 billion in wages supported by retirees' spending
- \$15.1 billion in federal, state and local tax revenues

CalRTA also supports public education and current teachers with scholarships and teacher grants. Last year CalRTA and its local Divisions donated more than \$750,000 in grants, scholarships and materials to schools. That was in addition to the \$65 million worth of volunteer time.

Locally, Division #91 offers approximately 25 grants each year to local teachers in Fremont, Union City and Newark worth \$6,000.

"We cared about our students and our communities while we worked as educators," said CalRTA State President Ron Breyer. "That caring doesn't stop at retirement."

Local teachers looking for grant opportunities should watch for announcements on the CalRTA state website (www.calrta.org) and our local Division's website www.calrta 91.org.

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The California Retired Teachers Association (CalRTA) is the state's foremost organization dedicated to the concerns of retired educators. CalRTA began in 1929. A small group of teachers banded together to fight for better pensions for



colleagues who were living in poverty after a lifetime of teaching. Laura E. Settle, CalRTA's founder and president until 1945, drove the dusty highways of the state to help organize teachers in a common cause. Learn more online at www.calrta.org or on Facebook. Please encourage former colleagues, who have not, to join us in protecting our pensions and supporting public education. All this protection and support for only \$66 a year—a mere \$5.50 a month. Such a

# **Legislative Alert!**

A new and complex initiative is now gathering signatures to be placed on the next ballot in California. The official title is "Authorizes Additional Lawsuits Challenging Public Education Policies and Actions by Creating New Constitutional Right."



This initiative would create a constitutional right for all students in public schools to receive a "high quality" education. What does that mean? The proponents have intentionally left this definition blank, allowing parents and non-profit groups to challenge any law, regulation, policy or action in court that they believe violates the right to a "high quality" education.

Please do not sign or contribute money to this vague and complex initiative that would harm public education and waste educational resources on court costs and legal fees.

#### **IMPORTANT LEGISLATIVE NEWS**

CalRTA needs your help in Sacramento!

Please call your assembly member and ask them to support AB 1667 (Cooper) & SB 868 (Cortese)!!! Assembly Bill 1667 (Cooper) will protect a teacher's retirement security by insuring that any CalRTA benefit reduction will be covered in the event of an employer mistake.

Senate Bill 868 (Cortese) will use excess funds within CalSTRS' purchasing power account to provide an equitable distribution of these funds to help California's oldest retired educators maintain fiscal stability.

For retirees that retired in the 1970's, this benefit can provide up to 48% of their entire retirement benefit. It would create a one-time permanent adjustment applied to the total current benefit that is being paid to these retirees. It would include the 2% improvement factor and the increase would be based upon the year of retirement. It would only apply to retirees who retired prior to 1999.



#### The Rally

By Teri Gerritz

For all of you who registered to participate in our May 18th Lobby Day and Rally in support of full repeal of WEP-GPO whether in-person or remotely, many thanks for a very productive day.

# At the Pre-rally meeting

We began on Tuesday afternoon (May 17th) in the Lutheran church in the Capitol Hill district. As we gathered and greeted one another, it was a happy occasion since we had been meeting remotely for the past two years. We shared personal stories of how WEP-GPO affects either us or the people we support.

# Rally Day!

We began gathering around 8:00 a.m. on Wednesday in the church, for coffee and nutrition bars, distributed visors, repeal buttons, maps of the Senate and House buildings and outlined plans for the day.. A brief overview of plans for Wednesday was reviewed.

# **Lobby Visits**

Then we went on our way to lobby visits. Appointments had been made ahead of time, so it was relatively easy to get to appointments on time.

The Rally

The Rally from 12:00-1:00 was the highlight of the day. The spot was in a shady outdoor space near the Capitol. About 50 people were gathered. Suzie Dixon (CA) and I shared the introductions, while Roger Boudreau (RI) interspersed repeal WEP-GPO chants between speakers. Senator Whitehouse (D-R.I.), Congressmen Larson, (D-CT), Cicciline (D-R.I.), Moulton (D-MA) spoke about the necessity to repeal WEP-GPO now. A touching highlight to the Rally were the personal stories of the following people: Suzie Dixon (retired teacher- CA), Jane Roth (current teacher- CT), Patrice Earnest- (federal worker-GA), Dicky Wrufel (retired firefighter-ME), Bonnie Ceidel, (retired teacher, spouse- CA), Penny Whitney Asdourian (government employee- ME), Gene Sokolowski (PSAI- VA)

The Rally was live- streamed and photographers took pictures of attendees. Press releases were also sent.

Each of the Congressmen and Senators who spoke made a large point of thanking us for our work and helping to get these bills on committee agenda.

Lobby visits continued after the Rally. Because some congressional offices were not accepting inperson visits, several Zoom meetings were arranged and included participants in D.C. and those back home. Zoom visits to both CT Senators' offices (Blumenthal and Murphy) garnered over 50 participants.

# The Debrief

Later in the afternoon, a debriefing was held in the church. We had a chance to talk about our visits. All agreed that the day was successful and continuing work in our respective states needs to be done to make the WEP-GPO repeal a reality in this 117th Congress.

Special thanks to the planning committee for their diligence and commitment.

Bonnie.Ceidel, Suzie Dixon, Dennis Cox, Mary Elia, Dicky Wrufel, Paula Cooper, Roger Boudreau, Julie Horwin, Patrice Earnest, Dianne Winsor, Jane Roth.

If we all do a little, we can accomplish a lot.

# What's Next?

Please let us know about the contacts you made from home or while you were in D.C. Use the link below to tell us about your contacts.

https://www.surveymonkey.com/r/GPO-WEP-LegContact

# More

We are reorganizing and building a stronger coalition. We will keep you updated and ask for your continued help. Currently, we are contacting the staff and legislators who serve on the Ways and Means Committee, where the bills have been assigned. We ask you to contact them and ask two things:

- 1. Will you support legislation to eliminate the GPO WEP?
- 2. Will you urge leadership to bring such legislation to the floor?

#### Have You Heard? Compiled by Dolores Wright

After a couple of years of staying in and not traveling, Maureen and Frank Addiego booked a 10 day Mexican Riviera Cruise for January. We had all our shots and boosters and were almost finished packing when the Omicron variant took off. Both my husband and I went in for our regularly scheduled checkups in mid December and told the doctor our plans. A few days before we were supposed to leave, he called us to say he wished we weren't going, but it was up to us.

The news was full of rising numbers of cases and our doctor's recommendation that we didn't go was on our mind, so we canceled that cruise but signed up for another cruise on the same ship out of San Francisco – this time to Alaska in mid-May. However, two weeks before we were supposed to leave on the Alaskan cruise, I hurt my back. Thanks to some wonderful meds and a great shot, I

was feeling better the next week, so we decided to keep the reservation.

Let me caution you all! The new cruise ships are huge!!! We were in the second to the last mini-suite on the port side. It was a long walk every time we went anywhere on the ship, especially to or from the theater! Excursions were altered, as well. We had been looking forward to visiting Victoria, but it was eliminated from our itinerary and another port was added – not to our liking!!!

With all the pain I was experiencing, we altered our excursions somewhat and did enjoy the White Pass Railway ride up to Gold Country. This time of the year, there was snow which in July



we never experienced on the train ride. When the excursion ended, we did not walk back into town to look around. It was already too painful for me with what little I had done.

At Mendenhall Glacier, we just took our time walking around and lots of pictures. Unfortunately, something happened to the Memory card and all the pictures of our trip were erased! We saw further the receding of the glacier from the first time we had seen it 20 years before. This picture of the receding glacier was taken a about 10 years ago.

It rained in each port, so Ketchikan was no different but it rained even more! We were just happy that we had had many other happier (and dryer) times in Alaska.

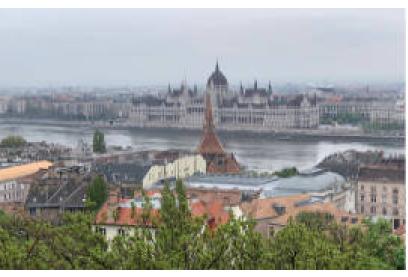
After a two-year Covid-19 postponement, Dolores Wright and her husband, Dick Chatham, were able to make their Grand Circle cruise, "Eastern Europe to the Black Sea," aka to them as "Budapest to Bucharest." Much of the trip was on the Danube River on the M/S River Adagio with 90 other travelers. The tour included the countries of Hungary, Croatia, Serbia, Bulgaria, and Romania, the last four of which came from the breakup of Yugoslavia.

One of the first things they learned is that Buda, a city on the west side of the Danube River, and Pest, a city on the east side of the river, merged to form Budapest, the "Queen of the Danube."

Ibor, a young Serbian man, came aboard one night to talk about the pros and cons regarding Serbia joining the European Union. Another talk described life in Romania under Communist rule. At that time, children were required to report any negative things they heard their

parents say about the government or government leaders.

Impressive sights included a huge stone along the river carved with the image of Decebalus, a 14th-century king. (Think: Romania's answer to Mt. Rushmore.) In every city we saw and visited beautiful cathedrals dating back hundreds of years. The castle of Vlad the Impaler, better known as Dracula's castle, is well-known around the world. It provided the setting for the story of Dracula, by Bram Stoker. Peles Castle, on the other hand, was more impressive with its excessive opulence. Built between 1860 and



1914, it had running water, electricity, and even an elevator. There are 160 rooms, 30 bedrooms, and 20 bathrooms. The estimated current-day cost in US dollars would be \$126 million.

Grand Circle cruises take tourists to the popular sights, but also provide an opportunity to learn about the history and culture of the countries visited. One example of this is every tour includes a home visit, which provides an opportunity to have a meal and talk with local people.

Other highlights of the trip were having a Romanian dinner in Bucharest with a young man and his wife whose uncle lives in Fremont. Seating for meals on the Adagio was open, which allowed for meeting other passengers from the US. Often, evening entertainment came on board to provide music and dance from the local culture. It was especially enjoyable learning about different cultures in eastern Europe. Those of you who follow sports might recognize eastern European stars, such as Nadia Comeneci (gymnastics), Nikola Jokic (Denver Nuggets), and Luka Doncic (Dallas Mavericks).







Decebalus

Dracula's Castle

Peles Castle