

**A MESSAGE FROM YOUR PRESIDENTS Sharon Blattel/Sharon Yool**



**The Presidents' Message**

"Nobody will ever deprive the American people of their right to vote except the American people themselves and the only way to do this is by not voting."

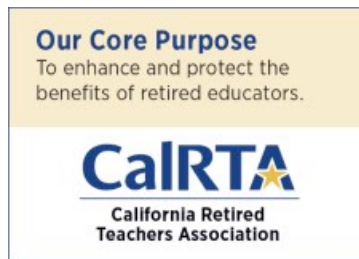
----Franklin D. Roosevelt

On the November ballot are a few propositions. To better understand them we will be having a speaker from The League of Women Voters for our October 5<sup>th</sup> luncheon. He will summarize as well as present arguments both in favor of as well as against each.

The propositions include Prop 1 (abortion), Prop 26 ( Gambling), Prop 27 ( Gambling), Prop 28 ( Education), Prop 29 (Healthcare), Prop 30 (Taxes and Transportation), and Prop 31 ( Tobacco).

We hope that you can attend.

Sharon and Sharon



**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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## RECENTLY DECEASED MEMBERS

CARRIE MASED

HELENE HOPSON

WILLIAM DASKAROLIS

EUGENE GIRE

OWEN MITCHELL

ANNE GRAF

## Donations to the mini-grant fund

These are the memorial donations to the grant fund  
since the Summer 2022 edition of Fun Times:

By Judy Molander, Financial Secretary



### IN MEMORY OF:

Ted Jorgensen by Florence Griffin  
Julie Click by Florence Griffin  
Helene Hopson by Florence Griffin  
Jan Gordon by Ann Laguna  
Helene Hopson by Muriel Rodrigues  
John Lowrey by Gary and Merna Morse  
Rita Hammer by Gary and Merna Morse

Helene Hopson by Division 91  
Julie Click by Division 91  
William Daskarolis by Division 91  
Eugene Gire by Division 91  
Anne Graf by Division 91  
Owen Mitchell by Division 91

### IN HONOR OF

In Honor of Grandson, Chance Tokubo's graduation from NMHS by Judy Tokubo  
In Honor of George Vlastilica's 90th birthday by Muriel Rodrigues  
In Honor of George Vlastilica's 90th birthday by Sharon Yool

Please return this form with your gift.

Donor's name: \_\_\_\_\_

Street Address, City, Zip Code of donor \_\_\_\_\_

In memory of \_\_\_\_\_

In honor of \_\_\_\_\_

Send acknowledgment to (no amount will be shown) \_\_\_\_\_

Street address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
(where acknowledgment is to be sent)

Amount Enclosed \_\_\_\_\_

Make check payable to CalRTA Division #91

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

# Grant Fund

Florence Griffin, Chair of Grant Committee

It's been so long since I've written a newsletter article, I'm not sure I know what to say! The last luncheon added \$572. to the Grant Fund from the raffle, book sales, and school houses. Thank all of you who participated in adding to this amount, and Lyneil for bringing the books and Sharon Yool for bringing the school houses.

With a transfer of \$3,000 from the checking account to the Grant Account, we now have \$6,151.76 in the Grant Fund as of July 31st. We thank the Treasurer, Gene Amaral, for his work in this.



At the October luncheon, we will have a gift card tree, as we have in the past. Several members have already contributed gift cards. If you wish to contribute a card, please drop it in the mail to me so I can get it ready to put on the tree. (3102 Saxon Ct., Fremont 94555).

After the luncheon, the Grant Committee will be meeting to make a decision about when to send out the applications to the schools, and deciding on the timeline for the process. If you have a relative, friend, present teacher, or neighbor you think might benefit from one of our Grants, please let them know the applications will be coming soon.

## DIRECTORY CHANGES SINCE SUMMER, 2022:

GAIL BATTLE updated phone number and email address

ART CIPRIANO updated email address

EVELYN CORMIE updated phone number

ELAINE CULVERWELL added email address

MAN YEE DESANDIES added email address

TOM HENDERSON added email address

DONNA HOFFMAN added email address

ROSEMARIE HOLOMBE added email address

DELORIS JONES added email address

ART AND JUDY KELLER added email address

RUTH LEMMON moved

SUE MILLER moved

AIDA MIRIGIAN moved

CHRISTINE MORIUCHI added email address

KAREN MUELLER moved

RICK PATTON added email

JEFF POHL added phone number and email address

SONJA RALEY added phone number

SANDI RIGGSBY moved

MURIEL RODRIGUES updated email address

DIANA ROEDING added email address

ROSE SMART added email address

BETH TEMPLETON added email address

HOWARD THOMPSON moved

JULIE VILARDI moved

LEE WEBB moved

SUZANNE WILSON-MOSQUEDA added phone number and email address

## 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 will not be submitted to the FUN Times. If you want to contact a new member, get the address of a member that has moved etc, you may call or email Muriel Rodrigues, membership chairperson, or Judy Molander financial secretary and she will provide contact information in a responsible way.

## DIRECTORY UPDATES

by Judy Molander

There have been many changes to the directory since the Directory of Members 2021-2022.

Please, check your entry in the orange

CalRTA Directory. If there are any changes

you want made, you may call me, email me, or

send me a note. My address, email and phone

number are correct in the orange directory. If

you call, please give your first and last name

and speak loudly and slowly both at the

beginning and end of your call. The phone

number that you list should be the one that you

prefer whether it is land line or cell number.

The information in the 2023-2024 Directory

will be as accurate as possible and will be

compiled from information from the state

CalRTA, what I receive from you, and the

2021-2022 directory.

# Presentation and Voting on the Division Budget

A New Budget Category has been Added

Included in this newsletter is the proposed budget for Division 91 for the fiscal year July 1, 2022 to June 30, 2023. We are asking for approval of the budget by the membership. Silence on the part of members would indicate acceptance of the budget. Negative votes are to be sent in writing to Gene Amaral, Treasurer and Budget Committee Chair. If you feel the budget is not acceptable, please send your negative vote in writing with an explanation of your concern to the chair at [geneamaral7@gmail.com](mailto:geneamaral7@gmail.com) or by regular mail to him at 2462 Shield Dr., Union City, 94587. You will receive a response from him also in writing. Questions and comments about the proposed budget are also welcome.

If a majority of the membership casts negative votes the Budget Committee will revise the current budget using the concerns expressed by the negative votes as guides for the revisions. Remember, silence on part of a member indicates approval of the proposed budget. Negative votes must be received by November 1.

## The New Category.

We have added a new category to the budget. We now plan to possibly transfer funds from the checking account to the grants account at the beginning of each fiscal year. The amount transferred will depend upon funds available in the checking account. The transfer this year was \$3,000. Since the checking account had a balance of over \$26,000, it was decided that a very generous transfer of \$3,000 was easily possible to the grants fund as the classroom grants program is a key indicator of our organization's interest in public education. Again, the amount transferred each year will be dependent upon funds available. It is possible that NO FUNDS be transferred in future years. The decision will be made by the Budget Committee with input and approval of the governing board.

### CalRTA Division 91 Budget 2022 to 2023 Fiscal Year

	<b>COMMITTEES</b>	<b>Budgeted</b>
	Communications (including \$ 50.00 organization advertising)	<b>MEETINGS</b>
<b>INCOME Proposed</b>	Legislation \$ 5.00	Luncheon Costs \$ 7,000.00
Dues \$ 10,000.00	Membership \$ 3,000.00	Program \$ 400.00
Dual Members \$ 44.00	Historian \$ 150.00	Other \$
Luncheons \$ 5,000.00	Cheer & Courtesy \$ 50.00	<b>Total Meetings \$ 7,400.00</b>
Transfer from Grants Account \$ 5,000.00	Financial Secretary \$ 75.00	
Funds from Reserves \$ 7,521.00	Newsletter Editor \$ 50.00	<b>OTHER EXPENSES</b>
	Resource \$ 25.00	Bank Charges \$ 200.00
	Publicity \$ 1,000.00	PO Box & Permit \$ 500.00
	Grants \$ 3,050.00	Member Memorials \$ 400.00
	Event Planning \$	Grants Awarded \$ 5,000.00
		Conferences \$ 1,000.00
<b>Total Income \$ 27,565.00</b>	<b>Total Committee Expenses \$7,455.00</b>	Website Expense \$ 100.00
*****		Raffle Expense \$ 50.00
<b>EXPENSES Budgeted</b>	<b>PUBLICATIONS</b>	<b>Total Other Expenses \$ 7,250.00</b>
<b>OFFICERS EXPENSES</b>	Printing FUN Times \$ 2,500.00	
President \$ 100.00	Mailing FUN Times \$ 300.00	
President Elect \$ -	Printing Directory \$ 2,000.00	
Secretary \$ 30.00	Mailing Directory \$ 500.00	<b>Total of All Expenses \$ 27,565.00</b>
Treasurer \$ 30.00		*****
<b>Total Officers' Expenses \$ 160.00</b>	<b>Total Publications \$ 5,300.00</b>	

<b>Luncheon Income:</b>	
Reservations, \$900.00 (Deposited into checking)	Elks Lodge 2121, \$586.00 Tamanna Gandhi, Speaker, \$ 50.00
Book Sales, \$135.00	<b>Summary:</b>
Schoolhouses, \$ 64.00	Total Income, \$1,472.00
Raffle, \$373.00 ((\$572 was deposited into Grants account))	Total Expenses, 1,680.61
<b>Expenses:</b>	Checking Balance-- \$23,459.87
Vintage Catering, \$1,044.61	/Grant's Savings Balance \$6,151.76



# LET'S GET TOGETHER

The Events Committee is going to be meeting on Monday, October 10<sup>th</sup> to brainstorm luncheon programs for the 2023 year. Members are welcome to join us and share your creative suggestions. Location and time of the meeting will be determined at a later date. Please contact Sharon Yool (510-371-2584) with a text or message if you're interested.

## GIFTS TO GIVE

Thank you to those that have dropped off donations for students in grades K-3rd. These gifts will go to students at Abode Homeless Shelter. I'm continuing to collect new items until October 8th. This will provide time to sort and wrap before taking to Abode by the end of the month. There is a need for books as well as game at the 3rd grade level.

My friend Holly Walter is collecting for students in grades 4th-12th. She needs pens, erasers, drawing tablets, activity books, glue sticks, washable markers, crayons, colored pencils, new books, craft sets, games, socks, and sweatshirts. You can contact her at her email ( hollybw50@gmail.com) or text her ( 510-590-2169). If you can't get hold of her you can drop off anything at my house.

I will need help putting together packets and wrapping gifts. I've scheduled Sunday October 16th at 2 p.m. If you can come would you please bring a roll of tape and a pair of scissors. I will try to put together some packets before this so that we can focus on wrapping. If you're unable to come but would like to wrap you can take home some packets. I can provide some wrapping paper and ribbon. You can text me at (510) 371-2584.

Thank you for helping to make Christmas special for many children.

Sharon Yool



## SCENES FROM OUR LUNCHEON



# JULY LUNCHEON



*Our Guest Speaker Tamanna Gandhi is now a junior at Washington High School in Fremont this fall. She presented 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?”*



*Speech Trek is an American Association of University Women (AAUW) speaking contest open to all California High School students.*

*Tamara’s sponsor explained the Speech Trek program.*





# JULY LUNCHEON



*The food was great, and we had a great time at the July luncheon. Unfortunately the attendance was still down due to COVID concerns. We hope that more members of our group can attend the October luncheon!*



## Very Important Links



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



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

[www.calrta91.org/](http://www.calrta91.org/)



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

<https://www.aarp.org/podcasts/the-perfect-scam/info-2022/scammer-payback.html>

World's Largest SCAMMER File Deletion! A humorous payback to a scammer.

### 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





California Retired Teachers Association

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 January 31, 2023.

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





# CalRTA BOOK CLUB NEWS

Our CalRTA Book Club continues to meet on the second Monday of each month. We have been meeting in person for the last few months at different restaurants. Our September meeting will be on September 12, at 11:30 a.m. The location will be sent out to members this week. If you are interested in joining the book club, please contact Carolyn Zeljak by phone or text (510)673-6724.

On September 12, Madeline Walch will lead a discussion of the memoir, I AM A GIRL FROM AFRICA, by Elizabeth Nyamayaro. We welcome new members to join us.

## Luncheon Book Sales

By Lyneil Lansing Wasser

Our sales have been very productive and all proceeds go directly to our mini grant fund. Your 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 clicking on

<http://calrta.org>

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

### Our Major Goal

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

**CalRTA** ★

California Retired  
Teachers Association

### 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.

# Membership

Thank you to those CalRTA #91 members who are taking part in the weekly Legislative Alerts. We who help with this activity receive an email message which tells us which legislative issue needs action, the Assembly members or Senators to call and what message you need to give to them. Hopefully enough messages legislators hear from CalRTA members will enlighten them enough to support our way of thinking. And THAT'S why it's important to have lots of members!!

The more members, the louder our collective voice.

**THE GOOD WE CAN DO TOGETHER SURPASSES THE GOOD WE CAN DO ALONE.**

Ben Franklin

\*\*\*\*\*

**Welcome to New Members! Edwin Duerr and Dana Nelson**

\*\*\*\*\*

Just a reminder to CalRTA cash payers of our "22 in 22" Program, meaning you'll be reimbursed \$22.00 during 2022 for changing to Dues Deduct payment method, sometimes called "EZ Pay" because you don't have to remember to write a check each year. It's an automatic small deduction from our STRS warrant each month. When your cash dues payment is coming due is the BEST time to switch. Thanks to the 27 members who have taken advantage of this this past year!

If you are interested or have questions, contact me. I'm in the directory.

**Muriel Rodrigues Membership Division #91 Area 4**



\*\*\*\*\*

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

Name \_\_\_\_\_ email \_\_\_\_\_

Address \_\_\_\_\_ Phone ( ) \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

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**



Carol Zilli, Executive Director/Founder  
Music for Minors II  
[www.musicforminors2.org](http://www.musicforminors2.org)  
510-733-1189  
510-673-5495 cell  
[ed@musicforminors2.org](mailto:ed@musicforminors2.org)

### Will Children Have Music in Their Classrooms this School Year?

The nonprofit Music for Minors II (MFMI) has been keeping music in children's classrooms and lives for the past 34 years due to budgetary cutbacks in arts education. The need is still great, now more than ever, due to school closures in the recent past. Children need to be healed and inspired with hope for a better future and to succeed academically, and nothing does it like MUSIC!

MFMI recruits, trains and supports community volunteers every fall to become volunteer Music Docents who share 1/2 hr. weekly music lessons in singing/signing songs, rhythmic movement/dance, simple instrumentation, and listening appreciation. Volunteers include parents, grandparents of the children we serve, retired teachers, businessmen and women, professional musicians, college students and senior citizens.

Why train with MFMI to become a volunteer Music Docent?

1. Discover and learn how to share your love of music with children in need.
2. Make new friends and have fun with hands-on free training experiences with adults who also love children and music. Training starts in mid September in Fremont.
3. Receive free access to hundreds of songs, 30 min. lesson plans, videos and other online resources as well as free access to music resource centers in Fremont and Newark.
4. Receive continued support from experienced Docent Mentors and the MFMI staff
5. Become empowered and energized, increase your self-confidence and joy, stay young at heart, and have the best time of your life making the musical difference in a child's life and your own!



Don't wait! Fill in the Docent Application form online: <https://tinyurl.com/jmnzwfby>, visit MFMI at [www.musicforminors2.org](http://www.musicforminors2.org), or call 510-733-1189 or Executive Director/Founder/Training Teacher, Carol Zilli 510-673-5495 [ed@musicforminors2.org](mailto:ed@musicforminors2.org).  
Thank you!



# LUNCHEON MEETING

## AT THE ELKS LODGE

38991 Farwell Dr., Fremont, CA 94536

Wednesday, October 5, 2022

11:15 a.m. – 1:30 p.m.



### Program

Our program for our October luncheon will be a speaker from the League of Women Voters who will discuss the propositions to be voted on in November. The speaker will summarize the propositions and give arguments for and against Propositions 1, 26, 27, 28, 29, 30, and 31. We hope you will be able to join us.

### Lunch Menu

Chicken Piccata, Penne Alfredo (vegetarian for all)

California Mixed Green Salad, Fresh Fruit Salad

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

Drinks

### Raffle and Book Sale

We will have a gift card tree as we have in the past. Several members have already donated gift cards. If you wish to contribute a card, please send it to Florence Griffin in the mail so she can get it ready to put on the tree. (Florence Griffin, 3102 Saxon Court, Fremont, CA 94555)

We will have used books and puzzles for sale at the luncheon. Paperbacks - \$1.00, hardcover - \$2.00, puzzles - \$1.00 or \$2.00.

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Luncheon cost: \$20.00 per person. Reservations must be received by Tuesday, September 27, 2022. 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? \_\_\_\_\_



# INSURANCE BIT'N PIECES

Yvonne Brown



## MEDICARE & YOU 2023

In October 2023, those over 65 years old will be receiving the 2023 edition of the new Medicare & You 2023. This is "the official U.S. government Medicare handbook".

Medicare health coverage for those over 65 and over is comprised of--

### "Part A (Hospital Insurance)

- \* Inpatient care in hospitals
- \* Skilled nursing care facility care
- \* Hospice care
- \* Home health care



### "Part B (Hospital insurance) Helps cover:

- \* Services from doctors and other health care providers
- \* Outpatient care
- \* Home health care
- \* Durable medical equipment (wheelchairs, walkers, hospital beds, and other equipment)
- \* Many preventive services (screenings, shots or vaccines, and yearly "Wellness" visits)



### Part D (Drug coverage) Helps cover

The cost of prescription drugs (including many recommended shots or vaccines).

Plans that offer Medicare drug coverage (Part D) are run by private insurance companies that follow rules set by Medicare.

Medicare & You 2023 explains the parts of Original Medicare and Medicare Advantage (also known as Part C).

**Open enrollment for Medicare** may be held at different times of the year. During the Covid Pandemic, open enrollment times were extended.

For those who have continued with their former school districts for their health insurance needs, open enrollment takes place each fall. As written on the internet, open enrollment for Medicare for 2023 for CalPERS (and STRS members if they are included with their former school district) will be September 19, 2022 to October 4, 2022.

For Covered California (nationally known as the Affordable Care Act or "Obamacare"), open enrollment will be November 1, 2023 to January 31, 2023.

At this time, one may decide to continue with the health care coverage one currently has or make a change. Living in the NORTHERN CALIFORNIA area, our guidelines for making choices as to which companies to choose are outlined at the back of our edition of Medicare and You 2022. By using Medicare and You, 2022, section 11, you will find you will be able to compare health plans available in our Northern California area.



If further information is needed, "call this number for free, personalized health insurance counseling: SHIP for California--California Health Insurance Counseling & Advocacy Program (HICAP) 1-800-434-0222" which can be found on the back cover of Medicare & You, 2022.

Locally, contact KRISTI CARACAPPA, Health Insurance Information Coordinator at Washington Hospital Healthcare System, 2000 Mowry Avenue, Fremont, CA. (510-797-1111).



California Retired Teachers Association

## Save the Date: Area IV Fall Workshop 10/18/22 from 10AM-2PM



Jennifer Baker

Jennifer Baker, our wonderful State CalRTA advocate, will be the featured speaker. Your dues makes having a professional advocate possible. This will give all of you the opportunity to learn about all the ways CalRTA protects our retirement security and public education. A full agenda will be available closer to the event. We will hold it in person at the Alameda County office, Covid permitting. If this isn't possible, it will be available online on Zoom. If you don't use the computer, find a member who does and see if you can watch together.

We're interested in whether members prefer in person or virtual events. Email [areaivcalrta@gmail.com](mailto:areaivcalrta@gmail.com) or contact your leadership. Looking forward to seeing you all.

-Teri Gerritz and Mary Kay Henderson

Mary Kay Henderson, Area IV Co-Director

Teri and I invite you to attend our Fall Leadership gathering, October 18, 2022. The Alameda Office of Education has not yet opened its facility to conferences due to covid concerns. If they open their conference rooms before September 1<sup>st</sup>, we will meet there. If not, we will plan a Zoom link October 18. So, stay tuned. We will let you know as soon as we know. Hope to "see" many of you soon.

By the time you read this, our hope is that Nancy Pelosi will have brought HB 82 to the floor of the House of Representatives for a vote making the WEP/GPO repeals a reality for so many of our members. Thanks to Suzie Dixon and her GRC team (Government Relations Committee) for bringing this Social Security Unfairness issue so far after so long. Of course, we still have an uphill battle in the Senate but now we can build on the momentum generated by this milestone. CalRTA has increased our footprint in Washington D.C. thanks to our joining forces with so many other organizations also affected by these offsets to retirement earned but denied to so many teachers, firefighters, police and various union members across the nation. So please continue to email those alerts to our House of Representatives and Senate congress people. We are making progress to right this wrong for so many of our fellow retirees. You have made a difference. A great idea would be to let your former colleagues who have not joined CalRTA of the amazing work we are doing on their behalf so far as WEP/GPO but also that our organization has a paid advocate in Sacramento who fights every day to make sure that bills threatening our pensions—and they are 2 or 3 a year—do not succeed. All that protection for just \$66 a year or \$5.50 per month—such a deal!

So much news so little time. Don't forget to check the website from time to time. There's a plethora of resources, how-to videos, upcoming events and so much more to learn and share. [WWW.CalRTA.org](http://WWW.CalRTA.org) will take you there. Your last name in lower case is your user name and your membership # is on the back of your Contact magazine.





# Have You Heard?

Compiled by Dolores Wright

Welcome back, friends! At our recent luncheon, we thoroughly enjoyed meeting and visiting with others who have felt somewhat isolated during the past two years with Covid-19. Here is news that some shared.

**Janie Caldwell** says that in the past two years, three new members were added to her family. She has a new grandson who is now two years old, a great-granddaughter who is one year old, and a great-granddaughter who is four months old. Not only did she have new grandchildren, Janie and her husband, Jim, celebrated their 58th wedding anniversary on July 18. What wonderful events to celebrate!

Speaking of anniversaries, **Kathy Garfinkle** and her husband, Bob, celebrated their 50th wedding anniversary. What better place to gather with friends than at a party at Massimo's Restaurant??

An exciting way **Terry Connelly** and her husband, Mike, spent some time taking a Mediterranean cruise. She said that some memorable moments were walking in Olympia, seeing the Parthenon, and learning about the Minoan culture, which had developed there around 2000 BCE and soon became the most advanced civilization in the world.



Another highlight of their trip was seeing Venice once again, plus visiting countries they had always wanted to see. Terry says the greatest surprise was when their ship docked in Istanbul, making it the first ship to arrive since the Pandemic. They were greeted by balloons, drones, ships, and a champagne toast! Wow!

**Mary Lynn Pelican** says that a memorable moment was a learning lesson for her. She set her house on fire—accidentally—by putting oil-based, stained paper towels by her trash can, April 16, the day before Easter Sunday. Twenty hours later, her neighbor said, “Mary Lynn, your house is on fire!”

The learning curve of this incident is to put any stained rags and/or clothes in water and store in an airtight metal receptacle (can). This fire was caused by spontaneous combustion.

Take Mary Lynn's advice, folks!