

A MESSAGE FROM YOUR PRESIDENTS Sharon Blattel/Sharon Yool



Fellow Div 91 educators, we want to invite you to join us at our next board meeting. For the past few years we have been challenged with zoom meetings, noisy restaurants for our meetings, but now we have returned to our quiet conference room in Fremont. Come see how your board works for you. Be a part of the conversation. We welcome the opportunity to share with you, and invite you to be a part of the team. We do have several openings. The commitment is 4 meetings a year. The meetings are one week before each luncheon. Easy to remember. We are like a family, we all taught from the same districts you did. As educators, you love children, and our division continues to support children by presenting grants to teachers for the programs and projects they do for their students. We continue to watch legislation and advocating for protection of our pensions.

We sincerely hope you will consider joining us. Our next meeting is Tuesday March 28, at 10 am in the Millennium Room in the same building as the Fremont Family Resource Center at 39155 Liberty St. Fremont.

This year the annual State Delegate Convention will be held on May 12-14 at the Los Angeles Airport Hilton. Interesting guest speakers will be on the agenda as well as numerous workshops/seminars. Division 91 will be entitled to send 3 delegates. Expenses are paid. Let us know if you're interested. More information on the next page.

SAVE THE DATE • SAVE THE DATE



**2023 Annual Convention
& Delegate Assembly**

May 17-19, 2023
Hilton Los Angeles Airport

Watch for all the details soon!

Sharon and Sharon

OFFICERS AND CHAIRPERSONS - Division 91

- | | |
|---|---|
| <p>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</p> | <p>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</p> |
|---|---|

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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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.

The 2023-24 Directory will be available at the luncheon in April.

2023 State Convention & Delegate Assembly

“CalRTA: Stronger Together, Making a Difference”

The 2023 Convention planning committee is working hard to put together another memorable experience for our members — this year it promises to be “Better Than Good!” The convention will be held in Southern California at the Los Angeles Airport Hilton from May 17-19. The Convention page on the CalRTA State website has also been updated to include the convention “Save the Date” notice (see image at right), perfect for copying and pasting into your Division newsletters and eblasts. More information will be added soon.

CalRTA leaders and potential leaders are invited to attend and participate in the annual Delegate Assembly as delegates for their Division: As a delegate, you’ll vote for State officers as well as the State Budget and proposed Bylaws amendments. You’ll also participate in Area Caucus meetings. Among other activities, dynamic guest speakers, Koffee Klatches, and twenty “breakout sessions” on a variety of topics will be offered over a 2-day period. [CLICK](#) (link below) to access the Convention page on the CalRTA website and the Save the date announcement.

<https://calrta.org/2023-convention-and-delegate-assembly/>

Treasurer’s Report

As of February 12 the balance in the division checking account was \$24,344.54

The grants account had a balance of \$1,212.43 on that same date.

Gene Amaral

We WELCOME NEW MEMBERS:
NANCY BRESSLER

WE OFFER CONDOLENCES FOR THE PASSING OF:

ROBERT GILBERT
SHARON MANHA
BETTY PACHECO
ILA SWITENBANK

VOLUNTEER HOURS

Only 34 members of Division 91 reported volunteering in 2023 for a total of 25,166 hours. I know the state will be asking for our 2023 hours in December, 2023 or January 2024. Please start keeping track of all you do for others so we have a more accurate and respectable report.

Time to Report Volunteer Hours!

1,933,167: The total number of volunteer hours reported by CalRTA Areas in 2017-2018, the last years recorded.

\$29.09: The dollar value of volunteer hours in 2017-2018.

\$56,235,828: Total value of CalRTA’s *reported* volunteer hours in 2017-2018, based on the dollar value above.

The current dollar value of volunteer hours for 2022 is \$35.56. What will be our statewide grand total this year? Have you submitted your Division’s TOTAL hours? If not, you can still submit your information.

[CLICK HERE](#) (link below) and complete the form, or... Send your total to CTC Chair Sue Breyer at <mailto:calrta.ctc@gmail.com>.

YOUR hours make a difference!

<https://docs.google.com/forms/d/e/1FAIpQLSfSgiMLRu4q9Jog2614c2O1q93Gc6r9ydlW4galvuNd2k7xsQ/viewform>

Have You Heard?

Compiled by Dolores Wright



Being retired certainly doesn't keep **Leo Hinkel** at home. With the weather cooperating, he and his wife, Sara, flew to southern California to be with their grandchildren for Christmas. It is always a joy to be with them and watch them grow up. Madison is now 11 and Brody is 9. Their handmade gifts were very special to receive. Madison made gifts using her sewing machine—two small pockets made out of fabric, one holding Chapstick and one a Starbucks card. They know how Papa loves Starbucks. Brody made a drawing of a race car decked out for Christmas, modeling it after the drawings Leo had made for each of his birthdays.

Leo's son-in-law, Lance, is very involved in, and organized, the Candy Cane Lane on their street. Many people come to see the lights and decorations and love the snow machine for the children. Several this year had never seen snow before.

Some years ago, Leo organized a Thursday Coffee group. These old timers from Newark teaching and principal days meet weekly at Starbucks and enjoy each others' company while discussing sports and many other topics. Leo also enjoys playing his banjo and singing lots of ole-time songs, "Oh Susannah," "She'll Be Comin' 'Round the Mountain," while his favorite in modern time is "Hey Jude." Listening to audio books is another thing Leo enjoys.

Leo and Sara have two daughters who are both teachers. Kristy teaches history at a junior college. This semester she will teach a new course called "Food in Global History." It is intended to boost interest and enrollment in the humanities. Leo thinks it has succeeded, as the class is full. Karen teaches kindergarten and loves the younger ones and the special humor they often bring to their conversations. It would be fun to attend each of their classes. They are all proud to be a family of educators.



But wait! That's not all! Leo was off on another trip to one of his favorite places—Pacific Grove. He, and all the family, celebrated Sara's birthday on February 2 (and Groundhog day).

Well, it seems that the pandemic has eased up enough for our retired teachers to go traveling around the world again. **Lynn Barrett** recently spent some time in Portugal. A memorable moment was when she realized that nearly everyone speaks English. That would surely make traveling there much easier for us English speakers. Seeing how rugged and mountainous Portugal is was one highlight of Lynn's trip. A surprising bit of information she learned is how long Portuguese have been exporting port!

Madeline Walch had a fantastic 10-day trip to Rio de Janeiro, Brazil, at Christmas time. She and a group of family members visited and celebrated the holidays with her son-in-law's family. Christmas was no presents, but she took small Christmas items to give away. Not many live Christmas trees were seen, but one shopping mall had two gigantic trees. Along some roads, the shapes of Christmas trees were created by lights and figures arranged to give the illusion of decorated trees. Very interesting!



New Year's Day was spent on the beach at Copacabana, with music, dancing, and fireworks at midnight. That night there were four barges on the bay with a fantastic fireworks show.

Madeline noted that many people live in small houses with small kitchens. She imagined how hot the kitchen would be if she had to cook Christmas dinner there, since it's summertime now!!

Highlights of the trip were the fantastic beaches, lots of good food, and, best of all, visiting with her large extended family.

How would you like to travel for seven weeks in the summer? Of course, you would probably want your sister and a couple of good friends to go along, too. That's exactly what **Suzon Kornblum** did! Some of the places they visited were Barcelona in Spain, Lyons and Paris in France, Belgium, and Amsterdam in the Netherlands.

A trip highlight was spending a week in Belgium with her Belgian family (result of Youth For Understanding exchange students). Her son spent a summer after his junior year with them. In earlier times, the families visited each other every other year. Another memorable moment for Suzon was spending a week near Rupit, Belgium, hiking near the Pyrannees and up steep trails. She did it!

What surprised Suzon about traveling seven weeks? There was not one negative event!

Costa Rica, Hawaii, Ireland, southern U.S., Australia, Germany, and Austria are special places **Bonnie Sloan** has visited. Two great experiences were petting koala bears and snorkeling in the Great Barrier Reef on her 59th wedding anniversary! Both sound like fun! In Alabama, Bonnie walked across the historical Edmund Pettus Bridge, named for Pettus, a lawyer, and decorated Confederate general who became a U.S. senator.



Bonnie's big surprise, though, was how far ahead of America that Australians are with recognizing their indigenous people.



An exciting event shared by **Jean Ficklin** is that her first great grandson was born in Washington, D. C., to Dr. Rhianna (Green) Redden and Mr. Corey Redden. Jean's granddaughter, Rhianna, is a graduate of James Logan High School.

Jean has another special event, too. An honor that she recently received is that the children's reading room at the new Newark Library is named for her! Congratulations!

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.



Grant News

By Florence Griffin



On behalf of Brett Walsh and myself, thank you for selecting our school-wide project Legacy Mural at Lila Bringhurst at FUSD as a recipient of your CalRTA Division 91 on December 6, 2022. We used your grant funds to purchase paints for all students and staff at Lila Bringhurst Elementary School to create ceramic tiles. We are attaching photos of our students (all covered in our media release) using and enjoying the supplies and materials that your CalRTA grant funded.



> By the end of the school year, our plan is to have every student and staff member at Lila Bringhurst Elementary School in FUSD use the supplies you funded to create a ceramic tile, and we will install a school mural. We plan to have a ceremony for the mural too and will definitely put CalRTA on the thank you plaque, and invite you to see the final product!

> With Gratitude,

> Kristine Tsung (on behalf of my partner teacher Brett Walsh and myself)



Winners from Guy Emmanuel School Left to Right: Principal Clinton Puckett, Satise Dizon, Luke Green, Jason Lowe, Sara Maes, Allison Sayvong, and CalRTA#91 member Gail Stringer.

Thank you CalRTA for choosing Lila Bringhurst for the grant, and everyone for your ongoing support. We are so excited! This grant to fund our legacy tiles project will benefit the whole school. I am sharing our happy photo. Our photo can be shared on social media. All students are covered in my media release. Have a wonderful day!

Thanking you, Kristine Tsung

Below: CalRTA member Norm Howell presents check to Ms. Kristine Tsung (Tsung Mei Teacher) 宗玫老師



5th Grade 五年班 - Mandarin Immersion Program
Lila Bringhurst Elementary School (Blazers) 开拓者,
Room C226
45051 Wisdom Road, Fremont, CA 94538
eMail: ktsung@fusdk12.net



Nicole Oviatt receives her Grant Award check from CalRTA member Norm Howell with her class at Oliveira School in Fremont.



Marissa Quinonez and Celina Cesena of Newark Jr. High receive their Grant Check from Co-president Sharon Yool. Center.



Jessica Pollock of Schilling School in Newark receives her Grant check from CalRTA#91's Co-president Sharon Yool.



Emilyn Leary, science teacher at Kitayama, School in New Haven Unified School District received her Award .



Eileen Cristobal-Rodriguez and her Transitional Kindergarten class at Kitayama School in New Haven receives her check from CalRTA#91 member Florence Griffin.

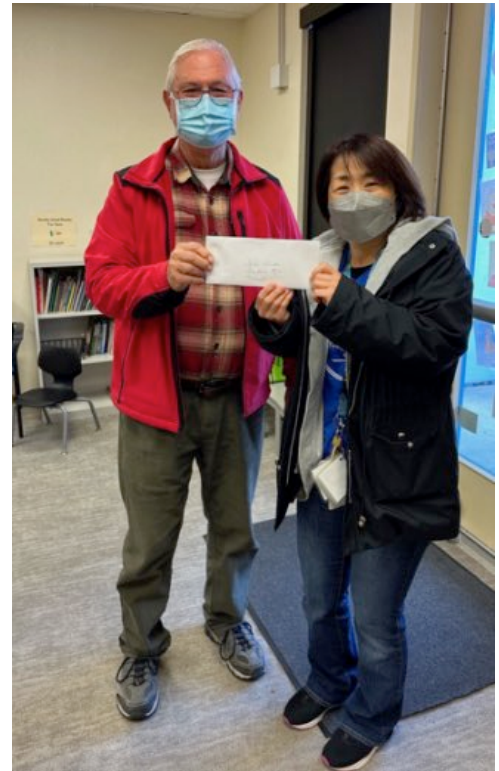


Kavita Narayanamurtha receives her check from Norm Howell in Her classroom at Forest Park Elementary School in Fremont.

An Award Grant was also delivered to Wellness Teacher Wini Mendoza at Eastin Elementary School in New Haven Unified School District, however she was absent that day, so there is no picture.



Mike Sung of Bridgepoint Continuation School In Newark receives his grant award from CalRTA #91 Co-President Sharon Yool.



Sachi Kondo of Glankler –Rix School receives her Grant check From CalRTA#91 member Norm Howell.



Daniel Thibodeaux from Cabrillo School receives his Grant check from Norm Howell.



Lalitha Srinivasan of Mission Valley School receives her Grant Check from Norm Howell

Donations to the mini-grant fund

These are the memorial donations to the grant fund since the Winter, 2023 edition of Fun Times:

By Judy Molander, Financial Secretary

IN MEMORY OF:

Elaine McCarty by Florence Griffin
Betty Pacheco by Barbara and Gene Amaral
Betty Pacheco by Muriel Rodrigues
Betty Pacheco by Diana White
Ila Swithenbank by Muriel Rodrigues
Robert Gilbeau by Division 91
Sharon Manha by Division 91
Betty Pacheco by Division 91
Ila Swithenbank by Division 91



General donation by Maureen Kamei
In honor of Grandson Evan Bell's 15th Birthday by Ruth Bell



IN HONOR OF

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 Code _____
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

Please return this form with your gift.

Mini-Grants

Florence Griffin, Committee Chair

Despite the fact that I had to make two trips to Virginia during the process of issuing the Grants, it went very well. That was thankful to the Committee who pitched in and helped enormously. My sincere thanks go out to Gene & Barbara Amaral, Norm Howell, Maureen Kamei, Gail Stringer, and Sharon Yool. The grant checks were definitely appreciated. Thanks also to Maureen Addiego for her excellent job in presenting the recipients in the newsletter.

Our family has been going through some difficult times the past 6 months, and I really haven't gotten the **Spring Raffle** organized yet. Can you help by bringing a basket or an article for the raffle? If you let me know by April 1st, I'd be glad to make up a donation label giving you credit. Some suggestions are Spring basket, garden basket, Easter basket (luncheon on the 5th, Easter 9th), garden ornament, spring flowers, large jar of jelly beans or the like, spring cleaning, butterfly or humming birds. I'll make one myself, but look forward to your donation with thanks.

Response to New Year's cards:

Enjoying my "New Digs!" Thanks for the card. Season's Greetings and Happy New Year to you all there. Missing meeting with all my teacher friends from #91. My abrupt move from the Bay Area to Louisiana was frantic, but I'm settling into calmer Southern Living right nicely here. Even though the mosquitoes always manage to find me no matter my efforts to hide, the change in scenery outdoors is refreshing, green. Adopting the adage, "Bloom where you're planted." Barbara Hess Clark

Thank you for sending the New Year's Around the World card and happy new year to Calrta. Pat Brodehl

Thank you. This was a very nice card to send to members. Some of us have had some challenging times. Andrea Cameron



Thank you. Gail Stevens

Thank you - it was a beautiful card. Jeannie

Thank you and happy new year to all. Janice Squires

Thank you so much for your heart warming card - wishing you and yours best wishes for 2023 as well. Thank you for all you do for us. Maureen Kamei

Many thanks, Marilyn MacKinnon

Great choice of card. Thanks for doing this. Sharon Yool

Thank you and happy 2023 to ALL. Thank you for all that you do. Barbara Smith

Thank you. Happy New Year Sandra Aguilar

Thank you. Very nice. Happy New Year Jan Ten Bosch.



January Luncheon



Patricia Schaffarczyk, from the Museum of Local History, gave a fascinating talk on the history of schools in the Tri-City area before 1950 which also included many slides.



Thanks to all who returned the luncheon program survey. All of the responses indicated that attendees prefer educational rather than entertaining programs. With that in mind the program for our April luncheon will be entitled “Understanding Medicare: An Overview of Coverage and Options”. The presenter will be Diana Gray who has been with HICAP for over 20 years.

A special thank you to Rose Marie Everett and Suzon Kornblum. They volunteered to attend/ serve on the program committee.

Insurance Bits ‘N Pieces

By Yvonne Brown

INSURANCE COMPANY CHANGES

In this newsletter, Fun Times, you’ve learned about these insurance companies which are endorsed by CalRTA....E.J.S. Insurances, Inc. and California Casualty Services. Over the years, they’ve increased in the services they’ve offered, that is, particularly E.J.S. Insurance Services. Very recently, we all received information in our CalRTA CONTACT periodicals that E.J.S. Insurance Services had united with AMBA (Association Members Benefits Insurance Agency-Metlife).



With AMBA, many services are still available. Most recently, we all, also, received from AMBA, information for joining the dental insurance program. This is, of course, endorsed by CalRTA. *

California Casualty Insurance, in addition, has sent information to members regarding their services which include auto and home insurance coverages.

*(If you are currently taking advantage of the dental or vision insurance that MAY be included with your Senior Advantage plan, you might want to compare that plan with the one offered by AMBA to determine which, if either, is the best for your particular needs.)

GIANT HEALTH BILL

According to an article in the East Bay Times (January 23, 2023), “December’s omnibus bill was also a giant health bill.”

“The giant spending bill passed by Congress last month....quietly rewrote huge areas of health policy: Hundreds of pages of legislation were devoted to new health care programs.....The coming change made the omnibus bill a critical opportunity to pass pieces of legislation that might have withered in the new Congress.”

INCOME-RELATED MONTHLY ADJUSTMENT AMOUNTS (IRMAA)

In November 2022, some CalRTA members may have received a letter relating to the Social Security Act. According to this Act, “some people are required to pay higher premiums for their Medicare Part B (Medical Insurance) and Part D (Prescription Drug Plan) based on their income. We use information the Internal Revenue Service (IRS) provides us to decide if you will need to pay these higher premiums. Based on your income, you are required to pay these higher premiums for 2023, which are called the Income-Related Monthly Adjustment Amounts (IRMAA). The IRMAA information is for one year only.” Along with the letter, you will find higher premium amounts listed on the back of the letter from Social Security, which may apply to your situation.

ARTHRITIS

If you might be having “Issues” with Arthritis and would like to learn more about it, Washington Hospital provides a monthly support group. It meets at Washington West on the fourth Thursday of each month. Contact Sandi Lin at (510) 818-7450 for more information.



CalRTA BOOK CLUB MEETING

Our CalRTA Book Club continues to meet on the second Monday of the month. For the last few months we have been meeting at Jack's Brewing Company at the Hub at 11:30 a.m. We have a small separate room where we can meet and enjoy lunch as we discuss our book for that month.

Our next meeting will be March 13 at 11:30 a.m. at Jack's at the Hub. Terry Connelly will lead a discussion of the book, *RUN, ROSE, RUN*, by James Patterson and Dolly Parton.

Our April meeting will be on the 10th at Jack's where Florence Griffin will lead the discussion of the book, *YOU CAN'T BE SERIOUS*, by Kal Penn. At our May 8 meeting Carolyn Zeljak will lead a discussion of the book, *THE BOOK OF LOST NAMES*, by Kristin Harmel. On June 12 Jude Orr will lead the discussion of the book, *LESSONS IN CHEMISTRY*, by Bonnie Gaarmus.

We welcome new members to join us at our book club meetings. If you have any questions, please call Carolyn Zeljak (510) 673-6724.

"From" Spoofing: Using Your Name + Email Address By Marilyn Smith

Who's sending email from my email address?

Have you ever received email from your own email address? Or have friends told you they have, but you really didn't send anything? I think everyone has had this startling experience, but what can you do?

This spamming practice is called "From:" spoofing. Spammers know how to "fake emails to look like they came 'From:' email addresses that have nothing to do with them." That means yours and mine. And, as AskLeo says, "It's highly unlikely someone has hacked your account ... Annoying, but benign."

Try this: Use your favorite search engine and enter your own email address. What happens? Are you surprised? I certainly was! This is one way spammers find our email addresses, and none of us can control it. So don't sweat it! You can block and report it as spam or simply delete and move on!

You can read more about this topic here: <https://askleo.com/someones-sending-email-address-stop/>

CTC Roundtable Meetings: You're Invited!

The State CTC meets the 2nd Tuesday of each month at 9:00 am, except July. These meetings are for all Area CTC Reps, but Area Directors, State Board members, and Division leadership (or potential leadership) are invited and welcome to sit in and see what it is we do! Meeting dates for 2023 are as follows:

February 14, March 14, April 11, May (at Convention), and June 13. If you wish to be added to the Roundtable email list, please contact CTC Chair Sue Breyer at calrta.ctc@gmail.com.

One-Stop-Shop Saves Time and Effort!

Nearly 75 resources right at your fingertips! No searching, no time wasted, just peruse the chart and click or tap to your heart's desire. It's the **CTC One-Stop-Shop** document with links to instructional videos and "How To" handouts for a variety of CalRTA resources in a number of categories, including the following: **Newsletters, Division Websites, Zoom, Social Media, Google, Microsoft Excel, CalRTA YouTube recordings, Division Resources, and CTC-related publications and trainings.**

Just [CLICK HERE](#), (or use the link below) download the PDF to your computer (I suggest you keep it on your device's desktop for easy access), then click, click, click!

<https://drive.google.com/file/d/1Pe3O1kge0-Fe1gAoTT8qwuHYMGmli2FT/view>

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/

SUBSCRIBE
to the CalRTA YouTube Channel

STEP 1 - Click Subscribe 

STEP 2 - Click Notification Bell 

Be the first to see new videos and updates!
[youtube.com/user/CalRTA](https://www.youtube.com/user/CalRTA)

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

SUPER SENIORS!!

These are the best years of our lives

- An extensive study in the U.S.A found that the most productive age in human life is between 60-70 years of age.
- The 2nd most productive stage of the human being is from 70 to 80 years of age.
- The 3rd most productive stage is from 50 to 60 years of age.
- The average age of NOBEL PRIZE winners is 62 years old.
- The average age of the presidents of prominent companies in the world is 63 years
- The average age of the pastors of the 100 largest churches in the U.S.A. is 71.
- The average age of the Popes is 76 years.



A study published in *NEW ENGLAND JOURNAL OF MEDICINE* found that at age 60, you reach the TOP of your potential, and this continues into your 80s. This tells us, in a way, that it has been determined, that the **best years of your life** are between 60 and 80 years.

SOURCE: NewEnglandJournalofMed. (2018)

LUNCHEON MEETING AT THE ELKS LODGE

38991 Farwell Dr., Fremont, CA 94536

Wednesday, April 5, 2023

11:15 a.m. – 1:30 p.m.

Program



Our presenter for our April luncheon is Diana Gray who has worked with HICAP for over twenty years. She will be speaking on “Understanding Medicare: An Overview of Coverage and Options.”

Lunch Menu

Chicken Dijon, Alfredo Pasta (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 our usual drawing to raise funds for our Grant Fund.

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

.....
Luncheon cost: \$20.00 per person. Reservations must be received by Tuesday, March 28, 2023. 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? _____



Membership

Do you watch PBS stations on TV? They frequently have program breaks when they ask for pledge support to pay for the programs they purchase and we viewers enjoy. You'll hear them offer "sustained membership" where each month a chosen sum gets deducted from your credit card. They comment about their gratitude for this kind of dependable support.

CalRTA's Dues Deduct payment method is CalRTA's version of this. Since 2021 we have been offering a monetary incentive to cash-paying Division #91 members if they switched to dues deduct. THANK YOU to the 14 Division 91 members who took advantage of last year's "22 in 22" program. It's now 2023 and we are continuing our program. When your annual bill comes from the state CalRTA office reminding that your yearly dues are coming due just mark that you want to switch. Division #91 gets notified and we will send you a \$23.00 to THANK YOU! Folks, as years go by and maybe we grow forgetful this is a way of keeping our dues paid and CalRTA reliably funded.

Blessing on the 273 Division91 members who are already dues deduct and blessing on the cash payers who pay their dues regularly each year without extra reminding. We appreciate you all!

Welcome to our newest members:

Audrey Fambo, Sharon Sue Kirker, Kim Takacs and Nancy Bressler

***** Be sure we keep up on what CalRTA is doing for us by reading the Government Relations Update and other articles in the CONTACT magazine. Muriel Rodrigues Membership Contact Div 91 Area 4 Mar 2023

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

Name (First) _____ (Middle) _____ (Last) _____
Street Address _____
City _____ State _____ Zip _____
Email _____
Phone _____ Cell _____
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.

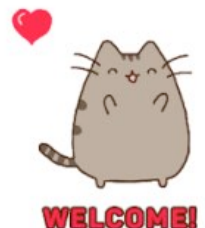
Should amount of dues be adjusted, as deemed necessary by CalRTA, I authorize that the adjusted deductions shall continue unless I notify the CalRTA business office in writing to the contrary. To terminate dues deduction, I agree to make my request in writing to the CalRTA office.

 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



HOW TO PAY WITH YOUR PHONE

Most smartphones and smartwatches offer a payment system that's more secure than using a credit card. With mobile payments, no personal information or account numbers are input into the retailer's computer system. Once you get used to it, paying this way can be quicker than using a card. Note that Apple Pay (for iPhones and Apple Watch) and Google Pay (for Android-based phones and smartwatches or Apple devices) work pretty much the same way.



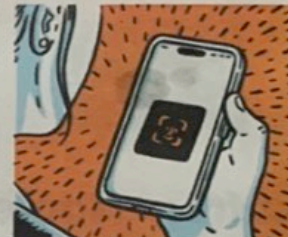
1. Launch the device's pre-installed payment app. That's Apple Wallet for iPhones or GPay for Android devices.



2. Tap on the "+" icon (Apple Pay) or the "\$" icon, then "Add an Account" (GPay), then enter credit or debit card information into the fields. You can add multiple cards and select a default card you use most.



3. When making a payment, launch the app, select a card (unless using your default card) and hold your smartphone or smartwatch near the merchant's credit card terminal.



4. Confirm the purchase. If you're using a debit card, you may also be asked to enter your card's PIN.
—Jason R. Rich

Sign Up for Legislative Alerts!

Take Action with "Legislative Alerts"

If you are ready for a quick way to connect with legislators and get things done for retired teachers, make sure you get CalRTA's Legislative Alerts in your email. "Take Action Tuesdays", "Wake Up Wednesdays" and "Tell Your RepThursdays" come right to your INBOX and take about 3 minutes of your time. If you are not getting these alerts, go to <https://calrta.org/advocacy-action/>, scroll to "Are you receiving emails from CalRTA?" and click on "Sign up for email communication." ***We can do this.***

Our Major Goal

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

CalRTA★

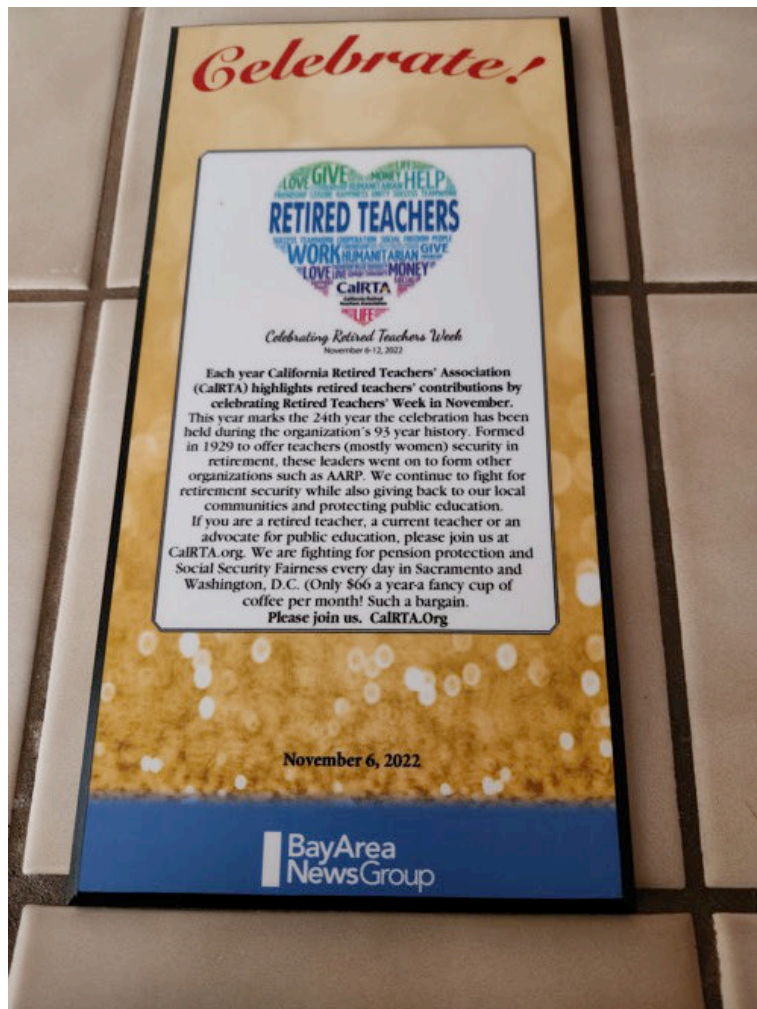
California Retired
Teachers Association

Mary Kay Henderson, Area IV Co-Director

Area IV's 7 Divisions have been busy celebrating Founder's Day in honor of Laura E. Settle and/or anniversaries. Division #59 (Hayward, San Leandro, Castro Valley and San Lorenzo) had a luncheon February 7th to honor the woman who organized our CalRTA back in 1929. Division #52 (Diablo Vista) invited State Leaders, mayors, and other honored guests to toast their 60 year success as a Division. Dan Ashley, an ABC anchor, was their keynote speaker. Division #02 (the second Division to join CalRTA) commemorated 75 years as an organization last year. Number 02 includes retired teachers from Oakland, Alameda and other nearby cities. Our Division #91 is the "youngest" in California and we have yet to celebrate our 23 year anniversary, delayed because of Covid. Maybe when we reach our 25h?

AMBA—CalRTA's newest acronym has been sending out information to our members to let them know the services they offer. They have partnered with E.J.S Insurance Services, our 43 year discount provider. AMBA stands for Association Members Benefits Advisors. This organization offers new and enhanced Group and Group-discounted programs to help existing members and to increase our membership. The discounts on insurance and long term care cannot be given unless a member of CalRTA. To date, 500 plus, have joined us. This is music to our Membership Chairs and aides our recruitment efforts throughout the state.

And speaking of acronyms—the MRRC (Membership Recruitment and Retention Committee) is now just the MC (Membership Committee.) Much easier to remember. And while we're at it—the CTC stands for the Communication/Technology Committee and the GRC stands for Government Relations Committee also known as Legislation. These are our State Committees that work with the Area Directors and the Executive Board to coordinate the 85 Divisions throughout the state. (There are 12 Areas.)



CalRTA's 2023 Annual Convention & Delegate Assembly will be held May 17-19 at the Los Angeles Hilton. If you would consider being a delegate in support of the organization that protects our pensions, supports public education and fights for Social Security Fairness in Washington DC and so much more, please let Sharon Blattel or Sharon Yool know and they will give you a registration form. Our Division is allowed 3 delegates plus our president. The keynote speaker will be Patrick O'Donnell, former Assembly member and Chair of the Assembly Education Committee and a former teacher. Our state lawyer, Mark Alcon, will present the fiduciary responsibilities of our membership and leadership. Hope to see you there.

And finally, our ad for Retired Teacher Week in November, 2022, was sent to me to help us remember our special week. The graphic is attached here. Remember that Day of the Teacher, the second Wednesday of May, is May 10th this year. Time to start planning how to honor our current teachers that day.

