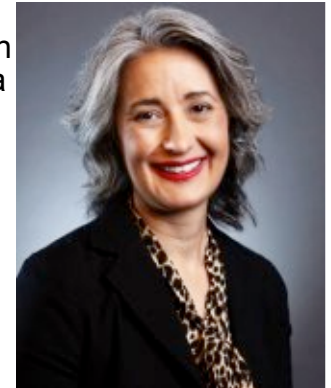


A MESSAGE FROM YOUR PRESIDENTS Sharon Blattel / Sharon Yool



Jennifer Baker, CalRTA State Legislative Advocate, is scheduled to speak at our Wednesday, October 4th luncheon. She will give us an update of the California legislature and will address the recent Assembly Speaker transition and how the following changes in Committee leaders and members may impact the issues that CalRTA works on in the capitol. She will also summarize key legislative accomplishments for the past year and what CalRTA may be working on next year. We hope that you will be able to attend.



There will be a short time at the conclusion for questions.

A special Thank You to our division Webmaster/ Web Editor **Jerry Sabo**. He worked with SIR to share the expense of purchase and installation of the new larger screen for future luncheon programs.

Also a special Thank You to **Dolores Wright** who compiled the "Have You Heard?" column for many issues of our Division 91 Fun Times. We thank her for many interesting travel and event stories experienced by our fellow CalRTA members. If some other members would like to compose for the newsletter, we're sure Dolores would be among those of us who would enjoy reading that.

OFFICERS AND CHAIRPERSONS – Division 91

Co-President: Sharon Blattel	Mini-Grants: Florence Griffin
Co-President: Sharon Yool	Resource Services: Sharon Yool
Secretary: Florence Griffin	Treasurer: Gene Amaral
Reservations: Janie Caldwell	Membership: Muriel Rodrigues
Member Contact: A. King and Sybil Hoffman	Insurance: Yvonne Brown
Communications: Mary Kay Henderson	Cheer & Sympathy: JoAnn Houk
Publicity: Open	Web Master: Jerry Sabo
Legislation: Stella Torres	Web Editor: Jerry Sabo
Events: Carolyn Zeljak	Ducks for Bucks: Florence Griffin
Activities: Open	
Area IV Co-Director: Mary Kay Henderson	Area IV Membership: Open
Book Sales: Lyneil Lansing Wasser	Circulation: Carolyn Zeljak
Financial Secretary: Judy Molander	
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.

INSIDE THIS ISSUE

Announcements	4,7,9,11
Book Club	5
Cheer & Sympathy	2
Directory Changes	2
In Memory	2
Insurance	12
Legislation	10,13, 15
Luncheon	5,6
Membership	2
Mini Grants	3,4
Officers/Chairs	1
President's Message	1
Quick Tips	11
Resources	12
Treasurer's Report	7,8

Membership

WE WELCOME NEW MEMBERS:

EDITH (EDE) CHRISTENSEN
PAULA DOWELL
MARY HEATON
LUCRETIA PEBBLES
DONNA D'AMBROSIO



WE OFFER CONDOLENCES FOR THE PASSING OF:
BARBARA BURRI

DIRECTORY UPDATES:

RUTH BELL moved to 2860 Country Drive #140, Fremont, CA 94536-5366
PATRICIA FRAHER moved to 3800 Walnut Avenue #235, Fremont, CA 94538
PATRICIA FRAHER new phone is 510-917-4029
FLORENCE GRIFFIN new email is dfmenz@comcast.net
MARY KAY HENDERSON moved to 142 Basinside Way, Alameda, CA 94502
CHRISTINE HUNT new phone is 650-248-7117
MICHELE KEYS MC INTIRE mailing address is 3742 Concord Blvd. Concord, CA 94519-1808
NORMA RICHEY moved to 1000 E. 14th Street Apt. 324A, San Leandro, CA 94577-3793

VOLUNTEER HOURS

I hope you are keeping track of your volunteer hours. They will be due to me about January, 15, 2024.

Judy Molander
Financial Secretary

Help a New Member Fill Out This Enrollment Form

CalRTA Division #91

Name (First) _____ (Middle) _____
(Last) _____

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 check and application to : Muriel Rodrigues 5342 Westbury Ct. Newark, CA 94560-1353

Donations to the mini-grant fund

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

By Judy Molander, Financial Secretary

IN MEMORY OF:

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

- In memory of Gene Danielson by the Jager Family
- In memory of John Wharton by Edward Roberts
- In memory of Bernie Hofmann by Connie Hofmann
- In memory of Sue Miller by Division 91
- In memory of Richard Paynter by Division 91
- In memory of Janice McEneaney by Division 91
- In memory of Caroline Hendee by Division 91



Please return the form below with your future gift.

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 where acknowledgment is to be sent _____

Amount Enclosed _____

Make check payable to CalRTA Division #91

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

Please return this form with your gift.

GRANT FUND

by Florence Griffin

The last luncheon we added \$345.00 to the Grant Fund from the raffle, books sales, and school houses. Thank to all of you who participated in adding to the balance. The Budget Committee authorized the transfer of \$2,000 from the checking account to the Grant Account. So, we now have \$5,334.70 in the Grant Fund as of August 24th. We thank the Treasurer, Gene Amaral, for his work on this, as well as Sharon Yool for bringing the school houses and Lyneil Wasser for bringing the books. There was \$420 added from memorial donations.

At the October luncheon we will have a gift card tree, as we have had in the past. Several members have already contributed gift cards, and it would be good to have at least a few more. If you wish to contribute a card, please drop it in the mail to me so I can get it ready to hang on the tree. I'm also planning on raffling off a quilt donated by Piecemakers Quilting Guild of So. Alameda County.

Shortly after the luncheon the Grant Committee will be meeting to establish timelines and the date when applications for our Grants will be sent to the three Districts. If you have a grandchild, other relatives, neighbor, friend, or present teacher who you think would benefit from one of our grants, please let them know the applications will be coming soon!

Looking forward to seeing you at the October 4th luncheon.



MAILING NEWSLETTERS / WOULD YOU LIKE TO HELP ?

Four times a year the paper copies of our division newsletter get folded and each put into an envelope and sealed. We can deliver the materials (newsletters, envelopes, glue sticks) to your home when Staples has them ready for us. This activity can be done in the comfort of your own home in front of the TV! You can even have a friend help you. When you're done with that task, the next day you can bring them back to us or we can come to your house and pick them up. We'll put the labels on and take them all to the Post Office. The dates we need help are the weeks of September 14, December 14, March 14 and June 13. Let us know if you're willing.

Contact Sharon Yool

text or call: (510) 371-2584

email: sharonyool@yahoo.com

Remembering the July Luncheon



Our speaker was be David Libby, Volunteer Coordinator for CERT (Community Emergency Response Team). He talked about home preparedness, food and water preparedness, medical preparedness, evacuation preparedness, and utilities.



CalRTA BOOK CLUB

Our next book club meeting will be Monday, September 11, at 11:30 a.m. We will meet at our usual place, Jack's Brewing Company at the Fremont Hub. There is a separate room in the back we use for our meetings.

We have switched the order of the books to be discussed because of the schedules of our presenters. In September we will be discussing THE WORLD OF CURIOSITIES by Louise Penny. At our October 9 meeting we will be discussing PACHINKO by Min Jin Lee. Our November meeting on November 13 we will choose our books for next year.

At our August meeting we discussed the donations we collected in memory of our longtime member, Jean Blossom, who recently passed away. We decided to donate the funds to the library at Olivera School where Jean had been a teacher.

We welcome new members to our book club. Our meetings are on the second Monday of the month. Please feel free to call or text Carolyn Zeljak (510-673-6724) with any questions.

LUNCHEON MEETING AT THE ELKS LODGE

38991 Farwell Dr., Fremont, CA 94536

Wednesday, October 4, 2023

11:15 a.m. – 1:30 p.m.



Program

Jennifer Baker, CalRTA State Legislative Advocate, will be speaking on “Sacramento Update: Changing Leaders and the Economy.”

Lunch Menu

Chicken Marsala, Cheese Tortellini w/Alfredo Sauce

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 and a quilt to raffle off to raise money for our Grant Fund. Please let Florence Griffin know if you would like to donate a gift card.

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

RAFFLE!!!



Luncheon cost: \$20.00 per person. Reservations must be received by Tuesday, September 26, 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? _____

Are you available to give someone a ride to the luncheon? _____ What is your zip code? _____



Your Money, My Money, Our Money

Included in this newsletter (next page) is the proposed budget for Division 91 for the fiscal year July 1, 2023 to June 30, 2024. 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(s) to 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. Our main source of income is your dues. Remember, this budget reflects how your money is to be spent.

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.

Treasurer's Report

As of August 26, the balance is the division's checking account was \$19,885.80 The balance in the division's grants account was \$5,334.70 on that same date.

WE ARE IN NEED OF BOOKS!

We really appreciate all of you who have donated books to our book sales, and at present we are in need of more. Please check through your own collections or ask your friends to see if we can make more new titles available. You are welcome to bring some with you to the luncheon, or if you would like your donation picked up, please contact Lyneil Wasser.

Thank you so very much to the generous puzzle donors! The number of quality puzzles this last year has been absolutely amazing, and people enjoy the fun of choosing their favorites. If you would like to donate, puzzles should be complete and in a ziploc bag in the box.

As a reminder, hardbacks are \$2.00, paperbacks are \$1.00, DVDs are \$1.00 each, audiobooks are \$1.00 or \$2.00, and puzzles are marked as \$1.00 or \$2.00. Thank you for your wonderful donations and for continuing to buy books! All proceeds go to the teacher mini-grant fund.

Sending Holiday Cards

Three years ago, CalRTA Division 91 began a tradition of sending paper and e-cards to our members during the winter holidays and again in late spring/ early summer.

Nice feedback has encouraged us to continue this program. Want to help? We need volunteers (with good handwriting) to write a provided message and address the envelopes. People with an e-card program can help by sending a provided message. We usually send these winter cards in late November/ early December.

All materials are supplied: paper cards and envelopes, a list of about twenty folks to address either paper or e-cards to, stamps, and division return labels.

If you're interested in volunteering your help in this way for a couple of hours, please contact Sharon Yool.

Contact Sharon Yool
text or call (510-371-2584
Email: sharonyool@yahoo.com

CalRTA Division 91
Budget for 2023 to 2024

1		Proposed for
2	INCOME	2023 to 2024
3		
4	Dues	\$ 9,300.00
5	Dual Members	\$ 66.00
6	Luncheons	\$ 4,000.00
7	Transfer from Grants Account	\$ 5,000.00
8	Other Sources of Income	
9	Funds from Checking Acct.	\$ 5,834.00
10		
11	Total Income	\$ 24,200.00
12		*****
13	EXPENSES	Proposed
14		Expenses
15	OFFICERS EXPENSES	
16	President	\$ 100.00
17	President Elect	
18	Secretary	\$ 30.00
19	Treasurer	\$ 30.00
20		
21	Total Officers' Expenses	\$ 160.00
22		
23	COMMITTEES	
24	Communications	\$ 50.00
25	Legislation	\$ 25.00
26	Membership	\$ 2,000.00
27	Historian	\$ 50.00
28	Cheer & Courtesy	\$ 50.00
29	Financial Secretary	\$ 800.00
30	Newsletter Editor	\$ 50.00
31	Resource	\$ 25.00
32	Publicity	\$ 500.00
33	Grants	\$ 2,050.00
34	Event Planning	
35	Total Committee Expenses	\$ 5,600.00
36		
37	PUBLICATIONS	
38	Printing FUN Times	\$ 3,200.00
39	Mailing FUN Times	\$ 500.00
40	Printing Directory	
41	Mailing Directory	\$ -
42	Other	
43	Total Publications	\$ 3,700.00

48	MEETINGS	
49	Luncheon Costs	\$ 7,500.00
50	Program	\$ 400.00
51	Other	
52		
53	Total Meetings	\$ 7,900.00
54		
55	OTHER EXPENSES	
56	Bank Charges	\$ 170.00
57	PO Box & Permit	\$ 550.00
58	Member Memorials	\$ 500.00
59	Grants Awarded	\$ 5,000.00
60		
61	Conferences	\$ 500.00
62	Website Expense	\$ 50.00
63	Raffle Expense	\$ 70.00
64	Total Other Expenses	\$ 6,840.00
65		
66		
67	Total of All Expenses	\$ 24,200.00

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.



THINGS YOU SHOULD KNOW ABOUT CALRTA

- **Characterized by its grassroots activism. Volunteerism is at the core of the Association's appeal. All officers serve without pay and leadership grows from the local level.**
- **Reputation as a tireless watchdog over CalSTRS. The Association helps ensure that the state honors its commitment to teachers and develops and supports fiscally prudent measures to improve the financial security of retired teachers**
- **Provides scholarships to student teachers and grants to classroom teachers.**
- **Not a club. Your membership supports the efforts of the Association just like your support of other environmental, conservation or research causes. Although we have meetings throughout the year, you are not required to attend. You will get a newsletter and magazine that keeps you informed.**
- **Not limited to retired teachers. Anyone who supports teachers and education can join**

If this is not convincing, think about how marvelous it has been to get your monthly pension check while so many others have to line up for hours at a food bank just to stay alive. We are fortunate to have CalSTR

BENEFITS FOR OLDER RETIREES ARE BASED ON RETIREMENT DATE, NOT AGE

You may recall that last fall we all worked hard to send messages to Gov. Newsom supporting SB 868. Our efforts worked and the bill is now law. Here is the provision:

This Bill: SB 868 provides additional SBMA benefits to STRS members and beneficiaries through an increase that applies to the total benefit currently being paid, **effective July 1, 2023**. This increase is subject to a 2% annual benefit adjustment and any applicable purchasing power protection, both of which are funded from the SBMA. The increase is to be paid quarterly. The percentage increase is based on the year the **member retired**, became disabled or died and applies only to CalSTRS members and beneficiaries of members who began receiving a benefit prior to 1999.

Period during which retirement, disability or death occurred & Percentage increase:

After December 31, 1998	0%
Between January 1, 1990, and December 31, 1998	5%
Between January 1, 1980, and December 31, 1989	10%
Prior to January 1, 1980	15%

If you are in one of these groups you did start **earning** this benefit on July 1, 2023, HOWEVER you will not see any additional money in your retirement pay until October 1. In the October 1 (Sept 30) check you should get the additional percent for the three months of July, August and Sept. This will appear as a separate line item, similar to the 85% inflation protection that you got (possibly) this month.

CalRTA Board Meeting Summary

May 19-20, 2023



- **GRC Shares Recommendations on Bill Positions:**
 - **SB 637 – Watch**
 - **SB 660 – Watch**
 - **SB 765 – Watch**
 - **SB 885 – Watch**
 - **SCA 4 – Opposed**
 - **SCA 5 – Opposed**
- **CalRTA Bylaws/Standing Rules to be Reviewed:**
 - CalRTA Attorney, Mark Alcorn, will review the CalRTA Bylaws and Standing Rules and make recommendations about areas of concern.
- **Expense Claims:** To ensure that expense claims are processed as quickly as possible after submission, the Board has voted to allow the State Treasurer, State President or CalRTA CEO to approve claims IF the primary approver is not available.
- **State Standing Committee Reports:**
 - **CTC State** Chair Sue Breyer urged all Area Directors to encourage Division leaders and members to attend monthly Roundtable meetings – all are welcome. With the election of new officers in many Divisions, CTC emphasizes that Divisions should update their leaders and Division websites using the online form. Area Directors are to email Sue Breyer with any Area leaders changes.
 - **State GRC** Chair Kathy Kinley thanked the Board for taking positions on bills, shared a handout with GRC Area Rep responsibilities and an additional handout with the Governor’s May budget revisions.
 - **State MC** Co-Chair Lorraine Martinez shared that the May 3rd Armchair Chat would be rescheduled to June 7th and suggested that future “chats” be held on different days to accommodate our members. She requested to view membership data and determine ways to reach our cash-lapsed members. Membership meetings are also open to all CalRTA members.
- **Succession Plan:**
 - President Suzie Dixon introduced a “succession plan” for key CalRTA leadership positions to ensure that these positions are not left vacant without a successor.
- **R.E.A.C.H. Committee:** This new committee, to be launched in September, is designed to help Divisions that are facing challenges with recruiting new leaders and members. **R.E.A.C.H.** stands for **R**each Out, **E**ngage with Leadership Group, **A**sk for help/needs, **C**ollectively Work Together, **H**elp Create Solutions.
- **Fundraising for Advocacy:** Donations and fundraising for advocacy on the part of Divisions is legal, and it was suggested that Division newsletters share this information to publicize advocacy efforts and explain ways to donate.
- **S.M.A.R.T. Goals:** Each State Committee Chair and Area Director has been tasked with developing two (2) attainable “SMART” goals for the next fiscal year. These goals are to be **S**pecific, **M**easurable, **A**ttainable, **R**elevant and **T**imely and will be shared at the State Leadership Conference in September.

*NOTE: This is an **abbreviated** summary of key points in the minutes of the recent Board of Directors meetings, approved by State Secretary Lorraine Martinez. Complete minutes may be found on the State website by [CLICKING HERE](#) once they have been approved and uploaded.*
Sue Breyer, CTC State Chair 6/16/23

Do you find joy in music?

Join like-minded folks at conveniently local Sunday afternoon concerts of The Bay Philharmonic Orchestra.

Are you familiar with The Fremont Symphony Orchestra which has been performing concerts for decades in the Fremont area at churches and most recently at Logan High School's theater in Union City? Now this year they have a new name and a new venue. Now known as The Bay Philharmonic, they will now be performing at Chabot College Center for The Performing Arts.

In the upcoming 2023-2024 season THE BAY PHILHARMONIC will be performing these concerts:

October 1, 2023 BROADWAY'S BEST

December 17, 2023 A HOLIDAY SPECTACULAR

March 17, 2014 CELTIC CELEBRATION

June 23, 2024 TCHAIKOVSKY GOLD

These concerts will entertain you with gorgeous lighting and sets, extraordinary guest performers such as Broadway stars or award-winning pianists or groups of singers or dancers. All to carry out the theme of the concert in enjoyable different ways. These concerts are an event you'll be so pleased to experience.

Even just watching the enthusiasm with which Jung-Ho Pak conducts this orchestra is entertainment in itself!

Want some personal opinions of this group's ability to deliver a most enjoyable afternoon of entertainment? Ask some of our fellow CalRTA members who attend their performances: Sharon Yool, Carolyn Zeljak, Muriel Rodrigues, Lyneil Wasser, etc. info@bayphil.org

Watch out for recent scam tactics

information safe: 1. Trust Amazon-owned channels. Always go through the Amazon mobile app or website when seeking customer service, tech support, or when looking to make changes to your account.

2. Be wary of false urgency. Scammers may try to create a sense of urgency to persuade you to do what they're asking. Be wary any time someone tries to convince you that you must act now.

3. Never pay over the phone. Amazon will never ask you to provide payment information, including gift cards (or "verification cards," as some scammers call them) for products or services over the phone.

4. Verify links first. Legitimate Amazon websites contain "amazon.com" or "amazon.com/support." Go directly to our website when seeking help with Amazon devices/services, orders or to make changes to your account.

For more information on how to stay safe online, visit Security & Privacy on the Amazon Customer Service page.

If you receive communication a call, text, or email that you think

#ReallyFunnyPics

TEXTING FOR SENIORS

BFF - best friend fell
BTW - bring the wheelchair
TTYL - talk to you louder
BYOT - bring you own teeth
LMDO - laughing my dentures out
FWIW - forgot where I was
IMHAO - is my hearing aid on?
OMMR - on my massage recliner
ROFLACGU - rolling on the floor laughing and can't get up

INSURANCE BITS ‘N PIECES

Yvonne Brown Insurance Representative

KAISER BENEFIT FREEBIES

For those who may have missed this about Kaiser benefits, every quarter, Kaiser offers about a \$60 benefit to purchase various OTC products (vitamins, compression socks, pain patches, and more...). The link to get there is kp.org/otc/ca or call: 833-569-2360. Members who've used this service have been pleased.



LONG TERM CARE UPDATE

From the CalPERS Long-Term Care Program Newsletter :

New Wellness Program Coming Soon

“In the Spring 2022, Long-Term Care Program Newsletter, we provided information on our steps toward exploring an innovative Aging-in-Place Care Program. This new program will be provided through a third-party vendor and will be offered to policy holders aged 75 and older and not yet on claim...the program provides personalized plans with targeted interventions and support based on your specific needs. It is strictly voluntary, and the goal is to help policy holders access support while they age in their home, and hopefully postpone, or even avoid, the need for facilities or other formal long-term care services.

“LTCG merges with Illumifin”

This name change in NO way affects any of the terms and benefits of your CalPERS long-term policy and there's no action to take.”

MEDICARE OPEN ENROLLMENT

For those who are age 65 and older, now is the time to evaluate Medicare Coverage. Open enrollment, that is, the time to evaluate your current policy and make a decision if change is wanted/needed, is from October 15, until December 7, 2023. However, for those enrolled in health insurance with CalPERS, open enrollment dates are September 18th to October 13th.

This year, no written information has been received from CalPERS as has been in previous years. Using your computer, you will be able to access CalPERS health information to watch a video explaining what to do if you are considering making changes.



In addition, as has been suggested in previous insurance articles, making an appointment with Kristi Caracappa at Washington West is extremely helpful. Kristi is the Health Insurance Information Coordinator for ALL OF US in the Tri-Cities Area. Call 520-818-7005 to schedule an appointment. If changes to your health insurance are made, they will take effect January 1, 2024.

Legislative Update/Report

The focus is on 3 pieces of Legislation/Resolutions

1. Senate Joint Resolution SJR 1 (Cortese) The resolution was chartered by the CA Secretary of State in June of this year. It requests that POTUS and US Congress enact legislation to repeal the WEP and GPO from the Social Security Act.
2. HR 82 Social Security Fairness Act of 2023 US House of Representatives (Graves) of LA The bill would repeal the WEP and GPO. It has wide bipartisan support with almost 300 co-sponsors.
3. SB 327 (Laird) Service Retirement Back Dating: currently set for a hearing and in the suspense file in Sacramento. This would reduce the time frame that members may backdate service retirement or service retirement during evaluation of a disability application.

CTC TO OFFER “TECH TALKS” TO CALRTA MEMBERS

By Sue Breyer, State CTC Chair

Can you relate with the cartoon on the right? We’ve all been there... frustrated, exasperated, ready to toss our tech devices into the dumpster. But there’s help on the way. CTC will be offering three (3) “Tech Talks” to address your tech questions, big and small, in an attempt to ease your anxiety. These 3 Zoom sessions will be a time to ask questions, share frustrations, and, perhaps, help others with YOUR expertise! The 3 dates are below. Add them to your calendar! Register NOW by clicking on the link for each specific date (the links are unique to each session).



WEDNESDAY, OCTOBER 11 @ 10:00-11:00 am

<https://forms.gle/EqLZjrYrcXex4eeV8>

THURSDAY, JANUARY 25 @ 1:00-2:00 pm

<https://forms.gle/Me1RpygodfTk9rYq8>

TUESDAY, APRIL 23 @ 11:00 am-12:00 noon

<https://forms.gle/1ubsmR4qx3ohQXBU6>

[CLICK HERE TO ACCESS & SHARE A FLYER](#)

TECH 
TALKS

AI: Artificial Intelligence Already in Our Lives

By Marilyn Smith (CalRTA September 2023)

If you've been hearing about "AI" becoming more and more dangerous in our lives, here are some ways it's already been in our lives for many years!

~ If you're on any social media site (Facebook, Instagram, etc.), and you've liked or shared or retweeted anything, the site's algorithms (AI) have picked up on those and then produced "recommended" or "for you" or similar categories. Sound familiar? The site's algorithms have zeroed in on your likes, etc., and then sent more of the same your way.

~ If you have a phone or watch or any device into which you can speak commands or requests, it's using AI to interpret your command and then complete it.

~ If you shop online – Amazon, Walmart, temu, etc. – those websites' algorithms use your online searches and choices to make recommendations for future purchases. These sites also know your location, time of day, etc.

~ If you use your thumb or index finger or face to unlock your phone, tablet, or computer, you're using AI. Passcodes/passwords that have to be typed in aren't AI, but biometric security methods are!

~ If you drive using Google or Apple Maps to help you navigate, especially if you ask your device to find the best route (less traffic, fewer turns, etc.), AI is at work to help you.

~ If you write emails, letters, text messages, etc., on your phone, tablet, or computer, "autocorrect" and "autocomplete" are examples of AI usage. Those corrections aren't always right (for example, adding "it's" when you mean "its"), but they are impressive overall!

You can also play video games (solitaire, mahjongg ...), choose music and/or podcasts to listen to, edit photos ... I'm sure you get the idea! AI is not necessarily a bad thing. It all depends on how people design and use it!

Three Very Important Links



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



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

www.calrta91.org/



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

CalRTA Legislative Priorities

Social Security and Federal Issues

- Advocate for the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO).
- Support long-term Social Security solvency and oppose cuts

Health Care

- Oppose privatization and voucher plans for Medicare and Medicaid.
- Advocate for protecting and enhancing Medicare benefits.

CalSTRS

- Advocate for safeguarding and enhancing retirement purchasing power with the goal of maintaining and improving protection against inflation.
- Advocate for member, employer, and State Teachers' Retirement Fund contribution rates that will ensure actuarial long-term funding for CalSTRS defined benefits.
- Advocate for pension equity and sustainability for all present and future CalSTRS members.

Public Education

- Opposition to using public money to support private, parochial, sectarian, and corporate for-profit schools.
- Opposition to evaluating educators, schools, and districts largely on their students' test results.

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 email 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