

A MESSAGE FROM YOUR PRESIDENTS Sharon Blattel / Sharon Yool



WELCOME to 2024!!!

We hope everyone enjoyed their holidays with family and friends.

2024 marks the 95th year of CalRTA!!!

Please enjoy some remarks from our current CalRTA President SUSAN DIXON

Sharon & Sharon



March 2024

Susan Dixon, President CalRTA

"Alone we can do so little; together we can do so much." - Helen Keller

In March 2024, I had the privilege of representing CalRTA at the National Institute Retirement Security (NIRS) conference in Washington D.C. During my visit, I engaged in impactful discussions with key legislators' staff, including Representatives Garret Graves and Abigail Spanberger, Ways and

Continued Page 2

OFFICERS AND CHAIRPERSONS – Division 91

Co-President: Sharon Blattel

Co-President: Sharon Yool

Secretary: Florence Griffin

Reservations: Janie Caldwell

Member Contact: A. King and Sharon Yool

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

Area IV Membership: Open

Circulation: Carolyn Zeljak

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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.

Means Chairman Jason Smith, Democratic Leader Hakeem Jeffries, and Senators Susan Collins, Sherrod Brown, Alex Padilla, and Bill Cassidy. The primary focus was advancing H.R. 82 and S 597 towards markup hearings and outlining the subsequent advocacy steps.

I stressed the urgency of moving H.R. 82 and S 597 to the critical juncture of markup hearings, where these bills could be debated, amended, and potentially propelled forward for further consideration. The dialogues were constructive, emphasizing the necessity of sustained advocacy efforts. Notably, Representative Garret Graves responded swiftly by agreeing to produce a video, and on March 4th, Representative Graves and Spanberger sent Speaker Mike Johnson and Ranking Member Richard Neal, a letter requesting H.R. 82 be moved to a mark-up hearing.

Looking ahead, CalRTA is gearing up for Advocacy Days in Sacramento, a pivotal event aimed at informing new legislators and their staff about ongoing advocacy efforts. These days provide a crucial platform to convey the significance of supporting California's retired educators through legislative actions, fostering understanding and garnering further support.

Simultaneously, the Membership Matters Campaign is in full swing, driving CalRTA divisions to expand their reach and recruit new members. This campaign is integral to strengthening the organization, providing a solid base for advocating for the rights and benefits of retired educators.

The upcoming June Delegate Convention, marking CalRTA's 95th anniversary, is the highlight of our busy calendar. The Convention Committee is diligently working to ensure every aspect of the event is perfectly orchestrated, promising not just a celebration of our rich history but also a forward-looking gathering focusing on future advocacy and membership growth strategies.

As we prepare for Advocacy Day and the 95th-anniversary convention, one resounding truth emerges: together, we can accomplish great things. These moments underscore the power of unity, collaboration, and shared purpose within CalRTA. Advocating for change, celebrating our achievements, and envisioning a brighter future, we have proven that our collective strength knows no bounds. Let us carry this mantra forward, knowing that together, there is no challenge too great and no goal beyond our reach. With determination, solidarity, and a steadfast belief in our mission, we will continue to shape the destiny of CalRTA and make a profound impact on the world around us.

2024 Membership Recruitment Campaign

CalRTA is celebrating our 95th year anniversary by having a state-wide Membership Recruitment Campaign.

The Campaign will run from mid-January to August 30, 2024.

The Recruitment Goal for each division is to increase their current membership by 3% by August 30, 2024. This reflects a commitment in organized growth.

At this time, Division 91 has 436 members so a 3% increase will be bringing in 13 new members to our division by August 24 this year. (Recruiters get appreciated and rewarded.)

Each division that meets the 3% goal will be awarded \$200. for a member's appreciation activity.

Are we willing to pitch in and help make this happen and let it be known we ARE committed to growth? Can Division 91 be one of the successful goal achievers? How can you help?

Sharon & Sharon

WANT TO WIN \$50? Or maybe only \$5?

All CalRTA divisions are looking at new ways to entice new members. Maybe you can reap the benefit of bringing in a new member. Any member who recruits a new member will have their name put into a drawing. The drawing will contain one \$50 bill and many \$5 bills. The number will be determined by how many new members are recruited. Then at one of our luncheons, we will have the drawing. Good luck! Membership forms are below



Division 91 Honors our longest members of this Division: Miranda Miller, Nancy Couchot, Judy Molander, & Muriel Rodrigues !!!!

We Welcome New Members



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

CalRTA is fighting for ALL educators, but we can't do it without you!
We look forward to your membership!

CalRTA REGULAR MEMBERSHIP

CalRTA's Regular Membership includes all state and local benefits – including online and printed materials & resources – as well as an invitation to attend local Division events. **Retired AND Current Educators and Friends of Educators** are welcome to take advantage of this all-inclusive membership that includes access to our website, legislative alerts and updates, and local advocacy activities. To access an enrollment form, scan the QR Code on the right with your smartphone or complete and mail in the Regular Membership form



CalRTA Regular Membership Enrollment Form

First: _____ Middle: _____ Last: _____
Address: _____
City: _____ State: _____ Zip: _____
Phone: () _____ Cell: () _____
E-Mail: _____
District retired from: _____ Year retired: _____
Division # (if you know): _____



Membership dues are \$66 per year. You may pay on an annual basis, or have \$5.50 per month deducted from your CalSTRS pension.

- Check enclosed, payable to CalRTA for \$66.00. Mail to: CalRTA, 1750 Howe Ave, #630, Sacramento, CA 95825
 I'd prefer an automatic monthly deduction from my CalSTRS check. Please send me the necessary paperwork.
 I'll pay online with a credit card at www.calrta.org.



CalRTA ADVOCACY MEMBERSHIP

CalRTA's Advocacy Membership is designed for those who support our efforts but *don't want to be involved locally*. **Retired AND Current Educators and Friends of Educators** are welcome to take advantage of this "digital" membership that includes access to our website, legislative alerts and updates, and local advocacy activities (if desired). To access an enrollment form, scan the QR Code on the right with your smartphone or complete and mail in the Advocacy Membership form below.



CalRTA Advocacy Membership Enrollment Form

First: _____ Middle: _____ Last: _____
Address: _____
City: _____ State: _____ Zip: _____
Phone: () _____ Cell: () _____
Email: _____

Are you: Retired Educator Current Educator Friends of Educators

District: (if applicable) _____

Membership dues are \$66 per year. If you're retired, you may elect to have CalSTRS deduct \$5.50 per month from your benefit.

- I'll pay online at www.calrta.org Send me CalSTRS deduction information
 Check is enclosed, payable to CalRTA, 1750 Howe Ave, #630, Sacramento, CA 95825



Donations to the mini-grant fund

These are the memorial donations to the grant fund since the Winter, 2024 edition of Fun Times:
By Judy Molander, Financial Secretary

IN MEMORY OF:

Jean Bloxsom by Sheila Krishnaswamy
Tekla White by Sheila Krishnaswamy
Barbara Shimmin by Muriel Rodrigues
Judy Mitchell Dunphy by Judy Molander
Janette Anderson by Judy Molander
Trudy Opitz by Beth Templeton
All members deceased in 2023 by Kerin and Gerry Romero
Barbara Shimmin by Lake neighbors in Newark
Tekla White by Diana Roeding
Jerty Heuer by Diana Roeding
Barbara Shimmin by Division 91
Judy Colby by Division 91
Rae Chamberlain by Division 91
Joyce Keiffer by Division 91



DONATION TO MINI GRANT FUND IN HONOR OF:
Grandson Evan Bell's 16th Birthday by Rugh 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 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.

Treasurer's Report

As of February 27, 2024, the balance in the division's checking account was \$20,787.10 the balance in the Grants Savings Account was \$1,446.78 on that same date..

GRANT NEWS

By Florence Griffin

This was the 10th year of awarding grants, and this year we received 60 applications from Fremont, New Haven, and Newark. The deadline was December 8th, and the Committee met on the 12th to read and evaluate the applications. In the Grant account, we had \$5,793 to work with, and we awarded 17 applicants with a total of \$5,773. All the applicants were informed the result of their applications, and all the checks have been delivered.

We welcomed Linda Hobbs and Madeline Walch to the Committee joining Gail Stringer, Maureen Kamei, Dawn Scott, Sharon Yool and myself. Each District Office has been informed of the winners, and asked to include the information in their newsletters. The following are the teachers who were awarded the grant, and what their plans for using it in their classrooms:

FREMONT UNIFIED

Ronald Camposanto, TK-2, Leitch Elementary - purchase a collection of read-along books

Sanyukta Jain, 1st, Parkmont Elementary - would like to purchase a classroom microphone system to enhance student participation and build my students' confidence. Ms.Jain spoke to her class about getting the microphone, and enclosed their written responses with application.

Anjum Mujeeb, preschool, Glankler Early Learning - Her project goals would be to engage her students in various music and movement adult facilitated activities that are focused on their monthly school curriculum. The pre-schoolers have special needs, i.e. autism



Rinku Syam Prasad, preschool Special Ed., Rix Glankler - The grant will be used to purchase dramatic dress up costumes and furniture. Pretend play will help them learn to interact with peers and adults, to solve problems, coordinate, cooperate, and think flexibly. It also helps develop their ability to take others perspectives, develop empathy, and use their imagination, a critical cognitive skill.

Theresa Saavedra, (Pictured at right with her 2nd grade class at Durham Elementary) - plans to purchase math games to help her students master the 2nd grade math skills by providing opportunities to experience math in the real world.

Sarah Simon, 1-6 computer class, Parkmont Elementary - purchase wireless mice for all 30 students' desktop computers in the lab, thus

eliminating the problems with many cable wires that often get tangled.



Noelle van der Meer(pictured at left receiving her grant from CalRTA's Dawn Scott) teaches preschool, at Glankler plans to use her grant money for Early Living Play Access for all Children involving utilizing accessible toys. She works with a variety of students with complex communication needs, hearing



impairment, vision impairment, sensory needs, and fine & gross motor deficiency.

New Haven Unified

Michael Foster, (pictured below on the right) is presented his grant from Principal Ron Polk) 12th gr. Lang.Arts, Logan High School - plans to purchase a podium to have a more realistic experience with public speaking.

Amanda Garcia,(pictured left is presented her grant from CalRTA's Gail Stringer and Principal Ron Polk) 9-12th, Spec.Ed., Logan High School - Amanda teaches five sections of ceramics, and will purchase materials to help my students learn about using underglazes and creating a more detailed finished product. Her goal is to teach a variety of glazing techniques throughout the year. It teaches students to really focus on their project teaching concentration and patience which can be difficult to do in a digital world.

Jessica Gonzalez, (pictured at right was presented her grant from CalRTA's Florence Griffin) 10-12, Conley-Caraballo Continuation High School - plans to purchase materials for DIY project students want to take on. Through collaboration with the mechanics teacher at Logan, she has been able to gain access to the MyCareerTech curriculum where students can earn certificates for various topics, inc. construction safety, which she has used in her DIY club. Her students thrive on doing anything hands-on. She started DIY club to introduce students to power tools and building materials giving them an idea of what working in a trade might be like.



Pam Hinton, (pictured left is presented her grant by Principal Stella Castillo and CalRTA member Gail Stringer) TK-5th, Science specialist at Hillview Crest Elem. plans to purchase tools to cut, fold, and connect cardboard. They will make boats to learn about buoyancy, solar ovens to learn about thermal energy and states of matter, egg drops to learn about gravity & energy to name a few. The experiences will increase student's problem solving skills, social skills, and their understanding

of how to build strong structures.

Amanda Kairys, (pictured at right is presented her grant by Florence Griffin)TK-5, music specialist, Pioneer Elementary - Plans to purchase 3 piano keyboards which would serve in a piano/instrument lab dedicated to community music making. Keyboards allow students to play at a variety of levels individually and together.



Victoria Kuhlmann, (pictured left with Florence Griffin) Gr. 6-8, Cesar Chavez Middle - plans to expand a DIY MakerSpace Center in her classroom. The station will help them to conceive, engineer, and build their own projects. Students will be tasked with researching, engineering, and completing their designs. They will be using science, technology, literacy, engineering, art, and math.

Deborah Perry, (Pictured right with Florence Griffin) Gr.6-8, Cesar Chavez Middle - build a classroom library that includes books at my students independent and instructional level while the books aren't technically for a younger audience.



Aileen Pagtakhan, (pictured at left receiving her grant from CalRTA's Florence Griffin)
 Our students represent our population of over 90% students of color from diverse ethnicities, experiences, and identities. They will meet in "Book Clubs." to read and analyze with their group of peers.



Newark Unified

Justin Starratt, Gr.6-8, Moderate/severe B.L.A.S.T program, Newark Middle School - The Behavior Learning And Social Training (B.L.A.S.T.) program is a counseling enriched, highly structured special day class designed for students who require intensive behavioral and social/emotional support so that they may fully participate in their educational process. The Special Ed department has already exceeded its budget for supplementary material. I would use the grant award to acquire engaging group games/activities that can double as B.L.A.S.T. incentives/enforcers for my students and to be used to garner mainstreaming opportunities and elicit prosocial behaviors. I would also acquire 2 online supplemental curricula: Prodigy and Nearpod.

Leslie Diaz, Gr. 9-12, Newark Memorial High School - Students will discuss foods, holidays, and make art projects from cultures around the world. They will watch videos of different cultures, make a slide presentation, and sample some of the foods. They will also compare how holidays in different cultures are celebrated with their own.

**History of Grants
 2014 - 2023**

	Applications Received	Fremont	New Haven	Newark	
Year	65	34	19	12	
2015	101	64	26	11	
2016	54	25	24	5	
2017	68	22	30	16	
2018	51	18	20	13	
2019	61	46	14	1	
2020	52	30	21	1	
2021	33	10	15	8	
2022	31	12	13	6	
2023	60	26	27	7	
Total	576	287	209	80	
	Applications Awarded				Total Awarded per Year
2015	28	15	9	4	\$6,400
2016	25	12	10	3	\$6,200
2017	22	6	11	5	\$5,423
2018	18	5	8	5	\$4,960
2019	26	20	5	1	\$6,900
2020	21	13	7	1	\$5,492
2021	21	7	9	5	\$7,198
2022	18	6	8	4	\$7,202
2023	17	7	8	2	\$5,668
Total	196	96	83	34	\$60,443



Dear Ms. Griffin:

Back in December, CalRTA kindly awarded me a mini-grant for my classroom so that I could purchase a lectern. It took a while to get it, but it's finally here!

I am attaching two photos of students standing behind it. After I took one of the photos, one of my girls remarked spontaneously: "I feel powerful!" :-)

I and my students are very grateful for our new lectern. Thank you.

Sincerely,

***Michael Foster
Language Arts Department
James Logan High School***



CalRTA Is Your Voice in Sacramento and Washington

We thank all CalRTA members who participated in the Action Week February 5-9 as we push for the Repeal of the WEP/GPO penalties to Social Security. Please continue to participate in the Legislative Alerts so we can get this crucial legislation passed this session of Congress. Our CalRTA President Suzie Dixon is a national champion of our cause.

We are grateful that many CalRTA members will be attending Advocacy Day in Sacramento April 4 to inform legislators and their staff members of the work of CalRTA and advocate for legislation which will protect our pensions, promote health care and healthy living, and secure funding for public education. We need to remind legislators that CalRTA members reside and vote in each of their districts. Divisions are encouraged to budget for and fundraise to send their members to Advocacy Days.

CalRTA staff and leaders maintain regular communication with members of the Teachers Retirement Board and CalSTRS staff. Issues regarding new legislation, the implementation of AB 1667, and a proposed increase in the death benefit were discussed February 1. CalRTA leaders will meet with CalSTRS representatives and leaders of other organizations at the Retired Educators meeting in Sacramento February 27 to share positions on legislation and policies.

Please use our advocacy efforts to recruit and retain members. The more members CalRTA has the more forceful our advocacy can be on your behalf. Share this information with other retired educators, friends, and family and ask them to join.

Kathy Kinley

CalRTA Governmental Relations Chair



Support CalRTA's Advocacy Efforts

There are bills before the California legislature which could threaten public education such as a voucher proposal. Other bills could enhance your health care. The CalRTA Board met March 5 to take positions on state legislation. They included bills on CalSTRS Retirement, Health Care/ Healthy Aging, and Public Education which are all part of the CalRTA State Advocacy Platform. April 4 is the CalRTA Advocacy Day in Sacramento. CalRTA members from every Area will meet with legislators or their staffs to share our positions on pending legislation. CalRTA leaders also continue to meet with CalSTRS leaders to protect your pensions and improve your benefits.

2024 is an election year. CalRTA does not endorse candidates for partisan offices. Partisan candidates may not be invited to speak at Division meetings. Remaining nonpartisan allows us to work both sides of the aisle on important legislation such as HR 82/S597. We do, however, take positions on ballot initiatives. There are a number of initiatives proposed for the November ballot which would be harmful to public education and our retirement. Please keep up with Legislative Updates on the CalRTA website and respond to Legislative Alerts urging the repeal of WEP/GPO Social Security penalties. Social Security and Federal Issues are part of the CalRTA Advocacy Platform.

Many people join or retain their membership because of CalRTA's advocacy. The more members we have, the stronger our voices can be in Sacramento and Washington. Encourage your retired colleagues, active teachers, and family members to join and support our efforts. For those who may not be interested in attending meetings, ask them to join to financially support our advocacy efforts.

Dr. Kathy Kinley

CalRTA Governmental Relations Chair

We Welcome New Members

ROSS A. GERSHENSON

CHRISTINA SCHULTZ

MICHELE R. TORQUEMAL

We Offer our Condolences For the Passing

RAE CHAMBERLAIN
JUDY COLBY
ERIN FRIEDENTHAL

JOYCE KEIFFER
PAT RICHEY
BARBARA SHIMMIN

Volunteer Hours / Directory Changes

DIRECTORY UPDATES:

JILL BENNETT moved to 2868 Cammie Lane new phone 510-713-8714

EMILY CAETON added email wecaeton@att.net

EVELYN CORMIER moved to 231 Narrow Creek Dr. Harvest, AL 35749-3223

VI KULL moved to P.O.Box 147, Marietta, OK 73448-0147

KAREN McCREADY moved to 34400A Mission Blvd. #1304, Union City, CA 94587

EMELIE ROGERS added email emrodgers@ix.netcom.com

CINDY THAYER moved to 2207 Lassen Place, Davis, CA 95616-6604

VOLUNTEER HOURS:

So few members of Division 91 sent in volunteer hours that I was able to get an extension to April 1, 2024 for 2023 hours. If you have not sent your hours to [Judy Molander](#) yet, please do so. I know many of you are very busy all the time and much of it is doing for others.

[Judy Molander](#)

3442 Streamside Circle #218
Pleasanton, CA 94588

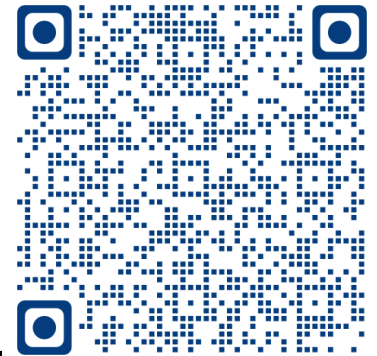
Member Benefit ... Virtual "Tech Talks" Expanded

Based on member requests, the State Communications and Technology Committee (CTC) will be offering virtual "Tech Talk" webinars monthly! These Zoom sessions will be a time to ask questions and share your own tips.



The **Informational Flyer** has links for each date. **You must register in advance to receive the Zoom link.**

- Friday, Dec 8, 2023 – 10am
 - Thursday, Jan 11**, 2024 – 1pm
 - Thursday, Feb 8, 2024 – 10am
 - Monday, Mar 11, 2024 – 10am
 - Tuesday, April 23, 2024 – 11am
 - Thursday, May 9, 2024 – 10am
- **Changed from original date of January 25th



Join us as we
Celebrate 95 years of success!
Proudly protecting your pension and retirement security.
WE ARE CalRTA



SUBSCRIBE
to the CalRTA YouTube Channel

STEP 1 - Click Subscribe

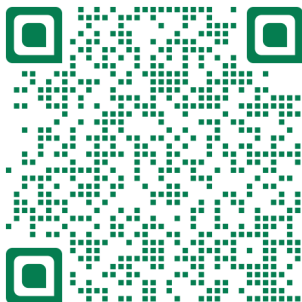
STEP 2 - Click Notification Bell

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

Save the Date
2024 Annual Convention & Delegate Assembly
June 7-9, 2024 | Hyatt Regency Sacramento

Join us as we
Celebrate 95 years of success!
Proudly protecting your pension and retirement security.
WE ARE CalRTA

Note the change to June for the 2024 Convention.



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

Block or Silence Calls on Your Smartphone

Block or Silence Calls on Your Smartphone

Article by Kim Komando

<https://www.komando.com/kims-column/ways-to-block-scam-calls/880790/>



Unknown caller. Potential Spam. We get these calls all the time, but what can we do about them?

Your phone has built-in security tools to protect you from scammers, and you should get to know one of the most basic: the block **function**. If you get a call from a number, you know is • Tap **More** > **Call history**. • Tap a call from the number you want to block. Tap **Block/ report spam**.

What about unknown numbers? You might prefer to stop them altogether but be careful. Silencing unknown callers could silence calls you may *want* to receive, such as from a doctor's office, hospital, and other important calls from numbers not in your contacts. But generally, they will leave a voicemail if the call is important.

Silence unknown numbers from your iPhone

- Go to **Settings** > **Phone** > **Silence Unknown Callers**. connected to a scammer or telemarketer, block it. You can do this • Toggle on **Silence Unknown Callers**. as many times as you need to.

Block calls from your iPhone

- Open the **Phone app** and tap the **info** button next to the number you want to block. The info button is a lowercase (i) inside a circle.

Scroll down and tap **Block this Caller**.

Block calls from your Android phone

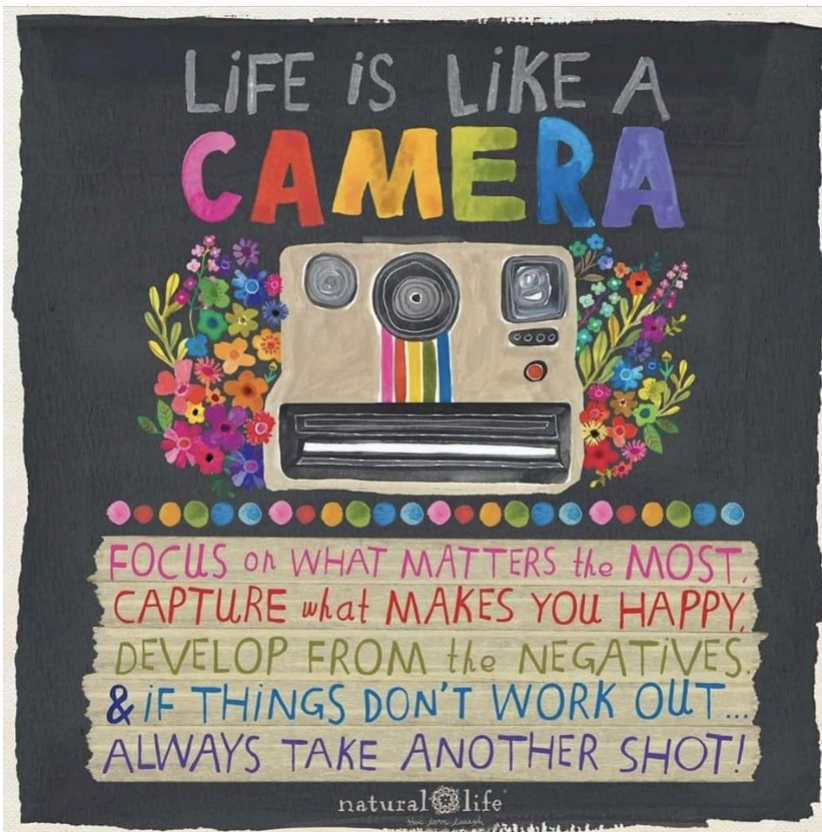
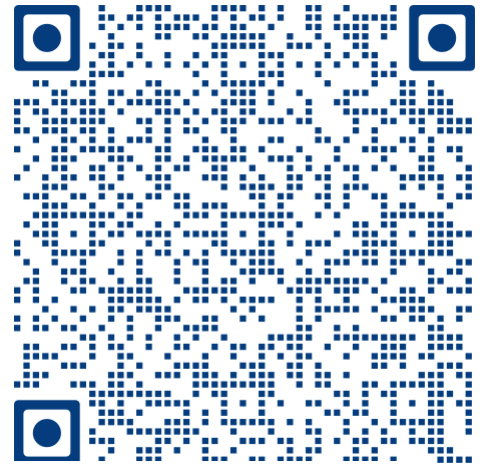
- Open your **Phone app**.

Silence unknown numbers from your Android

- Tap the **Phone icon** and select the **three-dot menu**.
- Go to **Settings** > **Blocked Numbers**.
- Toggle on **Block Calls From Unidentified Callers**

Kim Komando is a tech guru, radio host, and web entrepreneur and has helped millions with her consumer- technology advice (including Sue Breyer and Marilyn Smith)

Scan Code to go to Kim Komando site or use the hyperlink at the top



Many Thanks

It will soon be time to send out the Spring/Summer cards to all of our members. Thanks go to the following for writing paper cards or sending an e-version. You are all greatly appreciated.

Sharon Blattel, Miranda Miller, Karen Correra, Maureen Kamei, Florence Griffin, and Sharon Yool

Sending Holiday Cards

Four 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. 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

Helping Hands

There is an old saying that many hands make light work. Maureen Kamei and Aliene Yee have volunteered to help fold newsletters. But we're always looking for others to join. It usually takes only a couple of hours and it's only 4 times a year. All that you need is supplied, including dropping off the newsletters and picking up the completed envelopes.

Anyone interested in joining us please contact Sharon Yool at sharonyool@yahoo.com or texting to 510-371-2584.

Senior SCAM Stopper Workshop-Hyperlink or QR Code



Assemblymember Alex Lee, and Supervisor Otto Lee, in conjunction with Milpitas Recreation and Community Services, invite you, your loved ones or seniors under your care to attend a

SENIOR SCAM STOPPERSM SEMINAR

Learn how to protect yourself or your loved ones from the latest scams from expert speakers from state and local agencies:

- Contractors State License Board (CSLB)
- Department of Financial Protection and Innovation
- California Department of Insurance
- Santa Clara County District Attorney's Office

RSVP via:
Phone: 408-262-2501
Online: asmdc.org/cq-sss

Barbara Lee Senior Center
40 N. Milpitas Blvd., Milpitas, CA 95035

Friday / June 9
2:00 – 4:00 P.M.



<https://a24.asmdc.org/event/20230609-senior-scam-stopper-seminar-june-9>

CalRTA Book Club

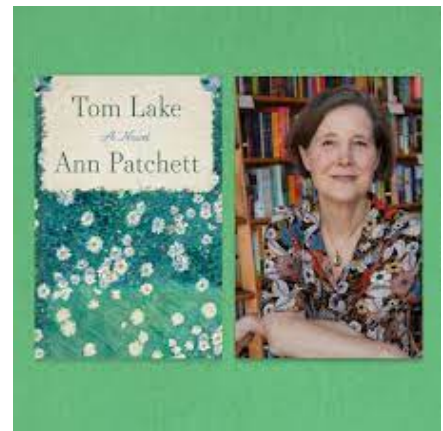
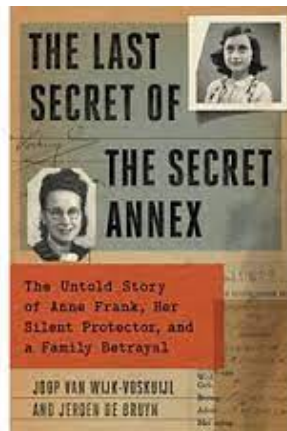
CalRTA Book Club Schedule

Our next CalRTA Book Club is scheduled to meet on Monday, March 11. We will be discussing the book, **SECRET BOOK OF FLORA LEA** by Patti Callahan Henry. We will be meeting at a different location as Jack's Brewing Company at the Hub will be closed that Monday for spring cleaning. Instead we will meet at Jack's Restaurant in Newpark Mall at our usual time, 11:30 a.m.



Our schedule for the next few months will be:

- | | |
|---------------|---|
| April 8, 2024 | THE APPEAL by Janice Hallett |
| May 13, 2024 | THE LAST SECRET OF THE SECRET ANNEX by Wijk-Voskuil and DeBrutyn |
| June 10, 2024 | ALL YOU HAVE TO DO IS CALL by Kerri Maher |
| July 8, 2024 | TOM LAKE by Ann Patchett |



Calrta #91 Book Club. taken at Jack's at The Hub Pictured from left: Nancy Couchot, Madeline Walch, Miranda Miller, Terry Connolly, Gail Stringer, Linda Hobbs, Holly Walter, Florence Griffin, Melinda Pickens, Carolyn Zeljak, and Dawn Scott.

We Missed you at the Last Luncheon



Want to feel old?

Bonanza premiered 64 yrs ago.
The Beatles split 54 yrs ago.
Laugh-In premiered nearly 56 yrs. ago.
The Wizard of Oz is 84 yrs old.
Elvis is dead 46 yrs. He'd be 88 today.
The Thriller video is 40 yrs old.
Jimi Hendrix and Janis Joplin dead 53 yrs.
John Lennon dead 43 yrs.
Mickey Mantle retired 55 yrs ago.
Back to the Future is 39 yrs old.
Saturday Night Fever is 46 yrs old.
The Ed Sullivan show ended 51 yrs ago.
The Brady Bunch premiered 54 yrs ago.
The triplets on My Three Sons are 54.
Tabitha from Bewitched is 59.
The Corvette turned 70 this year.
The Mustang is 59.



IF THE PERSON WHO NAMED
WALKIE TALKIES NAMED
EVERYTHING

STAMPS - LICKIE STICKIE
DEFIBRILLATORS - HEARTY STARTY
BUMBLE BEES - FUZZY BUZZY
PREGNANCY TEST - MAYBE BABY
BRA - BREASTIE NESTIE
FORK - STABBY GRABBY
SOCKS - FEETIE HEATIE
HIPPO - FLOATIE BLOATIE
NIGHTMARE - SCREAMY DREAMY

@mygardencountry

Mission Statement

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

CalRTA
California Retired
Teachers Association

Luncheon Meeting at the Elks Lodge

38991 Farwell Dr., Fremont, CA 94536

Wednesday, April 3, 2024

11:15 a.m. – 1:30 p.m.

Planned Program

A Fremont police officer will be speaking on fraud and how to protect ourselves from different types of scams.

Lunch Menu

Chicken Marsala or Salmon

Pasta Prima Vera, Vegetables, Green Salad

Rolls and Butter, Dessert

Drinks



Book Sale

Because of a problem with authorizing raffles by the Registry of Charities in Sacramento, there will be no drawing at this luncheon.

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.

.....
Luncheon cost: \$30.00 per person. Reservations must be received by Tuesday, March 26, 2024. Please check below whether you prefer Chicken Marsala, Salmon or Vegetarian. The cost has gone up for this luncheon because our usual caterer was not available on April 3.

_____ Chicken Marsala _____ Salmon _____ Vegetarian

Send your reservation to Janie Caldwell, 37111 Elm St. Fremont, CA 94536, or call 510-797-2462

.....
.....Name(s)

Phone _____ Email _____

Make your check for \$30 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? _____

IMPORTANT - CHANGE IN LUNCHEON DATES

There is a change in the dates for our next three luncheons beginning in July. Because there are five Wednesdays in July and October, 2024, and January, 2025, we will be meeting on the fifth Wednesday instead of the first Wednesday. So the dates of our luncheons at the Elks Lodge will be Wednesday, July 31, 2024; Wednesday, October 30, 2024; and Wednesday, January 29, 2025. Please put these dates on your calendar.

INSURANCE BITS 'N PIECES

BY Yvonne Brown

HIGH PRICES FOR DRUGS

Recently, (January 2024), in the East Bay Times, the following six reasons for high prices for prescription drugs in the United States were given:

”1. There is no central negotiator willing to walk away. Other wealthy countries rely on a single negotiating body — usually the government — to decide whether to accept the price a pharmaceutical company wants to charge. In the United States negotiations with drugmakers are split among tens of thousands of health plans, resulting in far less bargaining muscle for the buyers.”

“2. There are no price controls. Some counties set limits on how much they will pay for medicines.”

“3. The system creates perverse incentives. Drug companies are not the only ones who make money from high drug costs.”

“4. The system is fragmented and complicated. Drug industry executives often complain that they are unfairly blamed for higher prices while other parties, including PBMs and insurers are profiting from a growing share of drug spending and saddling patients with high out-of-pocket costs.” (PBM - middlemen).

“5. Patent gaming keeps prices high longer. Around the world, countries issue patents to drug companies that grant them temporary monopolies during which lower-priced generic competitors can't enter the market. But, in the United States, drug companies have been especially successful in finding ways to prolong that monopoly period....”

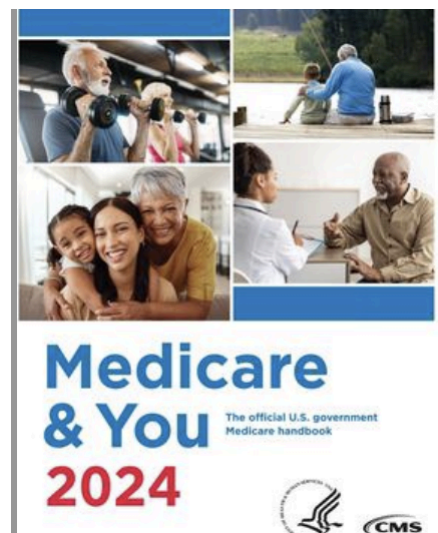
“6. Drug prices are what the market will bear. Drug executives often say that their prices reflect the value their products provide to society ... Drug companies also say the prices of medications reflect the huge rising costs of running clinical trials and the need to recoup expensive investments in failed drugs. But academics have found no relationship between how much drug companies spend on research and how much they charge.”



NEED HELP PAYING FOR YOUR DRUGS?

EXTRA HELP FROM MEDICARE

You may be able to get extra help from Medicare to pay for your prescription drugs costs. This program is also called the “low-income subsidy” LIS. People whose yearly income and resources are below certain limits can qualify for this help. To see if you qualify for getting extra help, see Section 7 of your Medicare and You 2024 handbook, or call 1-800-633-4227 for free 24 hours a day, seven days a week help. TTY users should call 1-877-486-2048. You can also call the Social Security Office at 1-800-772-1213 between 7 a.m. and 7 p.m. Monday through Friday. TTY users should call 1-800-325-0778, You can also call your State Medicaid Office.



Repealing WEP/GPO: An Update

The National WEP/GPO Repeal Task Force held a successful Repeal Summit September 12, 2023, including a press conference by H.R. 82 authors Representatives Garret Graves (R-LA) and Abigail Spanberger (D-VA)!

CalRTA has been on the frontline fighting for repeal for 30 years! Current State President **Susan Dixon** is Vice Chair of the National WEP/GPO Repeal Task Force and a driving force in this fight. House of Representatives Bill H.R.82 has 292 co-sponsors, including 47 from California. Senate Bill S.597 authored by **Sharrod Brown** (D-OH) and **Susan Collins** (R-ME) currently has 44 co-sponsors. You can read the Summit press release at <https://calrta.org/wp-content/uploads/09182023-Repeal-Summit-Press-Release.pdf>.



WINDFALL ELIMINATION PENALTY

- In an effort to remove an unintended advantage or “windfall” for those who collected both an earned Social Security benefit and a public pension, Congress passed the WEP in 1983.
- The WEP is a formula that can reduce the size of your Social Security retirement or disability benefit if you receive a pension from a job in which you did not pay Social Security taxes.
- If you collect a public pension, the WEP could reduce your earned Social Security benefit by up to half of the amount of your pension—sometimes completely eliminating the benefits.
- About 1.9 million public employees, or 3 percent of Social Security beneficiaries, are affected by the provision.
- The WEP hits teachers who have work experience both in the CalSTRS system and in Social Security-covered employment.
- For someone who has 20 years or less in Social Security jobs, the WEP reduces the earned Social Security pension by over 50%.
- Basically, you lose your earned Social Security benefits because you have a public pension.

Information taken from the following sources: calrta.org/repealing-wepgpo-current and ssfairness.org/gpo-wep-faq

In CalRTA Retirees’ Own Words . . .

“If I had changed jobs in the private sector and entered a new retirement plan, I wouldn’t have lost the previous one or had it reduced. Why doesn’t that apply to public servants?”
Linda L.

GOVERNMENT PENSION OFFSET

- The Government Pension Offset, or GPO, affects spouses, widows, and widowers with pensions from a federal, state, or local government job.
- The GPO usually eliminates the Social Security spousal or survivor benefits of people who also get a pension based on federal, state, or local government employment NOT covered by Social Security.
- The GPO deprives retired teachers of their spousal and survivor benefits under Social Security. Typically the spouse of a Social Security recipient receives half of the amount of their partner’s benefit while they are alive and the larger Spousal Death Benefit when they pass.
- Under the GPO, that amount is reduced by two-thirds of the amount of the pension provided by California State Teachers Retirement System.
- The GPO hits hardest those who have provided lifetime careers of public service, such as teachers, often for comparatively lower salaries and pensions.
- Even in cases where a total offset has not occurred, any increases in the teacher’s pension results in a recalculation of the offset, reducing the Social Security benefit.

“My father was a poor strawberry farmer, yet he paid into Social Security for his sons as they worked on the farm. He trusted Social Security would provide for his three sons as they reach retirement. For two sons, they will qualify for Social Security, however I will not qualify because I chose a career in education, even though I continued paying into Social Security via my employer after I retired and continued working as a consultant. It doesn’t seem fair.” Gene S.