



Area IV: Fremont, Union City, Newark

Division 91

Volume 20 Number 1 Your partner in pension protection Summer 2024

A MESSAGE FROM YOUR PRESIDENTS Sharon Blattel / Sharon Yool



Happy 95th Anniversary CalRTA

CalRTA is closely reaching a Century of serving the needs of retired teachers!

In California, there are 430 CalRTA members who are over 100 vears old!!!

Our oldest member is "108 years young"!!!

Mini-Grants: Florence Griffin

Treasurer: Gene Amaral

Insurance: Yvonne Brown

Web Master: Jerry Sabo

Web Editor: Jerry Sabo

Circulation: Carolyn Zeljak

Resource Services: Sharon Yool

Membership: Muriel Rodrigues

Cheer & Sympathy: JoAnn Houk

Ducks for Bucks: Florence Griffin

Of the 430 "over 100 group", 356 are women and 74 are men. (and as of this week, the total number increased to 431).

In June, our CalRTA Delegate Convention was held in Sacramento. Weather was perfect and there were 3 days of wonderful informative sessions as well as inspiring great speakers.

Happy Summer everyone, Sharon & Sharon

OFFICERS AND CHAIRPERSONS - Division 91

Co-President: Sharon Blattel Co-President: Sharon Yool Secretary: Florence Griffin Reservations: Open

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 Area IV Membership: Open **Book Sales**: Lyneil Lansing Wasser

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.

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To Merge or not to Merge?

Area IV News

Mary Kay Henderson, Area IV Co-Director

Recently, Sharon Yool sent you an e-mail (or snail mail) asking for your help with a possible "Merge" with Division #59. Division #91 was formed in 2000 from the membership of #59. Teri Gerritz and I are the Co-Directors of Area IV and we will work with these 2 divisions and the state to help with this transition should it go forward.

Some history: As many of you may (or may not) know, Division #59 (Hayward, Castro Valley, San Leandro and San Lorenzo) was left with out a President in June of 2022, I volunteered to be "Acting President" until we could find new leadership. Two years have passed and no one has stepped forward. Our former president now acting as treasurer (she is also web manager, and Communications and Technology Committee Representative for the state) and another former president, our excellent Scholarship and Membership Chair have said they can no longer fulfill these duties. They have held these positions over many years. Division #59's outstanding newsletter editor (she also puts together our directory) possibly would have continued but without a President, or President-elect or Treasurer the Division is not able to continue. One of our members graciously agreed to serve as secretary recently and she does wonderful work with the Scholarship Committee but without the other offices filled, it is just not enough to go forward. Thanks to these multi-taskers and other board members for their many years of service to Division #59 and to CalRTA.

Long story short—we're asking you to let us know if you approve of this merger. If we don't hear from you soon, we will assume you approve. Members of #59 are, of course, free to join any other division in our Area IV—we have 7 altogether. And the beat does go on. When this "Merge" is finalized in a few months, I know that we will welcome the members of #59 who wish to join the "FUN" division with our usual elan!

We invite any members of Division #59 who wish to join us for lunch July 31st at the Elks Club in Fremont to please do so. For more detail, check page 13 in this FUN Times edition. Hope to see you there.

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 form is below or on the next page!



We Welcome New Members

Help a New Member Fi	ll Out This Enro	ollment Form		CalRTA Division #91
Name (First)(Last)	(Middle	2)		
City		State	Zip	
Email				
Phone				
Retired from				
Please check your selected pay	ment method:			
Dues Deduction \$5.50 m	onthly			
Social Security Number		(required for di	ues deduction)	
I authorize the State Teachers' F	Retirement System (S'	TRS) to deduct my as	sociation dues.	
Should amount of dues be adjust shall continue unless I notify the agree to make my request in wr	e CalRTA business of	fice in writing to the c		
Cash \$66.00 annually (N	Make Check out to Ca	lRTA)		
Signature		Date		
Did a particular person encour		TA? If so, who?		

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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!

Cairta 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:	─ CalRTA
Phone: ()	Cell: ()	Cain im
E-Mail:			California Retired
District retired from:		Year retired:	Teachers Association
Division # (if you know):			
			onth deducted from your CalSTRS pension.
 Check enclosed, payable to Ca 	IRTA for \$66.00. Mail to: CalR	RTA, 1750 Howe Ave, #630), Sacramento, CA 95825
 I'd prefer an automatic month 	ly deduction from my CalSTRS	check. Please send me th	ne necessary paperwork.
I'll pay online with a credit care	d at www.calrta.org.		
><			

CaIRTA 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:		
City:			State:	Zip: _	
Phone: ()		Cell: ()		
Email:					
			Friends of Educators		
District: (I	lf applicable)				CalDTA
		ar. If you're retired, you m			CalRTA
CalSTRS deduct \$5.50 per month from your benefit.				California Retired	
☐ I'll pay online at www.calrta.org ☐ Send me CalSTRS deduction information			Teachers Association		
☐ Check	is enclosed, payable to	CalRTA, 1750 Howe Av	e, #630, Sacramento, CA 9	5825	

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Donations to the mini-grant fund

These are the memorial donations to the grant fund since the Fall, 2024 edition of Fun Times:

By Judy Molander, Financial Secretary

IN MEMORY OF:

- Ruth Bell in memory of Joan Mullen
- Sheila Krishnaswamy in memory of Jerry Heuer
- Sheila krishmaswamy in memory of Jim Caldwell
- Pat Brodelhl in memory of Joyce Keiffer
- Patrick Medeiros in memory of Barbara Medeiros
- Muriel Rodrigues in memory of Evelyn Cormier
- Division 91 in memory of Patsy Sue Richey
- Division 91 in memory of Evelyn Cormier



IN HONOR OF

- Patrick Mederiros in honor of Elisabeth Mori going to Pepperdine
- Judy Tokubo in honor of Kara Tokubo graduation from Newark Memorial High

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.

State grant winner being presented with her check. Cesar Chavez Middle School librarian, Alisha Valine with Sharon Blattel (Div.91 co-president)



CalRTA Member Benefits

What's in it for me?

Nothing wrong with asking that question ... you worked hard for your money and you should know what you'll get for your membership dues.

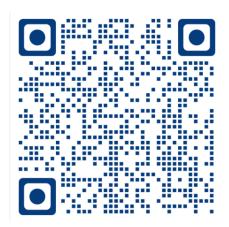
- Retirement protection ... For more than 90 years CalRTA has been fighting to protect and improve your retirement security.
- Support for the education community ...
 Each year we donate millions of volunteer hours to

local schools and other community organizations.

- Support for future teachers ... We also provide teacher grants and student scholarships.
- Social network ... Whether it's staying in touch with those who taught at your school or meeting new friends who share a similar background, this is the place!
- Grassroots community ... If you're passionate about voicing your opinion at the Capitol or in District offices, we have opportunities for you!
- And of course, discounts ... CLICK HERE to access special discounts from CalRTA.

https://calrta.org/join-us/member-benefits/





Treasurer's Report

As of June 23, 2024, the balance is the division's checking account was \$21,400.24 the balance in the Grants Savings Account was \$2,559.07 on that same date..

CALIFORNIA RETIRED TEACHERS ASSOCIATION: Your partner in pension protection

Since 1929, CalRTA has fought to ensure educators retire with dignity and security. Embracing the vision of our founder, retired teacher Laura E. Settle, CalRTA is still:

- Fighting to protect your retirement security
- Providing resources to help you navigate your retirement journey
- Connecting you with a social network of fellow educators
- Providing a way to stay involved with voluntary grassroots advocacy and community support.

CalRTA's Mission Statement: To protect and advocate for retired and active educators' pensions and other retirement benefits, and to support public education in our communities.

(Special thanks to Div. 69 for this article)

CalRTA Board Meeting Summary April 2-3, 2024

- GRC Chair Kathy Kinley and Jennifer Baker reported that Advocacy Day (April 4th) had 90 appointments set up and over 70 CalRTA members in attendance. The goal was to have each person in a group speak on a topic they are passionate about.
- Membership Co-Chair Lorraine Martinez has encouraged Area Membership Reps to visit Divisions in person, along with the Area Director, if possible. She also promoted Spring workshops virtual or in person with "Membership Matters" as a key topic. Monthly Division membership updates should be sent to Area Membership Reps and Area Directors. On another note, if Division members are prevented from placing CalRTA documents into teacher boxes at a school site, it may be because many unions negotiate to allow only CTA-approved documents. The only

NEVS
IN BRIEF
CalRTA

recourse is to try to meet with the local teachers union.

- Convention Update: Suzie Dixon reported that all convention sessions are scheduled with many new and outstanding presenters. Area Directors should follow up with their Divisions regarding delegates.
- CalRTA offers "Small Division Grants" to promote attendance at the convention by assisting with finances. President-Elect Mark Allen stated that twenty-nine Divisions were invited to participate; qualification was based on the December 31, 2023, membership report.
- **Treasurer Chuck Denonn** reported that CalRTA membership is approximately 31,000 members. Our investment portfolio grew 5.7% since the start of 2024.
- On behalf of the Budget and Finance Committee, CalRTA Treasurer Chuck Denonn requested approval of the updated and revised proposed Fiscal Year 2025 Budget Plan with the recommendation to forward it to the 2024 Delegate Assembly for a vote. Motion passed.
- **A bequest by E. Monroe to CalRTA**: Some of the bequeathed funds were unanimously approved by the Board to be used for 2024 Convention costs.
- **AB 2134 Legislation Protecting Sick Leave**: The Board voted unanimously to support this bill and to allow Jennifer Baker to work with the author's office and stakeholders to help retirees who did not have their total sick leave transferred from one district to another.
- **Nominations and Elections Handbook:** The Board voted unanimously to adopt clarifying language in the handbook.
- AMBA representative Richard Rowland reported that we are halfway through our agreement with AMBA, and they will conduct a review to determine gains in membership. At the end of March, AMBA had signed up 750 new members and they feel they will reach 1629 by the end of the contract. AMBA will also host a booth at the convention. AMBA has a YouTube channel that includes webinars which are education focused and will be offered to CalRTA members. Josh Skidmore is the person in charge of Nevada and California.

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 <u>CLICKING</u>

<u>HERE</u> once they have been approved and uploaded.

Sue Breyer, CTC State Chair 04/25/2024

CTC Roundtable Meetings: You're Always Invited!

The State CTC will meet on the following dates at 9:30 am: 2024: 8/27 (4th Tuesday), 9/17, 10/15, 11/19, 12/17.

**CLICK HERE TO ACCESS ZOOM LINK

These meetings are open to <u>ALL</u> <u>CALRTA MEMBERS</u>. If you would like to attend these meetings, please contact CTC Chair Sue Breyer at <u>calrta.ctc@gmail.com</u>. Request to beadded to the CTC Rounds



Future CalRTA Advocacy Day in Washington DC----March 10-13 2025

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

KATHRYN P. HEEZEL 40348 Davis Street Fremont, CA 94538-1831 Phone 510-648-8543

email: kathryn 456789@yahoo.com

HIGINO PAULA 3384 Sanderling Drive Fremont, A 94555

JOAN M. RENDON 201 Brunswick Place Fremont, CA 94539-6334 Phone 510-656-2427 email: wt6k@arrl.net SANDRA DEMURI 3785 SW Alava Court Port Orchard, WA 09367-1013

Phone: 510-508-3890 email: msdemuri@att.net

AMY ADELSON 1723 Vistegrand Drive San Leandro, CA 94577 Phone: 510-895-1155

email: msdemuri@att.net

We Offer our Condolences For the Passing

EVELYN CORMIER FRANK ZELJAK

Tech Talks

Below is an access to "How To" Videos on the CalRTA YouTube Channel. Once you open it look for CalTRA.org. Then click the YouTube icon in the upper right corner. Next click "Playlists" tab. Finally click "How To Videos". You should get a list to check out.

https://www.youtube.com/playlist? list=PLWhaQeYiYTZCP61thFB2k9Yj8UF4yLXQI

You can also use a smart phone or tablet to scan the QR code at the right.



Did You Know?

That CalRTA Has...

- Prevented legislation that threatened CalSTRS ...
 CalRTA opposed legislation that allowed divestment of CalSTRS long-term, successful investments!
- Helped pass a CalSTRS Full-Funding Bill ... a strong CalSTRS is a strong future for retirees! CalRTA helped pass the bill that protects CalSTRS funding and your pension security.
- Continues to fight to repeal Social Security Penalties ... though this can't be considered a full "win" yet, CalRTA was one of the first organizations to begin pushing for repeal of the unfair WEP-GPO. Our successful email campaign for more co-signers continues!
- Sued California for \$500 Million ... when Governor Davis didn't make a payment to a CalSTRS fund that protects our oldest retirees, we helped sue the state and restored the funds!
- Defeated attempts to cut pensions? ... Public pension opponents try time and again to get pension cutting measures in legislation or initiatives on the ballot, and we keep defeating them!
- Put a Face to Teacher Issues ... state legislators know our members by name because we regularly visit local and state legislative offices, serve on various committees, and use highly qualified advocates to champion our causes.

HELP WANTED

Spread sunshine to our Division 91 members. Sign up to send cards to members experiencing illness, loss or celebrating special birthdays. All supplies will be provided. If interested contact Sharon Yool at sharonyool@yahoo.com or leave a message at (510) 371-2584.

THANKS SO MUCH

Our division wouldn't exist without volunteers. A special thank you to the following members who helped with sending out Spring/Summer e-cards or a paper version You brought joy to our division members.

Sharon Blattel Janice Longo Maureen Kamei

Sharon Yool

If anyone is interested in helping to send out winter cards please contact Sharon Yool <u>sharonyool@yahoo.</u> <u>com</u> or 510-371-2584.

Thanks to Janie Caldwell who has graciously handled all our luncheon reservations for many years. She has recently moved out-of-state to be with family. Your welcoming smile will be missed. Please note that reservations will now be sent to our division P.O. box. See the reservation page for details.

What? I'm All Over the Web?

By Marilynn Smith, CTC Vice-Chair



We all know that we're supposed to click "accept" or "yes" whenever a website tells us they're using cookies (and other methods) that collect data about each of us. But what if we click "no"? Does the website cut us off? And if we click "yes," where does all our data go? You wouldn't believe the number of data-collection programs/websites out there! It's horrifying! But what can we do?

I started using **Incogni**, a data-removal service – incogni.com – a couple of months ago, recommended by **Kim Komando** in many of her daily newsletters. This service is wonderfully successful at removing me from some really "skeezy" websites. It's amazing

– and frightening – to see how many and what some of the names are. There are other services available to help get lots of your data re-moved; none are free, but they are definitely worth it, in my opinion. I hope many of you decide to find a good service and use it. Google your name to see what shows up in your search!

Here are two articles about good data-removal services to use: ZDNET and CNET

- For the ZDNET article: https://www.zdnet.com/article/best-data-removal-services/
- For the CNET article: https://www.cnet.com/tech/services-and-software/take-control-of-your-personal-information-how-to-delete-your-data-from-the-internet/

2024 CONVENTION RESOURCES ON STATE WEBSITE

Did you miss this year's Convention & Delegate Assembly? Or maybe you attended but missed out on some presentations because of time conflicts. Don't fret. You can access resources for many of the "breakout sessions" on the state website: Go to *calrta.org* > *log in* > *look for the Convention and Delegate Assembly box in the middle of the page* > *Scroll down to "Presentations & Handouts."* You will be able to view and download PDFs of PowerPoints and presentation handouts submitted by our many breakout session speakers.

You'll also have <u>access to a photo gallery of the convention</u>, voting results for the CalRTA 2024 Budget (approved), changes to the CalRTA Bylaws (approved), newly elected Area Directors and Nominations & Elections Reps (odd numbered Areas), and the post-event Convention evaluation.

CalRTA Book Club

Our CalRTA Book Club will meet on Monday, July 8. We meet at Jack's Brewing Company for lunch in the Fremont Hub at 11:30 a.m. We will be discussing the book, TOM LAKE, by Ann

Patchett. We welcome new members to join us. If you have questions please call or text Carolyn Zeljak. (510)673-6724.

Our August meeting will be on Monday, August 12. The book we will be discussing is FREE FOOD FOR MILLIONAIRES by Min Jin Lee. Our September meeting Monday, September 9, and our book is THE RIDE OF HER LIFE by Elizabeth Letts.



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Not All Search Engines Are Created Equal

By Marilynn Smith, CTC Vice-Chair



At Tech Talks and in meetings, we have pointed out that people results (which can lead to fake websites and scam us) and the knowledge that

Google tracks us (our search terms, our locations, etc.), people are looking for alternatives. Here are some, recommended by AskLeo.com.

Bing.com – Microsoft's search engine that is apparently improving in producing good results should NOT click on any Google search results that are marked "Ad" in any way. From perplexity. ai – "Google search results display two types of listings - paid ads and organic (non-paid) results.

Paid ads, labeled as "Ad," appear at the top and bottom of the search results page. These ads are triggered by key- words ...'

As a result, lots of people are trying out other search engines. Google still seems to be the most frequently used, but between the ads that show up before the actual search

- DuckDuckGo.com A search engine that produces good results but doesn't track the searchers
- Kagi.com A paid search engine, no ads!
- Search.brave.com Straightforward search engine
- Perplexity.ai Driven by AI, obviously. Really good results, but long-term effects to be seen.
- AOL.com and Yahoo.com Yep, they're still around!

So, try some of these out. Who knows? You might find a new favorite!

THE LATEST IN EMAIL SCAMS

By Marilynn Smith, CTC Vice-Chair



As reported by Ask Leo! (askleo.com), "If you get an email saying you're about to be out of space, you have pending messages, or some other email-related issue, it's likely a trap. And possibly a nasty one at that." Don't believe these spam-emails, especially if you see any that are asking you to download something or to provide any information about yourself. Just mark them as spam and move along with your day!

Remember the key giveaways for spam emails: unrecognizable web addresses (hint: 356.com is bogus!), improper English, a linked file (looks sort of like a web address) that ends in .htm or .html.

To read the whole article, go here: https://askleo.com/no-your-inbox-is-not-full-and-you-do-not-havepending-messages/

We Missed you at the Last Luncheon



Guest speaker at our April 3 luncheon. Fremont Police Sergeant Ken Kwok and Britney Ung spoke about Fraud and other types of Scams!

Mission Statement

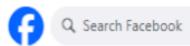
CalRTA's mission is to protect and advocate for retired and active educators' pensions and other retirement benefits and to support public education in our communities.



Love it or Hate it, Facebook Posts Work



Are you a Facebook user? Then you have a Facebook profile — and that profile can be a useful tool in sharing the good news about CalRTA and its support for current and retired teachers. 5. How can you do that? Easy...

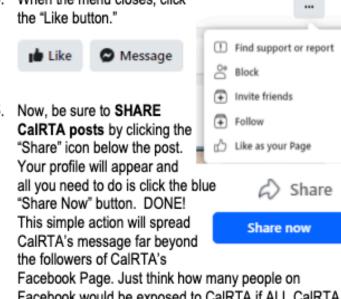


- In the search bar in the upper left of your Facebook profile page (see image above), type in California Retired Teachers Association.
- The page you've searched for will appear in the middle of the page. Click on the title of the page.
- When the page opens up, look for the 3 dots on the right hand side of the menu bar. Click the dots and a menu will appear (see image at right). Click "Follow."

When the menu closes, click the "Like button."

> Facebook would be exposed to CalRTA if ALL CalRTA members with Facebook accounts completed this simple action. Wow...

⇒ CalRTA's Facebook Page is here https://www.facebook.com/CalRTA



Luncheon Meeting at the Elks Lodge

38991 Farwell Dr., Fremont, CA 94536 Wednesday, July 31, 2024 11:15 a.m. – 1:30 p.m. Planned Program

Our speaker will be Ashley Weerpass, who has been in communications and computers for over thirty-five years. His presentation will explore the challenge and promise of AI. It will separate the hype from fact and will cover the drivers and enablers of AI, the history of its development, and the types and uses of the various types of AI. It will also explore the dangers of its use for misinformation and misdirection and what is being done to guard against this deception.

Lunch Menu

Barbecued Chicken Breast

Potato Salad, Fruit Salad, Green Salad

Rolls and Butter, Dessert Platter

Drinks

Book Sale

	in at this luncheon. We hope to have it cleared up by October.
	and puzzles for sale at the luncheon. Paperbacks - \$1.00, hardcover - adio books - \$1.00 or \$2.00, puzzles - \$1.00 or \$2.00.
Tuesday, July 23, 2024. Se 0643. Be sure to write RES	Luncheon cost: \$20.00 per person. Reservations must be received by end your reservation to CalRTA#91, PO Box 643, Fremont, CA 94537-SERVATIONS on the envelope. You may also call Sharon Yool at 510-371-2584.
Name(s)	
Phone	Email
Make your check for \$2	0 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?

"If you have any questions you would like the speaker to address, write it on a piece of paper and send it back with your luncheon reservation."

<u>IMPORTANT - CHANGE IN LUNCHEON DATES</u>

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

UPDATING IS IMPORTANT

When we retired, we may have designated a beneficiary for our retirement account with CALSTRS. We may have designated someone, via the options available at the time, to possibly receive benefits upon our passing. Making such a designation at the time of our retirement cannot be changed.

However, when we pass away, a one-time benefit will be given to whomever we named which can be changed. The beneficiary for this benefit of \$6,903, can be changed and updated. To change or update---



Contact CALSTRS, toll free, at 1-800-228-5453 or CALSTRS.com and click on "contact us" or California State Teachers' Retirement System Sacramento, CA 95851-0275

To change the address of your designated beneficiary, as well as the above, you must complete a new *RECIPIENT DESIGNATION* form and submit it to CALSTRS.

OVER THE COUNTER (OTC)

Recently information was included in an insurance article regarding OVER THE COUNTER (OTC) items available quarterly through many Kaiser select health insurance plans. As I understand it, Kaiser has had such an overwhelming response to this OTC, that "a hold" has been put on requests for the materials available quarterly via some Kaiser Medicare Advantage and Medicaid health insurance plans. At the time, information was not available to those with other health insurance plans. Now it seems as though CVS Pharmacy has helped develop a different way to honor these requests.

The following information is available from CVS Pharmacy, Incorporated:

FOR VITAMINS AND SUPPLEMENTS:

Consult with your health care provider before taking any vitamins or supplements. These statements have not been evaluated by the Food and Drug Administration. These products are not intended to diagnose, treat, cure or prevent any disease.

FOR OVER-THE-COUNTER BENEFITS AT NO ADDITIONAL COST:

Over-the-counter (OTC) allowance benefits are included in select Medicare Advantage and Medicaid plans. The allowance may only be applied to select OTC products. Eligible products vary by plan. Allowance amount may vary by plan. Customer may be responsible for the cost of any items not covered by their plan or that exceed their allowance amount. Check with your health care provider for more details.

FOR PARTICIPATING STORES: In-store OTC Health Solutions (OTCHS) redemption is not available at Target, Schnucks or select other CVS Pharmacy locations.

FOR PAYING WITH BENEFIT NETWORK CARD: If you are an OTC Health Solutions [OTCHS], redeem your benefit at any register using your health plan member identification [ID] card. Your insurance card is used to verify eligibility, not as a form of payment.

FOR HEALTH STREET HEALTH: Oak Street Health is part of the CVS Health family of companies

(And, as I understand, CVS will be identifying available items by marking them [somehow] with blue tags.) For further information, please check with your health insurance plan and with CVS.

Legislative NEWS



Assembly Bill AB 2901 (Agular-Curry) Pregnancy leave for Educators Act

Supported by our current State Superintendent, Tony Thurmond, as well as CalSTRS, this Bill provides up to 14 weeks of fully paid leave for a California public school full time and part time employee for pregnancy, miscarriages, and or childbirth, or other conditions that arise during pregnancy. Pregnant teachers will no longer have to dip into their sick leave during pregnancy issues.

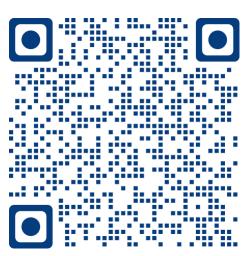
It is currently sitting in the Labor, Public Employment and Retirement Committee.

LEGISLATIVE UPDATE

Click on the link below to visit CalRTA's New Action Page.

https://calrta.org/advocacy-action/

Legislation affects all of us.



Web Addresses of Interest to CalRTA MEMBERS

These addresses are intended for the enrichment of CalRTA members. Please email your own recommendations at: sharonyool@yahoo.com.

CalRTA.org CalRTA Website

Area4.calrta.org Area 4 Information and news

STATE AND FEDERAL REPRESENTATIVE

a20.asmdc.org	_State Assembly District 20	Liz Ortega
a25asmdc.org	State Assembly District 25	Alex Lee
sd10.senate.ca.gov	_State Senatorial District 10	Aisha Wahab
Swalwell.house.gov	_U.S. Congressional District 15	Eric Swalwell
Khanna.house.gov	_U.S. Congressional District 17	Ro Khanna