

A MESSAGE FROM YOUR PRESIDENTS Sharon Blattel / Sharon Yool



Milestone Victory: Discharge Petition Reaches 218 Signatures for HR 82

As the President of the California Retired Teachers Association (CalRTA), I am thrilled to share the historic news that today, Thursday, September 19, the discharge petition for H.R. 82 has officially reached the 218 signatures needed. This marks a significant step forward in our fight to repeal the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO).

The petition is now locked—no further signatures can be added or removed. Starting tomorrow, it will sit for seven legislative days, after which the bill will proceed to the next steps. Speaker Johnson will have two days to schedule a hearing, marking the first time in history that a bipartisan bill of this nature, with a record-breaking 327 cosponsors, has reached this stage.

I want to express my deepest gratitude to Congressman Graves and Congresswoman Spanberger and all the California Congress members who have supported HR 82 as cosponsors. Although some were eager to sign the petition today, they missed the opportunity before it was locked. However, their commitment to this cause has been unwavering, and we thank them for their continued support.

This victory is the result of tireless efforts of Congressman Graves, Congresswoman Spanberger and each and every one of you who responded to legislative alerts, contacted your elected officials, and refused to give up. Your dedication has made this possible, and I am incredibly proud to lead such a passionate and committed group of advocates. (Continued on Page 2)

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: Open | Membership: Muriel Rodrigues |
| Member Contact: A. King and Sharon Yool | Insurance: Yvonne Brown |
| Communications: Mary Kay Henderson | Cheer & Sympathy: Open |
| 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.

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Please contact your elected congressperson and thank them for cosponsoring H.R. 82 and signing the discharge petition if they were able to before it was locked.

Now, more than ever, let's continue to stand united in our mission to eliminate these unjust penalties that have long affected our public service workers. This is our time, and together, we will ensure that justice prevails.

THE TIME IS NOW !

Sincerely,

Susan Dixon, President California Retired Teachers Association

Elevate Your Voice: Vote and Engage in the 2024 Elections and Beyond

*Susan Dixon, CalRTA State President*In November, we have the privilege of having our voices heard by voting for state and local candidates, issues, and the President of the United States.

Voting is not only a privilege; it is our duty as citizens. Please take the time to read about the ballot measures and candidates. You can look at their websites to see if they have made statements about issues that concern you.

Please remember to cast your vote on Tuesday, November 5th. You can find your polling place and ballot box drop-off location by following these links

• **Polling Place:** [California Secretary of State - Polling Place](#)

• **Ballot Box Location:** [California Secretary of State - VCA Voting](#)

CalRTA supports Proposition 2, a \$10 billion bond for K-12 and community college facilities, which uses existing state revenues without raising local taxes.

More information on this proposition is posted on the [CalRTA website](#).



Division 91 ladies at "Tyme for Tea" in Niles



CalRTA Members Continue Advocacy Efforts

Dr. Kathy Kinley, State Government Relations Committee Chair

The California legislature has adjourned, and Congress will be in recess in October, but CalRTA's advocacy continues. CalRTA uses the Advocacy Platform to direct our advocacy efforts on issues important to our members. A new platform is being developed for 2025-2026. Members were emailed a survey August 26 and another email will go out October 1 asking you to prioritize issues on CalSTRS Retirement, Social Security/Federal Issues, Health Care/Healthy Aging, and Public Education Funding.

Please complete your survey if you have not already. The survey can only be submitted electronically. It can also be accessed on the [calrta.org website](https://calrta.org/website). You will need your membership number for the website. The membership number can be found on your membership card or the CalRTA Contact magazine mailing label above your name.

Surveys are due November 15. Please arrange to help others complete surveys at Area and Division meetings.

[SURVEY LINK](#)

Tech Talks Resumes in October

New this year ...

Register once and receive the link for EVERY Tech Talk.

All dates are Thursday from 10am – 11:30am.

Dates and Topics:

- OCTOBER 24: All about Division websites
- NOVEMBER 14: All about Email
- DECEMBER 19: All about working with photos (in newsletters, on Division websites and on social media)
- JANUARY 23: All about Google (with a focus on Google Forms)
- FEBRUARY 13: All about the CalRTA State Website
- MARCH 13: All about Publisher (not compatible with Macs)
- APRIL 24: Open topics

The [informational flyer](#) has the registration link.



We Welcome New Members

Help a New Member Fill Out This Enrollment Form

CalRTA Division #91

Name (First) _____ (Middle) _____

(Last) _____

Address _____

City _____ State _____ Zip _____

Email _____

Phone _____ Cell _____

Retired from _____ When _____ School _____

Please check your selected payment method:

____ Dues Deduction \$5.50 monthly

Social Security Number _____ (required for dues deduction)

I authorize the State Teachers' Retirement System (STRS) to deduct my association dues.

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

agree to make my request in writing to the CalRTA office.

___ Cash \$66.00 annually (Make Check out to CalRTA)

Signature _____ Date _____

Did a particular person encourage you to join CalRTA? If so, who?

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

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)

Donations to the mini-grant fund

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

IN MEMORY OF:

Division 91 sent donation to the family of Pat Richey when she died.
Division 91 sent donation to family of Evelyn Cormier when she died.
Muriel Rodrigues sent donation in memory of Evelyn Cormier.
Sharon Yool sent donation in memory of Frank Zeljak.
Ruth Bell sent donation in memory of her sister Katherine Simpson.
Sharon Yool sent donation in memory of Debbie Griffin.

IN HONOR OF

Judy Tokubo sent a donation in honor of Kara Tokubo for graduation from Newark Memorial High School

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 September 21, 2024, the balance in the division's checking account was \$17,870.58. The grants account had a balance of \$6,680.40 on that same date.

Respectfully submitted,
Gene Amaral, Treasurer



Music for Minors II Needs You!

Carol Zilli

Retired Teacher and member of CalRTA

Music for Minors II (MFMII), the 501 (c)(3) nonprofit keeping music in children's classrooms and lives since 1988, is calling all CalRTA members who love music and children and know how essential music is for their healthy physical and emotional development and academic success.

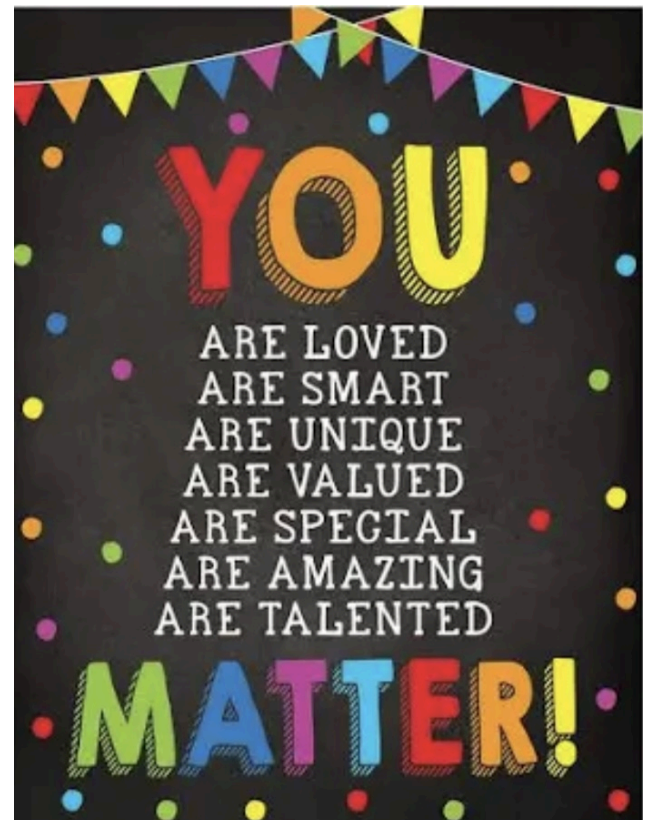
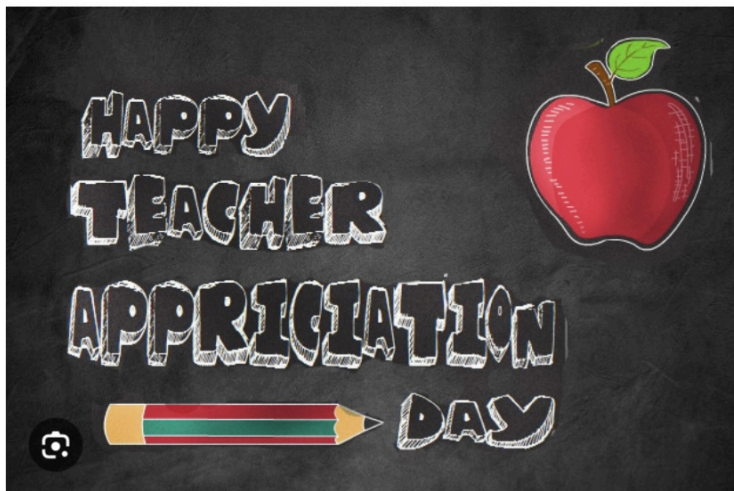
MFMII will train you for FREE and give you all that you need including lesson plans, so that you can share the joy of music with children in the schools. Music Docent Training is from mid Sept. to the first week in Nov. on Tuesday mornings and Thursday evenings via Zoom. In only 11 sessions you will be ready to make the musical difference in children's lives as well as your own. Training is pure fun and the children cheer when you enter their classroom 1/2 hr. a week for musical fun and enrichment. Come feed your brain and touch your heart with music!



Please contact CalRTA member Carol Zilli for more information: 510-673-5495 cell, ed@musicforminors2.org

Retired Teachers Week (November 3–9, 2024)

The CDE encourages you to recognize November 3–9, 2024 as Retired Teachers Week. Since 1998, the California Retired Teachers Association has sponsored Retired Teachers Week as a way to not only spotlight members' extensive volunteerism but to encourage others to do the same.



Grants Report

Unfortunately, the raffle situation with the State hasn't been resolved so we won't have a raffle again this luncheon. Thank you to those of you who have been donating in the school boxes in lieu of raffle tickets. Also, the Budget Committee has transferred \$3,300 from the checking account to the Grants account resulting a balance of \$6,530.27. Editor's note: See Treasurer's Report for updated balance.



In the next month or two I'll be meeting with the Grant Committee to start the process of awarding grants again this year. I'll be contacting the members of the Committee to verify they want to continue, and if you're interested in becoming involved, please talk to me at the luncheon.

Thank you for all the calls, cards, and donations to the Grant Fund in the death of our daughter.

We've been consoled by all the love coming our way. We had a Celebration of Life on Saturday, and everyone was so positive - felt great!

Hope to see you at the luncheon,

Florence Griffin

Please Donate Books and Puzzles!

Welcome to all our new members! At every luncheon we sell used books and puzzles. Paperbacks are \$1.00, Hardbacks are \$2.00, Puzzles are \$1.00 or \$2.00, Audiobooks are \$1.00 to \$4.00. DVDs are \$1.00 each. There is a floral moneybox where you put your payment. Bags are available. The colored tag on the books is only for the purpose of knowing how many rotations the books have gone through.

If you would like to donate items you can bring them to the luncheon. If you have a larger donation and would like me to pick them up, please contact Lyneil Wasser.

Please make sure that books are clean. And it is a good idea to check that you have not left a valuable bookmark or photo stuck inside. When donating puzzles, it is important that they be complete and in a ziplock type bag inside the box.

All proceeds go to the teacher mini-grant fund. We so much appreciate your generosity in donating items for the sales and also for being enthusiastic customers!



CalRTA Book Club

The CalRTA#91 Book Club meets the second Monday of each month. We usually meet at Jack's Brewing Company in the Fremont Hub at 11:30 a.m. If you are interested in learning more about the book club, speak to one of the members or call or text Carolyn Zeljak (510)673-6724.

Our schedule for the rest of 2024 is:

October 14, 2024	KILLERS OF THE FLOWER MOON by David Grann
November 11, 2024	Meet to choose books for 2025
December 9, 2024	FLOP DEAD GORGEIOUS by David Rosenfelt

Legislative Report

EXCITING NEWS!!!

On Thursday September 19, we got much closer to the repeal of the (WEP) Windfall Elimination Provision and (GPO) Government Pension Offset.

The petition for H.R. 82 has reached its necessary number of signatures!

It is now about to be scheduled for a vote. This is a record-breaking event that a bipartisan bill has made it to this step!!!
We will wait to see the results.

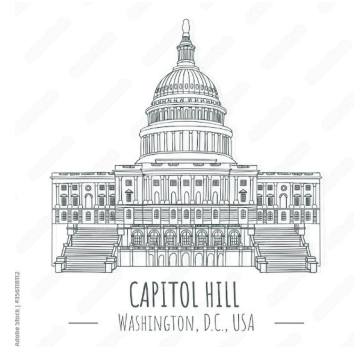
Thank you to all members who have supported our efforts to get this to a vote to repeal the WEP and GPO by calling and sending emails to various representatives over the last several years.

THE TIME IS NOW FOR THE REPEAL!!!

Area IV Fall Get-Together

This year Area IV held their annual meeting by Zoom.

- The status of WEP/GPO. Enough support to take to Congress for a vote
- Merger of Division 59 into Division 91 on final stages, Update will be presented to Division 91 board at the next meeting held this month.
- PDF's on the presentations of Membership Matters as well as Computers: From Fraud to Fun will be available later this month.
- Tour given on updated state website.
- Divisions encouraged to help members fill out CalRTA Advocacy Platform—Member Survey. This will be presented at both the board meeting as well as the October luncheon.



We Missed you at the Last Luncheon



Division 91 dates for 2024-2025

Board meetings (all are on Tuesday)

October	22
January	21
April	22
July	22
October	21

Luncheons (held on Wednesday)

October	30
January	29
April	30
July	30
October	29



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, October 30, 2024

11:15 a.m. – 1:30 p.m.

Planned Program

Our longtime member, **George Vlastelica**, will be sharing his experiences as an immigrant child who came to the United States with his large family.



Lunch Menu:

Chicken Piccata, Penne Alfredo (vegetarian for all)
California Mixed Green Salad, Fresh Fruit Salad,
Rolls and Butter, Sweet Tray (Cookies, Brownies, Bars)

Drinks

Book Sale



Because of a problem with authorizing raffles by the Registry of Charities in Sacramento, there will be no drawing again at this luncheon. It should be cleared up by January.

We will have used books and puzzles for sale at the luncheon. Paperbacks - \$1.00, hardcover - \$2.00, audio books - \$1.00 - \$4.00, puzzles - \$1.00 or \$2.00.

.....Luncheon cost: \$20.00 per person. Reservations must be received by Tuesday, October 22, 2024. Send your reservation to CalRTA#91, PO Box 643, Fremont, CA 94537-0643. Be sure to write RESERVATIONS on the envelope. You may also call Sharon Yool at 510-371-2584.

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? _____

"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."

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.

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Fremont, CA 94536-4215
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Carole Segall
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Email: marydenise.martin@gmail.com



INSURANCE BITS 'N' PIECES

By Yvonne Brown

MEDICARE AND YOU 2024

October, 2024, those over 65 years old will be receiving the 2025 edition of the new Medicare and You 2025. This is “the official U. S. government Medicare handbook”. Medicare health coverage for those age 65 and over is comprised of:

“Part A (Hospital Insurance)

- Inpatient care in hospitals
- Skilled nursing care
- Hospice care
- Home health care

Part B (Hospital Insurance) Helps cover:

- Services from doctors and other health care providers
- Outpatient care
- Home health care

-Durable medical equipment (wheelchairs, walkers, hospital beds, and other equipment

-Many preventative services (screenings, shots or vaccines, and yearly “wellness” visits)

Part D (Drug coverage)

-Helps cover the cost of prescription drugs (including many recommended shots or vaccines)

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

Medicare and You 2024 explains the parts of Original Medicare and Medicare Advantage (also known as Part C.)



OPEN ENROLLMENT

Open Enrollment for Medicare may be held at different times of the year. For those who have continued with their former school districts for their health insurance needs, open enrollment takes place each fall. Open enrollment for Medicare 2025 for CalPERS (and STRS members if they are included with their former school districts) will be September 16, 2024, to October 11, 2024.

For Covered California (nationally known as Affordable Care Act, “Obamacare”, or Market-Place Plans), open enrollment begins November 11, 2024. At this time, one may enroll in, renew, or change plans. December 15, 2024, is the last day to enroll, renew, or make changes to have insurance begin January 1, 2025.

Living in the Northern California area, our guidelines for making choices as to which companies to choose are outlined at the back of our edition of MEDICARE AND YOU 2024. By using MEDICARE AND YOU, section 11, you will find you will be able to compare health plans available in our Northern California area.

