



Area IV: Fremont, Union City, Newark

We hope everyone enjoyed their holiday season with

Division 91

Volume 22 Number 1 Your partner in pension protection Winter 2025

A MESSAGE FROM YOUR PRESIDENTS Sharon Blattel / Sharon Yool HAPPY NEW YEAR !!!



family and friends.

WELCOME TO 2025!

We are CalRTA. We are Division 91.

We are an ADVOCACY organization. Advocacy is defined as any action that speaks in favor of, recommends, argues for a cause, supports or defends, or pleads on behalf of others. That's what we are as CalRTA. Division 91. That's what we've been doing as an organization for 95 years. Let's be proud of who we are. (taken in part from our recent CTC

newsletter)

Consider joining us at a board meeting this year. They are always held the week before our luncheon. (Jan 21, Apr 22, July 22, Oct 21).

Maybe you would like to recommend someone to join our board, or maybe you'd like to shadow one of our positions that you are interested in.

"LEADERSHIP is not about being in charge. It's about taking care of those in your charge" (Simon Sinek)

There are a few committee positions that need to be filled starting with the 2025 year such as reservations, newsletter distribution, and publicity. If you're curious and would like to help

we are always in need of volunteers. Contact Sharon Yool.

Thank you for your continued support as we work to defend, protect, and improve our pens

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 Zeliak

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

Mini-Grants: Florence Griffin Resource Services: Sharon Yool **Treasurer:** Gene Amaral Membership: Muriel Rodrigues **Insurance:** Yvonne Brown **Cheer & Sympathy:** Kris Adams

Web Master: Jerry Sabo Web Editor: Jerry Sabo

Ducks for Bucks: Florence Griffin

Circulation: Carolyn Zeljak

Members-At-Large have no duties. These people just attend board meetings and contribute to discussions.

We need your wisdom and direction as a participant. Please consider attending a board meeting and joining our team.

INSIDE THIS ISSUE Advocacy 3. 4. 7. 8 Announcements 7,8 **Book Club** 9 Updates 9, 10 Help Wanted 2 Insurance 12 Legislation 7,8 Luncheon 10, 11 Membership 4, 7 Mini Grants 5.12 Officers/Chairs 1 President's Message 1,2 Resources 6 Treasurer's Report 5

TEXTING for SENIORS
BFF - best friend fell TTYL - talk to you louder FWIA - forgot what I ate FWID - forgot what I did FWIW - forgot where I was ROFLACGU- rolling on the floor laughing and can't get up



Volunteers Needed

We would like to continue to send e-cards and paper versions to our members twice a year. After Division 59 merges with us the number of cards sent out could double. We will need more people volunteering to send e-cards or write a message in paper cards. If you can help with the spring/summer cards please contact Sharon Yool by text at 510-371-2584 or email at sharonyool@yahoo.com.

We provide each volunteer with the necessary materials: cards and envelopes, stamps, message, and list of names of recipients. For e-cards volunteers need to have access to an e-card program. Names of recipients' emails are provided.

We appreciate your help as these messages are enjoyed by many.

This program WILL disappear without your help.

If any of you can think of another activity to replace this please email Sharon Y. We're always looking for new ideas.



Hip, Hip, Hooray for CalRTA

Updated from original by Lynn Lindsey







'Twas the nights before celebration, and all through DC
CalRTA was lobbying for WEP/GPO repeal, a resolution to be.
Winter vacation was coming, and our chance was at hand
To bury the pension penalties hurting public service workers of the land.
We hoped upon hope to win this epic day,
Via the passion and vigilance of CalRTA.

In the middle of December, there came such a clatter

That Jennifer Baker and Susie Dixon arose to see what was the matter.

The grinches in DC had terrible mischief in mind,

They wanted to keep retired teachers in their terrible bind.

But with calls and letters from our members so wise,

The Senate passed HR82, the WEP/GPO repeal, to all our glad cries.



When the December solstice sun brought the news with its light We shouted, "Thank you, CalRTA. We made it all right."

Celebrations to all is what I will say, and especially to all In CalRTA.

Hello, Everyone! Hope you enjoy this. We thought it was a great Holiday greeting for our CalRTA family. Feel free to share this with your Divisions and potential members.

We want to take this moment to say **thank you** for all of your thoughtful work and energy this year - our numbers and passion mattered in repealing the WEP/GPO, and we greatly look forward to working with you in 2025 to grow our membership so we can continue advocating effectively. Pooling the resources of many minds is an invaluable way to ensure we "work smarter, not harder," and that we create the greatest benefit for all.

Happy Holidays, and may the New Year bring health, happiness, new adventure and more victories for us in CalRTA!

Warm Wishes from your CalRTA Area IV Co-Directors,

Mary Kay Henderson - 510-909-0365 <u>mkkok@comcast.net</u>

Teri Gerritz - 510-541-0639 tgerritz13@gmail.com



CalRTA has over 450 members who are over 100 years old !!!

374 are female

76 are male

The oldest living member is "108"

CalRTA facts as of June 2024!!!!

We Welcome New Members

Help a New Member Fill Out This Enrollment Form

CalRTA Division #91

Name (First)	(Middle)			MEMBER!
(Last)				Jan
Address				
City				
Email				
Phone				
Retired from	When	_School		
Please check your selected pa	ayment method:			
Dues Deduction \$5.50 mon	thly			
Social Security Number		(required	for dues deduction	on)
I authorize the State Teachers' Res	tirement System (S	TRS) to deduct	my association d	lues.
Should amount of dues be adjuste	d, as deemed neces	ssary by CalRTA	, I authorize that	the adjusted deductions
shall continue unless I notify the G	CalRTA business of	ffice in writing to	o the contrary. To	terminate dues
deduction, I				
agree to make my request in writing	ng to the CalRTA o	office.		
Cash \$66.00 annually (Mal	ke Check out to Ca	lRTA)		
Signature			Date	
Did a particular person encourage	you to join CalRT.			
Mail check and application to:	Muriel Rodrigues	5342 Westbur	ry Ct. Newark,	, CA 94560-1353



Save the Dates

CalRTA Advocacy Days

March 10-13, 2025 | Washington, D.C.



Your Voice in Washington

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:

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	

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

Make check payable to CalRTA Division #91



Treasurer's Report

As of December 7th, the balance in the division's checking account was \$47,574.65. The grants savings account had a balance of \$7,740.27 on that same date.

AN EXPLANATION: The large balance in the checking account is the result of Division 59 merging with our division. Division 59's checking account was closed and the balance in that account, \$29,428.16, was deposited in our account.

Respectfully submitted, Gene Amaral, Treasurer



State Grant Winner Teacher Elizabeth Katz Warwick Elementary School Fremontshown with President Sharon Blattel

Protecting the Privacy of Our Members in Email



When sending an email to multiple recipients, it's important to respect the privacy of the recipients by "hiding" their email addresses from the other recipients. This is the "**Bcc**" option in your email. **Bcc** means *Blind Carbon Copy*.

When sending out bulk emails (e.g., newsletters and e- blasts), click the **Bcc** letters in the "**To**" space when you compose a new email. Using **Bcc** protects the privacy of the recipients and prevents recipients from seeing the email addresses of others. Essentially,

you're keeping them "blind" to who else has received the email. Hiding email addresses also prevents them from accidently falling into the wrong hands.

The CC (Carbon Copy) allows recipients to know who else is receiving the email. All emails in the "To" and "CC" spaces can see each other's email addresses. CC promotes transparency, trust, and in a certain way collaboration among recipients, while **Bcc** maintains full confidentiality and privacy.



TECH TALKS
Provide Free
Training

Tech Talks are offered monthly

by CTC, with our next session scheduled for THURSDAY, JANUARY 23rd from 10:00-11:30 a.m. — the topic of discussion will be "All About GOOGLE" with an emphasis on Google Forms.

Have You Checked This Out?

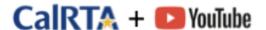
If you are looking for help in using Word, Excel, Zoom, Google Forms, etc., here's a good place to know about. In fact, you should bookmark this site. Once there, click on Playlists and look for the two How To boxes. Then you can scroll through each one, and find what you need help with.

Any CalRTA member may attend. All dates are **THURSDAYS** and the time will remain the same for all sessions.

• CLICK THIS LINK TO REGISTER

• CLICK HERE TO ACCESS RESOURCES FROM PREVIOUS TECH TALKS (login required)

**NOTE: Register only ONCE to receive an email notice and Zoom link for EVERY Tech Talk. Easy peasy!



Subscribe to CalRTA's YouTube channel to be the first to see new videos and updates! Go to the link below, click on the red subscribe button, click on the notification bell, and select "All" to be notified when a new video is posted

youtube.com/user/CalRTA





It's Official ...

President Biden will sign Social Security Fairness Act Monday, January 6th!



Sent to Sue Breyer



The President
requests the pleasure of your company
at the signing of the
Social Security Fairness Act of 2023
to be held at
The White House
on Monday, January 6, 2025

at ten o'clock in the morning

Area IV Co-Director

Mary Kay Henderson

Welcome to 2025. And Division #91 welcomes Division #59's members. We're so grateful to those of you who joined us for our luncheon, October 30th. And we look forward to sharing our next luncheon with many of you, January 29th. And, of course, you are always welcome to attend our board meeting the Tuesday before the Elks luncheon. (January 21st.) Our merger is now official. We would appreciate your help with our organization's activities. Caprice and Diane have agreed to be members-at-large who attend board meetings with no specific duties. Our hope is that members-at-large will find a niche that they can fill in the future. All are welcome to "check" us out and get to know what makes #91 the "FUN" Division!

2025 brings us the wonder of the signing of HR 92 January 6th by President Joe Biden. After decades of struggle to rid public servants of these unfair offsets, teachers and firemen (and women) policemen (and women) and so many others will now receive their earned Social Security benefits. Thanks to our amazing President, Suzie Dixon, and her team of experts and all of you who so diligently sent the legislative alerts and made the phone calls and those who lobbied in DC for so many years. This is the Holiday Miracle of many years of perseverance on the part of so many. And the best part is that this bill had some of the most Bi-Partisan support of any bill in Congress in many years. That brings hope and "good tidings."

And speaking of good tidings, don't forget to register your many hours of volunteer hours with Judy Molander. This is the year we submit our "Teachers never stop caring" proof to the state. The state will compile these millions of dollars' worth of contributions for publicity for our CalRTA message to recruit new members and reinforce our importance to the world at large!

May your 2025 cause you and yours to Thrive.

CalRTA State Advocacy Platform

The California Retired Teachers Association believes all educators have a right to retire in dignity. All educators have a right to a secure and safe retirement, which retains its value, ensures access to affordable quality health care, and provides protection for a retiree's safety and well-being. To assure these benefits for future retired educators, public education and educators need to be supported and the Teachers' Retirement Fund needs to be actuarially sound. To accomplish these goals, CalRTA will advocate for an adequate and secure CalSTRS retirement with defined benefits and equitable security Social Security retirement, access to affordable quality health care, and appropriate funding for public education.



SUZIE DIXON

Great News! H.R. 82 Has Finally Passed!

Final Senate Vote: YEA 76 - NAY 20 (December 21, 2024)

Today marks a historic victory as we celebrate the passage of H.R. 82, a milestone achieved through unwavering dedication, resilience, and the collective effort of passionate advocates across the nation. Achieving H.R. 82's passage is a testament to the strength and determination we've demonstrated in the face of significant challenges.

When obstacles appeared, we kept moving forward, each step—no matter how small bringing us closer to our goal. Difficult moments were not signs of defeat but opportunities to grow stronger, more determined, and more focused. We never gave up, trusting in our cause and each

other, because we knew the breakthrough was just ahead.

Special thanks to our congresspeople, Congressman Garret Graves and Abigail Spanberger, as well as Congressman Rodney Davis. None of them ever stopped working with great passion on this bipartisan legislation. I was able to work with stakeholders across the nation, we've achieved more than I ever imagined. And yet, our advocacy does not stop here. We will continue to champion our causes at both the state and federal levels. Together, we will remain steadfast in our mission.

Nine years ago, I purchased WEP/GPO Repeal pins, looking forward to the day we could put them away for good. That day has finally arrived!

While celebrating this milestone, let us remember that our collective efforts do not end here. This achievement serves as the foundation for continued advocacy and an opportunity to strengthen and grow our membership.

Being a member of CalRTA is vital in ensuring the continued security and well-being of educators, both active and retired. By being a member, you contribute to a unified effort that advocate for strong and sustainable retirement benefits. Our commitment to protecting retirement security will not waver. Together, we will continue to make a difference that lasts for generations to come.

Thank you all for your advocacy and dedication. Merry Christmas, Happy Hanukkah, Happy Holidays and Happy New Year!

Susan Dixon

President. CalRTA

Look for updates on the CalRTA State Website: calrta.org -> WEP GPO

https://calrta.org/repealing-wepgpo-current/

Video message from Suzie Dixon

CalRTA Book Club – Schedule for 2025

January 13, 2025

February 10, 2025

March 10, 2025

April 14, 2025

May 12, 2025

June 9, 2025

July 14, 2025

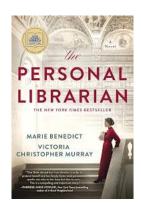
August 11, 2025

September 8, 2025

October 13, 2025

November 10, 2025

December 8, 2025



WHAT IN THE WORLD by Leanne Morgan
THE COMING WAVE by Mustala Suleyman
THE PERSONAL LIBRARIAN by Marie Benedict
CONCLAVE by Robert Harris
GO AS A RIVER by Shelley Read
THE MANICURIST'S DAUGHTER by Susan Lieu

TEACHED MANUA E AM C

TEACHER MAN by Frank McCourt

SONG OF THE LION by Anne Hillerman

OPEN (We'll choose a book in January)

JAMES by Percival Everett

Meet to choose books for 2026

THE WOMEN by Kristin Hannah

CalRTA Book Club

Our book club meets on the second Monday of each month. At the present time we are meeting at 11:30 a.m. at Jack's Brewing Company in the Fremont Hub. In January we will be discussing the book, WHAT IN THE WORLD, by Leanne Morgan. We welcome new members. Call or text me at (510)673-6724 for more information.

Carolyn Zeljak (510)673-6724

Address changes:

Elva Jane Caldwell "Janie" 4445 NE Mineral Springs Road McMinnville, Oregon 97128-8215

Stanley Hunt 550 NE Napolean Apt. 320 Blue Springs, MO 64014-5479

Anne Perkins 11122 Newlun Drive Klamath Falls. Oregon 97603-8943 Denise Sakuda 9932 Cortino Way Elk Grove, CA 95757-3951

Janice TenBosch "Jan" also lives at: 6346 Jarvis Avenue Newark, CA 94560-1246

Change in email:
Gayle and James Woodhead
gwoodhead64@gmail.com

Died:

Janice McEneany "Jan"
Dawn Scott-Past Historian

We Missed you at the Last Luncheon









Division 91 dates for 2025

Board meetings (all are on Tuesday)	Luncheons (held on Wednesday)
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21	January	29
22	April	30
22	July	30
21	October	29
	22 22	22 April 22 July

Luncheon Meeting at the Elks Lodge



LUNCHEON MEETING AT THE ELKS LODGE

38991 Farwell Dr., Fremont, CA 94536
Wednesday, January29, 2025
11:15 a.m. – 1:30 p.m.
Planned Program
Our CalRTA state president, Suzie Dixon,
will be speaking on current issues in the
state and federal governments concerning education.

Lunch Menu

Chicken Coq au Vin, Cheese tortellini w/Alfredo sauce (vegetarian for all)
California Mixed Green Salad, Fresh Fruit Salad,
Rolls and Butter, Sweet Tray (Cookies, Brownies, Bars)
Drinks

Book Sale

_We v	will have used boo	ks and puzzles for sale at the luncheon. Paperbacks - \$1.00, hardcover - \$2.00, audi books - \$1.00 - \$4.00, puzzles - \$1.00 or \$2.00.	0
		<u></u>	
our res	servations in on tir write RESERVATI	er person. Reservations must be received by Tuesday, January 23, 2025. Please get ne. Send your reservation to CalRTA#91, PO Box 643, Fremont, CA 94537-0643. EONS on the envelope. You may also call Sharon Yool at 510-371-2584.	
	Name(s)		
	<u>Phone</u>	<u>Email</u>	
	Make your che	ck 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	e to give someone a ride to the luncheon? What is your zip code?	

We are fortunate to have our CalRTA President, Suzie Dixon, speak at our January luncheon. She will talk about educational issues such as the future of retired teachers in CA and what CalRTA does for them. She recently travelled to Washington, DC where CalRTA joined others such as Police as well as Firemen who are effected by WEP/GPO.



Mini-Grant Fund

Florence Griffin Chairperson

Unfortunately, our problems with the Registry of Charities & Fundraisers in Sacramento continue. We recently received 4 pages of information needed and if not received within 60 days, our tax exempt status will be disallowed. Our treasurer, Gene Amaral, has been patient and hard working in getting the problem solved, but continues to meet barriers along the way. We really appreciate his hard work, and patience. So, raffles won't likely be happening any time soon.

Thankfully, our members are putting money in the schoolhouse'

boxes and making sympathy donations. We recently received a

\$500 donation from the husband of one of our members who

recently passed. We have received \$162 in school boxes, \$455

in book sales, and \$2,330 in sympathy donations.

INSURANCE BITS 'N PIECES

By Yvonne Brown Insurance Representative

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 name which can be changed. The beneficiary for this one-time benefit of \$6,903 can be changed an updated. To change or update:

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

HOW TO REPORT A DEATH TO CAISTRS

(You may want to keep a copy of the following along with your personal records)

Additionally, the Budget Committee have moved \$3,300 from the checking account so we have around \$7,000 to award to the teachers in the year 2025.



Our Committee met before

Christmas, and sent out the applications to the three districts. We encourage you, if you know anyone who teaches in one of the FUN Districts, that their principals have received our application and they should fill it out quickly. The **deadline is January 15, 2025**, and we will be reading them shortly after to choose who will receive a mini-grant. Everyone who submits an application will received a letter knowing of our decision. Then, in the week following, our Committee members will be personally delivering the checks.

Thank you very much for your continued support of this program, and we hope to return to raffles at the luncheons at some point.

CalSTRS should be notified as soon as possible of the death of a member, retiree, option beneficiary, or payee receiving benefits. This can be done by writing to CalSTRS at PO Box 15275-MS43, Sacramento, CA 95851-275, or by calling CalSTRS at (916)229-3870, or toll-free at (800) 228-5453.

CalSTRS will need the following information:

- deceased person's name and Social Security number, date of death,
- individual's status- retired, disabled, a member in active teaching status, an option beneficiary, etc.
- name, address, and telephone number of contact person.

CalSTRS will provide further information on how to proceed with the claim once they are contacted.

AND, TO SEE HOW YOUR HEALTH INSURANCE WILL CONTINUE, OR MIGHT BE AFFECTED, CONTACT THE SCHOOL DISTRICT WITH WHICH YOU HAVE YOUR INSURANCE GROUP COVERAGE, (This is particularly important if you are the spouse of a retired teacher).