

California Retired Teachers Association

The Link

Co-presidents: Barbara Bethel; Vi Huprich San Diego, California Editor: Fran Rodenberg

Volume 33, No. 3 Newsletter of CalRTA San Diego Division 4 January-February, 2010

Non-profit Newsletter Published Bimonthly for Members of the California Retired Teachers Association
Core Purpose: To enhance and protect the benefits of retired educators
<http://www.area11.calrta.org> www.calrta.org

President's Message Barbara Bethel, Co-president



Barbara

It's with great pleasure that I wish you the very best in 2010. I hope that among your new year's resolutions is a commitment to join us in as many CalRTA and Division 4 activities as possible. We have planned many interesting programs and having you participate will make them even better!

One of our key goals this year is to increase the membership of our organization. To that end, your Division 4

board has worked diligently to send CalRTA information, along with an invitation to join Division 4, to over 500 newly retired SD City School educators. I am pleased to report that the response has been quite positive. I am looking forward to welcoming our new members and getting better acquainted or renewing friendships at future division events!

Beginning in late February, our Division 4 Scholarship Foundation will hold its 3rd Annual Spring Bouquet Fundraiser. Each year, the foundation provides \$1,500 scholarships to San Diego city high school seniors to assist them in their pursuit of college educations. The foundation counts on donations from our members to help fund the scholarships—in fact, the program could not exist without your generosity! Please watch for the fundraising letter and respond to this worthy request. Remember that every donation makes a difference!

The February luncheon meeting should be both informative and fun. Please read more about the program on p. 2 of this issue of *The Link* and plan right now to join us.

Please feel free to contact me at 858-270-3483 if you need a ride to the meeting, if you would like to have additional information/directions, or if I can assist you in any way.

[Continued on p. 2]

CalRTA San Diego Division 4 Meeting and Luncheon

Date: Wednesday, February 17
Time: 11:00 a.m.—2:00 p.m.
Place: Best Western Seven Seas
411 Hotel Circle South
Mission Valley, San Diego
Cost: \$18.00

Program

Canine Companions for Independence

Menu Choices

*Broiled Salmon
Rice
Seasonal Vegetables
or
Teriyaki Chicken
Fried Rice
Seasonal Vegetables
or
Vegetarian Alternative*

Note: Caesar salad, rolls, lemon cake, and coffee, hot or iced tea are included with all meals.

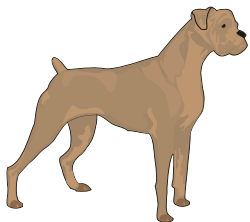
Reservations

To make a reservation, please contact Barbara Bethel by Saturday, February 13 858-270-3483 or bbethel@san.rr.com

Note: Marilyn Curran is moving to a new home this month. She will be back taking reservations for our next meeting.

Remember: CalRTA Division 4 is YOUR organization and TOGETHER, WE CAN and DO MAKE A DIFFERENCE!

Program—February 17
Laura Stevenson
1st Vice-president—Programs
Canine Companions for Independence



Canine Companions for Independence (CCI) is the largest assistance dog organization in the

world, and it provides highly trained assistance dogs for children and adults with disabilities—free of charge!

They proudly state, "The most advanced technology capable of transforming the lives of people with disabilities—has a cold nose and a warm heart."

We are happy to announce that a client from CCI in Oceanside, accompanied by her beloved canine companion, will attend our meeting on February 17. She will explain and demonstrate how they became companions, what her special companion does for her, and how he shares his life with her. She will show us how indispensable her companion has become to her during the time they have been together.

Dogs which become Canine Companions for Independence are specially bred labradors and golden retrievers. They assist with daily tasks and increase independence by reducing reliance on other people. CCI was founded in Santa Rosa, California, in 1975. Since then, it has grown to a national organization and currently operates in five national regions. This non-profit organization enhances the lives of people with disabilities (other than blindness) by providing these highly trained assistance dogs and also providing ongoing support to ensure quality partnerships at no cost to recipients.

All expenses of the dogs, including breeding, raising, and training, are paid for by private donations. In addition, much of the work is done by volunteers.

You are sure to enjoy hearing our guest and meeting her very special companion. Please join us at our next meeting and hear this heart-warming story. We are sure that you will enjoy the experience.

Scholarship Foundation
Georgi Galas and
Diane Sullivan, Co-presidents



Georgi

Diane

Division 4 Scholarship Foundation Board members met in January to discuss the number of scholarships to be awarded this year. That number depends on the amount of funding we receive from donations and from interest on our investments. It is time to make your annual donation! Please send your check made payable to Division 4 Scholarship Foundation, Inc., to our treasurer:

Barbara Bethel
 5109 Dubois Drive
 San Diego, CA 92117-1925

In January, schools receive student applications, and in February, all members of the Scholarship Foundation Board will deliver more applications to the schools and answer any questions they may have.

Applications are due by April 1. Foundation board members will meet in groups to read the applications and select two or three applicants who will be presented to the entire Foundation board for final selection.

Students selected will receive a letter and be invited to our June meeting. We hope that many of **you** will attend that meeting on Saturday, June 5, and support these young people.

Watch for information about our 3rd annual Scholarship Fundraiser beginning in late February!

Scholarship Donations
Barbara Bethel, Treasurer
Scholarship Foundation

Thanks to every one of our fabulous members and friends of CalRTA who donate to our Scholarship Foundation each year. Your generosity continues to provide the resources needed for the student scholarships we award each year. Thank you from Division 4 AND the students who receive the much-appreciated scholarships!



Barbara

We are taking this opportunity to acknowledge and say "Thank you" to the people who have so generously contributed to the scholarship fund since our last newsletter. If you have made a donation and we missed your name, please accept our apology and let us know so we may acknowledge your helpful support. **We appreciate every contribution! Thank you!**

To General Scholarship Fund
 Phil Green
 Evelyn Lundy
 Leona Plummer
 Mildred Wood

In Memory of James Galas
 Frances Illig
 Kenneth and Frances Venn

In Memory of Dan Lochtefeld
 Mary Duncan

Communications
Vi Huprich

Volunteer Hours

A new form is being used to collect your volunteer hours. Look at the form on page 6 and see if it doesn't jog your memory to think of some volunteer categories that you haven't reported.

Directions to Best Western Seven Seas Hotel

The hotel is very conveniently located in Mission Valley. It is at 411 Hotel Circle South, the frontage road on the south side of I-8. It is the hotel just west of and closest to CA-163.

Upon arriving, look for a CalRTA greeter or go to the hotel restaurant and they will direct you to the luncheon location.

From the West on I-8

Take the Hotel Circle exit.
Turn left onto Hotel Circle South.
The hotel is on your right just as the road turns to go under the freeway.

From the East on I-8

Take Hotel Circle/CA-163 N exit.
Take Hotel Circle exit on the left.
Follow the Hotel Circle exit sign.
Turn right onto Hotel Circle N.

From North/South on CA163

Take Hotel Circle/I-8 W exit.
Take Hotel Circle exit.
Turn right onto Hotel Circle N.

It is the first hotel after going under the freeway (on the left).

If you need additional assistance in finding the hotel, please call either Barbara Bethel, 858-270-3483, or Marilyn Curran, 858-521-8014.



Vi

In these tough economic times, it is important that we present our best image of community service. As teachers, we have always provided service to others, and we continue these same practices during retirement.

Remember that the state quantifies these hours at \$20.25 per hour. "That's our contribution to the State of California, Mr. Schwarzenegger. Thank you very much!"

Membership

Nancy Labovitz

Co-2nd VP—Membership



Nancy

We are pleased to report that our membership enrollment has been expanding. Our co-presidents, Barbara Bethel and Vi Huprich—

along with other members—have been diligently working through writing letters accompanied with membership applications, and personally connecting with newly retired educators. We welcomed several new members who attended our holiday luncheon.

We extend our appreciation to everyone and urge all of our

New Member Invitation!

Members who have joined Division 4 within the past year and have not yet attended a meeting are cordially invited to be guests of the division at the February 17 meeting. Just mention this invitation when making your reservation. We look forward to meeting you.

members to assist in strengthening membership. Don't just sit on the side. Jump in and join in the "run" to get more involved.

David Walrath, our CalRTA Legislative Advocate, and many others involved with legislation continue to work for all retirees.

Updates



New Members

Bates, Darlene

8891 Armorss Avenue
San Diego, CA 92123-3401

L Klages, Larry

375 Sunswept Street
San Diego, CA 92114-7145
619-475-3577

MacDonald, Colleen

4416 Mount Bigelow Drive
San Diego, CA 92111-2518
858-268-2934

Sovinsky, Lucie Beth

1244 Missouri Street
San Diego, CA 92109-2661
858-483-0357

CalRTA
California Retired Teachers Association
Your partner in pension protection

YOU
are the **KEY** to our success!

Together we can
make a world of difference
for all
California retired teachers.

Be an active part of our
CalRTA Division 4 Team!

Mark your calendar today and join us for the coming year's luncheon meetings.
Wednesday, February 17, 2010
Wednesday, April 21, 2010
Saturday, June 5, 2010

Changes

Bareno, Dr. John M.

1817 Sweetwater Road
Spring Valley, CA 91977-3834
619-698-5862

Miyashita, Miyoko

Tel.: 808-589-1820

Rondeau, Richard F.

305 Willow Street
Chase, KS 67524-9477
620-938-2331

New Precious Gems

*Phyllis Friedrichs
*Dr. John M. Bareno



Condolences

In Memoriam

Virginia J. Hill

12/22/09

We extend our sympathy to the family and friends of our deceased member.



Lives of great men all remind us
We can make our lives sublime.
And departing, leave behind us
Footprints on the sands of time.
—Henry Wadsworth Longfellow

Those who have passed from
this world die only when we
whom they loved forget them.

Be a life long or short, its completeness depends on what it was lived for. —D. S. Jordan

Resource Services

Joyce J. Pacheco, Chair

Prime Targets for Burglars

To get the real scoop on how to protect your home, *Bottom Line* asked the best of all sources—a reformed burglar.



Joyce

This former burglar stole over \$70 million worth of jewelry during his career and spent 11 years in prison for doing so. Here is his information about the mistakes people make most often.

Mistake #1: Leaving the burglar alarm off when they are running out for a few minutes. Nearly all of the houses that were robbed had expensive alarm systems. The best alarm system has room-by-room controls. Burglars often break into people's bedrooms

while the people are having dinner. With a zone system, the bedroom alarm can be left on while the residents are spending time in another room.

Mistake #2: Posting a sign that identifies the alarm company. This provides the burglar with the information he needs to disable the alarm. All the burglar has to do is buy a diagram of how that particular system is wired. It is better to buy a generic sign that simply says, "This house is protected by an alarm system." That can be a good deterrent.

Mistake #3: Keeping valuables in the master bedroom. The first place a burglar looks is the bedroom. The man who supplied this information used to spend 15 minutes for each house; more than half of that time was in the master bedroom. Keep money and jewelry in a safe deposit box at the bank or in places where burglars don't usually look, e.g., the garage or behind removable ceiling tiles. Hide valuables in different places.

Mistake #4: Getting a large dog such as a 100-pound rottweiler or German shepherd. Most big breeds are not barkers. What you want are small dogs because they make a lot of noise.

Mistake #5: Having tall bushes outside the windows. Tall bushes and shrubs allow burglars to jimmy windows without being seen. Keep all of the bushes and shrubs trimmed below window level.

Mistake #6: Having a light that stays on all of the time. This is no more of a deterrent than a dark house is. It is better to use timers that turn lights off and on at different intervals.

Mistake #7: Allowing newspapers and mail to accumu-

late. Having newspaper and mail deliveries stopped when the residents go away is a good thing. An alternate is to have a friend (or friends) pick up the paper and mail at different times during the day. The more activity burglars see, the less likely they are to target that home.

December Holiday Luncheon

At our holiday luncheon meeting at the Best Western Seven Seas Hotel on December 16, we were entertained beautifully by the Point Loma High School Choir. Thanks to Vi Huprich for these photographs.



Legislation

Joanne F. Climie, J. D.
Area XI Chair



Joanne

Usually this is the time of year when we get organized and prepared to

work with a legislature that is returning from the holiday break—rested and ready to start a new session. Instead, both the State and Federal Legislatures worked through the usual holiday recess to solve budget and health care problems. As teachers, we can relate to an analogy of the times when we taught summer school without a break and had only a weekend to get ready for the new school year. Even though it

was a tough session, and we may be weary of the struggle, we have to remain vigilant in pursuing our issues and staying in contact with our legislators.

It is also helpful to let our representatives know that we appreciate their efforts.

Priorities for Legislation Action

1. Continue to monitor and advocate for health care reform by calling and writing to the president, to Senators Boxer and Feinstein, to Speaker Nancy Pelosi, and to your local congress members. Call at least once a week—every day if it is a **HOT** item. Your representatives need to hear from and be supported by you in this difficult struggle to reform health care.
2. Send cards and letters to support Social Security fairness and repeal the WEP and GPO.
3. Do **NOT** sign petitions for the Pension Initiative.
4. Advocacy Day (previously called Legislation Day) in Sacramento will be on Thursday, March 11. Most Area XI division representatives will go to Sacramento on March 10 since work in the capitol will begin with an early training breakfast hosted by David Walrath and Ken Hewitt on the 11th.

I encourage members who have not attended Advocacy Day before to think about participating in this exciting and educational event. We will make certain that you have a partner who is experienced and that your trip is a worthwhile and rewarding experience.

Thank you for your political action efforts. Your good work does make a difference.

Summary of Pension Initiative

- The initiative would limit retirement benefits for new public employees hired after July 1, 2011; it would not limit retirement benefits for existing public employees or new employees who have

been full time public employees prior to July 1, 2011 (including those who are no longer in a public pension plan).

- The initiative would not limit disability or survivor benefits.
- The initiative would apply to retirement pension benefits provided to new employees under a defined benefit plan which is defined as equivalent to the DB Program.
- The maximum benefit paid to CalSTRS members, who are not covered by Social Security, would be 1.65% per year of employment of the highest three consecutive years of base wage if, for most people, they retire at age 67 or older. The benefit would not be less than the Social Security benefit payable for the service (which would probably not be applicable).
- Members could retire as early as age 62 with a reduced benefit. This reduced benefit would be approximately 1% of the highest average base wage. This is a 56% to 58% reduction from the current 2.267% and 2.4% (with 30 years of service) at age 62.
- For the average retiree with 29 years of service at a minimum age of 62 (which is one year older than the current average), the resulting replacement ratio would be about 30% as opposed to the current average of 62%.
- Benefits could not exceed 75% of the average base wage, which would require about 45 years of service.
- Members would be required to work at least five consecutive years of full-time employment to receive retirement benefits.
- There would be no new retroactive increases in pension benefits for current or new employees under any existing or new defined benefit plan.
- Beginning on June 30, 2011, each public agency (including school districts) would be required to make payments that equal or exceed the normal cost for that fiscal year for the defined

benefits under that plan for all current and new employees.

- No payments would be required to address unfunded actuarial liabilities for time prior to July 1, 2011.
- The public agency could modify the limitations upon a 2/3 or majority approval of voters in the jurisdiction at the next statewide general election.

What is PAC and Why Is It Necessary?

*Dr. Ralph Villani, Director
CalRTA Area IX*

The CalRTA Political Action Committee (PAC) is composed of at least five members including the organization's president, president-elect, treasurer, and two area directors, all of whom must be current members and contributors to the PAC in an annual amount determined by the committee.

The CalRTA PAC makes no contributions to candidates or campaigns for local, state, or federal offices; its member-contributed funds are used for supporting or opposing ballot measures which relate to any facet of public education, including administration, wages, retirement, pensions, and similar matters. A "ballot measure" is any constitutional amendment or other provision submitted by a legislative body to a popular vote in an election by initiative, referendum, or recall procedure, whether or not it qualified for the ballot.

Currently, the PAC is opposing a proposed ballot measure, "The New Public Employee Benefits Reform Act." Signatures are being sought for this proposal to place it on the June or November ballot (most probably the November ballot). If this measure should be passed, it would significantly reduce pensions for new public employees, and it would also have some effect on current retirees since it addresses some increases in current pensions.

[Continued on p. 7]

Volunteer Hours Survey: March 1, 2009—February 28, 2010

Name: _____

Please fill out this form and take it to our meeting on February 17 or mail it by February 28 to CalRTA Division 4, 3605 Leland Street, San Diego, CA 92106-1002. Estimate hours for time not completed when you submit your report.

1. Senior Service

Senior Center
Meals on Wheels
Senior transportation
Other _____

2. Service Organizations

CalRTA
AARP
Club officer or committee
AAUW, Elks, Kiwanis, Rotary
Other _____

3. Health and Welfare

Caretaker of relatives and/or others
Hospitals, Clinics, Nursing Homes
Hospice, Handicapped Services
Other _____

4. Church

Choir, Music
Teacher, Aide
Officer, Usher
Committees
Other _____

5. Civic

Boards, Commissions
Community betterment
Youth Groups
Other _____

6. Education

Schools, Tutoring
Event judge
Counselor, Teacher
Scholarship
Other _____

7. Cultural

Library, Museum, Historical Society
Music, Art groups
Other _____

8. Other Categories _____

Total Number of Volunteer Hours _____

I serve on the following non-CalRTA boards, commissions, and/or public offices:

**CALIFORNIA RETIRED TEACHERS ASSOCIATION (CaIRTA)—AREA XI, Division 4
New Member Enrollment Form (Do not use for renewals.)**

Please check your payment method and complete the enrollment information below. I authorize the California State Teachers Retirement System (CalSTRS) to deduct my association dues. Should the amount of dues be adjusted, as deemed necessary by CaIRTA, I authorize that the adjusted deduction shall continue unless I notify the CaIRTA business office in writing to the contrary. To terminate dues deductions, I agree to make my request in writing to the CaIRTA business office.

Membership Dues

[] Dues Deduction (monthly): \$3.50 _____ (for self) \$7.00 _____ (for self and spouse)
 [] Cash: \$42.00 annually (renewals due on anniversary date of original membership)
 [] Life Membership: \$840.00 (one time payment)

Enrollment Information

Name: _____ Social Security No.: _____
 Spouse Name if joining: _____ Division No.: 4
 Address: _____ Phone: () _____
 City/State/Zip: _____ Cell: () _____
 E-mail Address: _____ FAX No.: () _____ Birthday (month/day only): _____
 Retired from: (school and district) _____ Retirement Date: _____
 Signature: _____ Date: _____

Please indicate payment method above and mail to:

<p>Office Use CASH DD LIFE DDX2 INS</p>

Nancy Labovitz—Co-membership Chair
 CaIRTA San Division Division 4
 1535 29th Street
 San Diego, CA 92102-1502

[Continued from p. 5]

What is PAC . . . (Cont.)

Please do NOT sign those petitions or support this proposal. Also, please make as generous a contribution as possible to CaIRTA-PAC even if you have already contributed. Send your check make payable to CaIRTA-PAC to:

CaIRTA-PAC
 c/o J. Richard Eichman, CPA
 1127 11th Street, Suite 300
 Sacramento, CA 95814

A large fund is required to defeat this measure which would reduce pensions for all retired public workers including police officers, firefighters, and educators. Your financial help is needed now!

I think a successful person is one who takes the cold water dumped on his/her plans, heats it up with enthusiasm, and manufactures enough steam to push ahead and tackle other important goals!!!
 —Dr. Angela Aschbrenner

CaIRTA: Your partner in pension protection

Free Housecleaning for Chemo Patients

[Information from Dr. Angela Aschbrenner]

If you know a woman who is undergoing chemo for cancer treatment, please let her know that Cleaning for a Reason will provide FREE housecleaning once a month for four months while she is in treatment.

All she needs to do is sign up and have her doctor fax a note confirming the treatment. This newly formed nonprofit organization offers free professional housecleaning and maid services to improve the lives of women undergoing cancer treatments—any kind of cancer.

Cleaning for a Reason will have a participating maid service in her zip code area arrange for the service. This organization serves the entire USA and currently has 547 partners to help these women.

To make contact, go online to <<http://www.cleaningforareason.org/>>.

Be a blessing to someone and pass along this information to help a woman going through cancer treatment and let her know that there are people "out there" who care.

In Praise of Older Women

[From the CaIRTA San Joaquin Division 20 newsletter]

A nameless gentleman reports the following:

"On our 25th anniversary, I took a look at my wife and said, 'Honey, 25 years ago we had a cheap apartment, a cheap car, slept on a sofa bed, and watched a 10-inch black and white TV, but I got to sleep every night with a hot 25-year-old blonde. Now we have a nice house, nice car, big bed, and plasma screen TV, but I'm sleeping with a 50-year-old woman. It seems to me that you are not holding up your side of things.'

"My wife is a very reasonable woman. She told me to go out and find a hot 25-year-old blonde, and she would see to it that I would once again be living in a cheap apartment, driving a cheap car, sleeping on a sofa bed, and watching a 10-inch black and white TV."

He concluded with, "Aren't older women great! They really know to solve your mid-life crisis!"



California Retired Teachers Association
 San Diego Division 4
 PO Box 33421
 San Diego, CA 92163-3421

NON-PROFIT ORG
 US POSTAGE
 PAID
 SAN DIEGO CA
 PERMIT NO 13

DATED MATERIAL
 January-February, 2010

CHANGE SERVICE REQUESTED



Date: _____

Enclosed is my scholarship donation check for \$ _____
 made payable to **Scholarship Foundation, San Diego Div. 4,
 CRTA.**

Mail check to: Barbara Bethel, Foundation Treasurer
 5109 Dubois Drive
 San Diego, CA 92117-1925

Name(s): _____
 Address: _____
 City/State/Zip: _____

Complete the following, if appropriate. This donation is:

In memory of: _____
 In honor of: _____

Please send an acknowledgement card to:

Name: _____
 Address: _____
 City/State/Zip: _____

How should the acknowledgement card be signed?

Your gift donation is tax deductible according to IRS
 regulations [501(c)(3)].

Note: An acknowledgement card giving your name(s) will be
 sent as you direct, but the amount will not be disclosed.
 You will receive a receipt for the amount of your donation.

Thank you for making it possible to help our worthy graduates
 from San Diego high schools.