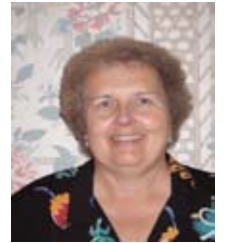


The Spotlight

**California Retired Teachers Association
Division 45 North San Diego County
January/February 2010**

***Kathy O'Leary, President
Barbara Thomas and Ginny Unanue, Editors***



**CRTA's major goal:
To be the dominant, authoritative voice for all retired educators
The core purpose is to enhance and protect the benefits of retired educators.**

Happy New Year 2010!

I hope you have made the transition to the new calendar year; I hope that you have attended at least one Division 45 meeting since September. We are always glad to see you!

Thanks for making the transition to a new meeting location so smoothly. The first meeting in September was a learning experience for all of us and I thank you for your comments and suggestions. Each month is a bit easier for all of us.

We want to keep the cost of the luncheon to \$12. We have been able to do that by using The Village Kitchen as our caterer.

The Board met in July and set goals for the year. They include:

- Supporting our current and new members
- Making connections to active teachers
- Looking for ways to increase our non-dues revenue

Look for an article in this newsletter about the Teacher Grants program.

We have had blank note cards available at each table. Please take the time to fill out one for a friend who is not in attendance. Let them know that you are thinking about them and encourage them to join us.

Nominations forms were distributed at the December meeting. Take the time to fill them out. Nominate yourself or someone else you think would do a good job. The forms will also be available at the January meeting.

Hoping to see you at the January 25th meeting---

Kathy O'Leary

MEETING DATES

MONDAY, JANUARY 24, 11:00 AM
AND
MONDAY, FEBRUARY 28, 11:00 AM

MEETING LOCATIONS ARE AT ST. MICHAEL'S-BY-THE-SEA
CARLSBAD BLVD. & CHRISTIANSEN WAY, CARLSBAD

FOOD WILL BE SERVED BY THE FABULOUS
CARLSBAD VILLAGE AND PIE SHOPPE
PRICE - \$12.00

PROGRAMS

IN JANUARY PETE HOLTZEN, BEE KEEPER EXTRAORDINAIRE
WILL PRESENT AND WILL HAVE FRESH ORGANIC HONEY FOR
PURCHASE.

IN FEBRUARY THE SAN DIEGO BOMB SQUAD
WILL PRESENT. IT SHOULD BE AN EXCITING ENCOUNTER FOR ALL.

FOR RESERVATIONS CALL JIM LAMB 1-760-757-3380 OR
BARBARA STRYSON 1-760-724-1887
EMAIL: RBSON@SBCGLOBAL.NET
CALL BY JANUARY 17

Teacher Grants Program

Division 45 has \$1000 in its budget for Teacher Grants. This money was provided from the sales of CalRTA merchandise. This is the "store" that is run by Angela Aschbrenner and Joline Gesino.

Three members of the Division 45 Board worked on the committee to set up a format for granting money to active teachers. The three are Barbara Thomas, Joline Gesino and Kathy O'Leary.

It was decided that five grants of \$200 each would be given to eligible teachers.

Another new program this year for Division 45 is to provide Goodie Baskets for teacher lounges during testing in May. Four members signed up to deliver the baskets to schools.

We also used these four members to distribute the application forms for the grants.

The teachers applying for the grant have to explain how they will use the money and also arrange with their school principal for time at a staff meeting when a member of Division 45 can come and present the award and also discuss who CalRTA is and what we do.

The application forms are due by February 1, 2010. You will be updated on the winners and the presentations in the next issue of The Spotlight.



**Legislative Report
September/October 2009
Joy Allen, Chair**



A new ballot initiative has been certified by the state for the gathering of signatures to place it on the June or November 2010 ballot. It is sponsored by the California Foundation for Fiscal Responsibility, headed by Marcia Fritz, who replaced Mark Richman, the original sponsor of similar legislation. The initiative is titled the New Public Employees Benefit Reform Act. If passed it would severely slash new retiree benefits. It would also affect police, firefighters and other public employees and would most likely discourage individuals from seeking a career in these fields. For educators – teachers, counselors, nurses, librarians and administrators, the maximum benefit paid under CalSTRS would be 1.65 percent per year of employment of the average of the highest five consecutive years of base wages if they retire at age 67 (Social Security retirement age.) This is a significant reduction. At present, it ranges from 2.4 percent at age 65 and 2.0 percent at 60 based on an average of the highest three years of employment. Teachers would have to work 45 years to obtain 75% of their salary! Accumulated sick leave would no longer count. This is aimed at new employees, but would affect current retirees in this way. We would be unlikely to ever achieve a STRS health care benefit or pension equity because any such proposal would be required to go directly to the voters for approval! We need to stop the signatures...easier than defeating the ballot initiative. Please do not sign this petition, and also ask all relatives and friends not to sign it.

Regarding the present state of education funding in CA: We are now at the bottom in ADA funding when compared to the other states. CA has the least funding and the highest content standards. CalRTA anticipates that there will be significant 2010 action regarding public pensions and funding.

If the proposed pension attack initiative materializes (they gather the necessary signatures,) there will also be other potential ballot issues requiring our involvement. CalRTA will not use the PAC funds for reform propositions. The PAC can only be used to support ballot propositions that reduce public pensions or reduce long term public education funding. The potential pension initiative attack would undoubtedly use up our current \$600 thousand in the fund, so PLEASE continue to contribute. If passed, this initiative would be devastating for the STRS fund.

Insurance Matters



[Jay KlopfensteinJayKplanr@aol.com](mailto:JayKplanr@aol.com)[CRTA Area XI Web Editor](#)[CRTA Area XI Insurance Chair 760 729-3398 / Webmaster Site](#)

Roadblocks to Health Care for Women: Women are more vulnerable to high health care costs than men.

Women's reproductive health requires more regular contact with health care providers, including yearly pap smears, mammograms, and obstetric care.

Women are also more likely to report fair or poor health than men (9.5% versus 9.0%).

While rates of chronic conditions such as diabetes and high blood pressure are similar to men, women are twice as likely to suffer from headaches and are more likely to experience joint, back or neck pain. These chronic conditions often require regular and frequent treatment and follow-up care.

A Patchy System of Health Insurance for Women: The current health insurance framework leaves too many women uncovered.

Twenty-one million women and girls went without health insurance in 2007, and another 14 million relied on coverage through the individual insurance market.

Women are less likely to be employed full-time than men (52% versus 73%), making them less likely to be eligible for employer-based health benefits themselves. In fact, less than half of women have the option of obtaining employer-based coverage on their own.

Even when they work for an employee that offers coverage, one in six is not eligible to take it, often because they are part-time workers. They end up either covered through a spouse (41%), purchasing insurance directly through the individual market (5%), on public programs (10%), or uninsured (38%).

And even among women with the option to get health coverage through their employer, they are twice as likely as men to go on their spouse's plan (15% versus 7%).

This dynamic has several effects. Single women are twice as likely to be uninsured than married women (24% versus 12%).

Married women in the 55 to 64 age group are particularly vulnerable to a discontinuity of coverage as their spouses go on Medicare. Among this age group, there is a drop in dependent employer-sponsored coverage from 39% to 34%.

When employer-based coverage is not an option, some women turn to the individual insurance market. In the 55 to 64 age group, the decline in employer-based coverage is coupled with a rise in the purchase of individual insurance from 5% to 8%. This trend is not seen with men.

High Price of Access Health Care for Women

As a result, women are more likely than men to experience difficulty accessing care.

In a recent national survey, more than half of women (52%) reported delaying or avoiding needed care because of cost, compared with 39% of men.

Women face a higher financial burden from medical care than men. Nearly one-third of women aged 50 to 64 are in households that have spent more than 10% of their income on health care, compared with one quarter of men of similar age.

Almost half of women report problems paying medical bills, compared with 36% of men, and one-third of women were forced to make a difficult tradeoff such as using up their savings, taking on debt, or giving up basic necessities.

Comprehensive health care reform is needed to level the playing field, and make health care accessible and affordable for all women.

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WHAT CALRTA DOES FOR YOU:

In 2008, CalRTA achieved 85% purchasing power protection, up from 80%.

In 2007, it successfully litigated for payment of \$500 million owed for purchasing power protection funding, and won interest on the \$500 million at 10%, instead of the previous 7%

CaIRTA VOLUNTEER HOURS SURVEY

March 1, 2009— February 28, 2010

A. Senior Service

Senior Center

Meals on Wheels

Senior Transportation_____

B. Service Organizations

CaIRTA

AARP

Club Officer or Committee

Rotary, AAUW, Elks, etc._____

C. Health and Welfare

Caretaker of relatives and/or others

Hospitals, Clinics, Nursing Homes

Hospice, Handicapped Services_____

D. Church

Choir/Music

Teacher/Aide

Officer or Usher

Committees_____

E. Civic

Boards or Commissions

Community Betterment

Youth Groups_____

F. Education

Schools or Tutoring

Event Judge

Counselor/Teacher

Scholarship_____

G. Cultural

Library, Museum, Historical Society

Music, Art Groups_____

H. Other_____

GRAND TOTAL_____

Name(please print):_____

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

Please bring this survey to the luncheon/business meeting scheduled for February or mail it to Joe Stephens, Division 45, 699 North Vulcan, Space 4, Encinitas, CA, 92024 by February, 28 2010.

Looking for Retired Educators for New Academic Services Company

I'm starting up a private tutoring, counseling and educational services company to serve students, parents and schools in the North County. *This company will exclusively use retired educators as tutors, counselors and education experts.*

By my using only credentialed, experienced and professional educators to help their children, parents will be assured that their children will receive the best private tutoring, counseling and expertise available.

Therefore, I'm looking to work with retired educators who can bring expertise and enthusiasm to their work. I will work with educators in a relationship that will ensure good pay, high satisfaction and little hassle.

Please contact me as soon as possible if you are interested in this opportunity. I'm in Carlsbad. My email is kevinallanbender@gmail.com and my telephone number is (760) 707-2997.

OOPS! We goofed! Correction to the Directory:

Just like Mark Twain, the rumors of her death have been greatly exaggerated. Janetha Bailey was included on the list of deceased members in the '09-'10 Division 45 Membership Directory. With red faces, we offer our sincerest apologies. Sorry Janetha! Please add her to your directories: 5215 Silver Bluff Dr., Oceanside 92057-6334; 1-760-630-1093.

BIRTHDAYS

If your name is not on the appropriate list, let us know.

January	February	March	April
1 Jackie Malone	1 Paul Grigsby	2 Peggy Gorton	1 Jim Berger
2 Sol Cordero	1 John Gillin	5 Terry Marsh	1 Carolyn Overbay
3 Faith Bode	4 Marcella Green	6 Marie Shultz	1 Robert Robison
3 Emanuel Skoor	7 Doris Gabriel	8 Jeanne Hough	3 Marvin Sippel
5 Ann Leeds	13 Betty Bertelson	10 Eileen Koniarsky	4 Vivian Wright Pool
6 Margaret Kyea	20 Jim Duncan	10 Emma Hulett	6 Myleene Sohai
7 Muriel Harris	22 Douglas Hough	11 William D. Wardle	7 Dolores Segura
12 R.D. Walker	23 Betty Bertelson	13 Phyllis Hoag	12 Donald Bursvold
15 Dolores Fangon	24 Celia Brannan	15 Myron Bank	13 Mary Ellen Jones
16 Barbara Tice	24 Hector Martinez	17 Grace Beckett	13 John Yewusiak
18 Carol Vaughan	25 Joan Prokop	17 Glenn Stover	17 Billee Collins
21 Ellen Farquhar	26 Joy Shepard	17 Sybil Ward	17 Catherine Telford
26 Bonnie Thompson	26 Paul Troy	23 Eileen Fitzgerald	18 Lorraine O. Inman
	26 Clyde Warner	26 Jeane Jackson	22 Inez Williams
	27 Karen Canfield	27 Joan Cunningham	23 Mavis Bonus
	28 Peggy Walker	28 Martha Lindey	23 Hal Sargent
			24 Lila Gallery
			24 Glenn Harmon
			25 Angela Aschbrenner
			25 Nancy Walters
			27 Marilyn Henley
			27 Vera Dean Medrano
			28 John Hook
			30 Marnie Cordero
			30 Betty Luoma
			30 Barbara Thomas

**NORTH SAN DIEGO
COUNTY
CA RETIRED TEACHERS
DIVISION 45
821 VISTA WAY
OCEANSIDE, CA 92054-6444**

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