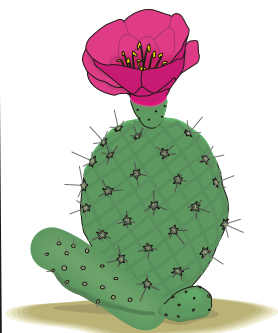


California Retired Teachers Association
Imperial County Division 64

Cactus Corner

January—February, 2010



Co-presidents: Anita Ramirez; Lillian Sidhu

Editor: Fran Rodenberg

Volume 33

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Number 3

Non-profit Newsletter Published Bi-monthly for Members of the California Retired Teachers Association
Core Purpose: To enhance and protect the benefits of retired educators

Regular luncheon/program meetings are held at the Old Rose School at Pioneers Museum, 373 E. Aten Road, Imperial, at 11:00 a.m. on the fourth Monday of the month.

Board meetings are held at Uniserv in Imperial at 10:15 a.m. on the second Monday of the month.

See the calendar for exceptions.

Date: Monday, January 25, 2010	Date: Monday, February 22, 2010
Time: 11:00 a.m.	Time: 11:00 a.m.
Place: Old Rose School, Pioneers Museum	Place: Old Rose School, Pioneers Museum
Program: Bo Shropshire, Auctioneer "How's and What's of Becoming an Auctioneer"	Program: Chuck Peraza, Brawley Fire Marshall "Senior Safety Awareness" Discussion and Slide Show

Optional donations to offset luncheon expenses will be appreciated.

President's Message

Anita Ramirez, Co-president



Anita

We hope your holidays were joyful, that all of you have a sense of renewal with the arrival of the new year, and that you continue to enjoy life's bounty throughout 2010.

Our November 9 luncheon meeting was in celebration of The Week of the Retired Teacher—and that is exactly what we did. We celebrated being retired teachers. State CalRTA Legislative Chair Ken Hewitt stopped in San Diego and picked up Area XI Director Norma Huhn and Area XI Membership Chair Patty Bender, and he brought them down to

the Imperial Valley to help us celebrate.

Ken is so enthusiastic and positive that he energizes any gathering. At the federal level, CalRTA is concentrating on efforts to repeal two Social Security penalties—the Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO). Representative Howard Berman authored HR235 to repeal the WEP, and Senator Dianne Feinstein wrote S484 to repeal the GPO. Ken said that these two elected officials would appreciate receiving thank you notes for these repeal bills. They may be contacted at the following addresses:

The Honorable Howard Berman
14546 Hamlin Street #202
Van Nuys, CA 91411

The Honorable Dianne Feinstein
1 Post Street #2450
San Francisco, CA 94104

The Imperial County House of Representatives, District 51,

representative is Bob Filner. At the time of the November meeting, he had not signed on to support the repeal of the Social Security penalties. You may write to him at:

[Continued on p. 2]

Division 64 Calendar

Board meeting—Monday	1/11
10:00 a.m.	Uniserv Office Imperial
General meeting—Monday	1/25
11:00 a.m.	Old Rose School Program: Bo Shropshire Auctioneer "How's and What's of Becoming an Auctioneer" Lunch will be provided.
Board meeting—Monday	2/ 8
10:00 a.m.	Uniserv Office Imperial
General meeting—Monday	2/22
11:00 a.m.	Old Rose School Program: Chuck Peraza Brawley Fire Marshall "Senior Safety Awareness" Discussion and slide show Lunch will be provided.

[Continued from p. 1]

President's Message (Cont.)

The Honorable Bob Filner
1101 Airport Road, Suite D
Imperial, CA 92251
or

2428 Rayburn House Office Bldg.
Washington, D.C. 20515

Ken talked to us about the efforts we can make by writing letters to our representatives in Congress to get them to support our efforts for fairness in Social Security and to stop these penalties that affect many retired educators and other public servants in California and 14 other states.

Ken said that short, two-paragraph letters to your representatives are more effective than phone calls or e-mails. Although calls and e-mails are also counted, they don't weigh as heavily in the scheme of things as letters do. **Better yet**, walk into Bob Filner's office at the Imperial Airport and hand deliver your letter.

Ken also reminded us that the organization called Foundation for Fiscal Responsibility in California, with President Marcia Fritz, was founded by California State Representative Dr. Richman and is definitely **NOT** on the side of retired educators. This group wants to tax our pensions, wants eligible retirement to be at age 70, and wants to use a three-year average for calculating retirement benefits rather than the highest year. The Political Action Committee (PAC) is prepared to fight the initiative submitted by this group by taking out ads and educating teachers and the public, but they need help. PAC is funded by individual contributions; it does not use dues money. [See Summary of Pension Initiative, p. 3, and What is PAC . . . ?, p. 4]

Norma congratulated us on our increase in attendance. We had 42 people present for lunch in November. Norma plans to visit us again in the spring. Patty is available for ideas to increase

membership. We will also contact her for ideas.

On behalf of Lillian and myself, "Thank you, everyone, for coming to our meetings." It is a great feeling to know that our efforts are appreciated. We are here for you, and if there is anything you would like to have as a program, let us know, and we will do our best to accommodate you. You may contact Sydney Shank at any time and share your interest with her. She arranges the programs and is privy to many resources.

Scholarship News



We thank Marie Anderson who has donated to the scholarship fund.

Correction: The last issue of the *Cactus Corner* reported that a donation had been made by Eddie Quan. Actually, Eddie's family had donated to the scholarship fund in his memory.

Thanks go to all donors for your generosity. We are working to increase our interest from the fund in order to be able to help prospective teachers purchase books for the last three years of their educational endeavors to build careers in the field of education.

Membership

The state CalRTA office has undertaken a direct mailing to newly retired teachers urging them to join our organization and support our efforts to protect our benefits. When you talk to teacher friends and acquaintances who have not joined, remind them of how important their membership is to the strength of our organization and the efforts continually needed by using our membership count to protect that which is ours. Also, be sure to congratulate those responsible for our successes.

Meeting Transportation

If you need a ride to meetings or can provide one, please let us know. We will do our best to accommodate everyone. If you need a ride and know someone else who may attend, don't hesitate to contact that person and see if you may ride with him/her. We'd love to greet you!

Also: AIM TRANSIT will pick you up at your curb and deliver you to the CalRTA meetings.

What You Need to Do

1. Call AIM **two days before the meeting** to schedule a pick up. Since we meet on Mondays, Fridays would be good days to make your calls.
2. AIM will pick you up at the curb in front of your residence.
3. They will deliver you to the Old Rose School for our meeting and lunch.
4. AIM will pick you up again and take you back to the curb in front of your home.

AIM Transit can accommodate three wheel chairs per bus. They charge \$3.00 each way from Calexico and Brawley, \$2.25 each way from El Centro and Imperial. Call for prices and pick-up times from Imperial and Brawley. The bus will leave the Old Rose School at 1:15 p.m.

AIM Transit is managed by ARC. Call 1-760-352-8270 and ask for the AIM Transportation Department.

We continue to explore ways we can enhance interest among the not-yet-joined retirees. Some of the ideas were discussed at the January board meeting, and we initiated plans to chart our course of action at that time. We ask all of you for your assistance in our endeavors.



Scam Alert

If you use, or if someone you know uses, a bank DEBIT card to make purchases, be sure to check your receipt before you leave the check-out clerk's counter. When you swipe your card, you are asked if you want cash back. If you say, "No," you are not out of the woods.

Any clerk can, from his/her side of the counter, press YES and an amount; the clerk can then put the cash back into his/her own pocket when you are preoccupied with gathering your purchases.

This has happened at some Walmart and other stores. Sometimes check-out becomes very busy and frantic, and it is easy to overlook this infraction. So—slow down, and make sure that you monitor your spending right on the spot before you leave the check-out stand.

Membership Update

Welcome!

New Members

Dunn, Sybil

290 S. Stoner Avenue
Tucson, AZ 85748-4510

Duron, Alfred Jr.

706 Ethel Street
Calexico, CA 92231-2406
760-357-1210 12/23

L Ferguson, Ivagene

1981 Austin Road
El Centro, CA 92243-9540
760-352-5889

Machado, Carolyn

469 Terrace Drive
Brawley, CA 92227-3042

Martinez, Marta

453 Ethel Street
Calexico, CA 92231-2461

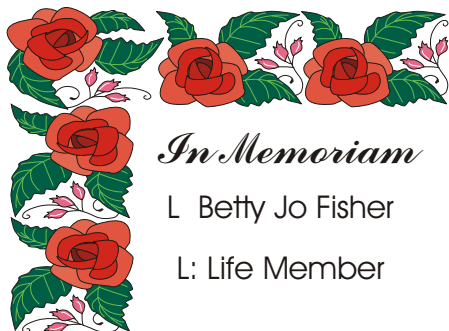
Change

O'Neil Patricia

38181 Devil's Canyon Drive
Palm Desert, CA 92260-1039

Condolences

Our sympathy goes to the family and friends of our deceased member.



In Memoriam

L Betty Jo Fisher

L: Life 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

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

—D. S. Jordan

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

Do Not Call Registry

October, 2009, was the month when telemarketing companies could begin charging for calls made to your cell phone. To put your phone on the Do Not Call List, you must call the following number from the phone you want to register. Call 1-888-382-1222 and follow the instructions. Your registry will be good for five years.

Communications

Dr. Angela Aschbrenner
Chair, Area XI Communications Committee

It is time to report your volunteer hours for the year—March 1, 2009, through February 28, 2010, or use the calendar year, if you prefer. A

Angela



Happy Birthday to everyone who has a birthday in January or February. The only birth dates on file are in the months of September, October, November, and December. How strange! It is always nice to be remembered, and we would like to acknowledge you and your special date. Please help us by sending your birth information (month and date only) to Anita Ramirez.

Health

Would you take your shoes off and put them on the counter in the kitchen where you prepare food?

Setting handbags on the kitchen counter or table is akin to setting shoes on these surfaces. Tests show that the contamination from handbags is very high. Why?

Women set their handbags on the floor in restrooms stores, restaurants, and just about everywhere else in order to get them "out of the way." Extreme contamination of surfaces can occur in this way.

Volunteer Hours Survey form which you may use for your report is printed on p. 6.

Last year, Area XI was the first—and only—area to have a 20% response to our requests for reports of volunteer service hours. Let's improve on that record. Report all kinds of service—for family, friends, strangers, at your own home, at someone else's home, at a park, clinic, hospital, office, and/or wherever else you provide services for which you are not paid. Your time is valuable, and the cumulative value of services by division members throughout the state is extremely impressive.

Legislation

Joanne F. Climie, J.D., Chair



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



Joanne

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 the 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 has been 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 any Pension Initiative.
4. CalRTA Advocacy Day (previously called Legislation Day) in Sacramento will be on Thursday, March 11. Most Area XI representa-

tives 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.

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 limits retirement benefits for new public employees hired after July 1, 2011; it does 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 does not limit disability or survivor benefits.
- The initiative applies 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 at the average 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 must 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 may 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-con-

tributed 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 on 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 November's 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.

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

CalRTA-PAC
c/o J. Richard Eichman, CPA
1127 11th Street, Suite 300
Sacramento, CA 95814-3809

A large fund is required to defeat this measure which would reduce pensions for all retired public workers including police officers, firefighters, and educators. Anyone may donate. Both small and large amounts are welcome. Monthly deductions are available by notifying your CalSTRS office.

Free Online Games from AARP

[From Palomar Division 63]
AARP.org has free games online (Sudoku, crosswords, solitaire, and more). Try the AARP Driver Safety Program Word Search.
Go to: <games.aarp.org>.

Mairzy Doates and Anecdotes

Anita Ramirez

True Story

A young couple lived out in the country and had a little self-sustaining "ranch." They had solar power, a well, and all of the amenities that a home in town would have, but they were also able to raise animals for food for the table without the ordinances that hinder such an enterprise in a more populated area.

They raised pigs, geese, guinea hens, rabbits, chickens, and winter vegetables. A friend of theirs went to visit, and the women went to the chicken yard to feed the fowl and gather the eggs.

The menu for the next morning's breakfast was to be home-grown ham and eggs. However, their guest refused to eat the eggs. When asked if she was allergic to eggs, she said, "No." The hosts pressed their friend a bit further and found that she wouldn't eat the eggs they had gathered the day before.

The hosts pursued the subject and asked if the guest ate eggs at a restaurant and the reply was, "Yes." Then they asked her if she bought eggs from the store to use at home, and the reply again was, "Yes."

The hosts couldn't let it drop—they were good friends with the guest—and they asked her what the difference was. The guest replied that the eggs they gathered came from the back end of the chickens!

Try as they might, the hosts could not convince the guest that it was all the same difference! The guest never did eat the eggs that morning and still swears that eggs from restaurants and stores are not produced the same way as the "ranch" eggs! The young people were in their forties!



Time for Amendment 28?

[From Lillian Sidhu]

Congress shall make no law that applies to the citizens of the United States that does not apply equally to the Senators and Representatives in Congress, and Congress shall make no law that applies to Senators and/or Representatives that does not apply equally to all other citizens of the United States.

Free Housecleaning for Chemo patients

[Information from Dr. Angela Aschbrenner]

If you know a woman who is undergoing chemo treatments for cancer, 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 treatment for cancer—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.

Make contact by going online to <<http://www.cleaningforareason.org/>>.

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

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!!!

—Angela Aschbrenner



California Retired Teachers Association Imperial County Division 64

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

Name: _____

Please fill out this form and take it to our meeting on January 25 or February 22 or mail it by February 22 to Anita Ramirez, 902 Danenberg Drive, El Centro, CA 92243-8501; 760-353-5727. 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:

CRTA Division 64 Scholarship Donation Form

For additional information, call Glenice Waters, 760-352-0419.

Donations are tax deductible in accordance with IRS regulations [501(c)(3)].

Thank you for your considerate donation of \$ _____.

Please print.

Name: _____

Address: _____

City, State, Zip: _____

_____ This is a personal donation.

_____ This is a memorial donation in remembrance of _____

_____ This is a donation in honor of _____ for _____

If this is a memorial or honorary donation, a card of recognition will be sent to the following:

Name: _____

Address: _____

City, State, Zip: _____

Make your check payable to CRTA Division 64 Scholarship Fund and mail it to:

Glenice Waters
P.O. Box 743
Imperial, CA 92251-0743

Resource Services

[Information in these two articles are from Mardi Covill, Division 78]

How You Drive Can Improve Your Mileage

The Environmental Protection Agency is updating city and highway fuel economy estimates to better reflect the real-world conditions that most drivers experience.

Laboratory testing offers a good way to compare fuel efficiency. However, it is your driving practices, along with the condition of your vehicle, that are the most important variables in your mileage.

To improve over-all fuel efficiency, the Department of Energy suggests avoiding:

- ☐ Aggressive driving, hard acceleration and hard braking—especially in stop-and-go traffic
- ☐ Extensive cold weather driving; engines run more efficiently when they are warmed up.

- ☐ Continuously driving with a heavy load or with the air conditioner running
- ☐ Driving with an improperly tuned engine or dirty air filter
- ☐ Driving on under-inflated tires

Awake and Alive

Nothing can replace a full night's sleep, but for those times when you face a long commute on a short night's sleep, the national Sleep Foundation offers these suggestions:

- Take a 15 to 20 minute nap before you leave.
- Consume caffeine; the equivalent of two cups of coffee can increase alertness for several hours.
- Try consuming caffeine before taking a short nap to get the benefits of both.
- Keep caffeinated mints or gum in an easily accessible place in your car; the caffeine is absorbed through the salivary glands.

Integrity is doing the right thing, even when no one is looking.

In Praise of Older Women [From San Joaquin Div. 20]

A nameless gentleman reports: "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 then concluded, "Aren't women great? They really know how to solve your mid-life crisis!"

California Retired Teachers Association
Imperial County Division 64
PO Box 743
Imperial, CA 92251-0743
Cactus Corner 1-2/10

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CHANGE SERVICE REQUESTED

CALIFORNIA RETIRED TEACHERS ASSOCIATION (CaIRTA)—AREA XI **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.: 64
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:

Office Use
CASH DD
LIFE DDX2
INS

MEMBERSHIP CHAIR
CRTA IMPERIAL COUNTY DIVISION 64
PO BOX 743
IMPERIAL, CA 92251-0743