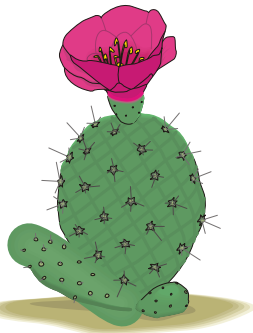
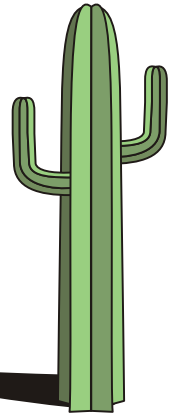


California Retired Teachers Association  
Imperial County Division 64



**Cactus Corner**



November—December, 2009

Co-presidents: Anita Ramirez; Lillian Sidhu

Editor: Fran Rodenberg

Volume 33

[www.calrta.org](http://www.calrta.org)

<http://www.area11.calrta.org>

Number 2

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.

The updated 2009—2010 calendar is printed on the back cover of this newsletter. Cut it out and keep it!

Date: Monday, November 9, 2009	Date: Monday, January 25, 2010
Time: 11:00 a.m.	Time:
Place: Old Rose School, Pioneers Museum	Place: <b>Special Note:</b> Information for this meeting will be announced in the <i>Imperial Valley Press</i> .
Program: Ken Hewitt, CalRTA Legislation Chair GPO-WEP Social Security Fairness Act	Program:

Optional donations to offset luncheon expenses will be appreciated.

**Presidents Message**

**Anita Ramirez**

**Co-president**



Anita

Our September meeting was a great success! The program with Nancy and Al Robertson from the UC Agriculture Extension "Smart Farms" was excellent. They presented a well-organized program which offered a wide variety of activities designed to teach young and old alike about the importance of agriculture and to explain the significant role the Imperial Valley plays in the world's food supply. Conservation and care of our precious resources of good soil and water make it all possible and determine the extent to which we are important to the world.

Music and songs are designed to teach the children to respect the resources we all need to be healthy individuals. The programs are varied and the activities are hands-on. It made me wish that I was still in the classroom so that I could take my students to the program and share it with them.

Lunch, as always, was very good. After lunch, the budget for 2009-2010 was voted on and passed as was the slate of officers.

My thanks go to everyone who made the meeting so worthwhile—

**Members who attended:** If it were not for you, we would not have any meetings.

**Program Chair Sydney Shank:** She made the arrangements to have this outstanding program.

**Our lunch crew:** They have to leave early, go pick up the items for lunch, and then return again.

**November 9 Program**

Our program at the Old Rose School at 11:00 a.m. on Monday, November 9, will feature State CalRTA Legislation Committee Chairman Ken Hewitt. Ken will speak about the GPO and WEP Social Security Fairness Act and other issues of concern to retired educators.

Come prepared to ask questions.

**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!

**Lillian Sidhu:** She took over when I had to leave early and make sure that the quilt was auctioned for the scholarship fund.

[Continued on p. 2]

## **\$ Treasurer's Report** *Bonnie Williams*

The 2009-2010 budget was presented at the September 28 meeting. Members present voted on and passed the budget as presented.

### **President's Message (Cont.)** [Continued from p. 1]

**Bonnie Williams:** She prepared the budget and explained it to those who had questions.

If I missed anyone, please forgive me.

Please give me a call and tell me your birth date (month and date only, no year needed) so that we may wish you a happy birthday in the *Cactus Corner*.

As you already know, membership is our biggest issue. We are behind the eight ball compared with last year. We have gained new members, but we have also lost many. We ask that all of you please give a very serious effort to inviting newly retired and also those who have been retired for some time to become members. Let them know that CalRTA works constantly not only to protect our pension benefits, but also to improve them. We really need their support, and I am sure that many good things will come from new people with new interests and ideas. In addition, we will all enjoy spending time together and renewing acquaintances.

It takes many to make an organization work. Your level of interest is your own and yours to share with us. Let's help non-members realize that we exist.

### **Scholarship News**



Congratulations to Loris Baker who won the quilt! Quilt raffle money went to the scholarship fund.

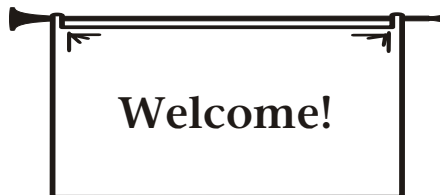
## **CalRTA Imperial County Division 64** **Officers for 2009—2010**

Co-presidents:	Lillian Sidhu Anita Ramirez
First Vice-president—Programs:	Sydney Shank
Second Vice-president:	Open
Corresponding/Recording Secretary:	Carolyn Roth
Treasurer:	Yvonne (Bonnie) Williams
Membership:	Marian Long
Legislation:	Leo Dvorak
Publicity:	Tom Ross
Historian:	Marilouise Hurley
Scholarship:	Glenice Waters
Bylaws Contact:	Frances Anderson
Editor:	Fran Rodenberg
Insurance:	Open
Resource Services:	Open

The following people have graciously donated to the scholarship fund:

Emil Porter  
Eddie Quan  
Thomas Wright  
Evelyn Zinn

### **Membership Update**



#### **New Member**

**Plunkett, Sandra**  
352 Terrace Circle  
Brawley, CA 92227-3039  
760-344-0506

#### **Changes**

**Bock, Neil M.**  
20709 Fenwick Circle  
Park Rapids, MN 56470-6543

**Hardin, David C.**  
156 East Shasta Street  
Orland, CA 95963-1542

**Johnson, Mary L.**  
11771 Stoney Peak Drive  
Apartment. 414  
San Diego, CA 92128-4263

**Sandoval, Jeanette**  
330 Ell Street  
Brawley, CA 92227-3202

**Wineinger, Elaine R.**  
P. O. Box 806  
Adelanto, CA 92301-0806

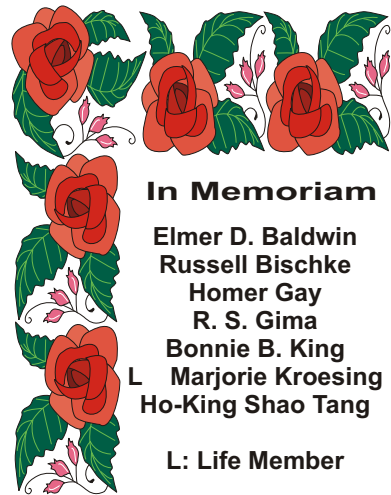
**Wong, Danny S.**  
P. O. Box 3505  
El Centro, CA 92244-3050

#### **Resignations**

Brister, Cohn  
Zedicker, Larry

#### **Condolences**

Our sympathy goes to the families and friends of our deceased members.



#### **In Memoriam**

Elmer D. Baldwin  
Russell Bischke  
Homer Gay  
R. S. Gima  
Bonnie B. King  
L. Marjorie Kroesing  
Ho-King Shao Tang

L: Life Member

### **CalSTRS Newsroom**

*From [www.calstrs.com/Newsroom/2009](http://www.calstrs.com/Newsroom/2009)*

### **Supplemental Payments**

**Low Inflation Means  
Reduced or Eliminated  
Supplemental Payments**

Changes in quarterly supplemental payments began on Oc-

tober 1, 2009. Usually, low inflation is a good thing for California educators because their basic CalSTRS benefits can keep up with costs. However, those who have been receiving supplemental benefit payments received reduced or no payments in October and will continue to do so for the coming year.

Designed to keep retirement income in line with inflation and to maintain the purchasing power of retirement benefits at 85% of their initial amounts, supplemental benefits were established in 1989. Regular monthly benefit payments are not affected.

The California Consumer Price Index is the measure CalSTRS uses to determine quarterly supplemental benefit payments. From July 1, 2008, to June, 2009, inflation failed to reach 2%, the trigger for supplemental payments. The automatic 2% Cost of Living Adjustment (COLA) more than offsets the effect of inflation now. Groups most likely to be affected are the following:

- Members who retired before 1990

These retirees will probably see a reduction in their quarterly supplemental benefit payments this year.

- Members who retired between 1989 and 1994 and who began receiving quarterly payments in the last year or two

These retirees will not receive quarterly supplemental benefit payments during this coming year.

## Legislation

From  
[CalRTA.org/NewsEvents](http://CalRTA.org/NewsEvents)  
September 27, 2009

### Fight Against Social Security Penalties Re-launched



Representative Howard Berman has re-introduced the Social Security Fairness Act (HR235). This bill would repeal the Social Security penalties

applied to Social Security benefits of California public school educators, educators in 14 other states, and some public employees in all 50 states.

- California has almost one million employees who qualify for Social Security benefits or are married to a Social Security earner and are denied their earned retirement benefits.
- Most of these employees are teachers, police and sherriffs' officers, and fire fighters.
- California is one of 15 states in which public school teachers fall under this federal penalty. The law also affects some city, county, and state workers.
- If a teacher worked for 29 years in the private sector, earned Social Security credits by paying into the system, and then entered teaching in California and taught 20 years, that teacher could lose more than half of his/her earned Social Security retirement benefits.
- If a teacher's spouse was a Social Security earner and preceded the teacher in death, the teacher would lose the earned Social Security spousal death benefit.

### History of Abuse and Confusion

The Government Pension Offset (GPO) and the Windfall Elimination Provision (WEP) were enacted 20 years ago. Thousands of teachers in Texas took advantage of a "last-day loophole." According to the General Accounting Office (GAO-02-950), those teachers were able to avoid the impacts of the GPO/WEP penalties. This option in some Texas school districts allowed teachers to transfer to a "last-day loophole" district for their last day of employment and avoid the Windfall penalty. Some districts charged their teachers up to \$500 to make this transfer and had the teachers spend the last day cleaning out closets. Because they were

[Continued on p. 4]



Happy Birthday to everyone who has a birthday in November and December—plus one recently reported from September.

Frances Anderson	9/21
Paul Fugate	11/ 4
Joan Thornburg	11/ 5
Gloria Gay	11/28
Phyllis Marrs	11/28
Albert Durazo	11/11
Betsy Johnston	11/30
Carol Ann Strickland	12/ 2
Grace Hawkins	12/ 3
James Downs	12/ 7
Edith Woolson	12/12
Martha Williams	12/14
Josephine Williams	12/16
David Hardin	12/28

If your birthday has not been reported, please send your birth information (month and date only) to us. We would like to recognize you and your special day. It's always nice to be remembered. Call or write to Anita Ramirez with your information.

### Cheery Suggestion!

Keep old greeting cards, save the pretty fronts, and mail them with a note written on either the back of the picture or on a separate piece of paper. A pretty picture is always good for the heart and soul.

### On Leadership from Abby Bisson, Past President, CalRTA North Shores Division 78

Chinese Philosopher Laotzu:  
A leader is best  
when people barely know he exists;  
Less good  
when they obey and acclaim him;  
Worse  
when they fear and despise him.  
Fail to honor people,  
and they fail to honor you,  
but of a good leader,  
when his work is done,  
his aims fulfilled, they will all say:  
"We did this ourselves."

in Social Security-covered employment at the official end of their careers, the GPO did not apply.

The GAO estimated that each teacher who transferred would receive more than \$93,000 in Social Security benefits by paying approximately \$3 as a Social Security tax for that last day of employment.

In 2004, Congress closed that loophole and required five years of employment in a dual system to escape the penalties. Meanwhile, thousands of teachers were legally, if unfairly, able to receive full Social Security benefits. At that time, California teachers never had an option to pay into Social Security during their careers as educators.

Another problem with the penalties is that few people know that they apply to them. They find out only when they apply for their benefits and are told that they will receive little or no pension from Social Security. Worse, the Social Security Administration does not always know who is subject to the penalties. Often a full benefit is paid for years, and then suddenly, the recipient is required to repay the full amount.

Dick Halen of Davis applied for and received \$505 a month from 1995 until 2003. He was then told that he had been overpaid by \$10,200, and his Social Security pension would be deducted from his CalSTRS benefit to achieve repayment. He received no Social Security again until February, 2006, when he began to receive a reduced pension of \$185 a month—a loss of more than \$6,000 per year. As a self-employed financial adviser, he then paid both the employee's and the employer's shares of the Social Security tax even though he will not be able to receive the full benefit of those taxes.

For years, Wanda Schiebeth received widow's benefits from Social Security. Then she was notified that she was not eligible and had to repay \$43,000.

There are many other examples.

Social Security admits that it is collecting upward of \$350 million in overpayments because it cannot keep track of who is subject to the penalties. In late 2004, Social Security began requiring public pension systems affected by the penalties to disclose the potential loss of benefits when hiring teachers and others covered by CalSTRS.

### CalRTA GPO/WEP Issues

The Government Pension Offset (GPO) deprives Social Security spousal and survivor benefits from retired teachers. Typically, the surviving spouse of a Social Security recipient receives half of the amount of his/her partner's benefit if he/she does not qualify for SS alone. Under GPO, the survivor's amount is reduced by 2/3 of the amount of the pension provided by CalSTRS.

An estimated 54,000 retired California teachers are affected by the GPO. Virtually all future retired teachers will see the loss of SS benefits because of the GPO.

Effect of GPO (with living spouse)—Mary's potential SS benefit:  $\$800 \times \frac{1}{2} = \$400$ .

Amount calculated for GPO:  $\$1,200 \times \frac{2}{3} = \$800$ .

Total monthly SS:  $\$400 - \$800 =$  no benefit.

Effect of GPO (upon death of spouse)—Mary's potential SS benefit: \$800.

Amount calculated for GPO:  $\$1,200 \times \frac{2}{3} = \$800$ .

Total monthly SS:  $\$800 - \$800 =$  no benefit.

In cases in which there is not a total offset, any increases in the teacher's pension result in a recalculation of the offset which will reduce the SS benefit.

The effect of the offset is to penalize only public workers, e.g., teachers. If the retired teachers have survivor's benefits on their pensions, the spouse receives the full amount plus any SS to which either party is initially eligible.

**Rationale:** The imposition of the GPO was intended to control highly paid federal civil servants from being able to double-dip into SS and other pension funds.

**Reality:** GPO hits hardest those who have provided lifetime careers of public service, e.g., teachers, fire fighters, law enforcement officers. Teachers have comparatively lower salaries and pensions as it is.

**WEP:** The Windfall Elimination Provision (WEP) hits teachers who have work experience in both CalSTRS- and SS-covered employment. For someone who has 20 years or less in SS jobs, the WEP reduces the SS pension by 50%.

The typical SS benefit is figured by a three-step formula. In 2005, it provided 90% of the first \$627 of average monthly earnings, 32% of the next \$3,046, and 15% of the remaining earnings.

For a retired teacher, the benefit is figured on a modified formula. Instead of 90% of the first \$627, the benefit is calculated on 40% of those earnings, a monthly loss of \$313.50 per month, or \$3,762 per year.

**Rationale:** SS is intended to provide a greater level of income replacement for poorer members of society. The formula could not differentiate between those who worked in low-paid jobs their entire careers and those who appeared to have been low paid because they worked for many years in jobs not covered by SS. The WEP was developed to eliminate this discrepancy.

**Reality:** Teaching is not a highly paid profession, and imposition of the WEP formula results in significant losses of earned retirement income. Most agree that the amount of the reduction was an arbitrary figure, and since it applies only to the first increment of earnings, it is a highly regressive formula. It is essentially the only means-testing in SS, but without taking into account the actual income of the recipient.

### Action from you:

- Contact Nancy Pelosi and Harry Reid to enact legislation to repeal these penalties. (HR 235)  
Speaker of the House Nancy Pelosi  
United States House of Representatives  
235 Cannon HOB  
Washington, D. C. 20515  
202-225-4965  
-----  
Senate Majority Leader Harry Reid  
United States Senate  
528 Hart Senate Office Building  
Washington, D. C. 20510
- Call or write to your senators to support the repeal. If they have already signed on in support, send them thank you notes. Go to <[www.calrta.org/NewsEvents](http://www.calrta.org/NewsEvents)> to see where your representatives stand.
- Thank Senator Dianne Feinstein for her SS Fairness Act, SB484. Californians can find her address in the phone book.

### Proposed New Senior Funding

*David Walrath*

**CalRTA Legislative Advocate**

The President has asked Congress to provide a second \$250 allocation to seniors. The purpose would be to



David

provide purchasing power at a time when Social Security will not be increasing. The President's proposal would provide an additional year of the \$250 "Economic Recovery Payments" initially enacted under the American Reinvestment & Recovery Act (ARRA).

Under this proposal, **57 million people would benefit.** These people would include:

- > 49 million Social Security beneficiaries
- > 5 million Supplemental Security Income beneficiaries
- > 2 million veterans benefit recipients



- > 0.5 million railroad retirement and disability beneficiaries
- > 1 million (±) public employee retirees not entitled to any of the previous benefits

### 2010 Census Cautions Information forwarded by *Angela Aschbrenner* Area XI Communications Chair

#### Be Cautious About Giving Information to Census Workers

With the U.S. Census process beginning, the Better Business Bureau (BBB) advises people to be cooperative, but cautious, in order not to become victims of fraud or identity theft. The first census phase is under way; workers have begun to verify addresses of households across the country. More than 140,000 census workers are scheduled to count every person in the United States and gather information



Angela

about every person living at each address including name, age, gender, race, and other relevant data. The big question is—How do we tell the difference between a U.S. Census worker and a con artist? The BBB offers the following advice:

- × A U.S. Census worker will have a badge, a handheld device, a Census Bureau canvas bag, and a confidentiality notice. Ask to see the identification and the badge before answering any questions.  
**Remember:** Never invite anyone you don't know into your home.
- × Currently, census workers are knocking on doors only to verify address information. Do not give your Social Security number, credit card or banking information to anyone, even if they claim they need it for the census. The Census Bureau may ask for basic financial information, such as a salary range, but you will not be asked for Social Security, bank account, or credit card numbers, nor will valid employees solicit donations.
- × Census workers may contact you by telephone, by mail, or in person at home. However, they will not contact you by e-mail, so be on the lookout for e-mail scams impersonating a census worker. Never click on a link or open any attachments in an e-mail that is supposedly from the U.S. Census Bureau.

### H1N1 Infection Preventions

**Information forwarded by  
*Angela Aschbrenner***

The only portals of entry for H1N1 viruses are the nostrils and the mouth/throat. In a global epidemic of this nature, it is almost impossible not to come into contact with H1N1 in

spite of all precautions. Contact is not as much of a problem, however, as proliferation is.

In order to prevent proliferation, aggravation of symptoms, and development of secondary infections, some very simple steps can be practiced while you are still healthy and not showing any symptoms of H1N1 infection.

1. Wash your hands frequently
2. Keep your hands off your face; resist all temptations to touch any part of your face (except when you eat, bathe, or sleep).
3. Gargle twice a day with warm salt water; use Listerine if you don't trust salt. H1N1 takes 2-3 days after initial infection in the throat/nasal cavity to proliferate and show characteristic symptoms. Simple gargling prevents proliferation. In a way, gargling with salt water has the same effect on a healthy individual that Tamiflu has on an infected one. Don't underestimate this simple, inexpensive, and powerful preventive method!
4. Clean your nostrils at least once every day with warm salt water. Blowing your nose hard once a day and swabbing both nostrils with cotton buds dipped in warm salt water is very effective in bringing down a viral population.
5. Boost your natural immunity with foods that are rich in Vitamin C (citrus fruits). If you have to supplement with Vitamin C tablets, make sure that they also have zinc to boost absorption.
6. Drink as much warm liquid as you can. Drinking warm liquids has the same effect as gargling, but in the reverse direction. The swallowed liquids wash off proliferating viruses from the throat into the stomach where they cannot survive, proliferate, or do any harm.

Prejudice: A vagrant opinion without visible means of support.  
—Ambrose Bierce  
*The Devil's Dictionary*, 1906

## Mairzy Doats and Anecdotes

**Anita Ramirez**

A true story: The other day, I was driving to a meeting and heard this "beep." It was a single note and was a very short "beep." I checked my dashboard messages. No doors were ajar. The trunk was not open. The oil did not need to be changed. I was alone and had my seat belt on. I couldn't figure out what was amiss.

The sound repeated itself at intervals. When I got home, the sound followed me into the house. I checked the microwave oven timer, the automatic alarm on the clock by the bed stand, the other electronic gadgets in the house. The beeping continued—at intervals.

I finally decided it must be my pacemaker, but I had just had a new battery installed a year ago. I called the doctor anyway, and his nurse said she would get in touch with the company that makes the pacemakers.

Then it dawned on me! The bright light came on in my head! It was my cell phone letting me know that I had received a call when I was away from the phone! You see, I very seldom use my cell phone, but I had put it into my car just because I might need it. When I took it back into the house, I put it in the carrier and tucked it away in my little hidey hole, but I had forgotten to check for messages or to turn it off. It was just letting me know that I had a voicemail.

I called the nurse back and told her not to worry—that I had messed up. We both had a good laugh.

Now, it's your turn! Send me your story, and I will get it into the *Cactus Corner*. You may e-mail your anecdote to me at [www.aaram@msn.com](mailto:www.aaram@msn.com). Give everyone a chance for a chuckle!

Everything is funny as long as it is happening to somebody else.  
—Will Rogers

## Protect the Children in Your Lives!

Keep liquid hand sanitizer out of their hands—and out of their reach. As yukky as sanitizer may be to adults, young children are apt to put virtually everything into their mouths. A four-year-old nearly died after licking hand sanitizer off her hands. Ingesting three squirts of the stuff can be fatal to a toddler.

## Uses for Coffee Filters

You can buy 1,000 coffee filters for very little money—and they can be used for many purposes besides making coffee!

- Cover bowls or dishes used for cooking in the microwave.
- Clean windows and mirrors with them; coffee filters are lint-free.
- Protect china by putting a coffee filter between each two dishes.
- Filter broken cork from wine; if the cork breaks, filter the wine through a coffee filter.
- Protect a cast iron skillet by putting a filter in the skillet to absorb moisture and prevent rust.
- Apply shoe polish.
- Recycle frying oil by straining oil through a sieve lined with a coffee filter.
- Weigh chopped foods.
- Hold tacos.
- Stop soil from leaking out of a plant pot by lining the pot with a coffee filter.
- Prevent a popsicle from dripping by poking a hole or two in a coffee filter.
- Use strips to wax eyebrows.
- Put a few on a plate to absorb the grease from bacon, French fries, chicken fingers, etc.
- Keep some in the bathroom to fix razor nicks.



The California Retired Teachers Association is 80 years old!



# 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

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## CALIFORNIA RETIRED TEACHERS ASSOCIATION (CRTA)—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 CRTA, I authorize that the adjusted deduction shall continue unless I notify the CRTA business office in writing to the contrary. To terminate dues deductions, I agree to make my request in writing to the CRTA 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:

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

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


 California Retired Teachers Association  
 Imperial County Division 64  
 PO Box 743  
 Imperial, CA 92251-0743

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*Cactus Corner* 11-12/09

DATED  
MATERIAL



**CHANGE SERVICE REQUESTED**

### California Retired Teachers Association, Imperial County Division 64 2009—2010 Calendar

<b>September, 2009</b> <b>14</b> Board meeting <b>28</b> Luncheon meeting	<b>October, 2009</b> <b>12</b> Board meeting <b>26</b> Luncheon meeting	<b>November, 2009</b> <b>9</b> Luncheon meeting to celebrate the <b>Week of the Retired          Teacher</b>	<b>December, 2009</b>  <b>No meetings</b>
<b>January, 2010</b> <b>11</b> Board meeting <b>25</b> Luncheon meeting	<b>February, 2010</b> <b>8</b> Board meeting <b>22</b> Luncheon meeting	<b>March, 2010</b> <b>8</b> Board meeting <b>22</b> Luncheon meeting	<b>April, 2010</b> <b>12</b> Board meeting <b>26</b> Luncheon meeting
<b>May, 2010</b> <b>10</b> Board meeting  <b>No luncheon          meeting</b>	<b>June, 2010</b> <b>No board          meeting</b> <b>7</b> Luncheon meeting	<b>July, 2010</b>  <b>No meetings</b>	<b>August, 2010</b>  <b>No meetings</b>