

Our Goal: To be the dominant authoritative
Voice for all retired teachers
Core Purpose: To enhance and protect the
Benefits of retired teachers
CRTA URL: www.calrta.org
Editor: Jean Whiteside

NEWSLETTER
AVOCADO DIVISION 81
California Retired Teachers Association

November/December 2008

PRESIDENT'S MESSAGE

Let me begin this message by thanking those members who have contributed to our teacher grant fundraiser. This year we will be able to award in December grants to eight teachers in the Fallbrook Union Elementary District. We would always like to award more grants, but most assuredly your contributions and the award given will benefit the children in the Fallbrook schools.

On October 4, I attended a membership workshop held in Costa Mesa for those Divisions in Southern California. The purpose was to discuss strategies for strengthening the membership of CRTA. I came away with several suggestions but also presented several strategies our own Board members have come up with for increasing membership in Division 81. Below are five strategies we plan to implement during this next year to attract new members.

Beginning January 1, 2009, any new member who signs up a dues deduct member will receive their first year's membership free and a free brunch the first meeting they attend.

Placing posters in faculty rooms of all Fallbrook schools and other targeted locations in Fallbrook that outline the benefits of CRTA membership along with a local contact number.

Joining the Chamber of Commerce this year to make community businesses aware of our existence and purpose.

Setting up an information booth at the Avocado Festival in April 2009 to inform the community about CRTA and to attract members who may not have retired from the Fallbrook schools.

Continuing to tell friends and family members and anyone we know that they can support CRTA Division 81's teacher grant program if they join the Albertson's Community Partners Program and use their card when shopping at any Albertson's.

Every member of Division 81 is a member of the Membership Committee. I encourage you to submit any suggestions you might have to help us attract

NOVEMBER GENERAL MEETING

CRTA DIVISION 81

Wednesday, November 12

Fallbrook Golf Club

2757 Gird Road

Fallbrook

9:00 AM

Brunch Buffet \$13.00

A check to CRTA Division 81 is preferred

Donations to cover guest costs welcome

Call Jewell Roberds at 728-1092

Before Friday, November 7 for reservations

new members to Division 81. Thank you.

DON'T FORGET TO VOTE NOVEMBER 4

The program committee has scheduled entertaining and informative programs the remainder of the year. Please come out to the meetings and enjoy some fellowship with fellow retired teachers.

NOVEMBER PROGRAM

Join us November 12 for a presentation given by the Gaslamp Historical Foundation Players. The Players will take us on a trip down memorial lane (presumably) from a time before any of our memories began) for a recreation of life downtown San Diego—home to the "less fashionable" and other characters of the Victorian era. The Players will entertain us in period costumes to compliment their skits. Remember to RSVP by Nov. 7 to Jewell Roberds at 760-728-1092

DIRECTORIES

New directories are available. If you haven't gotten one and want one, please call Lucile Reeder at 760-728-3879. Thank you.

TEACHER GRANTS

As Sandy mentioned in her message, we are able to give eight grants this year. Applications are being received now, selections will be made soon and we will have the presentations of \$200 each to the winners on December 9 at Fallbrook Public Utility District at 4:00 PM. Everyone is invited to attend.

COMMUNICATIONS CORNER

Here is a list for you to consider:

1. Keep a record of your volunteer hours beginning in September through February 2009. Turn these in at the February meeting to be eligible for the drawing.
2. February will be here before you know it. Are you planning to be in the member Variety Show: Last year's Kazoo Konzert was a delight for everyone. Can we top it this year? Call Lenora with your ideas. 731-7534
3. Wear your CRTA shirts, jackets and display your CRTA license plate frame or your tote bag. People will notice and new members might be gained

SCHOLARSHIP FOUNDATION, INC.

Divisions 63, 45, and 81 of CRTA join together in an effort to provide scholarships for deserving future teachers graduating from our local high schools as well as qualified second-year students in local colleges.

We welcome you to participate in our meetings. You will learn more about this very exciting aspect of our activities. You will find many ways in which you can actively assist in this worthy cause.

During our Annual Drive, we invite you to participate with other members of Div. 63, 45, and 81 in contributing much needed funds. Your gift will become a part of our non-profit foundation. As such, it is entirely TAX DEDUCTIBLE.

DECEMBER GENERAL MEETING CRTA DIVISION 81

Wednesday, December 10

Fallbrook Golf Club

2757 Gird Road

Fallbrook

9:00 AM

Brunch Buffet \$13.00

A check to CRTA, Division 81 is preferred

Donations to cover guest costs welcome

Call Jewell Roberds at 728-1092

By Friday, December 5 for reservations

Make check payable to "Scholarship Foundation, Inc". Please include your mailing address with your donation to

Martha Bozulich, Treasurer

P. O, box 1636

Valley Center, CA 92082-1636

DECEMBER PROGRAM

Mark your calendar for the December 10th meeting for a toe-tapping, rollicking good time that is sure to get you in the Holiday spirit. The "Toe Tappers" will entertain us with a spectacular Holiday show of dancing, singing and glamorous costumes. Be sure and get your reservation in early for this fun-filled event. RSVP to Jewell by December 5.

JANUARY FIELD TRIP—Birch-Scripps Aquarium (no general meeting)

Exciting times in January. Come see a tank by tank tour of the Birch-Scripps Aquarium in La Jolla. Learn about the amazing sea life off our coast. Our trip will be Wednesday, January 14. The cost is \$7.50 for seniors. We need 15 or more people to sign up. The tour will take about an hour and we will go to lunch after. Car pools will be arranged. Don't miss this exciting adventure.

Sign up sheets will be available at both the November and December meetings. If you are unable to attend and wish to go on the trip, call Jewell Ford at 434-1235.

DIRECTORY UPDATE

In order to keep our directory as accurate as possible, we frequently list an update. Please make these changes in yours.

New member—Barbara Gordon
1085 Ridge Heights Dr., Fallbrook
728-9568

Remove from membership—Arthur Lynds

New address—Jane Kolb
457 W. El Norte Pkwy #312
Escondido

Joyce Bradley
201 E. Southern #50
Apache Jct. AZ 85219

New phone—Mike & Laura Choate
619-237-9609

Remove fax number—Sally Whitlock

TREASURER & Corresponding Secretary

Karin Schag has been our faithful treasurer for eleven years and we truly miss her. She not only handled all treasurer's duties but also was Financial Secretary and Historian. When a busy person like that says that she cannot continue with those duties we truly are sorry. We want to thank her for her many years of help as well as wish her the best in her "retirement". Laura Choate is our new Treasurer and Financial Secretary. Ronne Branson is our new Historian. We appreciate their willingness to work for Division 81.

Our members will also miss hearing from Corresponding Secretary, Arlene Sharpe, who has sent gracious personal letters and cards to members in need for six years. We thank her for her time and the thoughts she shared with others. We thank Genie Summers for taking over this position.

FALLBROOK FOOD PANTRY

Each November and December Division 81 members and friends bring to our general meeting non-perishable food items and unwrapped toys for local families in need. With the present economy the Food Pantry is not receiving sufficient items to meet their needs. If you would like to help, please bring donations to the November and December meetings. Monetary donations are accepted as well.

CHRISTMAS PARADE

Again this year we will have a float in the Fallbrook Christmas Parade. The date is December 6 and the theme is "Christmas Spirit". Lucile Reeder again this year has generously offered her garage and driveway for our use to decorate the float. Usually we begin on Wednesday before the parade on Saturday. We always need all the help we can get so if you can help, let Lucile or Sandy know.

HAPPY BIRTHDAY

<i>Jean Dooley</i>	<i>November 15</i>
<i>Marjorie Freda</i>	<i>30</i>
<i>Marion Saunders</i>	<i>December 6</i>
<i>Tricia Clayton</i>	<i>12</i>
<i>Olive Cousineau</i>	<i>22</i>
<i>Rose Atayda</i>	<i>24</i>
<i>Bruce Sanderson</i>	<i>25</i>
<i>Martha Bozulich</i>	<i>27</i>
<i>Garth Bricker</i>	<i>28</i>

RETIRED TEACHER WEEK Nov. 2-8

Each year we are asked to remind the public that teachers and retired teachers work hard and accomplish great things, by writing letters to the editor. We can not have too many letters. Statewide, CRTA's 52,000 members volunteered 2.4 million hours this year. This is worth \$46 million that families, businesses, and the state do not have to pay. Thank you for your hard work and we know you will continue to volunteer. Also we instigated

legislation, approved by the CA Legislature, that provides a stable teacher retirement. Sacramento IS listening!

CHOLESTEROL: WHAT THE NUMBERS MEAN

The National Institutes of Health now recommends that all Americans over the age of 20 get a lipoprotein profile every five years. A lipoprotein measures total cholesterol, LDL, HDL, and triglyceride levels.

The chart below gives some guidelines for interpreting the numbers and assessing your risk of heart disease. However, it is important to remember that cholesterol levels do not paint the entire picture. Other risk factors, including cigarette smoking, high blood pressure, family history, age and diabetes contribute to heart disease.

Total Cholesterol

Desirable—less than 200 mg/dl
Borderline—200-239
High—over 240

LDL Cholesterol

Optimal—less than 100 mg/dl
Good—100-129
Borderline—130-159
High—160-189
Very high—above 190

HDL Cholesterol

Major risk for heart disease—less than 40 mg/dl
Good—above 60

Triglycerides

Increased risk for heart disease in women—more than 190 mg/dl
Increased risk for heart disease in men—more than 400 mg/dl

Phyllis Bishop, our Resource chair is ailing and in a skilled nursing facility in Vista. She

gave us the above information before she was ill. Good well, Phyllis! We need you.

GOALS FOR THE CRTA STATEWIDE INSURANCE COMMITTEE

Continue to support the concept and passage of SB840 by Senator Sheila Kuehl, Health Care for All Californians. (This bill not signed by governor. Considered too costly.)

Develop expanded informational access through Internet and printed matter.

Focus on AB528 (1986), access to school district insurance by retirees.

Disseminate insurance information to CRTA, through Division Chairs, and respond to requests from Division Chairs and individual members.

Work toward an increase in CRTA membership.

THANK YOU LUNCHEON

Each December Area XI director hosts a “thank you” luncheon. This year is it being held at Tom Ham’s Lighthouse Restaurant in San Diego December 3. If you wish to attend, call Sandy Bell for more information.

PROGRAM FOR GENERAL MEETINGS

Nov. 12—The Gaslamp Historical Foundation Players
Dec. 9—Teacher Grant presentations
Dec 10—The Toe Tappers (Holiday Show)
Jan. 14—Trip to Scripps Aquarium
Feb. 11—Annual CRTA Member Variety Show—contact Lenore Sears 731-7534
March 11—Potter Jr. High School Show Choir
April 8—Trip to the Midway in San Diego
May 13—Scholarship luncheon (no general meeting)
June 10—Installation of officers. Presentation by local school superintendents and school board members

BEWARE OF NEW SCAMS

Jury Duty Scam

There was a recent article in the *Julian News* about a new scam which has been verified by the FBI. Most citizens take summons for jury duty seriously, but enough people skip out on their civic duty that this fraud has surfaced.

Claiming to be a jury coordinator, a caller asks why you did not report for jury service. If you protest that you never received a summons, the scammer asks for your Social Security number and date of birth so that the information can be verified and the arrest warrant cancelled. If you give this information, your identify has been stolen.

The fraud has been reported in 11 states so far. The swindle is especially insidious because they use intimidation over the phone to bully people into giving information by pretending to be with the court system.

Beware! This is not a practice of real court systems. More information is available at http://www.fbi.gov/page/2/jun06/jry_scams060206.htm/

FRAUD—SCAM ALERT

Medicare changes are being used to get into your pockets fraudulently. If anyone contacts you regarding the changes, get a phone number and name; say you “have to think about it.” Call HICAP 800-434-0222 or Social Security, 800-772-1213, and ask if the information is valid.

Don't verify any information unless you generated the call and know who you are talking to!

MEMBERSHIP

We are all part of the Membership Committee and as such are always looking for retirees to contact about joining CRTA. Membership dues are increasing on January 1, 2009, to \$42.00 annually. New memberships and

cash payments before that date will still be \$39.00. Monthly deduction will increase to \$3.50 after that date. When recruiting mention this to prospective members.

CRTA MERCHANDISE

There are many items available with the CRTA logo on them. Lenora Sears and Sandy Bell have a long list and would be glad to share it with you. The monies from the sale of these items go toward the Area XI scholarship project.

COMPUTER PROBLEMS (Jean Whiteside)

About a month ago the hard drive on my laptop crashed. It was a tragic event! I only had my financial information backed up so I lost the other programs that were on it. Anything that I had to go to the Internet to find was OK, including e-mail addresses. A new hard drive was installed with an upgraded operating system. I am still getting used to the new system. (you can see how uneven these margins are)

I learned a valuable lesson—**always backup!** Luckily I had saved all the CD's and was able to reinstall the programs. One of the programs was a licensed one and I had to fax the jacket of the CD to the company to prove that it was licensed to me. The moral of this is not only backup but keep all the CD's and their jackets.

I was told by the tech who repaired the computer that hard drives last from 3 to 5 years. So I have that much time on this new one. **REMEMBER—BACKUP, BACKUP!**

Bring your Major Market receipts to every meeting. We recently received a check from them. And use your Albertson's card when shopping there. We also received a check from them.

See you on November 12 and December 10 at the general meetings. Sign up for the trip to Scripps Aquarium in January. Happy Thanksgiving and Merry Christmas!