



REPORT CARD



Pomona Valley Division 13

<http://www.area8crta.org>

www.calrta.org

Your Partner in Pension Protection

Core Purpose: *To enhance and protect the benefits of retired educators.*

Azusa-Bonita-Charter Oak-Claremont-Covina-Glendora-La Puente-Hacienda Hts-Pomona-Walnut-West Covina

SUMMER 2010

VOLUME XXXVI NUMBER 4

CalRTA's Goal: *To be the dominant, authoritative voice for all retired educators.*

President: Robbie Cendejas
(909) 593-1566 or salrobi@ca.rr.com

PROGRAM

by Carole Lyles
clylescnp@yahoo.com

Come to our June meeting and expect to have a good time as you listen to folk singer **Jerry Burgan** and his son. Jerry brings America's rich heritage of folk/popular music together with storytelling. He comes highly recommended as someone who can captivate all ages but appeals especially to the "baby boomers" of the 60s. Invite your fellow educators to join you for this fun program.

See you at the Covina Woman's Club on June 9, 2010, at 11:30 a.m. Make your reservations TODAY, so you don't miss this entertaining program.

See the back page for cost and details on how to reserve your place.

DIRECTIONS: COVINA WOMAN'S CLUB

- **From San Bernardino Fwy (I-10):** Exit at Citrus. Go north about 1 mile to Badillo. Turn east, go 3 blocks to San Jose (San Jose is between Barranca & First). Turn south, go one block to 128 S. San Jose Ave into the Woman's Club large parking lot.
- **From 210 Foothill Fwy:** Go south on Citrus about 2½ miles to Badillo. Turn east, go 3 blocks to San Jose. Turn south, go one block into the Woman's Club large parking lot.

Next CalRTA Meeting

Date: Wednesday, June 9, 2010

Program: **Jerry Burgan**

Folk Songs & Stories

Time: 11:30 a.m. for lunch

Place: Covina Woman's Club.

PRESIDENT'S MESSAGE



It's a CalSTRS Pension Dignity with Security

What's happening with legislation? Six CalRTA Division 13 members attended the state "Pension Education Training" sessions. CalRTA Legislative Advocate, Dave Walrath and Legislative Committee Chair, Ken Hewitt, presented a comprehensive and detailed report on the state of the State and the Nation.

Almost daily, news articles and commentaries lament the "**fact**" that pensions are bankrupting California. **FALSE!!!** Who pays for our pensions?

Source of Income	% of Total Income
1. Investment Income approx. \$16+ Billion	70-75%
2. Payroll Salary Deductions approx \$2 Billion	10-11%
3. District Contributions approx \$2+ Billion	11-12%
4. CA State Contributions approx \$1+ Billion	5-6%

With an annual budget exceeding \$100 Billion, CA State Contributions represent approximately 1% of the state budget. Even if this contribution were completely eliminated, it would not begin to solve the State's fiscal disaster. To focus on CalSTRS pensions is a red herring, a distraction from the really big-ticket items the State must resolve.

Total CalSTRS income annually is approximately \$22B less expenses paid out of approximately \$9B. This leaves a margin of approximately \$13B for reinvestment.

We must differentiate between CalSTRS retirement and other retirement/pension plans in the state. Each has different eligibility and age requirements, payout formulas, early retirement plans, health benefits, and eligibility to receive earned Social Security. Much of the brouhaha relates to CalPERS and other separate pensions for state safety personnel. Do not be confused. **Do not sign ballot petitions** relating to public pensions. They are misleading in relation to our retirement with CalSTRS.

All working Californians are entitled to a secure retirement whether they work for public or private employers.

**CalRTA Division 13
Executive Board 2009-11**

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RESOURCE SERVICES

by Dorothy Fountain

(626) 335-3735 or dotfountain@aol.com

SURVIVOR'S CHECKLIST

Have you picked up a copy of the Survivor's Checklist at one of our meetings? If not, be sure to look for it at our June meeting. It tells how to report a death to CalSTRS and should be saved with your important documents. A lump sum death benefit may be available to the beneficiary. **This is not automatic.** The beneficiary must apply for it, and it is subject to taxes.

The Checklist gives the beneficiary the phone numbers to call or address to write to and lists the information that will be needed. It also gives suggested actions for the survivor, as well as tasks that should be done within 30 days, those that should be done within 60 days, and those that should be handled within 6 months.

If you will not be at one of our meetings to pick up a copy, you can contact me by phone or e-mail, and I will see that you receive one.



Seniors older than 60 can call the California Senior Legal Hotline at (800) 222-1753 for free advice on any legal issue outside of criminal law. For additional information, go to www.seniorlegalhotline.org.



Jerry Burgan

Folksinger, songwriter, storyteller Jerry Burgan will be the featured performer at the **June 9, 2010 luncheon meeting at the Covina Woman's Club.** Burgan is also the recognized co-founder and leader of *We Five*, the 60's Folk-Rock group famous for *You Were on My Mind*.

Burgan invites members to spend an engaging afternoon with him as he sings songs from America's rich heritage of folk and popular music. His program of toe-tapping music weaves together stories of how songs blended into the fabric of Americana. He is proud that his material both entertains and informs as he explores the soundtracks of our lives. His music and stories strike a chord with audiences of all ages and have a special appeal to the boomers who came of age in the 60s.

When Burgan is not performing, he teaches ukulele and 5-string banjo, leads music at Glendora First Baptist Church, and is writing a memoir about his life in music with co-author and novelist, Alan Rifkin.

PENSIONS SAFE AND SOUND

by Ted McNevin

Have you been reading that CalSTRS may not be able to meet all of its financial obligations in the future — namely, your pension? According to David Walrath, CalRTA Legislative Advocate, the situation is not as good as it once was, but it's still on solid ground.

Any good pension fund, and CalSTRS is one of the best, plans many years ahead to insure there will be enough money to meet the pension obligations promised members when they retire. CalSTRS plans 30 years into the future, so they are already looking at 2040. As of now, CalSTRS is 77% funded. That means that if nothing changes, they expect to be able to meet that percentage of the obligations they project for the next 30 years. In the world of pensions, 100% funding is, of course, the goal. Ninety percent is doing well and 80% is all right, so CalSTRS is on the low side of okay right now.

Naturally, those in charge are concerned and are addressing the problem. As they examine the situation, they must consider many factors. These factors include annual raises, growth in the number of teachers, increase or decrease in contribution rates, retirement age, longevity, inflation, return on investments, the state of the economy, birth rates, and more.

Factoring in all of these items before the economic downturn showed that the projection at the time was in the 90% range. It was understood even then that in a few years a correction would be necessary and that all four groups (teachers, districts, the State and investment returns) would need to increase their contributions. The severe and unexpected losses in the stock market mean that the time for correction is now. The plan is to have districts budget for a small increase in 2011-2013 and the State soon after that. These contributions would continue until funding is back in the 90% range. Adjustments are being made as well in the CalSTRS investment strategy to improve returns.

Our representatives in Sacramento are confident that CalSTRS is now and will continue to be on sound financial footing. Those of us who have contributed for so many years and who are counting on a secure retirement will not be disappointed.

How CalSTRS Retirement Benefits Help CA

- CalSTRS pensions pump billions into the state's economy!
- They support private-sector jobs!
- They provide almost \$6B in local and state tax revenue!
- Retirees spend their income—they're a built-in stimulus plan for the state's economy!



Division 13 Board meeting



by Ann Morrison

TREASURER'S REPORT

by Neil Schubert



Balance 2/3/10		\$6,470.49
Receipts:		
Dues:	2,717.40	
Luncheon:	1,044.00	
Misc:	2.55	
	3,763.95	
Total Available:		\$10,234.44
Disbursements:		
	3,934.42	
Current Balance 4/21/10		\$6,300.02

iloveschools Change:

I guess all good things must end! For the last four years we have been using the iloveschools.com web site to get supplies directly to teachers in the classroom. This site has been redesigned and we can no longer have direct contact with the teacher. We can still donate, but we have to send the check or request to the iloveschools.com location and they, in turn, distribute the money to the teachers.

This eliminates the personal contact we enjoyed with the teachers and that made it a win-win situation for both the teacher and us. We were able to deliver some of the requests personally, talk to the teachers, and take pictures for the newsletter. The teachers received the supplies and we were able to spread the word about the California Retired Teachers Association. I am sorry to say it looks as if we will have to find another way to do this. I will continue to explore ways to help teachers locally, but I think my days of playing Santa have come to an end.

ADVOCACY DAY ON MARCH 11, 2010

by Larry Woodruff, Legislation Chair

In Sacramento, Ted McNevin and I spent the day visiting our legislators.

We met with KELLY SHAW, the legislative aide for Anthony Adams, Assemblyman from the 59TH District. Shaw reported that Adams will be quitting his post in November but discussed CalSTRS, Social Security and Universal Health Care with us. She agrees with these items, but her days are numbered.

We met with Assemblyman Charles Calderon's aide. He represents the 58th Assembly District. The aide stated that there are a lot of Democrat/Republican conflicts in the legislature. Therefore, nothing is being done for education and retired teachers.

Our most promising contact was Senator Bob Huff from the 29TH District. Huff tried to save money for schools by suggesting competitively contracting non-instructional services such as Food Services, Busing, and Grounds Maintenance but the Democrats turned that down. This could have saved \$300 million annually. This money could have been directed toward classrooms for the purchase of books and educational supplies, and it would have helped keep essential teachers from being let go.

CRTA's purpose for Advocacy Day was to ensure that California's current legislators were aware that California teacher benefits are low, that there is no pension equity, and that most California teachers do not receive their full Social Security allowance.

CalRTA Advocacy Day 2010

by Ted McNevin

I was very glad to have the chance to attend this year's Advocacy Day, even though I've been a member of CalRTA for only a few months. Having attended Association of California School Administrators' [ACSA] Legislative Action Day in the past, I was looking forward to once again being part of a group making personal contact with the legislators who have so much power to impact the lives of Californians and, in our case, retired educators.

The day began with a pep talk for first time attendees from Ken Hewitt, the State Legislation Chair. David Walrath, our Legislative Advocate, was also supposed to attend, but due to some scheduling mix-up, he didn't make it. Nevertheless, Ken did a good job of preparing us "rookies" for a day of schmoozing with the lawmakers.

After breakfast, we did have the chance to hear from David, as he filled in many of the details of what we were to focus on during our meetings with the legislators. The theme for the day was to encourage them to protect CalSTRS and teachers' pensions and to do something about the Social Security penalties imposed on so many retired teachers.

My partner, Larry Woodruff, and I then set out for the Capitol Building and our appointments. Our first meeting was to be in the office of Assemblyman Anthony Adams. I was a little concerned about the reception we would get, as he had not been very supportive or encouraging when our ACSA group met with him. However, since he was not available to meet with us, we had a very pleasant conversation with an assistant who listened encouragingly to what we had to say. She seemed especially attentive when we explained how the Social Security penalties can severely affect women who may have started teaching later in life or stayed home for several years to raise their families before returning to teaching. She surprised us, though, by announcing that Mr. Adams would not be running for office again following the completion of this term, so the chances of his having much influence over anything we had talked about suddenly seemed pretty minimal.

Our next stop was at the office of Senator Bob Huff. He didn't have any time for us, as he was in a big hurry to return to the floor of the Senate. We gave him our pitch anyway, then followed him to the Senate to see what was so important. We sat in the Gallery for more than 30 minutes, and he had yet to make an appearance when we left. Senator Huff currently is giving strong support to a Governor-sponsored bill, SB 955, which will allow districts to deviate from seniority laws when making staffing decisions and is adamantly opposed by CTA.

I was feeling a little disappointed with the results of our meetings, but it was still encouraging to see so many of us in and out of the Capitol, delivering the same messages to our legislators.

One interesting moment came when a large group of what appeared to be middle-school aged boys filed into the Assembly Gallery right behind us, wearing very European looking uniforms. Sure enough, they were soon introduced by the Speaker as members of the Vienna Boy's Choir, on tour in the U.S. for 4 months. Seeing their handsome and intelligent faces reminded me of the many thousands of kids we have all spent our careers working so hard to educate. We have to continue to work just as hard to protect the retirement security we so richly deserve, but which seems to be constantly threatened these days.



by Carole Lyles
cylescnpn@yahoo.com

Aging and Your Eyes

Did you know that many older people have good eyesight into their 80's and beyond? Growing older does not always mean you see poorly. But age brings changes that can weaken your eyes.

There are some easy things to try when these changes happen. You might add brighter lights in more places around the house — such as work counters, stairways, and favorite reading places. This may help you see better and can sometimes prevent accidents caused by weak eyesight.

While older people have more eye problems and eye diseases than younger people, many can be prevented or corrected by the following:

- Seeing a doctor regularly to check for diseases like diabetes, which could cause eye problems if not treated.
- Having a complete eye exam with an eye specialist every 1 to 2 years. Most eye diseases can be treated when they are found early. The eye doctor should enlarge (dilate) your pupils by putting drops in your eyes. This is the only way to find some eye diseases that have no early signs or symptoms. The eye doctor should test your eyesight, your glasses, and your eye muscles. You should also have a test for glaucoma.
- Taking extra care if you have diabetes or a family history of eye disease. Have an eye exam through dilated pupils every year. See an eye doctor at once if you have any loss or dimness of eyesight, eye pain, fluids coming from the eye, double vision, redness, or swelling of your eye or eyelid.

Common Eye Complaints:

Presbyopia (prez-bee-OH-pee-uh) is a slow loss of ability to see close objects or small print. It is a normal process that happens over a lifetime. You may not notice any change until after the age of 40. People with presbyopia often hold reading materials at arm's length. Some get headaches or "tired eyes" while reading or doing other close work. Presbyopia is often corrected with reading glasses.

Floaters are tiny spots or specks that float across the field of vision. Most people notice them while in well-lit rooms or outdoors on a bright day. Floaters often are normal, but sometimes they warn of eye problems such as retinal detachment, especially if they are accompanied by light flashes. If you notice a sudden change in the type or number of spots or flashes, see your eye doctor.

Dry eyes happen when tear glands don't make enough tears or make poor quality tears. Dry tears can be uncomfortable, causing itching, burning, or even some loss of vision. Your eye doctor may suggest using a humidifier in the home or special eye drops ("artificial tears"). Surgery may be needed for more serious cases of dry eyes.

Tearing, having too many tears, can come from being sensitive to light, wind, or temperature changes. Protecting your eyes (by wearing sunglasses, for instance) sometimes solves the problem. Tearing may also mean that you have a more serious problem, such as an eye infection or a blocked tear duct. Your eye doctor can treat or correct both of these conditions.

Eye Diseases and Disorders Common in Older People:

Cataracts are cloudy areas in part or all of the eye lens. The lens is usually clear and lets light through. Cataracts keep light from easily passing through the lens, and this causes loss of eyesight. Cataracts often form slowly and cause no pain, redness, or tearing in the eye. Some stay small and don't change eyesight very much. If a cataract becomes large or thick, it usually can be removed by surgery. During surgery, the doctor takes off the clouded lens and, in most cases, puts in a clear, plastic lens. Cataract surgery is very safe. It is one of the most common surgeries done in the United States.

Glaucoma results from too much fluid pressure inside the eye. It can lead to vision loss and blindness. The cause of glaucoma is unknown. If treated early, glaucoma often can be controlled and blindness prevented. To find glaucoma, the eye doctor will look at your eyes through dilated pupils. Treatment may be prescription eye drops, oral medications, or surgery. Most people with glaucoma have no early symptoms or pain from increased pressure.



INSURANCE COMMITTEE
by Susan Hamilton (626) 335-8776

It has been difficult to follow the many revisions to the health care reform legislation so I thought it would be helpful to include the following list of major provisions. This outline was included in the March-April *HICAP Recap*, a newsletter from the Chico, California, Health Insurance Counseling and Advocacy Program. In the Recap you will find reliable information on many health care topics including *Facts on Health Care Reform*, *Medicare's Preventive Benefits*, *Caregiver's Online Support* and changes in Medigap plans: www.passagescenter.org/hicap.

Health Reform Legislation
Time frame and changes made by health reform bill signed by President Obama

within a year:

-Would provide a \$250 rebate this year to Medicare prescription drug beneficiaries whose initial benefits run out.

90 days after enactment:

-Would provide immediate access to high-risk pools for people with no insurance because of pre-existing conditions.

Six month after enactment:

- Would bar insurers from denying people coverage when they get sick.
- Would bar insurers from denying coverage to children with pre-existing conditions.
- Would bar insurers from imposing lifetime caps on coverage.
- Would require insurers to allow people to stay on their parents' policies until age 26.

Effective in 2011:

-Would require individual and small group market plans to spend 80 percent of premium dollars on medical services. Large group plans would have to spend at least 85 percent.

Effective in 2013:

-Would increase the Medicare payroll tax and expand the tax to dividend, interest, and other unearned income for singles earning more than \$200,000 and joint filers making more than \$225,000.

Effective 2014:

- Would provide subsidies for families earning up to 400 percent of poverty level, currently about \$88,000 a year, to purchase health insurance
- Would require most employers to provide coverage or face penalties.
- Would require most people to obtain coverage or face penalties.

Effective in 2018:

-Would impose a 40 percent excise tax on high-end insurance policies.

Effective in 2019:

-Would expand health insurance coverage to 32 million people.

SEND A SCHOLARSHIP DONATION IN MEMORY OF A FRIEND OR LOVED ONE

Make check payable to *CalRTA Div 13 SCHOLARSHIP FUND*

Mail to Tom Gerfen, Scholarship Treasurer, 370 N. Grand Ave, Monrovia CA 91016-2332

Amount Donated \$ _____ From (Name) _____
Address (Street/City/State/Zip) _____

If donation is in memory or in honor of a particular person, complete information below:

(Name of person) (Name of friends/family donating)
Address (Street/City/State/Zip) _____

NEW CalRTA OFFICIAL MEMBERSHIP ENROLLMENT

Name _____ Division #13 Telephone () _____

Address _____

City, State Zip _____

E-mail Address _____

District Retired From _____

Check here if spouse is also joining. Spouse's name _____

JOIN NOW

Please check your selected payment method:

Annual Dues - \$42 (payable by check or money order made out to CalRTA)

Life Membership - \$840 (payable by check or money order made out to CalRTA)

Dues Deduction Select One: \$3.50 monthly \$7.00 monthly for self and spouse



DUES DEDUCTION:

I authorize the State Teachers' Retirement System (CalSTRS) to deduct my Association dues. Should the amount of dues be adjusted, as approved by the CalRTA Delegate Assembly, I authorize that the adjusted deductions shall continue unless I notify the CalRTA Business Office in writing to the contrary. To terminate dues deductions, I agree to make my request in writing to the CalRTA Business Office.

Social Security Number _____ (Required for Dues Deduction)

Signature _____ Date _____

California Retired Teachers Association

Membership Recruitment Campaign

Why Should I Join?

- **Retirement Protection** — CalRTA is the only statewide organization working to protect and enhance the retirement benefits of all CalSTRS retirees and *only* retirees.
- **Community** — CalRTA's membership is made up of retired educators, those fellow professionals who understand your dedication and share your commitment to educating California's youth.

After completing form, please mail to

Frances Madrigal
1238 S Dover St
Glendora CA 91740

(626) 963-0765

Information on CalRTA members is confidential and is not used for political or economic advantage. CalRTA does NOT sell information lists. Membership information is encrypted at the State CalRTA Office and a bonded company shreds information pages at the end of each month.



California Retired Teachers Association
Pomona Valley Division 13
1238 South Dover Street
Glendora CA 91740-5216

PRESORTED STANDARD
US POSTAGE PAID
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CalRTA General Meetings

September 9, 2009
December 9, 2009
March 10, 2010
June 9, 2010

CalRTA Board Meetings

August 5, 2009
November 4, 2009
February 3, 2010
May 5, 2010

RESERVATIONS FOR JUNE 9 LUNCHEON, 11:30 A.M., PRICE \$12.00

Here is my check for \$_____ for _____ reservations. Make checks payable to *Pomona Valley Division CalRTA* and mail to KAY ZAHRT, 2828 FAR VIEW LN, WEST COVINA CA 91791-3418

Please mail checks so that they **arrive by Wednesday, June 2nd**. Phone (626) 331-8800 (only as last resort).

Name: _____ Phone: _____

Address: _____

Guests: _____

If this is the first time you have attended your CRTA meeting, please check here.