

Peralta Retirees Organization The Peralta Retiree

April—June 2015

Vol. 11 No. 3

http://www.peraltaretirees.org

From the President...

by Debby Weintraub, PRO President

Greetings PRO Members,

PRO Scholarships

Springtime is approaching, signaling the time of year when the PRO Scholarships, administered through the Peralta Foundation, are traditionally awarded. Our scholarships are one of the important ways we contribute to the Peralta Colleges and also help keep us connected with the students we worked with for so many years.

Eight PRO members have volunteered to review the applications of the finalists. Each team of two PRO members examines the application packets for the three top contenders from one of the four colleges and makes the final choice. In May, the four students granted the scholarships will be honored at a ceremony at their own colleges and each will be given a check for \$1,000. I hope others may consider being part of the scholarship process next year. And I offer many thanks to our eight PRO participants this year.

Health Benefits Update

It is a good thing when I can report that issues around our health benefits remain basically uneventful. Bruce Jacobs and I met with Trudy Largent at the end of January to convey PRO's concern about the district's interpretation of its responsibilities for Medicare Part D reimbursement for retirees. Currently the district is maintaining that it does not need to reimburse those retirees enrolled in Kaiser who are charged for Medicare D. (The Affordable Care Act requires Medicare D enrollees to pay a premium if the retiree has a yearly income above \$85,000 or \$170,000 as a couple. While retirees enrolled in Blue Cross/CoreSource do not enroll in Medicare *(Continued on page 2)*

PRO's Asian Garden Party You're Invited! Sunday, May 24 \$10/Person Details on page 3 Inside This Issue . . . PRO Garden Party P. 3

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(From the President... *Continued from page 1*)

D, Medicare eligible retirees who are insured through Kaiser are enrolled in Part D by Kaiser.)

Though the Part D premium affects a very small number of people at the moment, the principle of covering every premium for any retiree who has to pay for Medicare is very important to us. However, while we would like to come to an agreement with the district about the intent of the language in the union contracts written prior to Medicare's prescription drug program, we realize that may not be possible.

PRO and PFT have been collaborating on how to resolve the Medicare D reimbursement issue. Since PRO cannot negotiate with the district in the formal, legal sense of the word, we are hopeful that the language the PFT brings to the district to remedy the Medicare D situation in its contract will also be the language the district agrees to use with retirees.

Peralta Retirees Organization 1250-I Newell Ave., #162 Walnut Creek, CA 94596

http://www.peraltaretirees.org

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The Peralta Retiree Editor - Bruce Jacobs brucefjacobs@gmail.com The Peralta Retiree is published four times a year by the Peralta Retirees Organization (PRO) Volume 11 Number 3 This will allow for Medicare D reimbursement for all retirees subject to the premiums without specifically obligating the District to reimburse for any future Medicare fees beyond those specifically mentioned in the contract in force when the employee retired.

The process of selecting a new benefits broker for the district has been put on the back burner while the search to replace current Chancellor, Dr. Jose Ortiz, who will step down in June, intensifies.

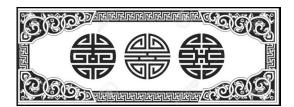
Social Events

The highlight of the winter social season took place on February 21 when a group of 13 people met for a pre-theater lunch at Phnom Penh House in downtown Oakland. Folks feasted on an array of delectable Cambodian dishes. Most diners went on to Laney for the free showing of Sam Shepherd's "A Lie of the Mind".

If you can make it you are sure to enjoy PRO's upcoming annual Garden Party which will be held on Sunday, May 24 in Alameda. Full details appear on page 3.

My parting thoughts are not PRO-specific, but are about issues that I think touch all retirees. I encourage everyone to consider the following activities:

- Keeping a watch on the Supreme Court's rulings involving the Affordable Care Act.
- Following the frequent news articles about court decisions involving pensions for retirees.
- Checking out the website of the California Retired Teachers Association, if you are faculty: calrta.org. They have excellent pieces on the legislation that restricts teachers' access to Social Security.
- Watching for news about the new chancellor for the Peralta District.
- Doing whatever you can think of to make it rain!



April-June 2015



	It's Spring! Tin PRO's Asian Ga			
	You'r	e Invited!		
		24 ■ 11AM - 3 PM starts at 11:30		
	We'll be gathering in the garden at the home of Shirley Conner at 1624 San Jose Avenue, Alameda, CA. There will be hors d'oeuvres, wine, non-alcoholic beverages, and, of course, door prizes. Entertainment and Music by David Wong			
	Asian attire welcome!			
	\$10/perso	on		
900 900	Reservations required by May 15 To reserve: complete the form, enclose a check made out to "PRO" and mail to: PRO, 1250-I Newell Ave., #162, Walnut Creek, CA 94596. Please print .			
3<				
	City_			
	ne Email			
I need driving directions Mail to: PRO, 1250-I Newell Ave., #162, Walnut Creek, CA 94596				

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If You're Over 50, You're a Scam Target

By Tom Lauricella Reprinted from the Wall Street Journal

For too many older adults and their families, the idea of falling victim to financial fraud seems improbable. Such swindles, or so they believe, are something that happens to the *other* guy.

Unfortunately, the 50-plus demographic has long been vulnerable to scams. Today, they make even more attractive targets because of their often sizable retirement savings.

As is often the case, the best way to help a family member avoid becoming a victim is to have a conversation—before it's too late—about the risks and warning signs of fraud. For older adults less capable of making decisions, the potential losses require heightened vigilance by loved ones.

These days, Medicare and health-insurance scams have become a rich area for con artists to mine. Oldfashioned drains on bank accounts, like "free" contests and magazine subscriptions that really cost money, persist. Email and the Internet have added new dimensions to scams that were once perpetrated over the phone. Identity theft is spreading, and the holiday season is prime time for charity-linked email "phishing" scams.

"Seniors tend to be one of the highest-target groups of identity theft," says Becky Frost, a consumereducation specialist at Experian Consumer Services, which provides consumer credit monitoring and identity protection. "They have established credit ... and perhaps aren't monitoring it as much, which makes them an ideal candidate for identity thieves."

Doug Shadel, a former fraud investigator and now the state director for AARP in Washington, says the first step is for older adults and their families to dispel any illusions that they would never fall prey to a scam.

It usually has nothing to do with intelligence or greed, he says. "The general strategy for scamming seniors...is to get them emotionally excited about something and not thinking clearly," says Mr.

Shadel.

The classic example is the "grandparent" scam. It used to be perpetrated by phone, but increasingly a con artist will send an email pretending to be a grandchild (information that is increasingly available thanks to social media).

In the email, the "grandchild" claims to be stuck overseas or in jail and needs cash wired. Accompanying the plea for money is a request not to tell the grandchild's parents. Mr. Shadel says many grandparents think "there's nothing I wouldn't do for a grandchild and I'll ask questions later."

Among other widespread frauds:

Medicare discount-drug card. Con artists will call, email or even knock on doors selling fake discount cards for drugs. (Legitimate prescription-drug benefit companies cannot make such unsolicited sales pitches.) Often, scammers are looking for information that they can use for identity theft.

Charity email. This is especially prevalent at the holidays. Fraudsters send out emails soliciting contributions—often using the name of legitimate charities—with links to click on. The victim unwittingly provides a bank-account number and other personal information to the con artist.

Magazine subscription and sweepstakes. Over the phone, through email or old-fashioned mailers, the pitch is the same: If you want to collect a "free" prize, buy magazines or send money now, or the offer will expire.

Publishers Clearinghouse, for example, has over the years repeatedly been the subject of legal action by state regulators and is currently being probed by a congressional committee for sending out misleading sweepstakes entries. "We believe our programs are in full compliance with all applicable laws and we work closely with law enforcement and regulators on any concerns they have," says a company spokesman.

(Continued on page 5)

PRO & PFT Partner to Present Workshop for 2015 Retirees

PRO Vice-President Bruce Jacobs greeted the gathering of 2015's potential retirees at the PRO/PFT workshop by remarking that he had yet to meet a retiree who expressed regret about the decision to retire. On the other hand, he has met many retirees over the years who have been confused about how Peralta's lifetime benefits meshed with Medicare.



Jacobs at the

workshop for

The workshop began with introducprospective retirees tory remarks from Matt Goldstein,

(**Scam Target...***Continued from page 4*)

Sadly, some older adults are more vulnerable to scams if they are in the early stages of dementia, says Beth Kallmyer, vice president of constituent services for the Alzheimer's Association. "It's often hardest when the person is in the early stages of cognitive impairment and they think they can do something like pay the bills...but their judgment could be impacted," she says.

For those where cognitive issues aren't a problem, families should sit down with older loved ones and talk about scams and their warning signs, Ms. Kallmyer says.

In some cases, an adult child should be added to a bank account to help look for suspicious withdrawals or payments.

PFT President and Debby Weintraub, PRO President. Bruce's presentation followed, focusing on Medicare which becomes retirees' primary insurance after they reach age 65.

The presentation included an explanation of Medicare's Parts A, B and D, how and when to enroll in Medicare. CoreSource and Kaiser's role after Medicare enrollment, how to get reimbursed for Medicare premiums, and links to useful web sites, including the Medicare tutorial on the PRO site.

If there are heightened concerns, adult children working with a credit-reporting company—can help parents put a "freeze" on their credit reports. That would help prevent false accounts being opened in their name. Depending on the state, freezes can be put in place for free but sometimes incur a small fee to have them lifted.

Meanwhile, a mailbox full of sweepstakes entries could also be a warning sign. Just having a mailbox equipped with a lock can prevent some kinds of fraud.

Federal and state online resources provide descriptions of scams and offer assistance to victims. The National Council on Aging (ncoa.org) lists 10 common frauds. (Search the group's website for "scams.") The Federal Bureau of Investigation (fbi.gov) has a page dedicated to senior fraud, and AARP (aarp.org), has a "fraud watch" page.

PRO T-Shirts Available



You can order a **PRO T-Shirt. Shirts** are turquoise. 100% cotton and available in S. M. L and XL sizes. \$20 per shirt

To Order: Mail a check made out to "PRO" for \$20 for each shirt. Designate the size(s) you want and include your name and a mailing address. Send your check to PRO, 1250-I Newell Ave., #162, Walnut Creek, CA 94596

Welcome New Members

PRO welcomes the following retirees who have recently joined.

> James Devereaux Doris H. Kogo Kim Xuan Nguyen

Peralta District Retirees Make News

Odell Johnson Honored

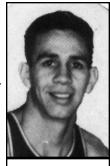
Former Laney College President and Saint Mary's College men's basketball standout Odell Johnson was among ten individuals that were honored when the West Coast Conference inducted its seventh annual Hall of Honor class on Saturday, March 7 at the Orleans Hotel in Las Vegas.



Odell Johnson

A 1958 graduate of Saint Mary's College, Odell played two seasons as a standout guard on the men's basketball team and was one of the top players in the college's history. Voted as the program's 10th best player ever in a recent All-Century honor team, he played in a total of 52 games and averaged 16.4 points per game, scoring a total of 851 points in two seasons. An outstanding free throw shooter, Odell made 345 of 424 attempts from the foul line to shoot 81.4 percent from the line for his career.

After graduation, he became the first African American head varsity basketball coach between Los Angeles and San Francisco when he accepted a position as coach and math instructor at San Joaquin Memorial High School. After four years at San Joaquin and a stint with the Fresno Unified School District, he was appointed as the Executive Director of Trinity Street Community Center in



Odell in 1956

West Fresno, which was selected as one of the top ten programs nationally in President Lyndon Johnson's War on Poverty program.

In 1968, he returned to Saint Mary's as the Dean of Men. He later served in numerous administrative positions, including Vice President for Instruction at College of Alameda and an 18-year tenure as President of Laney College.

Bonnie Paull Publishes Two New Books

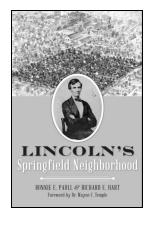
Bonnie Paull, retired English Instructor at both Merritt College and College of Alameda, wants her fellow retirees to know she is still alive and kicking and has two publications being released this month to prove it.



Bonnie Paull

Lincoln's Springfield Neighbor-

hood tells the story of the Lincoln family and their relationship with their neighbors. It covers the seventeen-year period the family resided at Eighth and Jackson Streets in Springfield, Illinois, before Lincoln assumed the presidency in Washington, D.C. In 2008, when Bonnie visited the Lincoln home and this neighborhood, now a National Historic Site, she became curious about these people of diverse ethnic and cultural backgrounds. She wondered what it must have been like to live next door or down the block from Mary, "Abe" and the boys.



When Bonnie began looking for more information about these interesting and varied individuals- the African American underground railroad conductor. the four widows, the local sheriff, the state auditor, the Irish Catholic hotel owner, the Minister who ran a school across the street etc. ----she found no organized

body of information on them, so she decided to do her own research and create it. Teaming up with a local Springfield historian. Richard Hart and The History Press resulted in this interesting study, Lincoln's Springfield Neighborhood available now through arcadiapublishing.com and on Amazon.com

(Continued on page 8)

The Peralta Retiree

Or I	Memorializing A F	olarship Fund By Honoring riend Or Loved One	
Yes, I want to sup (Please print)	port the PRO Scholar	ship Fund with a contribution.	
□ In honor of: □ O	In the occasion of:	□ In memory of:	
Please send acknow	ledgement card to:		
Name:			
		•	
City: Zip:		State:	
Zip:			
Contributions Ree	ceived for the PRO	In Memoriam	
In Memory of:	Contributor	The following Peralta retirees have passed away during the last months. PRO extends our deepest	
Tom Warren- Carpenter	Lea Guerrera- Carpenter	condolences to their families and loved ones. Donald Dye Peter Jowise David Lauer Cynthia Whitfield Martena (Smokey) Wilson Guillermo Zelaya If you have any information about the passing or the serious illness of a Peralta retiree, please contact Bruce Jacobs at:	
Bill (William) Dowling	Peggy and Tom Fryer		
Donald Kechley	Valerie Arango		
Ernie Spirakis	Chris and Agatha Galas		
Smokey (Martena) Wilson	Bruce Jacobs	brucefjacobs@gmail.com or by writing to PRO, 1250-I Newell Ave., #162, Walnut Creek, CA 94596	
In Honor of: Contributor			
Bruce Jacobs	Staney Shaff		

The Peralta Retiree

(Retirees Make News...Continued from page 6)

Bonnie's second book, *Winning with Writing*, published by Word Corner Press (wordcorner.com, via bookstore tab), is the fourth in a language arts series she began while teaching at College of Alameda. In a user-friendly way, the book introduces a high school or freshman college student to the process of writing, with a minimum of rules and regulations and a maximum of encouragement and inspiration through the words and examples of other successful writers. Examination copies are available by contacting Bonnie at: bonniepaull3@gmail.com

Kim Thoman's Art Work Featured



Kim Thoman

Peralta Retirees Organization 1250-I Newell Ave., #162 Walnut Creek, CA 94596

Retired Merritt Art Instructor Kim Thoman's work is featured in an article in the online journal 3DPrint.com (http://3dprint.com/38897/ emerging-venus-kim-thoman/). The article, describing her ongoing 3D printed sculpture series, includes several photographs of

sculptures and paintings that are part of her "Venus" series.

Kim showed her work in February at a digital sculpture conference and exhibition at Southwestern University in Georgetown, Texas. She also has three upcoming solo exhibitions this autumn that will include both her paintings and sculptures: two are in the Midwest and one is in California



Emerging Venus 1— Diagonal View, a 3D sculpture by Kim Thoman