



## From the President...

*By Debby Weintraub*

As I write this column, nothing feels more pressing than the horrific events that took place in Charlottesville, Virginia, over the August 11 weekend. The revulsion I felt watching large numbers of people parading down the streets of an American city chanting Nazi slogans overwhelmed me.



This is serious and is very real. As a child, I sat at dinner tables with people who had numbers tattooed on their arms from concentration camps in Europe, and with friends whose parents spent long periods of time in camps during WWII for the crime of being born of Japanese ancestry. I never thought I would revisit these particular horrors in my lifetime. Unfortunately, I am witnessing events, from unchecked alt right provocations to the revocation of DACA — a slap in the face to all immigrants in our communities — that I fear could lead to atrocities like those in the past.

It is the responsibility of all of us who are frightened by the rise of Fascism in this country to speak up. I do not want to be polite about it. We should all be standing up for democracy, respect for our neighbors, and the right to be free of persecution; these should not be viewed as partisan issues.

So why write about this in a PRO Newsletter? Because I think PRO along with other organizations need to think about how to respond to what is happening around us.

At the September PRO Board meeting we discussed ways we could engage in dialogue with one another about how to respond to recent events. Should we have forums, speakers, discussion groups? Some

*(Continued on page 2)*



*Upcoming PRO Event:*

**PRO's Annual Luncheon  
and Membership Meeting  
Thursday, November 9  
11 am to 2 pm**

Details on page 3

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of us on the Board are going to explore ideas and bring suggestions to our next Board meeting. We welcome any input you may have.

In the meanwhile, PRO continues to work on specific concerns of Peralta retirees. The PRO Board met with PRO representatives on the PCCD Retirement Board which oversees the District's OPEB investments. These investments are a District strategy for limiting general fund liability for retiree medical benefits. The District issued bonds to generate funds for an investment portfolio and hoped that the returns from that portfolio would be greater than the interest costs on the bonds, thereby generating funds for the benefits. The PCCD Retirement Board oversees the investments and disbursements to assure that they are used for the dedicated purpose. We spent over an hour learning about how the Retirement Board functions and gathering information on the health of the OPEB Bonds Fund, in preparation for a meeting with Trustee Bill Withrow at our October Board meeting. Our representatives on the Retirement Board (Mike Wirth, Jerry Herman and Michael Mills) assure us that the investments are doing well, and we can be confident, in general, that the OPEB Bonds are meeting their stated purpose: to help pay for retiree benefits for pre-2004 hires. Once again, please keep in mind that the District is legally obligated to cover these retiree health benefits, whether the OPEB Bonds Fund is successful or not.

Since the last newsletter, PRO representatives have been working on several items. We continue to work on getting Peralta.edu access for all retirees. We are also seeking a variety of benefits for any retiree who has worked ten consecutive years for the District, including parking passes for all Peralta colleges (perhaps for a fee) and use of facilities such as libraries and gyms. I have been working with Dr. Joseph Bielanski, the facilitator for Board Policies and District Administrative Procedures, on a document to submit to the Chancellor for Board of Trustee approval.

We are also looking at how CoreSource and Medicare could work together regarding what is known as crossover billing. Currently, there are occasions when providers bill Medicare and then bill the

retiree for the remaining payment that Medicare did not cover. Crossover billing enables Medicare to automatically send the bill for the remaining amount to CoreSource for payment. This automatic billing does not occur because the District has not contracted with CoreSource to help with this part of the billing process. As a result, the retiree needs to spend time resolving the issue. Sometimes, a retiree does not understand that CoreSource is responsible for the balance and pays the bill him/herself, thus failing to get reimbursed. We are hoping to meet with Trudy Largent and/or the Chancellor to make recommendations for resolving this problem.

We always appreciate hearing from members about concerns they may have, and we try to address them. For example, recently a PRO CalPERS member sent us a letter expressing her concern that it appears CalPERS is investing in Trump-owned businesses. The member also noted that a petition to have CalPERS divest from that investment has been circulating among CalPERS members. We looked into the matter and have included an article on CalPERS in the newsletter.

Also in this issue – you can check out photos of your friends and former colleagues enjoying themselves at our August 30 picnic. And please note that our annual membership meeting will be on November 9. I hope you can join us.

## **Peralta Retirees Organization**

**1250-I Newell Ave., #162**

**Walnut Creek, CA 94596**

<http://www.peraltaretirees.org>

President – Debby Weintraub

[info@peraltaretirees.org](mailto:info@peraltaretirees.org)

Vice-President – Bruce Jacobs

Secretary – Patricia Dudley

Treasurer – Anna Pavelka-Lodato

Past President – Jerry Herman

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Volume 14 Number 1

# PRO's Annual Luncheon and Membership Meeting



**Thursday ■ November 9**

**Social Hour 11 AM – Noon  
(No Host Bar)**

**Buffet Luncheon Noon – 2:00 PM  
\$20/Person**

**Short Business Meeting  
to Follow**

**Featuring Music by Glen Pearson**

## Location

**Fairview Metropolitan Banquet Center  
Metropolitan Golf Links  
10051 Doolittle Drive  
Oakland, CA 94603**

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## Driving Directions

**From Sacramento:** I-80 toward SF. Take I-580 East toward Alameda/San Jose/Downtown Oakland. Merge onto I-980 West toward Downtown Oakland. Merge onto I-880 South toward San Jose. Take the Hegenberger Road exit toward the Oakland Airport. Turn right on Hegenberger Road. Turn left onto Doolittle Drive (last turn before the airport entrance). Golf course is on the right.

**From San Jose:** I-880 North toward Oakland. Take the Davis Street exit. Turn left onto Davis Street. Turn right onto Doolittle Drive. The golf course will be on your left.



**Luncheon Reservations  
Required by Monday, Oct. 30**

To reserve: Send a check made out to 'PRO' for \$20 for each person in your party attending the luncheon. Mail your check to:

**PRO  
1250-I Newell Ave., #162  
Walnut Creek, CA 94596**

Please include the name(s) of all attendees that you are paying for. There is no charge to attend the business meeting, and it is not necessary to reserve if you do not plan to have lunch.

Name \_\_\_\_\_

Number Attending \_\_\_\_\_

Names of additional guests attending:  
\_\_\_\_\_  
\_\_\_\_\_

Total enclosed (\$20/person) \$ \_\_\_\_\_

Questions? Call or text John Lodato at 925-932-4323



## STRS Update: Increase in Allowed Earnings for 2017-18

*Message from Dennis Frisch*

Retired Faculty Representative on the FACCC Board of Governors\*

As the FACCC Governor for Retired Faculty, I want to be sure you are aware of the new earnings limit, effective July 1, 2017. The earnings limit is the amount of money you may earn each year as a retiree without negatively affecting your retirement benefit. This limit is calculated and published each year by CalSTRS. You should be receiving a notice from your college regarding the change.

For Fiscal Year 2017-2018, the earnings limit is \$43,755 [from CalSTRS-covered employment.]

If you exceed the earnings limit, CalSTRS is required to reduce your retirement benefit on a dollar for dollar basis equal to the excess amount (Education Code 24214 (g)). For example, if you are receiving your retirement benefits and earning \$44,755 per year, CalSTRS must reduce your annual benefit by \$1,000.

Please email or call (1-800-228-5453) CalSTRS if you have additional questions on the earnings limit, types of income, or other aspects of your pension. I will continue to keep you informed of relevant news on your retirement.

\*FACCC (Faculty Association of California Community Colleges) is the statewide professional membership association that advocates for all California Community College faculty. If you'd like to receive updates from FACCC, you can join as a Retiree for \$4/mo. Go to [faccc.org](http://faccc.org) for more information.

### Welcome New Members

*PRO welcomes the following retirees who have recently joined.*

**Mary Arndt**

**Diane Weston**

## Renewal Due for Retirees Whose Membership Expires at the End of 2017

**Check the label on your Newsletter to determine when your membership expires. If the label says 2017 or before, you need to renew for 2018.**

Dues are \$20 for 1 year, \$55 for 3 years, \$80 for 5 years and \$250 lifetime.

It's easier than ever to renew your membership in PRO. You can now pay your dues for 2018:

- **securely by credit card at the PRO web site.**  
Just go to: [www.peraltaretirees.org/index.htm](http://www.peraltaretirees.org/index.htm)
- **by mailing your check to PRO, 1250-I Newell Avenue, #168, Walnut Creek, CA 94596**
- **by bringing a check to PRO's Annual Meeting on November 9 (see page 3).**

# Advocacy groups petition CalPERS to divest from supporting Trump properties

**The legal groups claim investment money violates President Trump’s fixed salary mandate.**

*By Chris Butera on the Chief Investment Officer website*

Launching petitions and sending letters to the California Public Employees’ Retirement System (CalPERS) and the New York State Common Retirement Fund, two advocacy groups are asking they divest from a fund that is paying one of President Donald Trump’s companies to run a New York hotel.

The legal advocacy groups, Massachusetts-based Free Speech for People and Courage Campaign in Los Angeles, are urging the two pension funds to either divest from the CIM Fund III, which owns the Trump SoHo Hotel and Condominium, or work with other investors in an effort to have CIM cease all relations with the Trump organization.

CIM currently has \$19.7 billion in assets under management.

“The money used for this investment comes from mandatory deductions from the paychecks of public employees,” the letters said. “These employees are thus forced to indirectly subsidize President Trump

beyond the Constitution’s mandate of a fixed salary.”

Article II of the US Constitution prevents the president from receiving additional payments beyond his salary from state governments. According to Reuters, not only do public pension funds from at least seven US states occasionally send millions of dollars to CIM, but the fees the funds pay CIM may also violate Article II.

According to a statement, CIM “is committed to creating attractive investment opportunities for its investors and then overseeing those investments to produce the best outcomes possible for the funds it manages.” The statement also says that the Trump SoHo is underperforming and CIM is making efforts to improve performance.

“The Fund’s investment in CIM Fund III, which dates to 2007, is in the process of being liquidated as part of its normal cycle,” a spokesperson for New York State Comptroller Thomas DiNapoli told CIO. “As a limited partner, the fund has limited rights as an investor and does not make or control CIM’s investment choices.”

CalPERS, which disclosed it paid CIM \$1,722,418 in management fees in Q1 2017, declined to comment.

For more information see <https://freespeechforpeople.org/?s=CalPERS>




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## Contribute To The PRO Scholarship Fund By Honoring Or Memorializing A Friend Or Loved One

**Yes, I want to support the PRO Scholarship Fund with a contribution.**

(Please print)

- In honor of:  On the occasion of:  
 In memory of:

**Please send acknowledgement card to:**

**Name:** \_\_\_\_\_  
**Address:** \_\_\_\_\_  
**City:** \_\_\_\_\_  
**State:** \_\_\_\_\_ **Zip:** \_\_\_\_\_

**Contributor’s Name:**

**Contributor’s Address:**

**City:** \_\_\_\_\_

**State:** \_\_\_\_\_ **Zip:** \_\_\_\_\_

Make check payable to:

**The Peralta Foundation—PRO**

**Send to: PRO, 1250-I Newell Ave., #162, Walnut Creek, CA 94596**

*Contributions are tax deductible to the extent allowed by federal and state law.*

## Update on SB 562, California Single Payer Plan

At the end of August, the 320 members of the California Democratic Party Executive Board voted unanimously to endorse SB 562, the Healthy California Act, which would guarantee health coverage to all Californians and eliminate premiums, deductibles and other out-of-pocket health costs.

The vote was in response to Assembly Speaker Anthony Rendon's unilateral action in June to block Assembly consideration of SB 562 after the bill passed in the California Senate.

Speaker Rendon has announced the formation of a "Select Committee" on universal coverage that will look at various options including SB 562, as well as "hybrid systems" and Affordable Care Act expansion. Following is the Healthy California campaign's response to Rendon's action.

### HEALTHY CALIFORNIA STATEMENT

August 28, 2017

#### Healthy California Response to Speaker Rendon's Select Committee on Healthcare

The Healthy California campaign formed in February of this year to move forward the Healthy California Act – SB 562 (Lara & Atkins) in light of the aggressive federal attacks on our healthcare. During the last six months we have grown support for SB 562 to over 650 organizations and more than 6 million Californians.

We know that with or without a vote in Congress, Trump and GOP leaders have already set into motion actions that unravel the Affordable Care Act and that are leading to Covered California rate increases of up to 30% in many areas around the state. As we have seen nationally and in California, the grassroots are calling for a single payer solution and standing up for healthcare as a right. It is in this context that we see urgency in moving forward SB 562, which would guarantee healthcare to all California residents including medical, dental, vision, mental health, prescription drugs and much more.

In June, Speaker Rendon "decided SB 562 will remain in the Assembly Rules Committee until further notice," putting on hold the only real solution to our healthcare crisis. Last Thursday, the Speaker announced that he is creating a "Select Committee" on universal coverage. While the Committee's creation is a clear reaction to the statewide pressure from our campaign and grassroots supporters, it's important to note that this Committee cannot vote on SB 562 or amendments to the bill. Instead it continues to delay the legislative process. We are concerned that given the influence of the insurance and pharmaceutical industries on the legislature, this Select Committee will not be accessible to Californians who suffer under our current healthcare system. The Healthy California campaign

*(Continued on page 7)*

## IN MEMORIAM

*The following Peralta retirees have passed away during the last months. PRO extends our deepest condolences to their families and loved ones.*

**Estar Baur**

**Thomas Smith**

*If you have any information about the passing or the serious illness of a Peralta retiree, please contact Helene Maxwell at: [helenemaxwell3@gmail.com](mailto:helenemaxwell3@gmail.com) or by writing to PRO, 1250-I Newell Ave., #162, Walnut Creek, CA 94596*

*(Update on SB 562...Continued from page 6)*

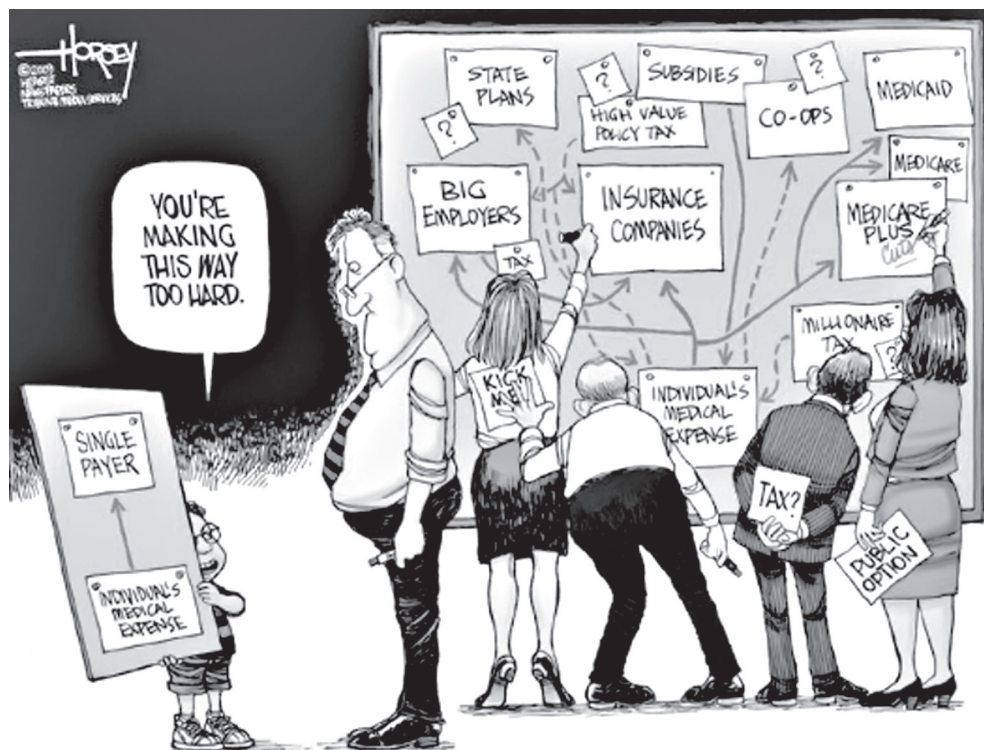
insists that this Select Committee must hold hearings that are fully accessible to all Californians, by holding evening and weekend meetings in locations around the state, including rural areas, major metropolitan cities and which are broadcast for those who cannot attend in person.

Health care policy and creating a new healthcare system are complex issues, especially in a state with the fifth largest global economy. These issues deserve robust legislative debate through a democratic process via public hearings in the Assembly. We need to have this debate through the established democratic process via public hearings in the Assembly, and have amendments prepared to be added to the bill during that process. However, we will participate in the hearings of the Select Committee and urge that the goal of



the Committee be to address any concerns with the current bill, and return it to the Assembly as soon as possible. It is clear that the grassroots support for single payer cannot be stopped and our campaign to pass SB 562 very much continues. We are talking to Californians at their doors and in their neighborhoods in every corner of the Golden State. The people of California cannot wait. The point is to achieve healthcare justice through a system of guaranteed healthcare that puts patients before profits. Let that be our guiding light.

[HealthyCaliforniaAct.org](http://HealthyCaliforniaAct.org)







Dan and Jane Rosen

# PRO Picnic Time



Sandy Bowman, John Lodato,  
and Roger Farragallo



Angelita Finlayson and Sue Chin



Katherine Kocel and Odell Johnson



Mike Feiler

August is the time for PRO's Annual Picnic in the Redwoods. Retirees gathered at the Huckleberry Picnic Area on Thursday, August 30. The day was lovely and the setting, with redwood trees towering over the picnic tables, was idyllic. Thanks go to Board members Anna Pavelka-Lodato and John Lodato for making the arrangements for the site.



Jack Mooradian and Mike Wirth



# Biggest Misconceptions about Today’s CC Students

*Gail O. Mellow*

*NY Times*

*Aug 28 2017*

You might think the typical college student lives in a state of bliss, spending each day moving among classes, parties and extracurricular activities. But the reality is that an increasingly small population of undergraduates enjoys that kind of life.

Of the country’s nearly 18 million undergraduates, more than 40 percent go to community college, and of those, only 62 percent can afford to go to college full-time. By contrast, a mere 0.4 percent of students in the United States attend one of the Ivies.

The typical student is not the one burnishing a fancy résumé with numerous unpaid internships. It’s just the opposite: Over half of all undergraduates live at home to make their degrees more affordable, and a shocking 40 percent of students work at least 30 hours a week. About 25 percent work full-time and go to school full-time.

The typical college student is also not fresh out of high school. A quarter of undergraduates are older than 25, and about the same number are single parents.

These students work extremely hard to make ends meet and simultaneously get the education they need to be more stable: A two-year degree can earn students nearly 20 percent more annually than just a high school diploma.

And yet, these students are often the most short-changed.

As open-access institutions, community colleges educate the majority of our country’s low-income, first-generation students. But public funding for community colleges is significantly less than for four-year colleges, sometimes because of explicit state policies. This means the amount that community colleges can spend on each student — to pay for faculty, support services, tutoring and facilities — is far less as well.

Tuition for low-income students can be covered by federal financial aid programs, but these students often have significant other costs — including housing, transportation, food and child care — that regularly pose obstacles to their education.

A recent Urban Institute study found that from 2011 to 2015, one in five students attending a two-year college lived in a food-insecure household. A study from the Wisconsin Hope Lab found that in 2016, 14 percent of community college students had been homeless at some point. At LaGuardia Community College in New York, where I am president, 77 percent of students live in households making less than \$25,000 per year.

With financial pressures like these, studying full-time is not an option. It is not uncommon for a student to take between three and six years to graduate from a two-year associate degree program.

Even that can be a miraculous feat. At LaGuardia, many of our students start their days by taking their child to day care on the bus. Then they take the subway to college, then ride a different bus to their job,

*(Continued on page 10)*

## Contributions Received for the PRO Scholarship Fund

In Memory of:	Contributor
Estar Baur	Mark Greenside
Marion Fay	Mark Greenside
Jenette Golds	Mark Greenside
Ron Jones	Mark Greenside
Irwin Mayers	Mark Greenside
Tom Smith	Mark Greenside
Ed Walker	Mark Greenside
Jenette Golds	Jerry Herman
Walter Asato	Ida Asato

In Honor of:	Contributor
Remo Arancio	Ida Asato
Barbara and Tom Southworth	John Luther

*(Biggest Misconceptions...Continued from page 9)*

another bus to pick up their child and a final bus to go home. Once home, they still need to cook dinner, help their child with homework, tuck the child in, tidy up and complete their own college coursework.

Many of these students have jobs that are part-time and pay the minimum wage; their schedules can vary wildly, making the fragile balance of each day complex.

Being stretched so thin makes each day an ordeal. It's no wonder that too many students drop out before graduation.

Community colleges need increased funding, and students need access to more flexible federal and state financial aid, enhanced paid internships and college work-study programs. Improved access to public supports, like food stamps and reduced public transportation fares, would also make a world of difference.

It's not just that policy must change. Last year, more than \$41 billion was given in charity to

higher education, but about a quarter of that went to just 20 institutions. Community colleges, with almost half of all undergraduate students, received just a small fraction of this philanthropy. It is imperative that individuals, corporations and foundations spread their wealth and diversify where they donate their dollars.

Correcting society's perception of who attends college in the United States is the first step toward helping these hard-working and ambitious students, eager to make a better life for themselves and their families.

It will take sustained commitment by our elected officials, business leaders and philanthropists to increase support for routinely underfunded community colleges. It's time to put public and private money where more and more students are educated, and remove the real, but surmountable, obstacles that stand between them and a degree.

*Gail O. Mellow is the president of LaGuardia Community College.*

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