



## From the President...

*By Debby Weintraub*

The serene sea and rugged cliffs of the Amalfi Coast spread out before me. The warm Mediterranean breeze and sunny sky are inviting me to enter the water. I have been to Italy before, first as a two year old when my father was on a sabbatical and we lived in Florence. I think this accounts for my love of Italy and for my constant use of my hands when I talk. As a teenager and as an adult I have continued to return to different parts of the country: hiking in the Dolomites, visiting historical monuments in Rome, Florence and Venice, eating my way through the cuisine of Sicily, shopping in the hill towns of Umbria, walking the trails in Cinque Terra, and perhaps best of all, staying in a villa in Tuscany with my siblings and our adult children (and my grandson) for a week to celebrate my 65th birthday two years ago. And through all these journeys to Italy, I had never managed to learn the language. Italians make it easy to communicate without knowing Italian, but the beauty of the language and love of this country should have compelled me to learn more than a few pleasantries. Well, it is true that my love of shopping also taught me how to ask, “Quanto costa?” (how much) and to pay very close attention to the numbers being told to me in response to the question I seemed to ask at least several times a day to the dismay of my husband. So, this year when we decided to return to Italy, to go to Puglia located in the heel of the boot, I was determined to at least try to learn Italian.

Some years ago I had attempted to learn Italian with a friend who was traveling to Sicily with me. We hired a private teacher to work with us for an hour a week. After six weeks, the teacher declared that my friend was doing well and looked over at me in that familiar



*Save The Date...*

**PRO's Annual Picnic  
Thursday, August 23  
11 AM to 3 PM**

**Huckleberry Picnic Area  
of Roberts Regional  
Recreation Area**

Details on page 3

searching way I had looked at students I had taught, and said, “Well, you have the hand gestures down.”

Foreign languages have always been hard for me, and I have avoided learning one beyond high school, because I knew (as my first Italian teacher indicated) that I would never succeed. I can't hear the differences between certain sounds — even when I think I do — and worse, I often am unable to duplicate the correct sounds and accent, even when I am sure I am repeating exactly what I had just heard.

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But this year I decided that I was going to enroll in an Italian 1 course at the Orinda Community Center and I would persist even if I was the least capable student in the class and always struggled with being able to pronounce words correctly. I didn't factor in that I was also going to have to remember everything about grammar and apply it to a foreign language while also trying to keep straight new vocabulary and sentence structure. My head literally hurt sometimes at the end of the 90 minute class. But I felt exhilarated, too. It was liberating to let go of my fear of failure that had held me back for so long. It was rewarding to study; I made flash cards, joined a weekly study group, put aside time most days to review the past week's lessons and to do the suggested exercises for the week.

I was able to move on to Italian 2 after ten weeks. I kept up, but I struggled, too. I struggled a lot some times, but I really did not want to give up because it was hard. And now I am here, in Italy. On my first night here, I managed, in Italian, to ask the waiter at the restaurant to call a taxi so my husband and I could return to our hotel. In my newly acquired Italian I also told him that the soup he served us was like one my grandmother made and what ingredients she put in her soup. I even asked him about a piece of furniture situated near me that was unusual. He spoke English, so he answered in English, but he understood my Italian well enough to respond to everything I said. I was elated. The following evening I was able to follow and respond to most of what the waiter was saying to us — enough so that he continued to address us in Italian up until dessert time. Then he asked us something that was beyond my abilities, so I smiled and shrugged. He realized at that moment that we were English speakers. It took me five minutes after he left to get our gelato to recall the phrase I had repeated so many times in my class: "Mi dispiace, ma non capisco; repeti piu lentamente, per favore. (I am sorry, I do not understand, repeat it more slowly, please.) But hopefully, next time, the phrase will come back to me more quickly, because I know it is there in my memory bank; I just need to spin the rolodex a little faster.

I have enjoyed pushing myself mentally, the same way I have discovered that I enjoy physical challenges. It has been good to get out of my comfort zone and to

remind myself that my age has given me the confidence to try something new without worrying about how well I do it. As a result, the world is opening up for me; retirement is affording me many beginnings.

I hope many of you will make it to the PRO Picnic on Thursday, August 23 from 11-3 in the East Bay Regional Park, Huckleberry Picnic Grounds. (See details in this newsletter.) It always provides us with opportunities to share our retirement and aging discoveries together.

In our next newsletter I will return to matters related to Peralta, including the upcoming Board of Trustee elections, Measure B and new requests for parcel or bond taxes for Peralta, and the general 2018 elections. But for the moment, it is good to be away from all of that. Right now, I am going to dive in to that crystal clear water that is beckoning to me.

Ciao.

## **Peralta Retirees Organization**

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

**Walnut Creek, CA 94596**

<http://www.peraltaretirees.org>

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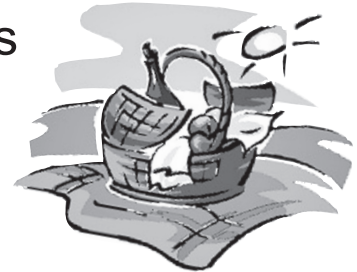
# PRO's Annual Picnic



In the Redwoods at the Huckleberry Picnic Area of Oakland's beautiful Roberts Regional Recreation Area

**Thursday, August 23 from 11 AM to 3 PM**

Come have fun and catch up with old friends and colleagues. Bring your picnic lunch and any beverage of your choice.



Parking: \$5 per car  
Wheelchair accessible

**RSVP: Email us to let us know that you're coming:  
[webmaster@peraltaretirees.org](mailto:webmaster@peraltaretirees.org)**



## Driving Directions:

From Highway 13 (Warren Freeway)

Take the Joaquin Miller exit and go east, up the hill on Joaquin Miller. Turn left at Skyline Blvd. Proceed one mile to the Roberts entrance on the right.

From 580

Exit on 35<sup>th</sup> Ave. and proceed up the hill on 35<sup>th</sup>, which will eventually become Redwood Road. At the intersection of Redwood and Skyline Blvd., turn left and proceed for one mile, then right to stay on Skyline. Proceed for one mile to the entrance to Roberts on the right.



# Know your SPD: Home Health Care

By Bruce Jacobs

*This is the first in a series of articles that will delineate benefits available to Peralta retirees who are enrolled in the CoreSource/Blue Cross option. All benefits are described in a document called the Summary Plan Description (SPD) which is available online at the My CoreSource web site: [mycoresorce.com](http://mycoresorce.com) After you sign in you can access the document by using the “My Links” drop-down menu and choosing Peralta Comm. College Pre (or Post) 7-2004 Retiree Plan Document.*

## What is Home Health Care?

Home Health Care refers to services and supplies that enable a patient to receive treatment for an illness or injury *in their home* rather than in a hospital or extended care facility. The services must be provided by a *Home Health Care Agency*. (A Home Health Care Agency is defined in the SPD’s Definitions section. Basically the agency must be licensed and its services must be supervised by at least one physician and one registered nurse.)



## What’s covered?

Under Peralta’s plan the following home health care services are covered expenses:

- Part-time or intermittent nursing care by a Registered Nurse, Licensed Practical Nurse or a Licensed Vocational Nurse
- Physical, respiratory, occupational or speech therapy
- Part-time or intermittent home health aide services for someone who is receiving covered nursing or therapy services
- Infusion therapy (the administration of medication through a needle or catheter)
- Medical social service consultations
- Nutritional guidance (must be done by a registered dietitian) and certain nutritional supplements (e.g., diet substitute administered intravenously) that are determined to be medically necessary

## Are there limits to this benefit?

This benefit has an annual limit of *100 visits per year*. A visit is defined as either a visit by a member of a home health care team or four hours of home health aide service.

Home health care is subject to pre-certification. This means that you or the agency providing the services must verify that they are medically necessary before providing services (except in an emergency). Pre-certification is generally handled by the agency providing the services but you should verify that they have done so. The pre-certification requirement is waived if you are out of the US or its territories.

## Mark Greenside Tries To (But Doesn't Quite) Master the Art of French Living

By Bruce Jacobs

Whenever I travel I always arrive at that moment when I start to fantasize about what it would be like to live in this new unfamiliar place. Usually it's at the end of a day when I'm sitting in a café and thinking about some wonderful experience — a museum with extraordinary art or a fabulous meal in an inexpensive (or expensive) restaurant — but then I stop fantasizing and remember that actually living in this exotic locale means driving, shopping, getting health care, and the myriad other things that I know how to do back home and am completely clueless about in this new place.

I am reminded of all this after reading Peralta retiree Mark Greenside's second book about his adventures learning to live in a remote corner of northwest France where he bought a house over 25 years ago. A decade ago he detailed his experience traveling to Brittany and falling enough in love with the region to buy and renovate a house in his first memoir *I'll Never Be French (no matter what I do)*. Now he's back with a new book in which he tells us what he has learned about the cultural differences between his Bay Area life and everyday living in his rural French village.

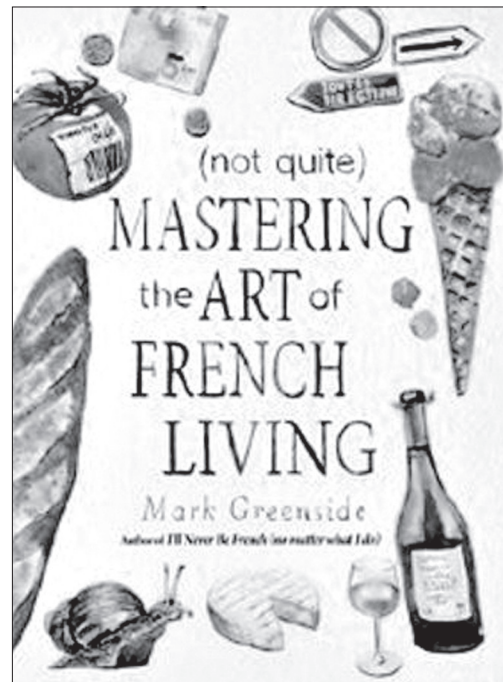
(not quite) *Mastering the Art of French Living* offers us a series of anecdotes about Mark's experiences actually living in Plobien, the town where his house is located. The book is rich in stories about his first car accident while driving in France, about shopping for food, shoes, a used bookcase, and even a light fixture, about banking, about using medical services, about eating out and entertaining French friends at his home, and more. In these anecdotes we see Mark start out by expecting things to work the way they do for him in California only to discover that the French have their own way of seeing the world which often results in different priorities and expectations. And Mark's severe limitations in using French to make

himself understood — and to understand others — compounds his perplexity and leaves us laughing out loud.

While amusing us with his strategies to overcome his frustrations, we see him move into acceptance and finally to see that the French way of doing things is just as (or often more) valid and valuable than our own. He concludes each chapter with a list of ten things that he has learned about how everyday activities work in France from cheek kissing to recovering from surgery, from buying household staples to figuring out who has the right of way at traffic circles. And each lesson learned reveals that cultural differences are indeed enriching and make life so much more intriguing.



Mark Greenside



## PRO Scholarship Recipients for 2018

*Each year through generous donations from PRO members, one student from each college is chosen as a recipient for the PRO \$1500 scholarship. Those of us who evaluated and scored essays submitted by the top applicants came away with even greater appreciation for our students, their aspirations, and obstacles they've overcome to pursue higher education.*

Here are the winners for 2018:



Merhawit Tewolde  
Temesgen

**Merhawit Tewolde Temesgen – BCC**  
**Readers: Celia Correa and Debra Weintraub**

Merhawit is a refugee from Eritrea. Forced displacement to Kenya put the lives of herself and her family at risk. In Kenya she faced formidable challenges, including physical dangers she experienced each day on her walk to school and the need to learn

Kiswahili, the Kenyan national language. Despite these hurdles, she excelled academically, became a top student in her studies, and earned a scholarship. Merhawit and her family came to the U.S. in 2014.

Merhawit plans to transfer to UC Berkeley and study software engineering. Subsequently, she wants to pursue a Ph.D. in Artificial Intelligence and become one of the few women engineers in this field. Ultimately she wants to help immigrant and refugee women reach their educational goals, especially in engineering.



Megan Rozal

**Megan Rozal – COA**  
**Readers: Bruce Jacobs and Edy Chan**

Megan has dealt with severe eczema since she was a toddler. This skin condition causes constant itching and that, along with reactions to environmental allergens, has had a significant impact on Megan's ability to concentrate in school. At times a flare-up

meant that she had to take a leave of absence or skip classes. Fortunately, Megan found a naturopathic doctor who prescribed herbs and other treatments that have helped a great deal. At COA she found her passion in Computer Science. Her goal is to transfer to a

university to become a UX (User Experience) Designer and study ways to turn complicated software into user-friendly products.



Rodas A. Hailu

**Rodas A. Hailu – Laney**  
**Readers: Tom Branca and Catherine Crystal**

Rodas was raised in a mixed ethnic family; her mother is Eritrean, her father is Ethiopian. After her father passed away, there were concerns that the family wouldn't be able to live in Ethiopia without encountering harassment. When she and

her family moved to the U.S., as the oldest child she needed to work to help support her mother and younger sister. Rodas' major is Biomedical/Bio-engineering. At Laney, Rodas shared her love of math by tutoring other students in the Mathematics Department. Her dream is to become a doctor and specialize in oncology.



Reequanza  
McBride

**Reequanza McBride – Merritt**  
**Readers: Marie Wilson and Jose Ortiz**

Reequanza wrote of her passion for the political world that began when she was 3 years old and has grown as she gets older. After working in retail for a decade, she decided to return to school, where she has had to balance being a student, homeschooling her daughter, and caretaking for

her grandmother. After Reequanza graduates from Peralta with a degree in Business, she plans to transfer to UC Berkeley and eventually create a nonprofit organization to bring about positive change in the community.

# Supreme Court Janus Decision: An Attack on our Voice and on Public Education

*California Federation of Teachers*  
June 27, 2018

This morning in a 5-4 ruling the U.S. Supreme Court decided in favor of Mark Janus in the Janus v. AFSCME Council 31 case. The ruling overturns decades of precedent and eliminates the ability of public sector unions to collect fair share, or agency fees.

While promoted as a case about the First Amendment rights of employees, the Janus case is a straightforward attempt by deep-pocketed interests, with the compliance of the Supreme Court, to limit the voice of educators and other public sector workers, with the ultimate goal of threatening our ability to advocate for the pay, benefits, and working conditions that we need to get our important work done.

By seeking to eliminate our ability to advocate for our jobs and our institutions, the case is also a direct threat to our public education system and the students and families that we serve. The decision also hurts the ability of the entire labor movement to defend vital social services such as Social Security and Medicare.

We will not let the Janus decision silence our voice. As a union of educators and dedicated workers at

public schools and colleges, we know that sticking together is our best bet to ensure we have the pay and benefits that we need to serve our students well. We also know that sticking together is our best bet to win the policies and funding that truly support our public schools, colleges, students, and their families.

CFT members are fiercely dedicated to our students and their families because we believe in the power and promise of public education to transform lives and to lift up communities. Regardless of what those behind the Janus case hope to accomplish, we know that our profession, our schools, our colleges, and students are worth fighting for.

*The January '18 PRO newsletter featured a detailed article about Janus and ways that unions in CA have prepared for the expected decision to make all 50 states "right to work." To review that article, go to:*

- [www.peraltaretirees.org](http://www.peraltaretirees.org)
- *click on the Newsletter link*
- *scroll down to the end of list*
- *click on January-March 2018, Volume 14 Number 2*

*-Ed.*

## Contributions Received for the PRO Scholarship Fund

In Memory of:	Contributor(s)
Juanita Peterson	Sue Chin
Lloyd Moffatt	Marge Maloney
Maureen Knightly	Marge Maloney
John Steiner	Marge Maloney
Phyllis Jones	Marge Maloney
Daniel Gilbert	Ned Pearlstein

## IN MEMORIAM

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

### Juanita Peterson Catherine Brown

*PRO has just received notice that Catherine Brown passed away two years ago.*

*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*



# Why the Investor Class Hates Pensions

By David Webber

March 5, 2018

NY Times

No issue in America today better illustrates the divergent interests of working Americans and the 1 percent than pension reform. Substantial empirical evidence shows that America's favored retirement vehicle — the 401(k), recently renounced by its own inventors — is grossly inadequate and will leave tens of millions of Americans with insufficient retirement assets. And yet states and cities are busy converting traditional pensions into these failing 401(k)s or equivalents, to the great benefit of money managers and the finance class.

Advocates of pension “reform” — which really means cutting or eliminating traditional pension funds — will tell you that such funds are a big drain on state and local budgets, since, as defined-benefit programs, they are obligated to pay workers a defined amount in their retirement. But that's largely a question of political priorities; underfunded pensions are the result of, well, decades of underfunding pensions. The real reason for the attack on pensions

renegotiate our fees? Or even to switch managers? How many of us even know how our funds performed relative to the S&P 500?

The answer to all of these questions is a number very close to zero. We 401(k) holders are the world's ideal source of capital. We let ourselves be charged high fees that we do not understand, we accept poor returns quarter after quarter, we never sue to enforce our rights, we never vote as shareholders and we never tell our investment managers how we think they ought to vote. We are beyond passive; we are supine.

At bottom, the problem is structural. We are to our investees and investment managers what nonunionized “right to work” workers are to their employers: alone and devoid of leverage to negotiate. That stands in sharp contrast to traditional pensions, which, like unions, are collective and centrally managed.

For example, the nation's largest traditional pension, the California Public Employees' Retirement System, known as CalPERS, has 1.9 million



goes deeper, and exposes the great and growing rift between America's economic elite and everyone else.

Consider how we 401(k) holders behave as investors. How many of us thought to sue Wells Fargo after the Consumer Financial Protection Bureau revealed that the bank had created millions of fake credit card and bank accounts? Or to push our fund managers to do so for us? How many of us call up our fund managers after a quarter, a year, or a decade in which we underperformed the Standard & Poor's 500-stock index to

members and over \$300 billion in assets. When it calls up an investment manager to complain about performance, or to dump that manager, or when it calls a lawyer to sue for fraud, that catches the attention of corporate managers, of hedge funds, of private equity funds. That's why they succeed where we fail. All of us benefit from their successes, which raise the value of companies we own.

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Our mutual funds could do the same for us, if they wanted to, but they don't. Despite important recent gestures towards activism, they have trailed far behind pension fund activists, and will continue to do so. They don't want to challenge the compensation, reelection or legal judgment of the same corporate managers from whom they hope to win the right to manage our 401(k) money in the first place. Not true for public pension funds.

In just the past few years, pension funds (private pension funds have been almost completely eliminated) have radically reformed the role of shareholder opinion in executive compensation, successfully lobbying for the inclusion of "say-on-pay" votes in the Dodd-Frank financial reform legislation and for mandatory disclosure of the chief executive/worker pay ratio. Pensions have also played the most prominent role in vivifying corporate voting, long an oxymoron. Because of a campaign run by New York City's pension funds and others, hundreds of companies now offer significant, long-term shareholders a meaningful opportunity to put their own board candidates on a corporate ballot.

Pension funds have similarly backed the shift from plurality to majority-voting rules, and they have pushed to destagger corporate boards so that the entire board is up for election every election cycle, rather than just one-third per cycle, a move that

increases a board's accountability. Traditional pension funds have also brought almost all of the most successful shareholder lawsuits, from the suits against Enron and Worldcom to the one against Wells Fargo.

Nevertheless, almost everywhere we look, these pensions are under attack. Entities like the Koch brothers' Americans for Prosperity, the Laura and John Arnold Foundation (John Arnold made billions at Enron), the American Legislative Exchange Council and their allies are engaged in a multifaceted, multistate campaign to gut traditional pensions like CalPERS.

This relentless, well-funded attack has taken every form of political advocacy available. It ranges from campaign contributions to ballot initiatives to model legislation to lobbying to lawsuits to financing academic and judicial conferences. One estimate suggests that Mr. Arnold's foundation alone has spent \$50 million on this issue, an estimate Mr. Arnold vigorously disputes. The primary goal of the attack is to convert these traditional pensions into 401(k)s.

The justification is that these pensions are in crisis. The familiar claim is that states and municipalities face unsustainable pension obligations that will crowd out other government spending and lead to higher taxes. Therefore, traditional pensions,

*(Continued on page 10)*



**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)**

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- In memory of:**

**Please send acknowledgement card to:**

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**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.*

*(Pensions & Wall Street...Continued from page 9)*

which guarantee retirement payments to workers — leaving states and cities on the hook — must be replaced by 401(k)s, which offer no such guarantee.

Though the mainstream media has mostly taken the crisis claim at face value, economists and actuaries debate its extent and even its existence. Since the Great Recession, 49 states have reformed pensions to make them more sustainable, increasing employee contributions and reducing benefits. Wherever one stands on the underfunding question, plenty of options short of converting pensions to 401(k)s exist, including ones that would preserve some collective shareholder voice. But these are rarely considered. Why?

We cannot understand the drive toward pension “reform” by looking only at the liability side of the balance sheet: how much we owe workers and what it will cost to pay them. We must look at the asset side, too: how these pensions invest their money, and their ability to exercise shareholder voice that the rest of us lack.

If the Kochs and their allies succeed in smashing and scattering these last remaining pension funds into millions of 401(k)s, they will do more than just undermine the retirement security of millions of Americans. They will silence their economic voice. The pension reform drive should be understood, at least in part, as a campaign of economic voter suppression. And it is coming, soon, to a jurisdiction near you, if it isn’t there already.

*David Webber (@dhwebber1) is a law professor at Boston University and the author of the forthcoming “The Rise of the Working-Class Shareholder: Labor’s Last Best Weapon.”*

## Welcome New Member

*PRO welcomes the following retiree  
who has recently joined.*

**Dianna York**

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