



From the President...

PRO must look forward

Summer is here, but the cool, grey days in the Bay Area are holding off luscious summer dreams for the moment. Yet, I am confident that when we hold our annual picnic in Redwood Park on Thursday, August 17th (See Picnic...Page 5), the sun will be out, warming us and enticing us to enjoy the day together. The picnic is always a nice time to catch up with friends and colleagues in the beauty of the redwoods and a chance to learn the latest news regarding PRO.



Debby Weintraub

I am hoping that by the picnic in August we will have some news about the medical reimbursement process that includes modifications that some of us on the PRO Board submitted to Dr. Ronald McKinley, Vice Chancellor of Human Resources, in May. The letter the District sent out to all retirees this spring explaining the current reimbursement process and the form distributed are cumbersome. We feel too much responsibility is shifted on to the retiree to ensure getting paid back and the timelines given are unreasonable.

Furthermore, we are alarmed by the dispute resolution process offered by the District in its letter to retirees; we believe conflict resolution should be handled by a three-person panel including someone from PRO, not solely by the V.C. of Human Resources as is the current plan. We sent our revisions to the District and were pleased that since our former unions still have members with lifetime benefits, the PFT also endorsed our recommendations for change. Unfortunately, though SEIU was invited to work with us, no one from SEIU has responded to our requests to participate, so we were unable to get its input and endorsement.

Dr. McKinley agreed to look at our modifications, but made no commitment to do anything different. I am writing this article in mid-June, and as of now there has been no response from Dr. McKinley other than to acknowledge he saw our revisions. I do not hold out a great deal of hope

PRO President, VP are stepping back

Pages 3, 4

that the District will modify or change their reimbursement or resolution dispute process anytime soon. I think it will take repeated requests, and I think we should go back to a public space like a Board of Trustees meeting to air our concerns. I hope many of you will come out to support PRO in advocating for maintaining the level of our lifetime benefits again. It was fabulous to see so many of you at our last rendezvous at the Board of Trustees meeting in the early Spring.

I am delighted to announce two new Board members: Greg Marro and Jose Ortiz. PRO is fortunate to have two dedicated and active advocates joining us. Please read their short bios in this newsletter.

But we still need more people as at least two of us are stepping back in our responsibilities. Non-faculty Board members would be great, too, as we tend to have an imbalance of faculty on the Board; it would be nice to have more diversity on the Board.

In this edition of the newsletter, we are also pleased to announce the names of the four winners of the PRO Scholarship: Batsaikhan Batmunkh-CoA, Li Wan-BCC, Hilary Khuu-Merritt and Julisa Liang-Laney.

And many thanks to the PRO crew that gave their time to review the final applications and selected the recipients

(See President's Message on page 10)

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OPEB bonds analyst gives Retirement Board good news

By Jerry Herman

The May 25 meeting of the Peralta Retirement Board brought to light at least one insight into the OPEB bonds that was new to the group and contradicts years of accepted opinion about the status of the bonds.

For those of you who know little or nothing about the Board and its functions, let me present a quick review. OPEB stands for Other Post Employment Benefits, which in the case of Peralta retirees hired before 2004 means our lifetime health care benefits, which PRO was established to protect as though our lives depend upon it, which, in many cases they literally do.

In 2005, under the innovative leadership of then Peralta CFO Tom Smith, \$150 million of Peralta bonds were sold to investors at certain rates of interest with the basic idea being that Peralta could invest the \$150 million and make more money from its investments than it would be paying out in interest to the bond investors, thereby earning enough to partially finance our lifetime benefits with a minimum burden on the district's general fund.

For the first three years, the income from the investments exceeded their expense, and the OPEB bonds were judged to be a great success...

The idea was novel but not original as a few school and college districts in other states had instituted the program with some success, but Peralta, with necessary Board of Trustees approval, was the first district in California to put it into effect. The reception of the OPEB bonds was mixed. Some believed it was a brilliant solution to the problem of unfunded liabilities, that is the district's commitment to future spending without having a designated source to pay for it. Others thought it was a disastrous ill-conceived folly, which would eventually bring Peralta to financial ruin and put the district out of business. The media, nearly always preferring scandal to success, took the latter point of view and has reported with near unanimity to this day the financial disaster scenario.

For the first three years, the income from the investments exceeded their expense, and the OPEB bonds were

judged to be a great success, but then came the Great Recession of 2008, and suddenly the OPEB bond trust fund was underwater, that is, the fixed interest rate guaranteed to the investors was greater than the depressed income from that trust fund, and the initial skeptics were wallowing in schadenfreude. "We told you so, idiots," tolled from the critical bells of the media, PCCD trustees who opposed the idea from the beginning, and financial experts whose doomsday predictions now seemed to be bearing bitter fruit.

It was touch-and-go for a couple of years until the economy began to rebound, and along with it the return on the bond fund investments got more substantial until they began to do well again and stabilize to the point where the entire cost of our lifetime benefits currently is being covered by the trust's income.

The OPEB bonds trust fund is overseen and regulated by a state mandated Peralta Retirement Board (<https://>

(See Good news from Retirement Board on page 8)

Peralta Retirees Organization

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From founding in 2004

PRO Vice President Jacobs stepping back from post

By Bruce Jacobs

I'm stepping down from my PRO leadership responsibilities by the end of this year. I have served on the PRO Board since the organization was founded in 2004. During the course of the last 20 years I have been vice-president, webmaster, newsletter editor, treasurer, and one of PRO's delegates to the District Benefits Committee. Whew! It sounds like a lot of different responsibilities and it is.

I feel it is now time for other people to take over my responsibilities while I assume an advisory role. I hope that from among our current members, there will be a number of you who will take on these responsibilities. They include serving as vice-president, treasurer, delegate to the District Benefits Committee, membership coordinator, email coordinator, and website manager for our web site.

I feel it is now time for other people to take over my responsibilities while I assume an advisory role.

I was not present at the 2004 lunch in Lafayette where, after a District manager warned retirees that the District was considering reneging on our promised lifetime benefits, the idea for PRO took root. I did start attending the PRO planning meetings in Laney's T-450 with Jerry Herman, Shirley "Mac" Timm, Juanita Peterson, Remo Arancio, Alex Pappas and a few others because I knew from a lifetime of experience *that if we were going to fight to keep the lifetime benefits that we had been promised we would need to be organized and have a means to communicate with as many retirees as possible.*

I brought a skill set to the new organization. I knew how to desktop publish (I had taken a class at Laney with Arthur Kessner). I also knew how to design, create and maintain a web site (I had earned a master's degree from San Francisco State in Educational Technology.) Both were useful tools for our new organization. I became our newsletter editor and webmaster, Juanita became our secretary and database manager, Remo our vice-president and Jerry our president. Mac took on the task of writing our constitution and by-laws. Serendipitously, we were given access

to names and addresses of retirees. So PRO was born and we recruited folks who had been faculty, classified staff, and administrators to serve on the PRO Board and help lead the organization.

In 2004 the District switched from Blue Cross to CoreSource (later Trustmark) to administer the health benefits. I spent the next years working with a few retirees (Debby Weintraub, Diana Lara, Alex Pappas and Patricia Dudley stand out in my memory, but there were many others including actives like Jennifer Shanoski). We compared the benefits provided by CoreSource, the new benefits administrator, with those available before the change. We restored many benefits that had been lost in the switchover and others we documented and continued to engage with the District to get them to agree to reinstate. That work actually continued until 2022 (18 years!) when we finally were satisfied that the Summary Plan Description (SPD) agreed to by the District for people who retired prior to 2004 actually maintained the benefits that had been in place under Blue Cross in 2004.

All through those years I became thoroughly familiar with the varying Summary Plan Descriptions, which are the documents that described the benefits in detail (depending on date of retirement). I became PRO's in-house expert on benefits and worked with numerous retirees who felt that they had not received what they were due from the District. I also became PRO's go-to person on Medicare enrollment, helping folks who turned 65 and who needed help navigating signing up. Fundamental to understanding the Peralta benefits was the fact that Peralta was self-insured. What that meant was the unions, and even PRO, could negotiate changes, and once agreed to by the District, they would be implemented.

All that changed last year when the District and the unions agreed to abandon the self-insurance model. They decided to buy insurance through SISC (Self-Insured Schools of California) which, in general, did not provide plans for retirees who were enrolled in Medicare unless they were in Kaiser Senior Advantage. The District offered a Medicare Advantage plan for retirees who were in the self-insured PPO. PRO opposed the changes, but once the unions agreed to them, could not stop them from happening. PRO did succeed in persuading the Peralta trustees

(See VP Bruce Jacobs is stepping down on page 9)

PRO officers are stepping back — will you step up and help?

PRO President Debra Weintraub and VP Bruce Jacobs are stepping back from their posts. We need PRO members to step up and get involved in PRO leadership. Without you there will be no PRO. Here are some positions that need to be filled.

- **President.** The President has the opportunity to advocate for retirees in multiple ways, including representing the organization in public settings. The President also has a strong voice in setting the overall direction of PRO.

Specific regular tasks include: writing a quarterly column for the newsletter, chairing and setting the agendas for the quarterly Board meetings in addition to other membership meetings, keeping up with emails and general PRO business to help in decision-making, representing PRO on District Committees and participating in PRO events.

- **Vice-president.** The job is to be a partner with the president, representing PRO in public situations, and providing a voice when the President is absent or needs help.
- **Treasurer.** Jacobs took over as treasurer when Anna Pavelka-Lodato stepped down. This involves using Quicken software to maintain our accounts, making deposits (I do it with my phone), mailing checks to pay bills, and keeping track of our finances.
- **Website Manager.** We have contracted with a website designer who is re-designing our web site to make sure that the information on it is up-to-date and presented as clearly and cleanly as possible. A PRO member, hopefully with some technical knowhow (although not much will be needed) will need to do this. It will involve preparing material for updating the web site and communicating with the designer who will do the technical work.
- **Membership Coordinator.** Someone who will pick up the PRO mail and get checks to the treasurer, and send information to our database manager about new members and renewals.
- **Delegate to the District Benefits Committee.** Attend monthly one-hour Benefits Committee Meetings (along with other PRO delegates) and advocate for the

needs of retirees. Also, write for the newsletter about Benefits issues and developments.

- **Email coordinator.** Send out PRO emails with updates about issues that affect our benefits. Also let members know about deaths, obituaries and memorials.

Please consider taking on one (or more) of the above positions. Some of them do not require that you live in the Bay Area. If you have questions or would like to discuss further, please send an email to brucefjacobs@gmail.com.

A WORLD WITHOUT PRO . . .

- Retirees enrolled in a PPO would have been forced into Medicare Advantage and forced to give up traditional Medicare coverage.
- There would be no retiree voice on the District Benefits Committee where discussions about our health care come up at every meeting.
- There would be no retiree oversight or voice in the oversight of the OPEB Bonds or our SPD's that spell out our health care rights.
- There would be no collective voice to work with the District.
- Individuals would be left to try to resolve their own problems, and no other retiree would necessarily be helped by another retiree's resolution.
- There would be no newsletter, which is often the best and sometimes the only source of information retirees receive about their Peralta benefits.
- There would be no consistent way for retirees to gather or communicate with one another.

HOW TO GET INVOLVED

If you want to make sure that PRO remains a valid voice for retirees, then now is the time to give 25 to 30 hours per year. Attend the annual PRO picnic (details opposite page).

Contact PRO at <http://www.peraltaretirees.org>

PRO's Annual Picnic



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

Thursday, August 17, 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 are coming:

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 35th Ave. and proceed up the hill on 35th, 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.

Viewpoint

CalSTRS and CalPERS must divest from fossil fuel

By Rafael Jesús González

We have spent a goodly portion of our lives (I, for one, thirty years teaching at Laney College, '68-'98) in the service of education and have paid out of our wages to CalSTRS and CalPERS for our pensions to see us through our "Golden Years."

Most of us recognized that we lived in a broken world, but few thought that our elder years would be so much less golden. There are increasing droughts and storms, floods and wildfires; rivers overflow or run dry, glaciers melt, and ocean waters rise, and the future we invested in is dim indeed. Fossil fuels are the major cause of climate change that threatens not only our world, but the world of our children and grandchildren to the seventh generation. The Earth is off-balance because of fossil fuels.

Our investments in our retirement plans have been irresponsibly invested by CalSTRS and CalPERS to the tune of \$14 billion invested in fossil fuels, and have lost over \$9 billion by not divesting from fossil fuel ten years earlier—<https://fossilfreeca.org/report-calpers-calstrs-lost-over-9-billion-by-not-divesting-from-fossil-fuels/?emci=d13bbd7c-f41c-ee11-a9bb-00224832eb73&emdi=5402e3e2-781f-ee11-a9bb-00224832eb73&-ceid=13210426>

CalSTRS and CalPERS must be held responsible. We who are most invested in them must hold them so and raise our voices. We can make a big difference with calls and e-mails, if not demonstrations at their offices.

Bill SB 252, which would divest California's public pensions of over \$14 billion in fossil fuel investments, cleared the Senate. Now it faces a difficult struggle in the Assembly. The bill must in particular pass the Public Employment and Retirement Committee. It is urgent; the committee's chair, Rep Tina McKinnor, has expressed serious doubts.

Now is a crucial moment for California's struggle to divest from fossil fuels, which will affect not only California, but the nation's movement for fossil-free investing if we are to stop further climate change. It will affect the world.

We must make as many calls and send as many e-mails as we possibly can to Rep. McKinnor's office:

Phone: 916-319-2061 and e-mail <Assemblymember.McKinnor@assembly.ca.gov>. You might also contact the Legislative Director Sen. Sean Porter <Sean.Porter@asm.ca.gov>

To e-mail our senators, Fossil Free California suggests that we use their quick and easy tools: <https://fossilfreeca.org/sb-252-call-your-senator/> and <https://fossilfreeca.org/sb-252-letter-to-senator/> These tools are easily shared in social media. (Ask your families, friends and colleagues to telephone and write their own representatives.)

Fossil Free California offers these quick talking-points:

Fossil fuels are a financially irresponsible investment. Asset managers overseeing \$40 trillion have shed their fossil fuel holdings, including Europe's biggest pension fund, APB. Furthermore, CalSTRS and CalPERS lost more than \$9 billion by not divesting from fossil fuel ten years earlier.

When fund managers divest, they are upholding their fiduciary duties by reducing financial risks from volatile fossil fuel investments.

CalSTRS and CalPERS members and beneficiaries – California's teachers, workers, union members across the state – have spoken out loud and clear that they do not want their retirement funds invested in fossil fuels. Unions representing more than 470,000 California workers support SB 252. Unions include California Faculty Association, CFT- Union of Educators & Classified Professionals, California Nurses Association, AFSCME California, Los Angeles College Faculty Guild, and California Community College Independents and more.

The fossil fuel industry often financed in part by CalPERS and CalSTRS, perpetuates environmental racism. Fossil fuel exposure causing asthma, respiratory disease, and cancer affects communities — disproportionately low-income households and people of color — living at the fenceline of fossil fuel operations.

Regarding the fallout of metal-laden dust from the Martinez Refining Co, 11-24-22 – so severe it's being investigated by the FBI consider this: CalSTRS owns

(See Divestiture on page 9)

PRO scholarship winners for 2022-23



Li Wan

Berkeley City College

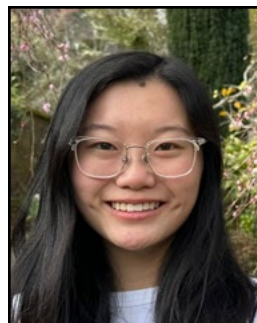
*Associate in Science
for Transfer
Mathematics*



Batsaikhan Batmunkh

College of Alameda

*Associate in Science
for Transfer
Business Administration*



Julisa Liang

Laney College

*Associate in Arts
for Transfer
Anthropology*



Hillary Khuu

Merritt College

*Associate in Science
for Transfer
Mathematics*

Alex Papas hired in 1962 A tale of the Peralta bargaining process

By Alex Papas

This is a short history of the Peralta Colleges bargaining process for lifetime health benefits. From early 1962 to my retirement in 1993, I was the negotiator for both salary and benefits. I was asked by faculty to assume this role because of my business and insurance background. For the record, I was hired by Merritt College in 1961.

My insurance experience made me acutely aware of the nightmare seniors faced during their retirement if they did not have access to affordable and quality medical insurance. When Medicare passed in 1966 it did not cover public school teachers. Private insurance offered pre-existing conditions exclusions along with prohibitive premiums. It was inevitable that lifetime benefits would be very much on my mind when I negotiated.

I argued for generous lifetime benefits at the price of smaller salary increases. Some young faculty questioned less salary now for a retirement benefit in the distant future. Virtually all the veteran faculty agreed with me. Lifetime benefits turned out to be a wise choice.

There were two negotiating periods during my tenure: Before 1964 we worked for Oakland City College (with its Merritt and Laney campuses). On July 1, 1964, the Peralta Community College District (PCCD) replaced Oakland City College. During the time before PCCD

there was no formal or legally binding collective bargaining process in place. Instead, we went from employees merely suggesting salary increases to a state mandated “meet and confer,” where the administration was required to meet and confer with employee representatives but which didn’t legally commit the administration to do anything.

The next phase was in the early ‘70s when collective bargaining became law. Ironically, up to the time of collective bargaining, whatever medical benefits and salary increases the faculty negotiated were passed on to the administrators who, during the low-cost years, immediately supported lifetime benefits! It was nice to be the negotiator for both sides.

From the early 1960’s to the 1970’s, the negotiation for benefits was much easier than later because health care benefits were much cheaper than salary increases, so the district saved money then but, in the long run, as benefit costs rose exponentially, in retirement employees would be better off with lifetime benefits than in small salary increases at the time of negotiations.

The negotiation climate changed as costs escalated; our committee resisted any occasional district trade-off of more salary instead of lifetime benefits. I made it clear lifetime benefits were an imperative. Our entire committee was on board for lifetime benefits.

If you hear comments to the effect “Peralta employees have too generous benefits. Lifetime is not warranted. Unfair to the District to have such a financial burden, etc.” Such nonsense persists due to short memories of lost pay increases sacrificed by employees for lifetime benefits! Peralta faculty for years was the lowest paid among the Bay Area community colleges. ♦

Good news from Retirement Board

(Continued from page 2)

web.peralta.edu/retirement-board/), which is composed of a five-person voting membership and a number of advisory members representing the active employees unions and retirees. PRO is the representative of retirees and has three advisory members on the Retirement Board, currently Michael Mills, Mike Wirth and I.

At the last Retirement Board meeting (May 25) guest speaker Nick Waugh, a veteran analyst of OPEB bonds and college finances for Standard and Poor among other companies, reported that Peralta's latest credit rating (Oct. 21, 2022) by the well-respected Fitch Company is AA-. He said this is a strong rating and indicates an improvement over ratings from the recent past. (If you are interested in reading the entire Fitch report on Peralta, go to this url address: <https://www.fitchratings.com/research/us-public-finance/fitch-rates-peralta-community-college-district-ca-2022-go-bonds-aa-idr-revised-to-stable-21-10-2022>). This rating from Fitch, based on its several criteria, showed that Peralta is financially stable with adequate reserve levels projected out for 3-5 years. The colleges in the district are all now off probation and fully accredited. Moreover, the ratings report showed that Peralta's management, which had always been problematic, was now, in Fitch's opinion, operating competently.

Regarding the OPEB bonds, Fitch reported "... the district has outstanding other post-employment benefits (OPEB) capital appreciation bonds (current accreted value of \$223 million) payable from the district's general fund and deferred compensation trust fund. Bond proceeds were deposited in a revocable trust but are pledged towards retiree benefits and bond repayment. The district also has several interest rate swaps on its OPEB bonds with a modest negative termination value relative to the district's total debt portfolio."

Since that report the value of the OPEB trust has decreased to \$186 million as of May 31 due to a decline in the stock market as well as payouts to cover retiree health benefits costs and a controversial \$9.8 million, designated by the district as "surplus," to cover paying off the bond debt. That \$9.8 million is being challenged by the Retirement Board since funds in the OPEB trust are supposed to be used only to pay for retirees health benefits and attendant expenses. Even with the value of the trust at \$186 million, it is healthy and should provide for retirees health benefits for years to come. The recent stock market rally should also increase the value of the trust.

Unfortunately, the media and the community college accreditors take the evaluation by Moody's rating service as the standard and barely notice Fitch. Moody's has rated

Letters to the editor:

Remembering Laney math teacher Rip Talavera, known as 'Mr. T'

Rip Talavera, affectionately known as Mr. T, was an influential math professor for 34 years at Laney College before retiring in 2004. He died March 16 at age 80. Rip taught a wide range of math subjects from basic algebra to differential equations. Rip had an ability to bring humor and life into the classroom, positively changing the way many of his students interacted with the subject of math. His love for math and teaching continued after retirement when he became a weekly volunteer tutor in the Laney Math Lab for the next 16 years.

Rip was a man of many talents outside of the classroom and was known to be an accomplished athlete – from playing baseball, to running marathons, to coaching the next generation of gymnasts. Rip was also an avid mountain biker, logging over 5,000 trips to the summit of Mt. Diablo throughout his career. He paved and maintained biking trails on the mountain, met people from all walks of life, and fed the goldfish in the watering troughs – his favorite pastime. Rip passed the task of feeding the fish on to his fellow bikers. Rip was a leading force in the East Bay biking community, who recently honored his life with a Ride for Rip on the mountain that he loved dearly.

Rip was a devoted and loving husband, father and grandfather. He was married for 60 years to his childhood sweetheart, Nancy. Together they had two daughters, Coral and Tracee (who was a U.S. National Champion gymnast and two-time Olympic gymnast), and three grandchildren.

Rip was a one-of-a-kind man, and his impact on the lives of students, colleagues, and the Laney community will be remembered for many years. He will be deeply missed by all.

Sierra Talavera-Baca and Nancy Talavera

the OPEB bonds negatively for years despite their documented success. At the Retirement Board meeting Waugh was asked about the discrepancy between the Peralta ratings of Fitch and Moody's. He shrugged and admitted that the final ratings are subjective as each company takes the same figures and interprets them through its own lens. We can only hope that the media and the PCCD trustees who rely on Moody's for their dire predictions about the OPEB trust's future look to other sources, such as Fitch, for a reality check. ♦

VP Bruce Jacobs is stepping down

(Continued from page 3)

that there needed to be an additional option for retirees to remain in traditional Medicare with a wrap-around policy. PRO provided information about the changes and successfully pressed the District to set up a system for reimbursing retirees for any decrease in benefits that resulted from the changes (and there are many).

My role throughout has been to be a voice for retirees. I wrote to Board members to make our case, and spoke at Board meetings and District Benefits Committee meetings to convince the Trustees and District administrators that we needed more choices and that we should not be penalized with losses or reductions of benefits because the District had made the decision to exit self-insurance. It is my hope that others will take on this role.

Other jobs that need filling:

- **Vice-president.** The job is to be a partner with the president, representing PRO in public situations, and providing a voice when the President is absent or needs help.
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- **Email coordinator.** Send out PRO emails with updates about issues that affect our benefits. Also let members know about deaths, obituaries and memorials.

I'm finding that doing all of the above tasks has gotten to be too much for me to do well. I turned 80 last April and

one of my realizations was that I was reaching the point where I could no longer do all these tasks.

We've all seen in the past year the vital role PRO played in protecting our health benefits. I want to use the time I give to PRO to train others to take on these roles so that going forward the organization will thrive and continue to provide services to retirees as well as fight to safeguard our benefits. For PRO to continue, we need people like you to take on a piece of the organization's work. Please consider taking on one (or more) of the above positions. Some of them do not require that you live in the Bay Area. If you have questions or would like to discuss further, please send an email to brucefjacobs@gmail.com. ♦

Divesture

(Continued from page 6)

272,772 shares of the Martinez Refinery Company's parent company, PBF Energy – worth \$7.9 million as of 6-30-22.

Drilling operations across California, financed with our money in contributions and taxes, are disastrous for our children's and grand-children's futures, calamitous to life and the world, injurious to the Earth. Unless we curtail fossil fuels, we cannot survive. ♦

THE CALL

What can I say to entice you to defend the Earth?
 Remind you how the sun feels?
 The taste of salt, the smell of bay?
 a cricket's chirp on a summer night, the rainbow after rain?
 What it is to love? Shall I appeal to your joy or to your fear?
 Earth can be terrible
 in her storms & in her quakes
 but she is the measure of any paradise we will ever imagine. You & I will die all too soon
 but that life will not go on is beyond accepting.
 What can I say to make you love life enough to act & raise your voice
 in her defense?

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President's Message

(Continued from page 1)

of our scholarships, which award each winner \$750. All the students applying for financial assistance through The Peralta Foundation have experiences that touch our hearts and a dedication to their education that is admirable. This year the PRO readers were Catherine Crystal, Edy Chan, Jose Ortiz, Kerry Compton, Shirley Fogarino, Michael Mills, Margret Mills, and myself.

Looking forward to seeing you at the picnic and to having some new Board members as well. ♦

Newsletter seeks your feedback

We want to hear from you. Do you have ideas for Newsletter articles? Critique of the Newsletter? Letters to the editor? Please direct any comments to me with subject line Newsletter Feedback at burtdragin@aol.com.

—Burt Dragin

In Memoriam

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

Casimin Jatczak

Jan Wall

Amey Stone

Contributions received for the PRO Scholarship Fund

From **Mark Greenside**
*In memory of
Bob Grill*

From **Joan Rye Montanye**
General contribution

Peralta Retirees Organization
4200 Park Blvd, #605
Oakland, CA 94602

PRO Annual Picnic
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