

Winter
2018

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Newsletter
Chabot-Las Positas
Association of Retired Employees

CARE President's Message

Welcome to the winter 2018 CARE newsletter!

This has been another eventful, perhaps pivotal, year—locally, nationally, and internationally. As we continue to see tensions rise in the United States, historians are pointing us to the past in order to retrieve the lessons we should have learned in the hopes that we do not repeat them. This issue shows you the effects of the U.S. Japanese internment during WWII on one of our members, Karen Hashimoto, and her family who were forced out their home and business in Oakland and sent to the Gila River Relocation Center in Arizona.



Wherever you are living now and however you are spending your retirement, we hope you will take some time in January to join us for our annual late morning-early afternoon lunch and get-together. You'll find all the details on page 6. Once again, the lunch itself is a convincing buffet and will probably mean you will not have to cook much for dinner! We really hope you will join us and also that you will bring a friend or two. Partners, friends, spouses, and former colleagues are all welcome! Think about your geographical area and consider inviting someone along. And don't worry if you can't remember names—we will provide name tags.

And a gentle reminder here: Have you renewed your membership yet? Or perhaps considered becoming a lifetime member?

Finally, I have greatly enjoyed my two years as CARE president and am more impressed than ever with the need for this vital and unique organization. My thanks to all our members and to the CARE board for supporting me. Special thanks are due to Sharon Trethan and Bill Threlfall who steadily made their experience and expertise available to me.

My best to you for a happy holiday season, a peaceful Solstice, and a healthy and creative 2019. I hope to greet you in person in January.

Irene

Web Links in this Newsletter

Several of our articles include web links shown in green. To gain easy access to the linked documents, just visit www.care-news.org, where this newsletter is online. Open the online newsletter and click any link shown in green. You'll get immediate access to its target.

Retiree News

Karen Hashimoto, Chabot College classified retiree, was featured in the October 2018 issue of National Geographic Magazine. The article, titled *Scenes from the Japanese Internment Resonate Today*, includes the notable photographs below and is available at <https://www.nationalgeographic.com/magazine/2018/10/japanese-internment-then-now-portraits/> (email registration required)



This famous photo by Dorothea Lange shows the Wanto Co. store owned by Karen Hashimoto's grandfather, Tatsuro Masuda. The "I am an American" sign was erected two days after Pearl Harbor by Masuda, a University of California graduate who was later interned at the Gila River War Relocation Center in Arizona. The store was located in Oakland on 8th Street, at the corner of Franklin.

The grocery store site was redeveloped in 1989 as the Phoenix Plaza mixed-use development, with a Chase bank branch on the ground floor of that corner.

Photo by Dorothea Lange, Library of Congress



Karen Hashimoto (at right, center), whose grandfather founded the grocery store in Lange's photo, was three months old when she was taken to the Gila River Relocation Center in Arizona. Japanese-Americans sought to remind the world that they were Americans, even as the U.S. was incarcerating people of Japanese ancestry, two-thirds of whom were U.S. citizens.

Karen's cousins Gerry Naruo and Ted Tanisawa were born after the camps closed. In 2016 Naruo, 67, Hashimoto, 73, and Tanisawa, 70, were photographed in front of the Chase Bank now located where the grocery store used to stand.

Photo by Paul Kitagaki, Jr.



Travel Ideas from the Editor

Karen Hashimoto's family story inspired me to suggest readers consider a road trip along California Highway 395 in the eastern Sierra Nevada. I've traveled this spectacular path many times and found it one of the most feature-rich and beautiful in our state, especially in springtime when snow caps the spectacular peaks and wildflowers are in bloom. I hope you will explore it:

Manzanar ([map](#)) Little remains of the Gila River War Relocation Center in Arizona where Karen and her grandfather were interned. However, the Manzanar National Historic Site, located in the Owens Valley adjacent to California Highway 395, offers a related learning experience, including a visitor center, reconstructed barracks, interpretive exhibits, and a self-guided driving tour that will take you by the 1943 monument shown in the color photo at left. The high desert setting is dramatic but gives harsh weather that penetrated the camp's flimsy structures, as shown in the Dorthea Lange photo at right, *Dust Storm at Manzanar*. I was deeply moved by my visit to the site and came to believe that every member of Congress should have the experience. The National Park Service offers a visitor guide at <https://www.nps.gov/manz/> and a "virtual museum" at <https://www.nps.gov/museum/exhibits/manz/>



Manzanar is a long trip, so I also encourage visitors to see other nearby features along Highway 395, each of which I found memorable. Rather than offer detailed driving directions, I'll refer you to [Google Maps](#), where you can search for their exact locations.

Bristlecone Pines ([map](#)) Located in the White Mountains 45 minutes east of the town of Big Pine, the Ancient Bristlecone Pine Forest includes the oldest living things on earth, some in excess of 5,000 years age. In part, these trees owe their longevity to their wide spacing and lack of understory growth, which combine to confer great fire resistance. Be forewarned that the visitor center is located at about 10,000 ft. altitude and is a challenging drive. Learn more at <https://www.bishopvisitor.com/activities/bristlecone-forest/>



Bishop ([map](#)) About 50 miles north of Manzanar is Bishop, with a good selection of overnight accommodations. Don't miss [Schaat's Bakery](#), home of Basque-style "Shepherd Bread". Also, see the Laws Railroad Museum and Historical Site, which preserves remnants of the Carson and Colorado Railroad. <https://www.bishopvisitor.com/laws-railroad-museum-and-historic-site-quick-guide/> and <https://www.lawsmuseum.org>

Mono Lake ([map](#)) The Mono Lake Tufa State Natural Reserve visitor center is located just off Highway 395, north of Lee Vining. Key exhibits cover the long battle over diversion of Mono Lake water by the City of Los Angeles, the important ecosystem that provides food and breeding for millions of migratory birds, and the calcium-carbonate spires known as "tufa towers". https://www.parks.ca.gov/?page_id=514



Bodie ([map](#)) About 18 miles north of Mono Lake, a partially paved road leads east to Bodie, a California gold-mining ghost town that is maintained in a state of "arrested decay" as a National Historic Site and State Historic Park. When I visited in early spring, the park ranger was the only other human at the site, which therefore seemed authentic and a little spooky. A fascinating spot. http://www.parks.ca.gov/?page_id=509

Lee Vining ([map](#)) Here, if Highway 120 is open, you can take it through beautiful Tioga Pass past Tuolumne Meadows and down to Yosemite for a quick return to the Bay Area. There are also famous restaurants here!

Highway 395 offers many other great features that I've visited along the way, including the [Devil's Postpile National Monument](#), the [Mammoth Lakes Ski area](#) and nearby [Hot Creek Geologic Site](#), the beautiful [June Lakes Loop](#), the [Lahontan National Fish Hatchery](#) south of Gardnerville, NV, and [Basque restaurants](#) in Gardnerville. I encourage you to go!

Bill Threlfall, Editor

Interview with Christine Petro, CEO of Chabot Federal Credit Union



Following are excerpts from an October 30, 2018 interview with Christine Petro, Chabot Federal Credit Union CEO. During the interview, the overwhelming impression was of a friendly, experienced professional who is focused on providing personalized services in a "home-town" atmosphere.

CARE: Many CARE members are also Chabot Federal Credit Union members and will be interested in your vision for the Chabot Federal Credit Union. **How do you see the Credit Union moving forward?**

Chris: After I arrived, the board had its first strategic planning session since '95 or '96, asking that very question because my vision needs to correspond to the board's vision. Some of the key ideas that came forward are that we want to be our members' primary financial institution, and we want to be fiscally sound. Seems obvious, but you wouldn't believe how many credit unions don't have fiscal stability as part of their adopted mission. They want to grow and be all these things, but if you're not financially sound, you're not going to last as long as this credit union has.

Also, we have this education-oriented board and membership, so let's strive to provide financial education. Let's differentiate ourselves from banks and other credit unions out there, because credit unions may say they are doing education, but when it gets right down to it they're doing sales seminars.

Moreover, we want to be competitive. That doesn't mean that we're going to be at the top of the market because we won't be sound forever if we're always trying to beat everybody else's rates. But let's be competitive.

And let's focus on that home-town feel. I think this credit union has been successful because as you saw when you walked in, Michelle and Madeline were right there. You know them and they know you, and it's like that with a great many of our members. We don't want to be one of those credit unions that spread all over the state and don't know their members by name. The personal relationship is what sets us apart and makes us a little bit unique, and because of that, we'll never be one of those credit unions with a multitude of branches.

Now in order to remain financially strong, we do need to start targeting and appealing to a much younger generation. It is unfortunate that we have more members dying every month than we have new members coming in. That is a trend which is seen in credit unions nation wide, but even more so for us. I think it is because this board has always been reluctant to try to appeal to the student populations of the colleges, with reason, as there is a different risk category, but there's a way to manage that risk so for the next generations, we can still be their primary financial institution. I think the financial education can help with that.

CARE: You've mentioned the board a couple of times. **Can you tell us a bit about the governance of the credit union?**

Chris: A credit union is a financial services cooperative, and a non-profit organization. That doesn't mean we don't want net earnings, because we need to plough funds back into building and enhancing services. But what makes us distinct from a bank is that our members elect a board of directors which sets policy and the strategic direction for the credit union. In our case, we have seven directors who are all credit union members and have the interests of the credit union at heart because all members are owners too. Beyond providing direction, the board oversees the CEO, who is then responsible for carrying out the policies enacted by the board. So they do my performance review. They also oversee reports of the federal examiners and the implementation of any corrective actions that may be recommended. They also oversee the annual audit so the members can rest assured that the 70 million dollars they have on deposit here is safe and sound. So in summary, they set direction, hire a CEO to carry out that direction, and they oversee to make sure things are going down the right path.

By the way, one message I'd like to get out is that we're always looking for more interested board volunteers. Now, in order to relate to some of the younger up-and-coming members that we need to attract, we're specifically interested in board members who are actively engaged in the workforce and a little bit younger to bring that perspective.

CARE: **Tell us a bit about your professional experience and career history.**

Chris: My grandfather was the president of a credit union, and my mom was also a credit union professional. So I grew up knowing what a credit union was. I have worked in credit unions for my whole professional career. I started as a teller,

(Continued on page 5)

moved up to data processing and office manager. In 1992, I became the CEO of a credit union on the Peninsula, and remained there for 25 years until that organization lost its major sponsor, whereupon we made the strategic decision to merge into another credit union. I later left that credit union and consulted for a bit prior to moving to my current position.

At my last credit union we had nation-wide membership with employees in seven states. I got to know a lot of members but they tended to be VIPs within the sponsor corporation. But here, I get to interact directly with every employee and get to interact with a lot more members, not just a few VIPs. It is just closer – it is that home-town thing. At the same time, I get to do kind of everything I've done before and to try to make some of those products and services work even better the second time around as I introduce them here.

CARE: You mentioned the challenge of bringing in new, younger members. **Are there other challenges you anticipate as you move ahead?**

We do need to upgrade some of our products and services. We just recently introduced money market accounts, and we really need to have that type of service in order to be competitive. But when you only have six employees, you can't do too much too soon. With a new product, the employees need to be comfortable enough with it that they can help the members use that product effectively. We'll look at wealth management services and at mobile deposit capture, where you take a picture of your deposit check. So one of the challenges is that while there are lots of things we want to bring online, we need to match the pace of change to our available staff resources.

CARE: **What can you tell us about the Credit Union's strategy to assure fiscal stability and protection of member deposits?**

Chris: Although it is not the favorite part of my job, I work to make sure every "i" is dotted, every "t" is crossed when it comes to our examinations by our regulators and our audits. That takes up a big chunk of each day. Although we have a small staff, we still have to maintain segregation of duties to pass audits. We have policies that define what kinds of safe loans and investments we can make. I invite any member who is interested to learn more about our audit findings. The gist of it is that this credit union has all the appropriate financial controls in place to make sure that the funds are safe. Our regulator is the same federal government agency that insures the deposits, so they have every reason to make sure that our controls protect those deposits. The other thing I can tell you is that every proposal I put before the board starts out with a review of the related risks, financial, regulatory, reputation, and if the risks seem to outweigh the expected benefit to members, we just don't do it. Also, because we have a well-grounded, financially stable institution in the first place, we don't need to take unnecessary risks - we're not chasing yield. Finally, stability comes with experience – I've done this before, managing a well-run credit union, and I'd like to think that's one of the reasons the board selected me.

CARE: **Can you give us a heads-up notice to "save the date" for the 2019 Credit Union Dinner?**

Chris: It is set for Saturday, Feb 23, 2019 at the Holiday Inn, Dublin. We've changed the agenda around a bit. We'll kick off the business meeting before dinner, and then the rest of the evening can be spent socializing. This will give our members with a long drive a little more flexibility about departure time.

CARE: **Is there something else all CLPCCD retirees should know about the Chabot FCU?**

Chris: Our strength is in our membership, and we can never have too many. Please refer!

What are you doing now?

Many have expressed an interest in finding out what their fellow CARE members are doing with their lives. If you would like to give us an update, we would love to hear from you! We will publish the information in future newsletters as space is available.

Please send your news to the editor by [email](#).

In Memoriam

We have lost these valued CARE members recently. Our thoughts and prayers go out to their families.

William Brophy

Gene Houck

Nick Singares

CARE publishes life tributes and profiles in the History Project of its web site. Family or colleagues who wish to submit a tribute for publication may send it to the newsletter editor by [email](#).

2019 CARE Reunion

We invite all retirees to join us, and we especially encourage all recent retirees to start a new tradition of reuniting with your friends and colleagues at our annual CARE Reunion and Luncheon.

Again this year, in an attempt to make it affordable for all, the reunion will be on a Thursday, January 24, 2019 (Saturday facility use has become prohibitively expensive) at the San Ramon Valley Country Club, a quick drive off 680. There is ample free parking, with flat and easy access to the venue. Our business meeting will be short, and the luncheon, as in years past, will be a buffet featuring a filling lunch, probably more like a dinner for most of us, including dessert.

A no-host social will be followed by the business meeting, a brief update on CARE activities, the luncheon, and drawings for raffle prizes donated by the CARE Board.

When: Thursday, January 24, 2019

11:00 a.m. No-Host Social

11:45 a.m. Business Meeting

12:15 p.m. Lunch

Where: San Ramon Country Club

Cost: \$25.00 per person



Directions to San Ramon Country Club:

Take 680 to Alcosta Blvd. off-ramp in San Ramon.

Go East on Alcosta through 3 signal lights.

Turn left on Fircrest and continue to the club at

9430 Fircrest Ln, San Ramon, CA 94582



Detach and return.

Reservation For Annual CARE Reunion and Lunch

Thursday, January 24, 2019, 11:00 a.m.
San Ramon Country Club



Please complete this form, enclose your check payable to C.A.R.E., and mail to

Sharon Trethan, C.A.R.E. Treasurer
5122 Blackhawk Dr.
Danville, CA 94506

Name/Names _____

E-mail _____

Yes, please add me to the CARE Member Directory

(please print clearly)

(E-mail address required)

Number Attending _____ x \$25 = _____

2019 Dues (if not already paid) \$10 = _____

Total Amount Enclosed = _____

Reservation Deadline:
January 11, 2019

Reservations must be prepaid.
There is no pay-at-the-door option.

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Please send your change of address to CARE Treasurer, Sharon Trethan by [email](#).
or mail to 5122 Blackhawk Drive, Danville, CA 94506.

Send change of email to CARE Communications Director, Bill Threlfall by [email](#).

District Retirement Benefits Contacts

Deborah Dobbins 925-485-5505 ddobbins@clpccd.org
Rosalyn Tucker 925-485-5504 rtucker@clpccd.org

Important reminder from District Benefits staff:

"Please note that you or your heirs must notify the District of any changes to your eligibility status within thirty days of the event (e.g. **marriage, divorce, death**). Any financial loss that the District incurs due to failure to notify the District will be the responsibility of you or your heirs."

C.A.R.E. Dues 2019

Your dues are used in direct support of our newsletter and web site. No stipends are paid to board members, who volunteer their time and service.

Thank you for your support if you have already paid your 2019 dues!

NAME _____

ADDRESS _____

CITY _____ **STATE** _____ **ZIP** _____

TELEPHONE _____

E-MAIL _____

(please print clearly)

→ **Yes, please add me to the CARE Member Directory.**
(E-mail address required)

AMOUNT ENCLOSED:

\$10 per year or \$100 lifetime membership (Thank you!)

Please mail this form and your check payable to **CARE** to:

CARE c/o Sharon Trethan
5122 Blackhawk Dr.
Danville, CA 94506

Detach and return
or

Print form at
www.care-news.org/support

Wayne Phillips joins CARE Board



We are pleased to welcome Wayne Phillips to the CARE Board. Wayne is a recently retired Chabot College Electronics Technology faculty member whose thoughtful manner, organizational skills, and business savvy will help move our organization ahead!

Thomas M. Fallo joins District as Interim Chancellor

On September 18, 2018, CLPCCD Trustees appointed Thomas M. Fallo, Ed.D. as Interim Chancellor, replacing Dr. Jannett Jackson after her resignation. The August 22, 2018 East Bay Express piece: *Chabot-Las Positas community college chancellor resigns* provides additional background: <https://www.eastbaytimes.com/2018/08/22/chabot-las-positas-community-college-chancellor-resigns/>

Back Then ...

The ribbon cutting for the 1961 opening of Chabot College at its original San Leandro campus is shown below, with Reed Buffington and various governmental leaders in attendance. This image is taken from Dr. Ted Staniford's book: *Chabot College: The First Twenty Years*, which has been republished online in the CARE Website's **History** Section.



Chabot College
25555 Hesperian Blvd.
Hayward, CA 94545
President's Office