

PART-TIMERS AND OBAMACARE

Two Generations of Adjunct Professors Explore Covered California

*by Lin Bowie, CSM EC Rep. and Biology Professor, and
Caroline Bowie Stockhus, CSM English Professor*

The Affordable Care Act (ACA), commonly known as ObamaCare, may be good news for adjunct faculty. As adjuncts, we do not get contributions paid by the District for health insurance premiums. Adjuncts can have access to the District group plans and pay one hundred percent of the premiums. These premiums are not cheap, and some adjuncts choose not to have health care coverage at all. The ACA may provide a more affordable health care choice for many of us. Here are District policies on benefits for part-timers:

Under the new contract, starting January 1, 2014, the District will provide up to \$600.00 per period for reimbursement of employee-incurred health benefit costs to all part-time employees who are employed in the District at 40% or more of a full-time load (6/15 FLC) and complete a 40% load. The reimbursement will be paid for the periods January through June and July through December.

The ACA mandates health care coverage. Adjuncts that do not have health insurance will have to purchase health insurance through the District at 100 percent of the cost (less the reimbursement under the contract), or on the health insurance exchanges through CoveredCA, the California health care marketplace. The District reimbursement applies to any health care plan you purchase.

With the ACA, all of us have access to the new insurance marketplace. So, two of our adjunct professors, Lin Bowie, CSM EC Representative and Biology Professor, and Caroline Bowie Stockhus, CSM English Professor, decided to explore their options. Lin and Caroline happen to be related. Caroline represents a younger-aged adjunct, and Lin represents the somewhat older generation. We used the same income, the same zip code, and just varied the age and medical needs slightly. A summary of premium costs and copays/coinsurance is shown in the two tables. If you want to explore CoveredCA, see the instructions and some example screen shots on our web site.

Lin

Lin used to purchase health insurance on the private market some years ago, but now gets her coverage through the District. Lin went to the District because, overall, it was cheap-

er than the private market for her current age and health needs. Lin teaches enough units to qualify for the \$600.00 reimbursement per semester under the AFT contract. Lin used her income from the District, so she could be an example of a typical older adjunct professor. She keyed in her household information to see what her choices might be.¹ Lin is in a single-person household, with her children grown and on their own. Lin also teaches the summer semester, which raises her overall gross adjusted income for the year. Here is a brief comparison of what Lin found when she took only her gross income that she earns at the District (her salary and unemployment compensation). To make things equivalent, both Lin and Caroline used the same criteria, and compared a Bronze Kaiser, Bronze PPO, and a Silver Kaiser Plan. Lin and Caroline accessed the CoveredCA web site at www.coveredca.com. When you access the site the screen gives you an option to compare plans directly, but for the purpose of this article we used the "Start Here" feature. The next screen leads you through a series of search parameters to help you compare costs and plans.

Search Parameters for Lin:

- Over 60
- Medical Visits Low, Prescription Use Moderate
- Income: Below \$40,000

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AFT 1493 celebrates 50th anniversary!



photo by Alex King

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ACCJC AND CCSF'S ACCREDITATION

Forums on the ACCJC's sanctioning of CCSF held at CSM and at City College

Many concerns raised about ACCJC's accreditation procedures and the impact of a potential closure

As City College of San Francisco (CCSF) continues working to avert closure in the wake of sanctions by the Accrediting Commission for Community and Junior Colleges (ACCJC) and numerous subsequent legal actions against the ACCJC by the CFT, the San Francisco City Attorney, the U.S. Department of Education and others, a public forum on the CCSF accreditation situation was held at CSM on Monday, October 28. The forum was designed to help the faculty, students, and staff in the San Mateo District understand why the ACCJC is threatening to close City College, one of the largest community colleges in the country, in July 2014, and to solicit support for CCSF from our college communities.

The speakers at the forum included Jaime Borrazas, an ESL instructor at CCSF for 32 years; Ariel Hiller, a City College student who started at CCSF as an ESL student and has continued as a Labor and Community Studies major while working for the past several years; and Rafael Mandelman, a member of the CCSF Board of Trustees. SMCCCD Chan-

cellor Ron Galatolo introduced the panel of speakers and also made extended comments of his own throughout the forum.

A link to a six-minute video of excerpts from the forum can be found on the AFT 1493 website.

About a week after the CSM forum--on November 7--Rep. Jackie Speier, D-Hillsborough, and Rep. Anna Eshoo, D-Palo Alto, joined hundreds of faculty, students and politicians who packed an auditorium on the main CCSF campus to challenge ACCJC's accreditation procedures and call for keeping City College open. Chancellor Galatolo was also on the stage and again made remarks expressing his deep concern regarding the actions of the ACCJC. Thus far, he is the only community college CEO in the state who has been willing to publically speak out against the ACCJC's intention of closing down CCSF. Links to a video of the entire forum (2 hours +) and a 20-minute condensed version of the forum are accessible on the AFT 1493 website.

The Advocate

The Advocate provides a forum for faculty to express their views, opinions and analyses on topics and issues related to faculty rights and working conditions, as well as education theory and practice, and the impact of contemporary political and social issues on higher education.

Some entries are written and submitted individually, while others are collaborative efforts. All faculty are encouraged to contribute.

The Advocate's editorial staff, along with the entire AFT 1493 Executive Committee, works to ensure that statements of fact are accurate. We recognize, respect, and support the right of faculty to freely and openly share their views without the threat of censorship.

AFT 1493 discourages full-timers from taking on excessive overload

The following resolution was passed at the April 13, 2011 AFT 1493 Executive Committee meeting:

Whereas economic instability and budget cuts are affecting the employment status and livelihoods of part-time faculty in the SMCCCD,

Be it resolved, that the AFT 1493 Executive Committee recommend that full-time faculty members **seriously consider refraining from taking on excessive overload in situations where part-time faculty will be displaced from courses to which they would have otherwise been assigned.**

Introducing Skyline's new AFT 1493 Part-Timer Reps: Paul Rueckhaus and Janice Sapigao

Ed. Note: Two new Part-timer Reps. from Skyline College--Paul Rueckhaus and Janice Sapigao--have joined AFT Local 1493's Executive Committee this semester, so we asked them to introduce themselves.

Paul Rueckhaus

Greetings colleagues! I am thrilled to introduce myself as an adjunct faculty representative for Skyline College in Local 1493! I have been teaching at Skyline since 2011. Like many of my fellow adjuncts I am a freeway flyer--not only between campuses, but between disciplines. I teach in the Health Science & ESOL Departments at Skyline and the English and (occasionally) Health Education Departments at San Francisco State.



My graduate training is in both public health and English composition. Prior to teaching, I've worked in a range of jobs from healthcare program planner to HIV/STD prevention counselor, to clinical research assistant to phlebotomist & phlebotomy trainer to preschool teacher to daytime bartender/night club coat checker at large, and more!

Above all of these, teaching has been the most thrilling, pleasurable and possibly most challenging job I've had yet. I absolutely love the community of students, staff & teachers that I have been privileged to work with here at Skyline. I am truly honored to not only be a part of a faculty as passionate, innovative and accomplished as Skyline's, but to represent you all in our chapter of the American Federation of Teachers!

Performance Evaluation Task Force: Next steps

When the work of the Performance Evaluation Task Force is complete, AFT will be holding a faculty ratification vote on the new evaluation documents and procedures. The vote will take place during the Spring 2014 semester.

If the new documents and procedures are not completed before the end of this semester, then a subcommittee of AFT 1493 and the District Academic Senate will take up the work. It is ultimately the responsibility of AFT 1493 to ensure that faculty have a "fair and rigorous" evaluation tool.

Once AFT and the District Academic Senate have reviewed the final drafts of all of the documents that the Task Force has created, AFT will prepare for the faculty vote by following procedures similar to those used for contract negotiations: Information and a rationale will be provided to faculty

Janice Sapigao

Hello, everyone! I am happy to be a part of AFT 1493 as the adjunct faculty representative and I can't wait to meet everyone in person.



Fall 2013 marks my first semester as an adjunct instructor at both Skyline College and San Jose City College. In addition to being a teacher, I am a writer, poet, and community organizer. I am originally from San Jose, CA, but I come to you by way of Los Angeles, CA where I lived for two years, earned my MFA in Critical Studies/Writing from California Institute of the Arts (CalArts), organized with a Filipina/o American community group called Kabataang maka-Bayan (KmB Pro-People Youth) and co-founded a Historic Filipinotown open mic series called the Sunday Jump. I was also an undergraduate student-organizer at UC San Diego, where I worked with the campus community centers (LGBT Resource Center, Women's Center and Cross-Cultural Center).

I have also worked in educational, literary arts and publishing non-profit settings for the past four years - my passions of teaching, working with students and writing have always been at the center of my work. In addition to changing the world one word at a time, I enjoy running, drinking tea, and collecting big earrings.

Holober and Mohr win Board seats

On November 5, the two College District Board of Trustees candidates endorsed by AFT 1493--Richard Holober and Tom Mohr--were elected to the Board for the next four years.

Holober is now beginning his 5th term in office while Mohr, former Cañada College President, was elected to the Board for the first time.

AFT Local 1493 congratulates both Holober and Mohr on their election to the Board of Trustees.

The new Board will now consist of Holober, Mohr, Pat Miljanich, Karen Schwarz, and Dave Mandelkern.

about the revisions to documents and procedures, and faculty input will be requested before holding the ratification vote.

ACADEMIC SENATE

Statewide Senate calls on ACCJC to improve processes and become more transparent and open

by Doug Hirzel, Cañada College Academic Senate President

On October 24 each of our three colleges received very positive reports from the ACCJC's visiting teams. The reports included commendations on our colleges' inclusivity of decision-making processes, excellent academic and student support services, collegiality, spirit of innovation, financial planning, and integrated planning. These outcomes were made possible by the consistent and transformative work of our faculty, staff and administrators over the years since our last visit. We can all be proud to be part of SMCCCD. Rest assured that we will address the visiting teams' recommendations with the same diligence and drive to make our institutions exceptional centers of teaching and learning.

"What is the Academic Senate's position on accreditation and the ACCJC?"

This commitment to providing open access to quality teaching and learning opportunities is shared by faculty from one end of the state to the other. I have just returned, along with our other Academic Senate leaders in the District, from the annual statewide Fall Plenary of the Academic Senate for California Community Colleges (ASCCC). It was an occasion to educate ourselves, to be inspired and to encourage each other, especially our colleagues at City College of San Francisco (CCSF). While we wait to learn the outcome for CCSF, as well as for our own colleges' reaccreditation applications, one might well ask, "What is the Academic Senate's position on accreditation and the ACCJC?"

ACCJC is an organization consisting of its member institutions – the accredited community colleges in California, Hawaii and the Pacific islands. While the state Academic Senate (ASCCC) is not a member of ACCJC, faculty senates in California are given Title 5-mandated responsibility for the role of faculty in accreditation processes. Given this relationship, the ASCCC invited the accrediting commission to participate in our Fall Plenary. ACCJC Vice President Jack Pond and Associate Vice President Norv Wellsfry brought proposed revisions to the current accreditation standards for our review.

Faculty were given the opportunity to give feedback on the revisions which resulted in vigorous and productive dialogue among those in attendance. We were assured that our suggestions will be considered in the construction of the next draft of the new standards that is occurring at this very moment. That draft will begin a season of "broad ACCJC member and public review" in early 2014. We greatly anticipate the opportunity to participate in that review. Those interested can view the ACCJC's Plenary presentation and read a

copy of the proposed revisions to Standards II and IVA at the following website: <http://asccc.org/sites/default/files/ACCJC-Standards-Review-Academic-Senate-Fall-2013.pdf>

The state Academic Senate (ASCCC) is engaging the ACCJC through dialogue and through adopting a series of formal resolutions that urge the Commission to move toward greater transparency and openness. ASCCC reaffirmed its own commitment to accreditation and to its advocacy for improvement in the overall accreditation processes.

Resolutions regarding accreditation and the ACCJC

Resolution 2.01 states the position that ASCCC "values the peer review process of self-reflection and improvement known as accreditation" and that it advocates for "improvements to the accreditation standards and processes."

Resolution 2.02 urged the ACCJC to "document and make public what steps it will take to address any areas of non-compliance" that were identified in a recent federal review of the ACCJC.

Resolution 2.03 requests that ACCJC give institutions substantially more advance notice of changes to required annual reports.

Resolution 2.04 requests that the ACCJC clearly distinguish between findings of non-compliance and recommendations for improvement.

Resolution 2.08 calls on the ACCJC to make public "visiting team recommendations for sanctions and minutes of ACCJC meetings including a tally of votes taken." It also calls for opportunity for public comment prior to final votes on sanctions.

Resolution 2.10 urges ACCJC to ensure that "standards are being consistently applied across institutions."

Resolutions regarding proposed revisions to the standards

Resolution 2.05, 2.06, 2.09, and 2.11 relate to specific changes requested by ASCCC to the proposed revisions to the standards. These resolutions urge the inclusion of language regarding academic senate primacy over curriculum, the distinct role of libraries and learning centers, and matters of student and staff diversity and equity.

Resolution regarding City College of San Francisco

ASCCC considered a wide gamut of responses to the situation faced by City College. The Senate chose to separate the issues regarding CCSF from those of other institutions that are also currently on sanction. Consensus was reached on showing support to CCSF by adopting Resolution 2.07 that calls on

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CSM Senate opposes ACCJC's decision to revoke CCSF's accreditation

The CSM Academic Senate on November 26 unanimously endorsed a statement (shown below) in opposition to the decision by the Accrediting Commission for Community and Junior Colleges (ACCJC) to revoke the accreditation of City College of San Francisco (CCSF) and supporting those who have been questioning the ACCJC's practices, including the U.S. Department of Education and SMCCCD Chancellor Ron Galatolo. The statement was drafted by a subcommittee of the CSM Senate after they received a resolution on the subject being circulated by the California Federation of Teachers to community college Academic Senates around the state.

Statement of the Academic Senate Governing Council, College of San Mateo, Regarding the Accrediting Commission for Community and Junior Colleges and City College of San Francisco

The Academic Senate Governing Council of College of San Mateo finds unacceptable the decision of the Accrediting Commission for Community and Junior Colleges (ACCJC) to force the closure of City College of San Francisco (CCSF) by rescinding CCSF's accreditation.

The deficiencies cited by ACCJC in its accreditation report were primarily related to administrative and operational functions, and CCSF has made substantial improvements in these areas. The quality of education furnished by CCSF was never at issue. ACCJC identifies no problems in instruction or learning at CCSF, which is CCSF's fundamental mission.

Thus, the closure of CCSF is not justified; it will leave tens of thousands of students without viable or affordable educational

options; it will also leave hundreds of faculty and staff without employment. No good can come from this.

We support our Chancellor, Ron Galatolo, who has recently articulated the troubled nature of the relationship between ACCJC and many of its member institutions, including the extraordinary frequency and severity of sanctions levied by ACCJC against California community colleges compared to sanction levels and types seen in other regions of the United States.

We likewise support the United States Department of Education in its review of whether ACCJC is following nationally-accepted norms and standards of accreditations and sanctions.

And we support the recently passed resolution of the Academic Senate for California Community Colleges (2.04), calling for ACCJC to make a clear distinction in its reporting between "action required" and "recommendation."

We urge ACCJC to preserve CCSF's accreditation; to focus on the needs and interests of students; to aspire to fairness and accountability; and to foster a more collaborative and respectful spirit in its work with California community colleges.

The CSM Senate has sent their statement to each of the other community college district Academic Senates in the state for their consideration, and to the President of the Academic Senate of California Community Colleges (ASCCC).

The Board of Trustees is now considering passing their own resolution on the ACCJC to be voted on in January, and at their last meeting they expressed an interest in looking at the CSM Senate statement before passing their own resolution.

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ACCJC to "extend the deadline by one year for CCSF to comply with accreditation Standards and recommendations, due to the unprecedented legal situation faced by CCSF."

At Plenary your senate leaders participated in substantive debate and consensus building on many other non-accreditation related matters such as: the option of choosing multiple identities when collecting demographic data; changes to Title 5 related to concurrent enrollment in CTE courses; and working with local bargaining units to prevent the appropriation of the responsibilities of counselors by non-faculty paraprofessional advisors. You can learn more about these resolutions and the issues behind them at <http://www.asccc.org/resources/resolutions> and by becoming involved in your local senate.

AFT Local 1493 Executive Committee/ General Membership Meetings:

December 11, CSM, 10-401, 2:15 pm

January 15, Cañada, 3-142, 2:15 pm

CFT pocket calendars still available

If you have not yet received your 2013-2014 CFT pocket calendar, please call the AFT office (x6491) or get in touch with your AFT Chapter Chair on your campus and ask for one.

AFT Local 1493 celebrates 50th anniversary with music, food and camaraderie

by Dan Kaplan, AFT 1493 Executive Secretary

AFT Local 1493 was granted its charter from the American Federation of Teachers on November 29, 1963, which means that the Local turned 50 years old in November. It was clearly the right time to throw a party, and that we did, in a rather grand style!

The 50th Anniversary party was held on November 15, at the Cañada Vista Clubhouse. It was an event that brought together faculty and union members and activists from every decade from 1963 to 2013. Many of those present hadn't seen each other in too many years, a refrain that was heard often over the course of the evening.

Student musicians and history video

Student musicians from CSM played some wonderful jazz as the party began at 4:00, and they played numerous sets throughout the party. There was excellent catered



CSM student jazz musicians play at AFT 1493 anniversary

food for all. In one side room the video "AFT 1493: The Movie" played on a loop. This film was made on the occasion of AFT Local 1493's 25th birthday party by Fred Glass, then the Local's Executive Secretary. In keeping with this tradition, video was shot at the 50th Anniversary party too, with many interviews recorded of former activists of the Local—including Terry Curran, Judy Wilkinson, John Kirk, Paul Stegner and Greg Davis—sharing their memories.

Recalling the early years before the Rodda Act

Some old timers recalled the 1960s and early 1970s, when the founders and early leaders of Local 1493—people like Ed Andrews, Pat Manning, John Kirk, and Terry Curran—operated in an entirely different political and legal environment than we have today. That was many years before the passage of the Rodda Act, which in 1975 gave California public school teachers collective bargaining rights. Among other things, the legislation established an administrative

body that became the Public Employment Relations Board (PERB).

Disputes over labor law are now settled by filing an "unfair labor practice" charge with PERB. Disputes over sections of a labor contract are now settled by filing grievances against a school district. But back in the day when AFT Local 1493 was formed, faculty realized they needed to organize among themselves to improve their professional and working conditions, independent of whatever the status of such efforts might be under then existing California labor law. It was a very bold and courageous move to organize and develop a union like Local 1493 back in the early 1960's. Which is precisely why there aren't that many unions today in the CFT that have yet reached the ripe old age of 50 years.



Former AFT 1493 President Ernie Rodriguez speaks at party

Former faculty activists from the early years to the present day shared their memories of the union in brief speeches to the gathered partiers. These included Diane LeBow, Paul Stegner, Mary Kay Stegner, Ernie Rodriguez, John Kirk, John Searle, Al Acena, Katharine Harer, Teeka James, and others.

Joaquin Rivera and Eric Brenner honored

Joaquin Rivera and Eric Brenner were presented with plaques honoring their many years of work on behalf of the union and faculty in the District. Eric's plaque was presented to him in appreciation for his "outstanding efforts" as Editor of *The Advocate*, newsletter of Local 1493, for the past 25 years, from October 1988 to the present. Joaquin's plaque was presented to him in appreciation for his "outstanding efforts" as Chief Negotiator for Local 1493 from December 1997 to the present.

Also in attendance at the party were Chancellor Ron Galatolo, CSM President Mike Claire, Cañada College President Larry Buckley, CSM Interim VPI Gary Dille, and several other administrators.

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Greetings sent from former staff members

Very warm greetings were sent to the party by two former staff members of the Local, Judy Ancel and Joe Berry, who were unable to attend the party. In her greetings, Judy said among other things:

"Congratulations to Local 1493 on its 50th anniversary... When I was there, it was a young and growing local in not too friendly times. It was shortly after California community colleges discovered the "miracle" of adjuncts, a plague which has unfortunately now spread to all levels of higher education. The leaders there had the vision to embrace adjuncts, understanding that we'd have no bargaining power in the long run without representing all teachers, tenured and not... In 1975 I was hired by Pat Manning and John Kirk. They were great people to work with, real mentors for me for my first union job... Later in the 1990s after I'd eventually become a labor educator, I met Fred Glass and then Joe Berry [subsequent Local 1493 Executive Secretaries] who also by then were labor educators. So Local 1493, it turns out has a legacy of producing labor educators. I think that's because of the open-minded attitudes of its leaders and their willingness to give opportunities to young union activists. So, thank you so much for launching me on a career in the labor movement, which has been more fulfilling than I ever could have imagined."



AFT 1493 Executive Secretary Dan Kaplan flanked by Donna Bowman (left) and AFT 1493 Office Manager Harriet Tucker

In Joe Berry's greetings, he wrote:

"In my book (*Reclaiming the Ivory Tower: Organizing Adjuncts to Change Higher Education*) I thank Local 1493 for giving me my teacher union staff job and tolerating my persistent emphasis on part-timer issues as key to the future of the union as a whole... In all my years of teaching and union work, in few places have I felt my own work was as respected as it was here in Local 1493. I thank Joe McDonough, Steve Ruis, Fred Glass and John Kirk for hiring me. I read the *Advocate* with interest every issue and wish you all the best on this important milestone date. Happy 50th Local 1493."

AFT 1493 history panels displayed

One of the highlights of the party was the displaying of two large AFT Local 1493 history collage panels, with text drawn from the chapter on our Local in Fred Glass's "A History of the California Federation of Teachers, 1919-1989", and from the pages of *The Advocate*, which began publishing in 1976, and with images taken from the AFT 1493 archives. These panels provided an historical narrative paying tribute to all of the people associated with the project of Local 1493 over the years from 1963 to 2013.



Former AFT 1493 activists Al Acena (left) and John Kirk (center) with current Executive Committee member Masao Suzuki (right)

It was quite an experience to watch faculty perusing the images of colleagues as they looked more than a quarter of a century ago. It was just that kind of night, full of historical reminiscences and memories of the past interspersed with conversations about the present and what we want to make the future look like.

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Long-time AFT 1493 Executive Committee member Karen Olesen (left), AFT 1493 Office Manager Harriet Tucker (center) and former AFT 1493 President Diane LeBow (right)

Letter to the Editor: "A lovely time" at anniversary party

Dear AFT 1493 *Advocate*,

Just wanted to say I had a really lovely time at the AFT 50th birthday party. I could only stay till about 5:30, but while I was there, I found myself gently engulfed by a big-hearted feeling. There was no robust fire burning in some hearth—but it felt like there was. A classy jazz combo (CSM's, thanks to Mike Galisatus, who was present) played pitch-perfect behind all the animated chatter. Scrumptious edible delicacies, smooth wine, welcoming oversized plush cushions: it was refreshingly elegant, yet warm and earthy. I didn't know too many people, but found it no coincidence that I found myself huddled with colleagues especially dear to me: Amy Sobel, Teeka James and Anne Stafford. We were hired around the same time (long ago, but not too long!), and used to make little precious coffee outings together. This felt like a too-fleeting reunion. Then, Nina

Floro and Kathleen Feinblum ended up joining us, and it was a treat to meet them. A short while later, our fantastic Dean, Sandra Comerford, arrived, spiking our mix in the way only she can. I remember looking over and seeing CSM President Mike Claire at one end of the room, Chancellor Ron Galatolo at another end, both heatedly enjoying themselves in conversation. Somehow it was all very "union," in the best and truest sense of what the union—any union—should be about. As ours is. I came away realizing that I made sure to attend this party, not only to say happy birthday, but to say thank you to our union, for all you (we) do.

David Laderman, Academic Senate President, Professor of Film, College of San Mateo

AFT 1493 celebrates 50th anniversary

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Just a few days after the anniversary party was held, Local 1493 received an unexpected plaque from the national AFT that commemorated our "half century of service and advancements" and predicted that Local 1493 would be "rewarded with continued growth and success." The plaque will be prominently displayed in the AFT office at CSM and a photo of the plaque is shown below.



More photos from the 50th anniversary party



photo by Alex King

AFT 1493 Treasurer Anne Stafford (2nd from left), AFT 1493 President Teeka James (2nd from right), flanked by CSM English Professor Autumn Newman (right) and her husband John (at left)



photo by Alex King

Skyline ESOL Professor Garry Nicol (at left) with long-time Advocate Editor Eric Brenner (right)



photo by Alex King

AFT 1493 Co-Vice Presidents and long-time leaders Katharine Harer (left) and Joaquin Rivera (right)

MEMBERSHIP BENEFITS**Union college scholarships available to children of AFT 1493 members**

The CFT offers scholarships to high school seniors and college students who are children or dependents of CFT members in good standing. Students enrolled in four-year courses of study are eligible for \$3000 scholarships; those enrolled in two-year courses of study are eligible for \$1000.

Award selection is based on academic achievement, special talents and skills, participation in extracurricular activities, community service, financial need, and a 500-word essay on a social issue of the applicant's choice. Scholarships are awarded for any one year of higher education. Students who received scholarships as high school seniors are not eligible for another scholarship during college.



The program began in 1997 when delegates to the CFT Convention voted to establish scholarships that could help children and dependents of members achieve their higher education goals. The program was named after inspirational CFT leader Raoul Teilhet (pictured above, circa 1972.) Teilhet served the organization as president from 1968 to 1985. Eligibility is available to high school seniors and continuing college students and includes dependents of deceased CFT members.

Raoul Teilhet Scholarships

For High School Seniors

Deadline to submit applications: January 10

For Continuing College Students

Deadline to submit applications: July 1

Links to applications for these scholarships are accessible on the AFT 1493 website.

For more information or to get a hard copy of an application mailed to you, contact the AFT 1493 office at x 6491.

More scholarships and professional grants are available to members and their dependents through the AFT and the AFL-CIO. See the Porter and Union Plus Scholarship programs described in the right column.

PART-TIMERS**Unemployment benefits available to adjuncts**

All Part-timers should remember that you are **eligible for unemployment compensation benefits over the winter break and during the summer break**, unless you are working another job between semesters or over the summer and you are earning more than your unemployment grant would be. As soon as you give your last final exam, you should contact the local Employment Development Dept. (EDD) office and file a claim, or reactivate the one you have from last summer (if you applied then). If it is a new claim, you will have a one-week waiting period before benefits start, so do not delay. You can also claim for the period between regular terms and summer school.

When applying, tell them about all your jobs, since your benefit is based on all your income over the previous year. When they ask if you have a job to go back to after summer break, you should answer: "Not with reasonable assurance. I only have a tentative assignment contingent on enrollment, funding and program needs."

This is important. Do not just tell them that you have an assignment for Spring or Fall or you will be disqualified.

According to the Cervisi decision of the State Court of Appeals, part-timers, as a class, do not have "reasonable assurance" of a job and hence are eligible for benefits between terms. If questioned further, mention the Cervisi case. Be sure to fill out all job search forms correctly, and appear as directed in person or by phone or mail. You should not have any problems, but if you do and are denied for any reason, call Dan Kaplan in the AFT office (650-574-6491) as soon as possible and the Union will advise you on how to file an appeal. Don't be reluctant to file. This is your right, not charity.

Robert G. Porter Scholarship Program

The AFT awards four \$8000 scholarships to high school seniors who are dependents of AFT members, as well as 20 continuing education grants of \$1000 to AFT members. Application deadline: March 31. To learn more, email porterscholars@aft.org, phone (800) 238-1133 extension 4457, or go to the members-only section of the AFT Web site.

Union Plus Scholarship Program

The AFL-CIO offers scholarships ranging from \$500 to \$4000 to union members, their spouses, and their dependents who are enrolled at an accredited institution of higher education. Scholarships are also available to graduate students. Application deadline: January 31. Learn more from Union Plus.

Two Generations of Adjunct Professors Explore Covered California

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Comparing her coverage options, Lin would qualify for Premium Assistance. For adjuncts this is significant. If you make \$45,960.00 or less, which most adjuncts do, you can get premium assistance and this will significantly lower your health insurance costs. Premium assistance varies based on your income, age, and medical needs, as you can see from the chart below. Although we are still shopping, there was one aspect of the ACA that stood out for us. Under the new ACA-qualified plans, your maximum out-of-pocket will never exceed \$6350.00 per year. There is no lifetime cap. For Lin, an older adjunct, this is huge. "If I lost my healthcare coverage, I feel assured by the new ACA. Under the old private plans I used to purchase, I would hit that lifetime cap if I had a catastrophic medical condition or accident. I would face bankruptcy. Under the ACA, that will no longer happen. The out-of-pocket might be a drain on my savings overtime, but the lack of a lifetime cap is a huge improvement for average working Americans."

Coverage/Costs	Kaiser Bronze 60 HSA	Blue Shield Bronze 60 HSA	Kaiser Silver 70 HMO
Monthly Premium *after Premium Assistance \$542	\$83	\$64	\$309
Estimated Yearly Costs *Premium and Out-of-Pocket	\$2901	\$3870	\$4606
With Reimbursement from District (\$600/semester)	\$1701	\$2670	\$3406
Deductible	\$4500	\$4500	Not Applicable
Maximum Out-Of-Pocket	\$6350	\$6350	\$6350

Note: There are more items listed on the AFT 1493 web site than are shown here. This is an overview of how the coverage items work for comparison.

Caroline

Caroline is currently purchasing health insurance on the private market. She can get this at lower cost because of her age and needs, compared to the District Plan. However, if Caroline needed to purchase a platinum or gold plan, she would not save much money and would probably stay with her private plan.

Search Parameters for Caroline: • Under 30, • Medical Visits Low, Prescription Use Low, • Income: Below \$40,000

Coverage/Costs	Kaiser Bronze 60 HSA	Blue Shield Bronze 60 HSA	Kaiser Silver 70 HMO
Monthly Premium *after Premium Assistance \$43	\$199	\$218	\$286
Estimated Yearly Costs *Premium and Out-of-Pocket	\$2987	\$3221	\$3733
With Reimbursement from District (\$600/semester)	\$1787	\$2021	\$2533
Deductible	\$4500	\$4500	Not Applicable
Maximum Out-Of-Pocket	\$6350	\$6350	\$6350

Note: There are more items listed on the AFT 1493 web site than are shown here. This is an overview of how the coverage items work for comparison.

¹ In the interest of full disclosure, Lin is above the cut-off for program eligibility for premium assistance, because of additional income from other sources prior to becoming a teacher. She is staying with the District plan for now, even though it costs more per month, because the coverage is a little better.

