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Guest Speaker: Benjamin Bowser, Professor emeritus of Sociology and former interim dean of the College of Letters, Arts, and Social Sciences, will speak on "The Rise and Fall of the CSU."

Time: Gather starting at 11:30, social hour of 45 minutes, sit down 12:15

Place: Asian Buffet, 24100 Mission Boulevard , Hayward, at Fletcher Lane.

\$20, in cash or by check, on arrival. All you can eat, a wide variety of dishes, soft and other drinks, even wine, dessert, and gratuity, buffet style. Cost includes donation to the ERFA Library Endowment and a gift certificate for the speaker to the Friends of Castro Valley Library Bookstore.

Make checks payable to Helen Sowers, our treasurer.

Reserve the date, October

resurgent Russian nationalism buoyed by fossil fuels and lacking a modern socio-economic base. To help Ukraine, Weste

Numerous California county, municipal and other local-governments have issued POBs. There were 191 new POBs issued in California from 2000 to 2013. As of 2013, almost all of them were

experience with a tax-exempt POB in 1985, Oakland issued taxable POBs of \$417 million 1997, \$196 million in 2001, and \$212 million in 2012. In 2010, the city auditor reported that Oakland still owed \$250 million more on its 1997 POB than it would have had it not been issued and had the city continue to make its payments to the pension plan instead. No one knows how the 2001 and the

Government bond issues are usually insured by one or more of a handful of Wall Street municipal bond insurers. That lowers the interest rate. In the Stockton bankruptcy, the city abandoned \$195.5 million in pension bonds insured by Assured Guaranty while continuing to honor \$41.6 million of other pension debt backed by sources of revenue such as leases, buildings and other collateral. Its reasoning was that since the unsecured bonds were insured, the bond holders would not

Mark Twain is famous for having said that reports of his death had been greatly exaggerated. I

It was October, 2010 and I was just a couple of days at home after having undergone a total knee replacement. It was Friday night, time for a streaming movie on Netflix. A strange error message appeared on the TV