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The
Fresno Voter
Our League's 82nd Year!



*Our Best Wishes for a
Happy, Healthy and
Peaceful New Year*

Monday, January 8
Regular Board Meeting
4 p.m.—Zoom
link will be sent



Kay Bertken



Francine Farber

Saturday, January 20
Brown Bag Lunch
Speaker /TBA
11:30 a.m.
Stone Soup
Details later



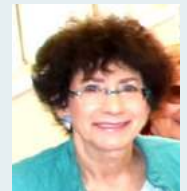
Marie Slater



Maureen Hayes



Marianne Kast



Sue Goldman

Monday, February 12
Regular Board Meeting
4 p.m. In person
Stone Soup



Naomi Bick



Pat Campbell



Dolores O'Neal



Robin Chiero

2

JUNE 19 0

2

4



Cathy Caples



Diana Durham



Co-president's Message

The leadership and staff of Stone Soup were overwhelmed at the generosity of our members and thank us for our holiday gifts to the preschool children. They are so appreciative for our partnership, as we are for theirs. I realized that our members probably don't know much about the preschool outside of occasionally seeing parents drop off and pick up their adorable little ones, so I asked May Gnia Her, the Executive Director, for some information to share with you.

Stone Soup was founded in 1996 by

Kathy Garabed, who retired in 2012, as a refugee settlement agency to help Southeast Asian families assimilate to their new country. Early education was always a part of the program but it wasn't until 2016 that the school became an official nonprofit 501c3 state sponsored preschool.



Stone Soup preschoolers love to clown for the camera

Families who are income eligible and earn less than the state median income do not pay tuition; the fee for other families is based on family size and income, according to a state calculator. At this time 98% of the families pay no tuition, while 2% pay less than \$100 per month.

There are four classes of children ages 3 to 5, with each class having a capacity of 24 children with 3 teachers, or a student to teacher ratio of 8 to 1. The school operates year round Monday through Friday, from 7 a.m. to 5:45 p.m. All of the children attend from 6 to 10 hours per day to accommodate their working parents. Demographically the majority of children are Hmong and Latino, while about a third of the children come from Black, White, Middle Eastern and mixed race families.

(continued on page 3)

The Voter is a monthly publication of the League of Women Voters of Fresno

Mailing address: 1345 Bulldog Lane, Fresno, CA 93710

Volume 83 No. 1 Editor: Francine M. Farber



December 2023

Many thanks to Cathy and Patrick Caples

for their generosity in sharing their beautiful home with League members and guests for our holiday party, our first since the pandemic.

More than 30 of us enjoyed delicious appetizers and desserts as we viewed the amazing Caples décor consisting of a spectacular display of holiday items and hundreds of creatively displayed photos and beautiful art work. It was truly a special occasion.

Thank You



for your Kindness

LWVF IS A 501 C3 non-profit organization and all donations, including dues, are tax deductible. Donations are always accepted for the RBG Scholarship Fund at San Joaquin College of Law, the League's general fund, and any other purpose. Send to Treasurer, LWVF, 1345 Bulldog Lane, Fresno, CA 93710

Co-President's Message



(continued from page 2)

May Gina Her, the Executive Director since 2018, says, “If we want to change our world positively for future generations we have to begin with the children.”

May Gnia Her The Creative Curriculum approved by the California Department of Education focuses on kindergarten readiness including field trips; children are assessed twice a year to monitor their learning progress with parent-teacher conferences. The Stone Soup Fresno Preschool is proudly rated 4 stars out of 5 in the Early Stars Quality Preschool Program developed by the Office of the County Superintendent of Schools.

Interestingly many of the employees are refugee children who have grown up in America, while others are children of refugee parents, born and raised here. The school encourages dual language learning and incorporates lessons about culture, language and food representing the different families that are served.

Says LWV member Marsha Wagner, “As a member of the Stone Soup Board, I was part of the team that developed Stone Soup Preschool. We built a community school filled with children and staff engaged in a safe,

loving, positive learning environment. When I visit the classes, the first thing I feel is the energy of the children and love of the staff and the eagerness of all to begin their day. This was our dream and Stone Soup has made the dream come true.”

Other programs at Stone Soup strive to help families reach their potential by stabilizing income in a number of ways: supplying basic necessities such as food, diapers and connection to community resources, and enabling parents to obtain employable skills and access higher education.

Francine

farberfrannola@gmail.com



Being an engineer is serious business



**We learned everything there is to know,
so we're graduating**



Using creativity is always fun

Health Care

by Richard Bertken MD



Casey McIntyre, a 38-year-old woman dying of ovarian cancer, made headlines recently by raising over \$830,000 to settle \$83 million in others' medical debts.

She did this through the registered charity *RIP Medical Debt*, which performs the service of paying off debt for pennies on the dollar. This is the going rate for medical debt in the US, but even so bankruptcy caused by healthcare expenditures is three times more common in the U.S. than in other advanced democracies.

Medical debt triggers bankruptcies

Sixty-seven percent of all American bankruptcies are triggered by medical debt despite the Affordable Care Act, which expanded the insured population intending to reduce medical bankruptcies. Medical debt tends to visit a vulnerable population already suffering from low wages and assets, too often plunging them into a dangerous array of degradations: substance abuse, homelessness, incarceration, isolation, and mental illness. Add on to these woes, loss of access to healthcare. About two-thirds of adults who have incurred medical debt avoided further medical treatment, compared with only one fifth of adults who did not.

Healthcare debt can veer into a form of debtors' prison, where the punishment prevents cure and restitution. Historically healthcare debt deflated credit scores, so vital in securing housing, transportation, and other basic needs. Good news on this front: this fall the Biden administration announced rules administered by the Federal Consumer Protection Bureau to stop medical debt from affecting credit scores.

Some states refuse Medicare expansion

Increasing the rate of household health insurance coverage seems an obvious approach to reducing medical debt. In 2014, when the Affordable Care Act was implemented, 14% of Americans were uninsured compared with 8% in 2022. Medical debt declined accordingly, despite the delays or complete failures of some states to accept the Medicaid expansion. Eight states have doggedly resisted Medicaid expansion in spite of its

major economic and public health benefits to the states themselves.

Among the insured, premiums and out-of-pocket costs can severely test household budgets. Out-of-pocket costs (deductibles, copays, coinsurance, out-of-network services) are necessary to make premiums affordable, but too often mount up, exceeding personal bank account balances. Out-of-pocket health care spending makes up 9% of national health care expenditure, or about \$400 billion as of 2020.

Medical debt easier to discharge

The temptation to use credit cards to pay medical bills, especially prior to guided negotiations with the creditor, is a dicey pathway to onerous interest costs. Also, as the Biden administration recently publicized, medical debt is more readily discharged than credit card debt in bankruptcy hearings.



According to a Kaiser Family Foundation study in 2015, one million American adults declared bankruptcy due to medical debt

annually. Twenty-six percent of Americans aged 18 to 64 reported sustained debt for healthcare services. The leading cause of debt was billing not covered by the insured's health plan. Air or ambulance transport and "out of network" providers comprised a major portion of unanticipated, "surprise" creditors.

In the last few years 33 states have passed laws suppressing surprise billing, including California, one of the first in 2017. In late 2020, Congress passed the No Surprises Act as part of the Consolidated Appropriations Act. This law addresses surprise medical billing at the federal level, with most sections of the legislation effective January 1, 2022. These laws require "out-of-network" coverage of emergency care by the patient's health plan and "good faith" cost estimates of planned procedures as well as dispute resolution processes. A cadre of internet startups is emerging to provide patients and providers with accurate e= cost estimates for complex sequences of medical billing.

(continued on page 7)

Behavioral Health

by Carolyn Evans



The enhanced Mobile Crisis Services began on January 1. This is a state-mandated program and will be financed by Medi-Cal for its beneficiaries; however, the County will be serving all residents. Fresno County has a Crisis Intervention Team that pairs a mental health clinician with law enforcement to respond to crisis calls between 6:00 AM until midnight. The new program's enhancements include 24/7 availability for phone and in-person response, with a rapid response to mental health or substance use crisis.



The Mobile Crisis Team will include a clinician and another mental health service provider; this Team will respond when there is no indication that safety or violence will be an issue. If safety is a concern, the clinician will respond

jointly with law enforcement officers. No longer will family members be required to call law enforcement to respond to a behavioral health crisis; they will be able to call for Mobile Crisis Services at 600-6000

The Adult Services Committee heard a presentation from Matt Dildine, CEO of the Rescue Mission, about the City Center at 2025 E. Dakota Avenue. City Center is designed to be a "one-stop-shop" to serve with dignity individuals and families with children experiencing crisis events. The Fresno Mission provides housing services and addiction/recovery services on the site; other co-located agencies provide additional services. Other agencies include the Resiliency Center, City Without Orphans, Aspen Public Charter School, Clovis Adult Education, Breaking the Chains, Fresno Metro Ministries, and the Central California Food Bank. When completed the Center will be able to house up to 72 families, including large families with 6 or more children.

The Board was happy to learn that Comprehensive Addiction Programs (CAP) has reopened after being closed for several years. CAP has a residential treatment program for substance use disorders that includes withdrawal management. Each resident has an individualized

(continued on pge 7)

Housing

by Marianne Kast



Last month I listed some of the ways California Attorney General Rob Bonta is enforcing California's mandate to create more affordable housing. Since then, the Fresno City Council may have placed our City in the crosshairs of Bonta's hunt for non-compliant municipalities.

In April, the Council had unanimously agreed to apply for and accept Project Homekey funding to convert a Quality Inn motel located near Bullard and Hwy 41 into 59 units of permanent affordable housing for Fresnans exiting homelessness. (Project Homekey provides local agencies with funds to acquire and rehabilitate existing buildings into permanent housing for people at risk of or experiencing homelessness.) At the same time, the Council granted \$6M in City funds for the rehabilitation to UPHoldings, LLC, the developer of the housing.

In November, the project was awarded over \$16M in funding from California's Department of Housing and Community Development, the manager of Homekey funds. The development plans included management by RH Properties, a local firm experienced in managing and maintaining multi-family, affordable housing.

Yet, a few weeks ago, the Fresno City Council voting 5-2, refused the funding and denied the project. Councilmembers Arias and Bredefeld, in opposition, claimed that the concerns of neighboring business owners and the proximity of liquor and cannabis stores to the project convinced them to change their minds and now oppose the project. Councilmembers Maxwell, Chavez, and Karbassi followed Bredefeld's lead, adopting the "Garry knows what's best for his district" attitude, and voted to deny the project. Only Councilmembers Perea and Esparza reiterated support for the development.



In recent years I have seen public outcry at nearly every attempt to create multifamily housing in our city, whether targeting people experiencing homelessness or others simply seeking an affordable home. It is disappointing that our city council members have again refused to lead by word and action on this critical issue. Every Fresnan is entitled to live in any part of our city.

fourkasts@gmail.com

Education

by Kay Bertken



Next Board Meetings

Wednesday, January 10

Wednesday, January 24

Declining enrollments are an issue of state and local importance. A report released this month by the Public Policy Institute of California showed enrollment declines over the last few years in nearly three quarters of school districts in the state, with a projections of over half a million fewer students by 2031-32. Fresno Unified's enrollment is down 1,100 just this year and is projected to continue to decline next year.

Low birth rates lead student loss



While some have assumed the loss represented students leaving their public schools for private schools and home schooling during Covid, that has been a relatively small effect. Lower birth rates are the big culprit, a much longer-term trend. Declines have been largest in districts with large proportions of English Learners, Black and Latino students. Second generation immigrant birthrates that are lower than their parents' explains much of this. There was no real difference in districts based on the economic status of the students.

Some of the loss in California has been softened by the inclusion of new students in the transitional kindergarten expansion. If those new students had not been entering the system, the declines would have been much greater and the impact on district budgets even more severe.

The report also verified the lower attendance rates in the state--something that has happened across the country since Covid. Since California districts are largely funded on the basis of average daily attendance (ADA), this is

another blow to district budgets. Fresno Unified's ADA has dropped from a normal 95% to 92% this year. Coupled with California's anticipated big budget deficits next year, declining enrollments and lower ADA suggest significant local belt tightening ahead.

Library diversity upheld

At board meetings this month, the trustees affirmed district support for the availability of diverse and inclusive materials in their libraries. Across the country and in our county, libraries have been the focus of efforts to remove or filter available books. Our own County Board of Supervisors has moved to establish a selected group of parents to evaluate and sequester (available by specific request only) books the committee deems inappropriate.

Safety measures expanded

Trustees also chose new officers. Susan Wittrup is the new Board President and Valerie Davis is the new Clerk. They held that election at the same meeting they heard a report by their Safety Department. More campus safety officers (CSOs) and

four high schools this year. Professional training for these positions has also been expanded and elaborated. New signage is being added at all elementary school cross walks, and new facility site plans are being developed. Safe routes to school assessments have begun at some sites, as well as community outreach related to those efforts.



kaybertken752@gmail.com

Classes Resume January 8

Voter Services

by Sue Goldman



It's hard to believe but election season is upon us. The filing deadline for local races was December 8 with certification immediately afterwards. Here are the candidates for the races for Mayor, Board of Supervisors and City Council.

Mayor: James Barr
Jerry Dyer

Fresno City council District 2:

Matthew Gillian
Mike Karbassi

Fresno City Council District 4:

Tyler Maxwell

Fresno City Council District 6:

Roger Bonakdar
Raj Dodhi-Layne
Molly Fagundex-Johnson
Nick Richardson

BOS District 2:

Steve Brandau
Deon Bourdase
Garry Bredefeld

Paul Dictos
Bryce Herrera

BOS District 3:

Miguel Arias
Luis Chavez
Edward Hinojosa
Sal Quintero

BOS District 5:

Nathan Magsig
Jennifer Cruz

The filing deadline for state and federal offices was extended until December 13. However, the certified list of candidates was not being published until December 28, after the Voter deadline.

With Rep. McCarthy leaving his position as of December 31, the governor is required to hold an election to fill the remainder of his term. This will coincide with the presidential primary election that will also be the primary for the new congressional term that starts in

January, 2025. This makes the ballot somewhat confusing. If no one

gets over 50% of the vote in the March primary to fill the remainder of this term, a special election will probably be held in June of 2024.

An interesting aside to this election is Vince Fong's appeal to be included as a candidate for the new term when he had already submitted paperwork to run again as an assemblyman.

As with all elections, the League



will be asking for volunteers for the phone bank and ballot opening. Be on the lookout for emails from myself for the phone bank and Janice Maroot for the ballot opening. I appreciate all the past volunteers and hope you will continue to give your time. We are always looking for new volunteers, so please consider recruiting your friends and neighbors.

Suewldtr1951@gmail.com

Health Care *(continued from page 4)*

Among all the countries of the world, we have the most expensive healthcare by far. Making our system dramatically more efficient through innovation, interconnectivity and more rigorous cost control would reduce medical debt. The Centers for Medicare and Medicaid Services (CMS) estimates that healthcare expenditures will increase by 50% over this decade. We cannot let this happen

The Inflation Reduction Act provided for greater cost controls across CMS programs, notably stepwise restraints on drug prices. This will lead to negotiated drug pricing before the end of this decade.

Meanwhile, we should consider making donations to RIP Medical Debt. rbertken@comcast.net

Behavioral Health *continued from page 5*

treatment plan that includes stays up to 90 days to participate in therapy and groups to support recovery. A presentation was provided to the Substance Use Disorders Committee.

The next BHB meeting will be January 17 at the Health and Wellness Center at 1925 E. Dakota from 3:30-5:30. You are invited to attend..

evansalca@comcast.net

Many Thanks to Our Loyal Contributors

Dr. Richard Bertken



Ruth Afifi



**Andrea Farber
De Zubiria**



Diane Merrill



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DIVERSITY POLICY: There shall be no barriers to participation in any activity of the LWVF on the basis of race, creed, national origin, gender, sexual orientation, disability, or socio-economic level.

What do you get when you join the League? All for one fee, you become a member of the Fresno, California and National Leagues and receive their newsletters. You may participate in League studies of issues; receive leadership training; hone your public speaking skills; become knowledgeable about local and state issues; learn more about government, natural resources and social policies as your time and interests dictate. You will also meet some interesting and friendly women and men who represent diverse backgrounds but find common ground in keeping abreast of current issues.

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