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Faculty and Staff Association
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Legislative Report: Investment Returns, Divestment, More....

By Robert Girling, CSU-ERFSA Legislative Director

Investments. CalPERS' total investments as of Feb 15, 2024 stood at \$485 billion. CalPERS' investment office is central to its success and the timely payment of retirement benefits, since 59 cents of every retirement dollar comes from earnings on CalPERS investments. For the fiscal year 2023, the returns yielded 4.4%, falling short of the 6.8% target, leaving CalPERS at 74% funding compared to the 80% target required for its long-term financial sustainability.

Private Equity. In recent years CalPERS has shifted toward greater reliance on investments in private equity with the hope that this will increase its returns. However, according to *The Economist*, pri-

vate equity's fortunes took a turn last year after a decade of seemingly boundless success, as falling valuations and scarce financing reversed the tide of easy returns. While acquisitions had driven employment growth, particularly indirectly through portfolio firms, the collapse of dealmaking signaled a challenging period ahead.

Climate Impact of CalPERS Investments. CalPERS strategy for dealing with the climate impact of its investments is to invest \$100 billion over the next decade in alternative energy. CalPERS is a founding member of *Climate Action 100*, an investor

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CFA Report: Strike Settled, Ratified

By Jay Swartz, CSU-ERFSA Liaison to CFA

Bolstered by a 76% ye-a vote that concluded Feb. 18, the rank and file of the California Faculty Association has agreed to a history making compromise with the leadership of the CSU after more than a year of contentious give and take over salary, benefits and related side issues.

"We thank members for their solidarity, debate, and courage to press CSU management for better faculty working and student learning conditions, especially everyone who worked tirelessly organizing the successful strikes and joining the picket lines," said CFA President Charles Toombs. "We look forward to working together to continue our advocacy for an equitable CSU. We have special gratitude to our students and sibling union mem-

bers, as well as elected leaders and public education allies who joined our cause and showed up in favor of investing in our CSU."

The settlement, announced the day after voting ended, comes fresh off the heels of a first ever systemwide work stoppage on January 22, a day when the vast majority of activity on all 23 campuses ground to a halt as CFA picket lines blocked campus access points while thousands of faculty and students stayed home from scheduled classes. That evening--after noticing the solidarity, numbers and steadfast commitment of those manning picket lines from Humboldt to San Diego and fearing the

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CSU-Emeritus and Retired Faculty and Staff Association
www.csuerfsa.org

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- Sue Holl (Sacramento) Vice President
- Bill Blischke (Dominguez Hills) Past President
- Bethany Shifflett (San Jose) Secretary
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The *Reporter* welcomes submissions by members of CSU-ERFSA or other appropriate individuals of advertisements for academically oriented materials or services, to be printed at the discretion of the editor. The views expressed in the columns and articles in The CSU-ERFSA Reporter are those of the author, and not necessarily the views of CSU-ERFSA, its officers, or the editor. Editor's email: tanagno@calstatela.edu.

From the President...

The executive committee met via Zoom on January 25, 2024. We heard reports from the standing committees of CSU-ERFSA and approved two motions. The first pertained to membership and would enable CSU-ERFSA membership for all CSU employees within 12 months before their declared date of retirement.

The second motion emerged following discussion of comments we received expressing disappointment with the executive committee's neutral stance related to the CFA strike. The motion would have a group of three executive committee members meet with representatives from CFA to discuss how to better refine communication and expectations.

On a personal note, I have been somewhat out of commission for much of the past month due to medical issues. I greatly appreciate the support I received from Vice President Sue Holl, Executive Director Merry Pawlowski, Office Manager Melanie Mamakos, and the members of the executive committee. I think we are quite fortunate to have wonderful members as well as excellent health insurance.

We selected the date of April 20, 2024, for the spring State Council meeting. This meeting will be held at CSU Dominguez Hills, but representatives will have the option of joining the meeting remotely if they so choose. This will be our first hybrid meeting, and we will use it as an opportunity to determine if we will continue to offer this as a meeting option.

My best wishes to you and your family for a wonderful spring.
Barry
bpasternack@fullerton.edu

CSU-ERFSA's Half Price Membership Offer Expires 6/30/24

CSU-ERFSA's half-price membership sale expires June 30, 2024. The offer is for new members who join by this date and is for the first year of membership only. To be eligible for this discount, you must mail the information requested at the following link including your check as payment:

- <https://tinyurl.com/2s3c8hu4>
 You will receive an annual dues renewal notice during the month you originally joined CSU-ERFSA. At that time, you will be given several easy options to renew your membership at the full rate.
- Monthly dues deductions from your CalPERS warrant
 - Payment via credit card online
 - Check payable to CSU-ERFSA

Membership dues are calculated as a percentage of your gross monthly retirement benefit. For your dues amount, please locate your gross monthly retirement benefit in the chart below and corresponding discounted membership rate:

Gross Monthly CalPERS Benefit	First Year Dues
Less than \$3,000	\$30
\$3,001 - \$3,600	\$36
\$3,601 - \$4,300	\$42
\$4,301 - \$5,300	\$48
\$5,301 - \$6,300	\$54
\$6,301 and above	\$60
Donor Member	\$66+

caught our eye since the idea of giving up independent investing to beat the market and buying indexed funds has been a long-term conversation among some of us on the CSU-ERFSA executive committee. NC cites a paper with the same title by Meb Faber, the chief investment officer of an over \$1 billion fund.

Faber makes the case that CalPERS has too many cooks stirring the stew, that is, because of "extreme diversification of the composite, which comprises more than 100 large endowment funds with an average of more than 100 investment managers each, there is every reason to believe that cost is the principal cause of endowments' poor performance." Faber makes the case that CalPERS's performance is effectively worse than passive investing, that is, the endowment fund would be higher if

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The Question CalPERS Doesn't – But Should – Ask

We read the blog *Naked Capitalism* (NC) because the author/editor, Susan Webber (writing as Yves Smith) is one of the few independent commentators on CalPERS. A recent entry, "Should CalPERS Fire Everyone and Just Buy Some ETFs?"

From the Executive Director: News About CSU-ERFSA

By Merry Pawlowski, CSU Bakersfield, CSU-ERFSA Executive Director

New Web Administrator. I am delighted to announce that the executive committee has appointed a new web administrator, Stephanie Coopman, who will be confirmed at our State Council meeting on April 20th at CSU Dominguez Hills. We have exciting plans for substantially overhauling our website and giving it a fresh new look. We have ended our association with AMBA/AMBIA as of this month and have contracted with Vilocity as our web designer to enact the changes. I look forward to a great partnership with Vilocity and a vibrant, user-friendly website to be unveiled soon.

Affiliate News. In my ongoing efforts to create stronger outreach from the statewide organization to our affiliates, I plan on including news of affiliate activities in each copy of *The Reporter*. I encourage all our affiliate leaders to send me anything of note you'd like to share with your retired colleagues across the CSUs. This article highlights three affiliates: Fresno State, Sacramento State, and CSULA.

Los Angeles. Kathy Reilly, president of the CSULA Emeriti Association, shared a very informative and impressive newsletter, *The Emeritimes*, with me; in her message, she writes about the importance of finding ways to involve more retirees at the local level and features a reception for new emeriti faculty, held for the first time last December where 13 new emeriti faculty were honored. Later in the newsletter, Jose Galvan reports on the retreat held at the Huntington Library last spring, which I attended. The purpose of the retreat was to gather information about how better to serve the affiliate members; the evaluations offered suggestions in three major categories: opportunities to give service to the campus, development of conferences or meetings on topics of interest, and planning social, small-group activities. Kathy reports that the affiliate leadership plans to implement the suggestions in the coming months.

Fresno and Sacramento. This spring I'm invited to visit two affiliates, Fresno State, and Sacramento State. On April 12, I'll participate in the Fresno State Emeritus Retiree Association mini-confer-

ence. As a panelist, I intend to emphasize the benefits of membership in CSU-ERFSA and urge the attendees to become more active both in the local affiliate and at the statewide level. Sacramento State's event is a brunch on Sunday, May 5th, Cinco de Mayo, held at the Harper Alumni Center. At the brunch, the affiliate will celebrate recipients of the Association's Probationary Faculty Award; as recipients, three faculty will receive a \$1,000 award to support their scholarly and creative activities. Sue Holl, the affiliate president, writes that the awardees will not be informed of their nomination for the award; instead the plan is to surprise them with the announcement in one of their classes so that their students get to share the excitement and join in the congratulations.

In closing, stay in touch, send me news of your noteworthy events, and let me know if you'd like me to meet with your affiliate members to exchange ideas about becoming more active and building local and statewide membership.

Income-Related Monthly Medicare Adjustment Amount Reimbursement for 2024

As you may know, CalPERS automatically reimburses the basic Medicare Part B monthly premium (which will be \$174.70 for 2024) for its retirees who are in Medicare. What you may not know is that if you are subject to the Income-Related Monthly Medicare Adjustment Amount (the IRMAA) because your annual total adjusted income exceeds certain limits, you may be eligible to have part or all of the IRMAA reimbursed by CalPERS as well.

The amount of additional reimbursement will depend on how much excess money is available from the monthly health insurance contribution made by the CSU for CSU retirees. This will vary depending on how many of your dependents, if any, are enrolled in CalPERS basic or supplemental health plans.

CalPERS mails a letter about the IRMAA to members who previously have received the additional reimbursement in the fall of

each year. This letter will include a cover sheet that should be included when you request additional reimbursement. However if you are new to Medicare or if 2024 will be the first year that you have to pay the IRMAA, you may not receive this letter.

If you think you may be eligible for reimbursement for all or part of your IRMAA, you have to notify CalPERS in writing. Include in your letter to CalPERS a copy of your annual letter from the Social Security Administration describing your benefits for the coming calendar year. This will include the amount of your IRMAA. (Be sure to include a copy of this ENTIRE letter.)

Request reimbursement using secure upload. To ensure secure and timely processing, upload your or your dependent's SSA notice online by logging in to your *myCalPERS* account by selecting the *Health* tab, then the *Health Summary*

option. Scroll down to the *Health Deductions* section and select the *Submit Documents* link.

Within a few weeks you should receive a response from CalPERS, which indicates the amount of additional Part B reimbursement you will receive for 2024.

Processing time is up to 60 days, and it can take longer for the additional reimbursement begins to appear in your retirement check or deposit.

Note that state law prevents CalPERS from providing any additional reimbursement for the Part D (drug benefit) IRMAA.

Welcome

If you are reading *The Reporter* online and are not a member, welcome. We'd like you to join - please consider it. See www.csuerf.org

Health Benefits Report: LTC Settlement Checks

By David Wagner, CSU-ERFSA Health Benefits Director

Long-Term Care Settlement Checks. Yes, the check is (most likely) not only in the mail but received!! The first batch of settlement checks for those who opted to participate in the settlement of the CalPERS class action lawsuit has been mailed. Checks for most class members were issued January 11 and should have been received within two weeks of that date.

Several brief reminders. First, you have 90 days after the issue date (not the date you receive the check) to cash or deposit the check. Second, most class members who were recategorized will be included in a separate disbursement later. Third, no taxes were taken out of the settlement checks. You are encouraged to consult with your attorney, accountant or tax advisor to determine if this is a taxable event.

Finally, neither CalPERS nor the litigants' attorneys should be contacted if you have questions or did not receive a check. Contact the Settlement Administrators at <http://tinyurl.com/vhjbsuu> or call 1-866-217-8056.

IRMAA (Income-Related Monthly Adjustment Amount). In late November or early December some retirees received two letters: one from the Social Security Administration; the other from CalPERS. Both letters were on the topic of IRMAA,

the Income-Related Monthly Adjustment Amount. Some retirees pay higher Medicare Part B premiums based on their annual income. The calculation for 2024 is based on 2022 income tax statements. The letter from Social Security is sent if IRMAA applies to you for 2024. (See the longer article on p. 3 for more information.)

The letter from CalPERS outlines the process for requesting additional CalPERS reimbursement for Medicare Part B if you are subject to IRMAA. Required documentation may be submitted to CalPERS either electronically or by mail. Estimated processing time is 60 days.

UC Health System/Anthem Blue Cross New Contract. This information may not apply to many retirees, but CalPERS reported in early February that the UC Health System and Anthem Blue Cross reached a tentative agreement on a new contract. The parties have agreed to extend the current contract until April 1 to allow time to finalize the new contract. Fortunately, this negotiation process between UC Health and Anthem does not impact those enrolled in Medicare. For fans of Hugh Laurie in the *House* series, there is an episode centering on this type of contract negotiation.

Pharmacy Benefit Manager. The current pharmacy benefit manager for a num-

ber of health plans is *OptumRx*. The original three-year CalPERS contract with Optum has been extended each of the last two years.

2024 should be the year for a new contract, which may result in a new pharmacy benefit manager. The anticipated starting date of a new contract would be January 1, 2025.

CFA Strike Settlement Ratified...

(Continued from page 1)

week long work stoppage would continue through that Friday—the CSU management team wanted to cut a deal much better than its last, best, and final offer that had been rejected by CFA weeks earlier. Discussions ensued well into the night before the CFA bargaining team consented to a tentative agreement that then went to a vote of the full membership for ratification.

Along the way, a variety of passionate voices urged a no vote, claiming that the CFA bargaining team had caved in rather than standing firm, while the executive committees from most campuses encouraged a yes vote contending that to turn the deal down would yield nothing and

would allow management to suspend further negotiations.

Primary among management's concessions is a two year agreement allowing a five plus five model of salary increases with a five per cent across the board pay raise retroactive to last July 1st and a second salary increase commencing July 1 of this year, with the latter hike contingent upon CSU base funding from Sacramento not being cut, something that has not happened since 2008. Another heated point of contention was paid parental leave, currently set at a limit of six weeks. The new agreement expands such paid absences to ten weeks or roughly two-thirds of a semester. CFA had lobbied for a full

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CSU-ERFSA New Members

Bakersfield – Janet Millar

Chico – Eric Gampel
Ralph F. Mueter
Diane Schmidt

Dominguez Hills – George Wing

East Bay – Judith A. Williams

Fresno – Katsuyo K. Howard
Sylvia Miller

Fullerton – Barbara Gonzalez

Humboldt – John B. Post

Sacramento – Kimberly A. Garth James
Michelle Stevens

San Francisco – Nathan T. Avani
Russell Kilday-Hicks
Charles Postel
Jerry Shapiro

San Jose – Harry Li
Jan English-Lueck
Alison McKee
Jennifer Rycenga

San Luis Obispo – Valerie Barboza
Dorothy H. Tomilson

Sonoma – Jeff Baldwin
Alice R. Wexler
Ruth E. Wilson

Stanislaus – Dan L. Bratten

Grants Committee Final Report, 2023

By Marshelle Thobaben, Chair, Grants Committee

The CSU-ERFA Foundation funded seven proposals in the 2023 grant cycle. We received far more proposals this year than could be funded, and unfortunately, we had to decline commendable proposals. The allocation for this cycle was \$6,000. The CSU-ERFSA grants committee consisted of George Diehr (SM); Marshelle Thobaben, Chair (Humboldt); and Don Wort (East Bay). The following CSU-ERFSA members received grants to support their research or creative projects:

Prof. Harley Baker (CSUCI), Different Christian Identities Predict Different Levels of Christian Nationalism. This project focuses on student religious identities, beliefs, and experiences; Christian Nationalism; political ideology; and other relevant characteristics. Research findings will be disseminated through conference presentations and manuscript submissions. His grant will pay for a SurveyMonkey™ (SM) subscription that will allow him to obtain data on college students' religious beliefs and will help to fund publication and presentation-related expenses.

Prof. Kimberly Ann Gordon Biddle (CSUS), Social Emotional Competence from Birth to age 25: A Guide for Working with Children. Her grant will enable the completion of her co-authored textbook. The textbook is intended to benefit professionals who work with children; the topic is how to foster and develop social and emotional competence in children from birth to age 25. The grant will pay for interviews and will help with the costs of buying a computer & supplies.

Lecturer Emerita Jane Hook (CSULA), Effects of a Virtual Reality and Heart Rate Variability Biofeedback Phone App on Older Adults with Knee Osteoarthritis and Chronic Pain, a Feasibility Study. She will be analyzing the feasibility of a multi-component phone app to reduce chronic pain and neuromodulate autonomic nervous pain responses in older adults with knee osteoarthritis. Her grant will pay for virtual reality headsets with Bluetooth heart rate variability biofeedback sensors and three-month subscriptions to the pain phone app Flowly™.

Prof. Alexis Krasilovsky (CSUN), TUKI THE TIGER: A Story from Bangladesh. This is an animated children's musical screenplay and middle grade (ages 8-12) novel about a timid young Bengal tiger who learns to fight to reunite her family against a backdrop of poachers, a cyclone, and the Bangladesh Liberation War. Dr. Krasilovsky will also be completing a music video "teaser" based on the screenplay's lyrics and the novel's illustrations to attract producers and publishers. The grant will help her disseminate her screenplay to festivals, agents, actors, and producers.

Associate Librarian Emerita Carol Perruso (CSULB), News Media Coverage of Diabetes and How it Has Changed in the Past 20 Years. The grant will allow her to hire a journalism student to help with the extensive coding and to assure intercoder reliability for a content analysis of *The New York Times'* and CNN's coverage of diabetes from 2011-2022.

Prof. Mary Anne Schultz (CSUSB), Exploration of U.S. Nurses' Knowledge, Skills, Attitudes, and Confidence in Integrating Precision Health into Nursing Practice (2022-present). She will share the results of her research at the Sigma Theta Tau International Research Congress in Singapore, July 2024. Her study will serve as the basis for national nursing education initiatives in the context of readiness for Artificial Intelligence / Machine Learning (AI / ML) in health care. The grant will help to pay for transportation and tuition for her to attend the conference.

Prof. Patricia Stroh (The Beethoven Center, SJSU), Beethoven GPS: A Guide to the Collected Editions of the Piano Sonatas. The grant will help her jumpstart the vital online component of a forthcoming book by paying for a professional web designer for consultation and preliminary template design. The companion website will include links to digitized copies of music scores, illustrations of title pages, and a discussion forum for piano teachers and their students.

In Memoriam

Chico – Robert E. Bowman

East Bay – Harold Barrett

Fullerton – Carl E. Jackson
Eva R. Van Ginneken
Jean R. Hall

Humboldt – Joshua G. Weinstein
John L. Yarnall

Los Angeles – Earlene M. Scharping
Milton Stern

Long Beach – Robert H. Berdan
Phyllis F. Maslow
Richard D. Wollmer
Joann R. Yates

Monterey Bay – Barbara J. Bonace

Northridge – Warren C. Willig

Pomona – Irene M. Carlton

Sacramento – Sonia Berman
Phyllis L. Lower

San Bernardino – Carol F. Goss

San Diego – Robert F. Hanson

San Francisco – Anatole B. Anton

San Jose – Robert B. Clarke
J. Benton White
Martha N.K. Wong

San Luis Obispo – Thomas D. Kay
Eileen E. Pritchard
Barbara P. Weber

CFA Strike Settled....

(Continued from page 4)

semester of parental leave compensation. Those who stand to gain most from the agreement are the lowest paid, as the floor will be raised from an annual stipend of roughly \$54,000 to \$66,000. CFA members had noted that those at these salary levels were living below the poverty line in various high cost regions of this state. Other CSU concessions included an agreement to increase the density of campus counselors, gender neutral restrooms and lactation facilities for those who are nursing, among others.

ASCSU Report: Title IX Changes, Transfer, Enrollments

By Jerald Schutte, CSU Northridge, Emeriti Academic Senator

The CSU Academic Senate met in Long Beach, California on January 18-19, 2024. Chair Beth Steffel, Faculty Trustee Yee-Melichar, the five standing committees of the senate, as well as the legislative specialists, CSU-ERFSA, and the General Education Advisory Committee (GEAC) all gave reports. Appearing for consultation and discussion were Vice Chancellor (VC) for Human Resources Leora Freedman; Vice President Genesis Popa of the Cal State Student Association (CSSA); President Charles Toombs of CFA; Deputy VCs for Student Affairs Dulcie Perez and Nathan Evans; Chancellor Mildred Garcia; Trustees Fong, Adamson, and Yee-Melichar; and Sam Camarena, Aaron Moore, and Jodi Braverman, all on behalf of the CSU Alumni Council. While these reports were informative, four items commanded considerable time and attention at this meeting.

Changes to Title IX. The first significant issue concerned changes to Title IX. VC Leora Freedman spoke at length about the implementation of the changes in the Title IX process as recommended by an independent report to the Board of Trustees. She announced a new Vice Chancellor of External Relations and Communications has been appointed, new oversight of campus Title IX policies, including discrimination and harassment programs, was in force, attention to matters that do not rise to the level of formal Title IX violations, and that she is working with legislators on Title IX related legislation. CSSA also presented and announced their plenary at Cal Poly SLO discussing emergency aid for students and the single pathway argument resulting from the passage of AB 928.

Faculty Strike. The second significant issue is the pending faculty strike. CFA reported the impasse in negotiations with the Chancellor's office and the planned weeklong faculty strike resulting therefrom. (In the weeks following the ASCSU meetings, the bargaining team and the Chancellor's office reached a tentative agreement after the first day of the strike; faculty had until February 18th to vote on the proposal.)

Transfer Issues. The third significant issue concerns AB 928 and Cal-GETC, the

negotiated consensus of the three higher education segments on transfer protocols for community college transfer students going to either the CSU or the UC. The VCs of Academic and Student Affairs reported that the Chancellor's Office intends to recommend to the Board that the CSU use Cal-GETC as the "single" pathway for both transfers and entering first-year students, citing the need for uniformity. Faculty argued against the proposal saying nothing in AB 928 says there must be a single pathway, and it would cause significant realignment of every department. Even if a single pathway were required for both, there would still be other pathways. In short, the faculty position is that it saves neither time nor money.

Enrollment and the Budget. The fourth significant issue is enrollment and the budget. Governor Newsom's draft state budget deferred the 5% compact increase for this year to next year. Enrollments at the CSU are approximately 4.9% lower than the state target. The Chancellor plans to reallocate 3% from those campuses that are 10% or more below target to campuses that can accommodate more students.

The topics of the budget and AB 928 legislative intrusion were discussed further by the Chancellor and trustees who attended. The state budget is estimated to have a \$38 billion budget shortfall for the year. In addition, while the 5% compact general fund increase is deferred until next year, there is also no one-time funding for the CSU in the Governor's draft budget. Trustee Adamson raised his opposition to legislative intrusion referencing AB 928, noting there is nothing in the bill beyond CCC transfer requirements.

Finally, Board of Trustees Chair Fong quoted the Campaign for College Opportunity report suggesting a lack of diversity in the ASCSU. Chair Steffel countered saying the establishment of the Justice, Equity, Diversity, and Inclusion (JEDI) standing committee speaks to the ASCSU commitment to that cause.

Resolutions. Beyond the presentation and discussions, there were six action item resolutions approved. These resolu-

tions can be read in their entirety at Plenary Resolutions on the www.calstate.edu website at <http://tinyurl.com/3b87debb>.

- AS-3654/APEP Transfer Admission Routes to the CSU Outside of Cal-GETC.
- AS-3666/Exec/AA Opposition to Changing California State University General Education Breadth at this Time.
- AS-3647-23/AA Call for Task Force on CSU General Education.
- AS-3651-23/AA A Call for Continuing Collaboration on Title 5 Changes.
- AS-3655/FGA Resolution to Change Position to Support SB 252 CalPERS Fossil Fuel Divestment.
- AS-3656/FGA Change in the Advocacy Positions Taken on ASCSU Monitored Legislative Bills.

Question CalPERS Doesn't Ask

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CalPERS just passively followed the market.

You can find the NC article here: <http://tinyurl.com/34ry7s7r>

Now, we are not advocating that CalPERS abolish its investment office. For one thing, if it adopted a passive investment strategy, it would have to have staff to ensure that this was the most effective and efficient strategy over time.

Now as past employees of one of the larger bureaucracies in the world (the CSU), you know and I know why research asking this question hasn't been published by CalPERS itself – they probably don't want to know the answer. The Board of Administration has, under the California constitution, a fiduciary duty to act in the best interest of its members and employees. That responsibility clearly ought to include studies on how the investment return might be increased.

–The Editor

Legislative Report: Update on SB 252, The Fossil Fuel Divestment Act

By Carlos Davidson, Professor Emeritus of Environmental Studies, SFSU

In last March's *Reporter* I discussed SB 252, The Fossil Fuel Divestment Act. Here are some updates. In 2023 the bill passed through the Senate Labor, Judiciary, and Appropriations committees and had a full vote in the Senate. And this fall the CSU-ERFSA executive committee renewed their support for the bill.

SB 252 is now at a critical point awaiting a hearing in the Assembly Public Employment and Retirement Committee. To win support in the committee and beyond, the California Faculty Association and Fossil Free California have launched a CalPERS member sign-on letter in support of the bill. If you would like to sign the letter, please go to <http://bit.ly/sb252calpers> or use the QR code in column three at the right.

Last fall CalPERS released its new sustainability plan with more fanfare than usual, probably to try to head off increasing pressure to divest from fossil fuels. The plan offers greater clean energy investments, but remains woefully inadequate for today's climate crisis.

New investments in clean energy and climate solutions are fine, but investments in good things do not make up for investments in bad things. Imagine if in the middle of the struggle to divest from companies operating in South African Apartheid, CalPERS said they were not going to divest, but instead would make new investments in companies operating

in democracies. Or if instead of divesting from tobacco, they said they would make additional investments in stocks of health care companies. Those actions would not be seen as solutions. CalPERS' sustainability plan keeps in place investments in fossil fuels while making new clean energy investments.

Governor Newsom recently said, "For more than 50 years, Big Oil has been lying to us — covering up the fact that they've long known how dangerous the fossil fuels they produce are for our planet." Rather than moving to divest, which would be an appropriate response to the industries' continued destructive behavior, the best CalPERS could say about its over \$9 billion in fossil fuel investments is that if companies are not developing adequate plans for the future, "we believe that an underweight or some tactical change would be appropriate." The incongruity is striking and disturbing.

How long do they plan to wait to see if companies develop adequate carbon reduction plans? CalPERS' 2019 Addressing Climate Change Risk report admitted that of companies in the Climate Action 100+ group that they engage with, only 9% had targets in line with the Paris Agreement goals and only 8% had lobbying efforts aligned with necessary climate action. The climate crisis requires urgent action. The United Nations Environmental Program recently released a report indicating that fossil fuel production in 2030 is slated to



be double what is compatible with 1.5 degrees warming. We need to act now, and CalPERS should divest, rather than make unclear promises of net zero by 2050.

In press coverage of the sustainability plan, doing the right thing on climate change is often incorrectly posed as in conflict with sound financial decisions. Divesting from fossil fuels is the right thing to do, and it is a smart financial move. The University of California system said it divested because in their words "hanging on to fossil fuel assets is a financial risk." The City of New York hired two top financial consulting firms to study divestment. They both concluded that funds that have divested have seen modest increases in returns compared to funds that have not divested. Indeed a new study from the University of Waterloo found that between 2012 and 2022 CalPERS and CalSTRS would have gained close to \$10 billion dollars collectively if they had divested from fossil fuels (full report at <http://tinyurl.com/t6zrkmpf>).

More Americans Support Government Assistance for Care of Older Adults

Prior to the pandemic, the majority of American adults thought that families should be responsible for the daily care of older adults—and that families should cover the cost of this care. But there is a small sea change in that way of thinking, says a University of Michigan researcher. Demographer and sociologist Sarah Patterson, along with Adriana Reyes of Cornell University, used data from the General Social Survey to determine how Americans' attitudes toward elder care have changed over time. The data was

drawn from about 2,400 survey respondents aged 18 and older.

They found that by 2022, more Americans felt government agencies should be providing help in caring for older adults, both financially and in providing support for daily tasks such as grocery shopping or laundry. In 2012, 61% of Americans believed that families should provide care for older family members. By 2022, only 48% of Americans felt this way. Over the same time, Americans' support for govern-

ment assistance nearly doubled, from 13% to 25%.

The large, aging American population may be bringing this conversation to the forefront. But another event may also have contributed to a change in attitude: the COVID-19 pandemic, Patterson said. People were suddenly faced with not only taking care of their children, but also potentially a parent who may have moved into the household temporarily or needed help in other ways.

Spring/Summer Book Reviews and Recommendations

By Sherry Keith, Professor Emerita, SFSU

James McBride, *The Heaven and Earth Grocery Store*, A Novel (N.Y.: Riverhead Books, 2023).

Intrigued by the title, but not instantly captivated by the book, I kept reading *The Heaven and Earth Grocery Store*. In the early chapters I didn't identify with the main characters, Moshe and Chona, owners of the Heaven and Earth grocery. It was hard for me to sink into the stark depression reality at Pottstown, Pennsylvania, and Chicken Hill, its African American enclave. And...I couldn't see where, James McBride, well-known African American author, was going with his story. But I kept reading and finally fell into it.

The novel focuses on the relationship between the Jewish owners of the Heaven and Earth Grocery Store and the All American Dance Hall Theatre that serves up entertainment for mixed audiences, something unusual for this time and locale. As an immigrant from Eastern Europe, Moshe is an outsider, almost as much as the African Americans who live in Chicken Hill. Chona, however, has grown up there and has strong ties with the black community because of childhood friendships in school. She is beloved by the people of Chicken Hill.

One of the strong features of this novel is the solidarity between these two groups of people relegated to the edges of American society who manage to find commonality and evolve relationships of mutual aid via a small seemingly insignificant store in a nowhere town riddled with all manner of prejudice, past and present.

Set in during the early years of the Great Depression, Chona and Moshe have formed strong family-like bonds with Nat, who works for Moshe and Adele who is a close friend of Chona. Both couples are childless and yearning for progeny. When Dodo, a boy who has lost his hearing and ability to speak in a freak accident, comes into their lives, a son is born for both. And the stakes of the story are raised.

A rogue figure, the one and only doctor in Pottstown, who neglects the medical needs of Pottstown's African American people, secretly harbors prurient desires for

Chona, a former high school classmate of his. He has fantasized about her since adolescence, drawn to her beauty but repelled by her outspokenness for social justice. Still "Old Doc" has not been able to let go of his fantasies about Chona. The decisive event finally occurs when he goes to the Heaven and Earth grocery and encounters Chona in ill health. He commits a heinous act which young DoDo witnesses. To keep DoDo from revealing what he has seen, Doc has the boy committed to a mental institution, from which there seems to be no release.

This is the turning point in McBride's story. In a masterful way, he reveals how the black community unites to take "justice" in its own hands...but not like the lynchings of white racist justice. A carefully crafted plot is devised to free DoDo. Its execution requires careful collaboration and involves significant danger.

Throughout the story, McBride masterfully weaves together the handcuffs of social prejudice defining America in those times with personal quests for a secure, warm family life one of our most basic human motives. His understanding of the human psyche reveals itself again and again throughout this tale along with his understanding of how those who are oppressed must walk a very narrow path. Then when too much is more than enough the African American citizens in the story call forth their agency in a plan of action.

Ultimately, *The Heaven and Earth Grocery Store*, is a tale of collaboration of the oppressed. It demonstrates how unlikely bonds of solidarity can triumph over entrenched evils...evil, not of the human spirit, but of human construct. Give the first seventy pages of this novel a chance to be drawn into McBride's mastery of the plain speak language of his characters and their daily lives along with the walls they must scale to find the happiness and peace they desire.

Mary Pipher, *A Life in Light* (N.Y.: Bloomsbury Publishing, 2023).

"I just finished reading Mary Pipher's latest book," my neighbor told me the day after Christmas.

"So did I! I really enjoyed *Women Rowing North*, late last summer.

"She has another, *A Life in Light*, published in November."

Wow, I thought to myself, Mary is flipping these books out like pancakes!

But *A Life in Light* is no pancake. As with her other books which are written, in fluid, well-crafted prose, the author offers us a rich story of her life that she has carefully curated. The book explores her most salient recollections spanning the period from the early 1950s to COVID-19.

With the threads in the tapestry of her life, the author illustrates various passages from moments of darkness to moments of awareness and light. Each chapter encapsules a small story of agency, beginning with her first remembered traumatic experience as a six year old: her father had returned from the Korean War, an angry veteran, with what would be diagnosed decades later as PTSD.

Mary recalls loud arguments between her parents. At the time, her mother was a medical student with three young children. Abruptly, Mary and her younger brother are taken by their father to Colorado where they live close to his family. She writes,

What I remember is the trailer which was small and dark...It made me uneasy... We walked up three rickety steps... The bottom bed was for my dad and over his bed hung two shelves for Jake and me...

She relates feeling sad, confused and being not quite in her body, then continues to write that the year being without her mother "was mostly shadow, but relief arrived in the form of a kind teacher, my calm and steadfast cousin Steve in the dappled light of the mulberry tree..."

Mary leaves us with a simple message, "That year taught me the one of the tricks about staying alive: always finding the light."

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Extra Fees Drive Assisted Living Profits

By Jordan Rau, KFF Health News and The New York Times

Ed. note: Kaiser Family Foundation Health News and The New York Times had a series on long-term care in late 2023. It is by far the most extensive and thorough coverage of the industry and its workings that we have seen in some time. The most interesting article for me was the one we have excerpted here on the extra fees in assisted living. For some years I have heard from people who had loved ones in assisted living that “there are a lot of extra fees.” Here we have an examination of those fees. You can read the articles from the series here:

<https://kffhealthnews.org/dying-broke/> on the KFF Health News website, no access to The NYT required. Strongly recommended for those who have any possibility of using assisted living, memory care, or a nursing facility any time in the future

– The Editor. inhaler.

Assisted living centers have become an appealing retirement option for hundreds of thousands of boomers who can no longer live independently, promising a cheerful alternative to the institutional feel of a nursing home. But their cost is so crushingly high that most Americans can't afford them.

These highly profitable facilities often charge \$5,000 a month or more and then layer on fees at every step. Residents' bills and price lists from a dozen facilities offer a glimpse of the charges: \$12 for a blood pressure check; \$50 per injection (more for insulin); \$93 a month to order medications from a pharmacy not used by the facility; \$315 a month for daily help with an

The facilities charge extra to help residents get to the shower, bathroom, or dining room; to deliver meals to their rooms; to have staff check-ins for daily “reassurance” or simply to remind residents when it's time to eat or take their medication. Some even charge for routine billing of a resident's insurance for care. “They say, ‘Your mother forgot one time to take her medications, and so now you've got to add this on, and we're billing you for it,’” said Lori Smetanka, executive director of the National Consumer Voice for Quality Long-Term Care, a nonprofit.

About 850,000 older Americans reside in assisted living facilities, which have become one of the most lucrative branches of the long-term care industry that caters to people 65 and older. Investors, regional companies, and international real estate trusts have jumped in: Half of operators in the business of assisted living earn returns of 20% or more than it costs to run the sites, an industry survey shows. That is far higher than the money made in most other health sectors. Rents are often rived or exceeded by charges for services, which are either packaged in a bundle or levied à la carte. Overall prices have been rising faster than inflation, and rent increases since the start of last year have been higher than at any previous time since at least 2007, according to the National Investment Center for Seniors Housing & Care, which provides data and other information to companies.

There are now 31,000 assisted living facilities nationwide — twice the number of skilled nursing homes. Four of every five facilities are run as for-profits. Members of racial or ethnic minority groups account for only a tenth of residents, even though they make up a quarter of the population of people 65 or older in the United States. A public opinion survey conducted by KFF found that 83% of adults said it would be impossible or very difficult to pay \$60,000 a year for an assisted living facility. Almost half of those surveyed who either lived in a long-term care residence or had a loved one who did, encountered unexpected add-on fees for things they assumed were included in the price.

Book Reviews and Recommendations

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Throughout *A Life in Light*, we share the survival and the “thrival” lessons the author has gleaned over the course of a life time. The book is divided into various life stages: Attachment and Loss, Becoming, In Another Light, Identity, Leaving Home, Settling Down, Resilience, and Wisdom Light. I strongly believe that a wide range of readers will enjoy these stories Mary Pipher has selected to share with us.

They also give keen insight into how compassion along with empathy for self and others grew from within and made a person who learned to listen to her own feelings and those of others. Even in her seventh decade, Mary Pipher shows us how to shine a light on our pathway leading us away from darkness.

Later in the segment Settling Down, we revisit the author's adult perspective on her father's behavior and post war difficulties in a vignette titled, Okinawa. Here, on a trip to Okinawa, she writes,

“During my time on this island, almost everything I saw reminded me of my father. Fifty years earlier, my father had been here as a navy medic with the invading force whose mission was to dislodge

the Japanese troops. Dad picked up men with faces torn off or limbs shattered, dodging bullets...He must have seen a thousand deaths...When he wrote his mother, he never mentioned the death, the trauma, or the constant risk...he wrote, “The food is terrible, but fortunately the water is worse.”

Pipher contrasts her father's experience with her own where she and her husband were lodged in the general's guesthouse because the navy needed gender education, and she was invited as a speaker. With empathy she concludes that,

“My father did the best he could...One definition of adulthood is that we can see our parents as people, independent of their relationships with us. Looking at the night sky, I could see Frank Bray, not as my father, but as a person who, like all of us, was caught in the tides of his times.”

While this memoir is direct in style and examples, philosophy is woven carefully into its fabric. The author recalls that she once told a friend that life is fundamentally tragic. Her friend, responded, “No, It is fundamentally impermanent.” This Buddhist principle conjoined with the writer's deep understanding of people, makes *A Life in Light* a special read for anyone, eighteen to eighty.

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Extra Fees Drive Assisted Living Profits

(Continued from page 9)

Assisted living is part of a broader affordability crisis in long-term care for the swelling population of older Americans. Over the past decade, the market for long-term care insurance has virtually collapsed, covering just a tiny portion of older people. Home health workers who can help people stay safely in their homes are generally poorly paid and hard to find.

And even older people who can afford an assisted living facility often find their life savings rapidly drained. Unlike most residents of nursing homes, where care is generally paid for by Medicaid, the federal-state program for the poor and disabled, assisted living residents or their families usually must shoulder the full costs. Most centers require those who can no longer pay to move out. The industry says its pricing structures pay for increased staffing that helps the more infirm residents and avoids saddling others with costs of services they don't need.

Prices escalate greatly when a resident develops dementia or other serious illnesses. At one facility in California, the monthly cost of care packages for people with dementia or other cognitive issues increased from \$1,325 for those needing the least amount of help to \$4,625 as residents' needs grew. "It's profiteering at its worst," said Mark Bonitz, who explored multiple places in Minnesota for his mother, Elizabeth. "They have a fixed amount of rooms," he said. "The way you make the most money is you get so many add-ons." Last year, he moved his mother to a non-profit center, where she lived until her death in July at age 96.

LaShuan Bethea, executive director of the National Center for Assisted Living, a trade association of owners and operators, said the industry would require financial support from the government and private lenders to bring prices down. "Assisted living providers are ready and willing to provide more affordable options, especially for a growing elderly population," Bethea said. "But we need the support of policymakers and other industries." She said offering affordable assisted living "requires an entirely different business

model."

Others defend the extras as a way to appeal to the waves of boomers who are retiring. "People want choice," said Beth Burnham Mace, a special adviser for the National Investment Center for Seniors Housing & Care. "If you price it more à la carte, you're paying for what you actually desire and need." Yet residents don't always get the heightened attention they paid for. Class-action lawsuits have accused several assisted living chains of failing to raise staffing levels to accommodate residents' needs or of failing to fulfill billed services.

"We still receive many complaints about staffing shortages and services not being provided as promised," said Aisha Elmquist, until recently the deputy ombudsman for long-term care in Minnesota, a state-funded advocate. "Some residents have reported to us they called 911 for things like getting in and out of bed."

These highly profitable facilities often charge \$5,000 a month or more and then layer on fees at every step

For residents, the median annual price of assisted living has increased 31% faster than inflation, nearly doubling from 2004 to 2021, to \$54,000, according to surveys by the insurance firm Genworth. Monthly fees at memory care centers, which specialize in people with dementia and other cognitive issues, can exceed \$10,000 in areas where real estate is expensive or the residents' needs are high. Diane Lepsig, president of CarePatrol of Bellevue-Eastside, in the Seattle suburbs, which helps place people, said that she has warned those seeking advice that they should expect to pay at least \$7,000 a month. "A million dollars in assets really doesn't last that long," she said.

Prices rose even faster during the pandemic as wages and supply costs grew. Brookdale Senior Living, one of the nation's largest assisted living owners and operators, reported to stockholders rate increases that were higher than usual for this year. In its assisted living and memory care division, Brookdale's revenue per occupied unit rose 9.4% in 2023 from 2022, primarily because of rent increases, financial disclosures show. In a statement, Brookdale said it worked with prospective residents and their families to explain the pricing and care options available: "These

discussions begin in the initial stages of moving in but also continue throughout the span that one lives at a community, especially as their needs change."

Many assisted living facilities are owned by real estate investment trusts. Their shareholders expect the high returns that are typically gained from housing investments rather than the more marginal profits of the heavily regulated health care sector. Even during the pandemic, earnings remained robust, financial filings show....

The median operating margin for assisted living facilities in 2021 was 23% if they offered memory care and 20% if they didn't, according to David Schless, chief executive of the American Seniors Housing Association, a trade group that surveys the industry each year. Bethea said those returns could be invested back into facilities' services, technology, and building updates. "This is partly why assisted living also enjoys high customer satisfaction rates," she said....

Rating the Cost of a Shower, on a Point Scale. To consistently get such impressive returns, some assisted living facilities have devised sophisticated pricing methods. Each service is assigned points based on an estimate of how much it costs in extra labor, to the minute. When residents arrive, they are evaluated to see what services they need, and the facility adds up the points. The number of points determines which tier of services you require; facilities often have four or five levels of care, each with its own price.

Charles Barker, an 81-year-old retired psychiatrist with Alzheimer's, moved into Oakmont of Pacific Beach, a memory care facility in San Diego, in November 2020. In the initial estimate, he was assigned 135 points: 5 for mealtime reminders; 12 for shaving and grooming reminders; 18 for help with clothes selection twice a day; 36 to manage medications; and 30 for the attention, prompting, and redirection he would need because of his dementia, according to a copy of his assessment provided by his daughter, Celenie Singley. Barker's points fell into the second-lowest of five service levels, with a charge of \$2,340 on top of his \$7,895 monthly rent....

Legislative Report: Investments, Divestment, More....

(Continued from page 1)

led effort to try to persuade major carbon emitters to develop strategies to reduce CO2 emissions. To date, the initiative has had minimal impact. According to its website, 69% of focus companies have now committed to achieve net zero emissions by 2050 or sooner across all or some of their emissions footprint. “However, it is alarming that the vast majority of companies have not set medium-term emissions reduction targets aligned with 1.5°C or fully aligned their future capital expenditures with the goals of the Paris Agreement, despite the increase in net zero commitments.” Only 5% of focus companies explicitly commit to align their capital expenditure plans with their long-term GHG reduction targets.

CalPERS Power of Attorney. CalPERS member services is committed to providing member information. To learn how to set up a Power of Attorney with CalPERS in case you are ever incapacitated see <http://tinyurl.com/23n3hzf4>. The CalPERS Power of Attorney is good in case you are incapacitated and you want your children or someone else to have the ability to alter things about your retirement check, including address changes, withholding elections, lost or stolen retirement checks, beneficiary designations, etc. For your retirement payment options in CalPERS, see <http://tinyurl.com/mrx7ue9u>.

Security Breach. Regarding the PBI security breach, CalPERS has suspended dealings with the company that tracks and reports on deceased members. In a six-

teen-month period, there were 11,000 deaths that CalPERS was not aware of and which cost CalPERS \$600,000. Meanwhile CalPERS is taking steps to improve the security of the website.

CSU Agreement with CFA. CSU, the nation's largest university system, reached a tentative agreement with the California Faculty Association (CFA), representing 29,000 faculty, staff members, coaches, counselors, lecturers, and librarians. Just over half of faculty work part-time, and more than half of them don't have the long-term job security afforded to those with a tenure-track position. Lecturers may work as little as one quarter; but after six years of employment, they're eligible for three-year contracts.

The agreement that has been put to a vote by the membership includes a retroactive 5% salary increase for faculty from July 1, 2023, with an additional 5% raise scheduled for July 1, 2024, contingent upon state funding. Other provisions include a higher salary floor for the lowest-paid faculty, improved parental leave, and access to union representatives in dealings with campus police. Despite concerns over state budget deficits potentially affecting the raises, experts view the agreement positively, emphasizing its focus on addressing inequality and the potential for continued support from Governor Newsom.

“The collective action of so many lecturers, professors, counselors, librarians and coaches over these last eight months forced CSU management to take our demands seriously,” said Charles Toombs,

president of the California Faculty Association. “This tentative agreement makes major gains for all faculty at the CSU.”

But some faculty say it's unfair to expect them to accept increases that don't keep pace with inflation — especially when Chancellor Mildred García got a 27% pay bump when she took the job last year, with an added stipend for rent.

Bills in the Legislature. Bills that relate to CSU and retired faculty:

- SB 11 – Community Care is Quality Care – would require one mental health counselor for every 1,500 students.
- SB 808 CSU annual report: sexual harassment reports --requires an annual sexual harassment report in the CSU system (signed into law by the Governor).
- AB 1123: Parental Leave – would provide one year parental leave – including one semester paid leave.
- AB 238—Student Teacher Support Grants.
- AB 644 Campus Safety – would require an annual hate crime survey.
- AB 672. Would create a Teacher Credentialing Task Force.
- SB 252 Would require CalPERS to divest from fossil fuels (see article by Carlos Davidson on p. 7).

Personal and Professional

Bernadette Cheyne (Cal Poly Humboldt), secretary of the CSU-ERFSA executive committee from 2021 to 2023, died October 30, 2023 after a brief battle with brain cancer. Dr. Cheyne served in the HSU academic senate from 1993 to 2011, chairing that body from 1999 to 2001, and the statewide academic senate from 2004 to 2011. She served as vice chair of the statewide academic senate in 2009-10. She was named CSU faculty trustee, serving from 2013 to 2014. After retirement, she served on the HSU emeriti association executive committee for a decade. In retirement, she pursued her love of acting through the Redwood Curtain Theater. She found a second love in the Humboldt

County Grand Jury, where she was a juror, foreperson, and then what she especially loved, a trainer. In addition to her work with CSU-ERFSA, she mentored children in the CASA program.

Her work as a court reporter earlier in her life trained her well for the secretary's role at CSU-ERFSA – her minutes were among the most thorough many of us have seen.

Christine Renaudin (Sonoma State University), created *Run, Or Don't*, in collaboration with Christina Lewis and Jenny Beth Schaffer. Performed on February 24-25, 2024 at the Theatre of Yugen, in San Francisco, this experimen-

tal performance is inspired by Moment Work™, developed by Moisés Kaufman and Tectonic Theater Project. The artists have mined the theatrical potential of all the elements of the stage in order to create a series of moments sewn together in a loose, yet meaningful, though not necessarily linear, narrative evoking some of the ordinary, yet profound dramas that make up the lives of women after years have provided the necessary vantage point to take stock and reassess values.

Julia M. Allen (Sonoma) is co-author with Jocelyn H. Cohen of *Women Making*

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AND STAFF ASSOCIATION**

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**California State University
Emeritus & Retired Faculty and Staff Association**

**Personal and
Professional**

(Continued from page 11)

History: The Revolutionary Feminist Postcard Art of Helaine Victoria Press, published in December 2023 by Lever Press. Lever Press is a born digital, open access press funded by a consortium of small liberal arts colleges.

To access *Women Making History*, go to <http://tinyurl.com/4hrep9nk>. The book is available for open access reading at this link.

Steve LaDochy (Los Angeles), recently had a book, *Fire and Rain: California's Changing Weather and Climate*, published by Springer Nature. Steve's co-author is Michael Witiw from Sammamish, WA. The book shows how California's weather and climate has drastically changed and what we can expect in the near future.

LaDochy and Witiw dispel the erroneous myths about the state's climate in a colorful, entertaining way. California does have seasons. It does rain in Southern

**CSU-ERFSA
Calendar of Events**

April 20, 2024 — 10-3, CSU-ERFSA Spring State Council meeting, in “hybrid” format, both in-person and over Zoom. In person delegates will meet at CSU Dominguez Hills. Delegates should let the office know if attending in person or via zoom.

July/August 2024 - CSU-ERFSA executive committee, via Zoom. Date to be announced.

California. It is not always sunny and mild throughout the year. And not all El Niños bring abundant rainfall every time throughout the state.

These and other myths are discussed and dismissed with the latest science and vignettes.

If you are reading *The Reporter* online and would like to drop your paper subscription (i.e., read *The Reporter* online only) please drop the office a note at csuerfsa@csun.edu.

Pocket Calendar

The pocket calendar is currently being sent **ONLY** to those who have opted in - please notify the office at the email, phone, or address on page 2 if you would like to continue receiving the calendar.

However, if you have opted in already, you do not need to opt in again. You will remain on the list to receive the calendar.