



# REPORTER

A publication of the California State University Emeritus and Retired Faculty Association

## NO ON 186

Readers of the *CSU-ERFA Reporter* know that from its inception CSU-ERFA has been concerned with the availability of adequate health care, in particular for CSU retirees as well as for all citizens. Thus, CSU-ERFA fought against proposed Medicare limitations and attempts to diminish PERS benefits and for the establishment of long term care programs.

The most recent action the CSU-ERFA State Council took on health matters was reported in the February 1994 issue of the newsletter. The council supported "in principle a single payer plan, provided it protects the integrity of the health benefits program of public employee retirement programs."

This action reflected the desire of the membership (reaffirmed by responses in the recent member survey) to encourage the development of health care for all citizens without reducing benefits CSU-ERFA members now have.

So it was with careful thought that in September the Executive Committee considered its position on Proposition 186, the "Single Payer Initiative," and its constitutional responsibility to protect benefits of CSU-ERFA members.

Although some argued for support of this initiative, the consensus was to approve the recommendation of the ad hoc committee charged with studying the initiative (Wilma Krebs, Sac; Sandy Kindell, Fre; and June Pollak, Ful). That recommendation was for a NO vote.

How did the majority of the Executive Committee make this difficult decision? Among several reasons which prevailed were these:

1. Proposition 186 would in all likelihood eliminate the PERS health benefits system, known as PEMHCA (Public Employees Medical and Hospital Care Act), and it is *very* possible that PERS members could suffer a reduction in benefits, even though they would be required to pay a stiff increase in state income taxes.

2. Reputable research organizations and the Legislative Analyst have raised substantial questions about the financial soundness of the plan. Should the global budget exceed revenues there would need to be (1) an increase in taxes, (2) substantial co-payments, or (3) a rationing of benefits.

3. CSU retirees living out-of-state could not receive benefits under the proposed initiative, yet they would have to pay the increase in state income taxes.

4. PERS and CSU-ERFA would have a small voice in a statewide single payer system. Under the present system the PERS board and staff are very responsive.

## PERS LONG-TERM CARE POLICY

At the August meeting the PERS board finalized the long-term care program; PERS members—including retirees, spouses, parents, and parents-in-law—may become insureds with coverage effective January 1, 1995; STRS members may also obtain coverage through PERS. Eligible members can now obtain applications if they call (800)982-1775. One may also obtain more information by calling this number.

PERS will offer two basic plans: PERS Standard and PERS Partnership.

The standard will provide for comprehensive coverage, including home, community, assisted living, and nursing home; or with the standard plan one may also purchase nursing home only coverage. One may obtain coverage for either three years or for life. The plans will pay maximum benefits of \$120 a day for nursing home care or \$1800 monthly for home care. Prefunded inflation protection at five per cent compounded annually is also available as an option. The waiting period or deductible is ninety days. Rates for the comprehensive life time coverage option vary with age, but here are some monthly rates: age 60, \$64; age 65, \$97; age 70, \$152; age 75, \$241; and age 80, \$374.

If one selects the standard nursing home only unlimited lifetime coverage option, sample monthly rates are these: age 60, \$40; age 65, \$57; age 70, \$85; age 75, \$129; and age 80, \$190.

PERS has also agreed to participate in the California Partnership program for Long-Term Care, thereby making this insurance plan available. This insurance will provide comprehensive care (home, assisted living, or institutional), built-in five per cent compound inflation protection, and an added feature: asset protection. If one purchases a PERS Partnership policy, for example, and the coverage provides for two years of nursing home care benefits at the expense of \$36,000 each year, then one would protect \$72,000 worth of assets before one would need to impoverish one's self in order to qualify for state supported care. For this policy the waiting period is only thirty days. Sample monthly rates for the Partnership one-year option are these: age 60, \$55; age 65, \$71; age 70, \$93; age 75, \$126; age 80, \$171. Sample monthly rates for the Partnership two-year option are these: age 60, \$81; age 65, \$105; age 70, \$141; age 75, \$193; and age 80, \$265.

Parties interested in these insurance programs should contact PERS at the above given number in order to obtain more details and an application.

*continued as NO ON 186, p 4, col. 1*

## REPORT FROM CSU ACADEMIC SENATE

The CSU Academic Senate met September 8 and 9, discussing the shortage of funds and enrollment, the allegations of inadequate faculty work loads, the transfer of Monterey Bay State University (CSUMB) to the CSU and attendant problems, the PASSPORT policy, and the selection of a few issues for senate concentration during this academic year.

The Chair Harold Goldwhite and Chancellor Munitz advised that the CSU has received a modest increase in support funds and a ten per cent fee increase, thereby increasing total dollars for CSU six per cent over last year. But the full year funding for salary increases, payments on revenue bonds, the increased costs of student aid, and the opening of new buildings makes the funds available only level with those received for last year. CSU has agreed to take an additional 2500 FTEs, thereby raising the student/faculty ratio by one per cent and the total expected enrollment to 250,000 FTEs, or 320,000 bodies.. Unfortunately, if the state revenues fall short (and they have already) the legislature and the governor in November must agree on cuts. The forced budget cuts could cost the CSU as much as forty million.

The Bureau of State Audits has answered the questions about faculty work loads that Senator Hayden raised last academic year. The errors found were fewer than five per cent of all enrollments, and the audit reported no effect on total work loads.

The chancellor reported that CSUMB is now part of the CSU system and that the campus should offer classes during the fall of 1995. The campus has 700 acres and should receive an additional 700 acres soon. The US government has also provided fifteen million dollars to help with the conversion from a military base to a university campus. On July 1, 1995, the Maritime Academy will become a CSU campus.

The chancellor was asked about the extant PASSPORT policy, a plan that gives students a card that they "may use to gain enrollment at any CSU campus, in a course that will transfer to their home campus. . . . For twenty years, students have been able to do this, with a lot of paper work. The card makes it electronically available. The CSU Senators were not satisfied, as there seems to be no mechanism to guarantee an advisor's approval before enrollment."

The senate selected the following issues for consideration during this coming academic year: the reward system for faculty, productivity and quality of instruction, faculty role in accreditation, sexual harassment policies and procedures, peer review of instructional effectiveness, and the role of the academic senate in university governance.

Finally, the senate voted to oppose Proposition 187, the proposition denying certain benefits to illegal aliens.—report based on information from Don Moore (LA)

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**THE CSU-ERFA EXECUTIVE COMMITTEE URGES ALL MEMBERS TO SUPPORT BILL CRIST FOR REELECTION TO THE PERS BOARD; HE HAS EFFECTIVELY SERVED THE CSU PERS RETIREES.**

## MESSAGE FROM CSU-ERFA PRESIDENT E. LONG

I wrote this message the day after the September 17 meeting of the CSU-ERFA Executive Committee. As usual, this meeting was well-attended. The agenda was full, and the discussion of items articulate. The committee took a number of actions you can read about in this issue of the *Reporter*.

I want to share some observations I have about CSU-ERFA. It is a growing, vital organization with over 2500 members and over two dozen volunteers working with two paid one-half time secretaries—all implementing a long-range plan adopted last December.

As we approach our tenth anniversary in January, we appear to have reached a stage of maturity as an organization. That means we are recognized by our members and others as effective representatives for the interests of CSU faculty and staff retirees in California and as a useful coordinating agency for the activities of the affiliate organizations at almost all of the CSU campuses.

Our recent survey of the members gave us valuable information about who our members are, what they think of CSU-ERFA, and to what extent our members would care to be involved in consulting. We are responding to the other information you have given us.

You will note in this issue of the *Reporter* that we have made a recommendation on the single payer initiative, that we are continuing to assess health issues, that we are moving forward on other issues, and that we are considering a modest increase in dues, beginning July 1995; you strongly supported a dues increase in the recent survey.

We welcome your questions and comments on any issue about retirement and CSU-ERFA.—E. Long.

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### FUTURE CSU-ERFA MEETINGS

At the September 17 meeting of the CSU-ERFA Executive Committee, the committee accepted the recommendations of the time and place committee for state council and executive committee meetings for this coming year: council, December 10, Los Angeles; executive committee, February 15, Los Angeles; council, May 6, Sacramento. All CSU-ERFA members are invited to attend any or all of these meetings; however, the office asks that members let them know so that the office can make necessary arrangements.

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### 1995 CALENDAR AVAILABLE SOON

CSU-ERFA members should watch for the 1995 CSU-ERFA pocket calendar; it should be mailed some time in December. Based on the expressed wishes of the membership as indicated from numerous comments, CSU-ERFA has changed the calendar format from academic year to calendar year. Please note: If a member does not receive a pocket calendar, that member should let the CSU-ERFA office know. Also, if a member does not want to receive a pocket calendar, that member should let the CSU-ERFA office know. (The office lost in the earthquake the previous list of those who chose not to receive a calendar.)

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## 1992 RETIREES RIGHT TO WORK

On September 14, Max Norton (Stan) and Milt Dobkin (Hum), as representatives of CSU-ERFA, met with Assemblyman Cannella (D, Turlock), Chair, Assembly Retirement Committee. The purpose of the meeting was to continue CSU-ERFA's effort to remove the total restriction on post-retirement employment of those faculty who accepted the 1992 golden handshake.

Assemblyman Cannella was most receptive to CSU-ERFA's arguments and said he would assign a member of his staff to work on writing appropriate legislation to amend AB 1522 (1992) to remove the restriction. He anticipates introducing this legislation at the next session of the legislature.

Milt Dobkin is also seeking support from the CSU for this legislative effort. It is apparent that Assemblyman Cannella wants as much official support as possible.

This meeting with Assembly Cannella and a subsequent cooperative conversation with Bill Crist, CFA PAC-Leg Committee Chair, are steps forward in work undertaken by CSU-ERFA. The CFA PAC-LEG Committee approved a cooperative effort with CSU-ERFA in hopes of effecting this legislative change. The CSU-ERFA State Council approved this policy after receiving requests from CSU Dominguez Hills retiree affiliate and San Francisco State University academic senate.

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## TMI LAWSUIT ON TEACHER PENSIONS

On August 24 in the Orange County Superior Court five investors initiated a class action lawsuit against Teachers Management & Investment Corporation (TMI). These investors allege that (1) TMI is insolvent, (2) it has refused to comply with the partnership agreement in the use of funds and in furnishing limited partners with proper information and (3) it has commingled funds of various partnerships in violation of the agreement. If one is an investor who would like additional information, one is asked to contact Kay Seibert (Professor Emerita Cal Poly Pomona), 8269 Twin Peak Circle, Anaheim Hills, CA 92807. The law firm handling the case is Rus, Miliband, Williams, & Smith [sic], 2600 Michelson Drive, 7th Floor, Irvine CA 92715.

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## SFSU TRIP TO GREECE AVAILABLE

The retirement association of San Francisco State University is sponsoring a classical tour of Greece in May/June 1995. The association invites any CSU-ERFA member who would like to join the tour on a first come, first served basis. Professor Emeritus Dick Trapp is the tour director; Dick has spent his professional career studying and teaching classics at several major universities; during this fall semester he is in Athens teaching the classics and making arrangements for the tour. Interested CSU-ERFAers should contact Betty Cole at the Bob McGinnis Travel Agency (800)243-5959 for further information.

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## CSU-ERFA MEMBERSHIP SURVEY

This past June and July CSU-ERFA surveyed the membership in an effort to learn who they are and what they thought about several issues facing retired CSU faculty.

Although CSU-ERFA had hoped for a greater number of responses, 828, about one-third of the membership did respond; for surveys that is a good return. Most respondents had retired since 1985 and had taken one of the golden handshakes. Sixty-five per cent had not taken advantage of FERP.

CSU-ERFA officers were pleased to learn that more than sixty per cent of the respondents believe that CSU-ERFA has served their professional and economic interests. More than sixty per cent strongly agreed that CSU-ERFA should continue working for good health care programs.

Most respondents indicated little or no interest in campus programs: visiting colleagues, attending campus meetings (department, senate, etc.), participating in commencement or other ceremonials. Most respondents also indicated very little interest in attending professional meetings, presenting papers, preparing publications, presenting guest lectures, and teaching occasionally.

But thirty per cent did indicate an interest in paid consulting, especially in the fine/performing arts, teacher education, and health professions.

San Diego, San Jose, Northridge, and San Francisco retirees provided most of the respondents.

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## DUES INCREASE PROPOSED

At the meeting of the CSU-ERFA Executive Committee on September 17 Ed Bartenstein, CSU-ERFA treasurer, proposed that the dues of members now paying more than one dollar a month be increased one dollar each month. Bartenstein explained that while the organization is financially in good condition at present, it is necessary to look to the future, toward the further building of the organization. He anticipates that at a minimum CSU-ERFA should expect to employ a one-half time professional executive director and one full time secretary in the near future. He advised that the proposal involves changing Article 1, Section 5, of the By-Laws, a change that the State Council must approve.

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## BROWN UNIVERSITY RECOGNIZES SIDNEY ALBERT SHAW COLLECTION

The Brown University Library announces that Michael Holroyd will speak at Brown as biographer of George Bernard Shaw. The lecture will highlight the George Bernard Shaw collection formed by Sidney P. Albert, professor emeritus at California State University Los Angeles. The collection will be on display from November 18, 1994, through January 13, 1995, and is open to the public.

**NO ON 186, continued from page 1**

5. Proposition 186 is a constitutional amendment; thus, it would be very difficult to change: it would require a two-thirds vote of the legislature or the passing of another initiative.

6. Based on the fiduciary responsibility of the PERS board to its members, the PERS board at its August 1994 meeting voted to *oppose* Proposition 186.

In conclusion, the governing groups of CSU-ERFA are on record as favoring universal coverage for all Americans, including the possibility of a single-payer system. In evaluating its responsibilities to its members, the CSU-ERFA Executive Committee concluded that Proposition 186 would do damage to the health care benefits CSU-ERFA members now have and that the proposition lacks adequate structural requirements to be an effective, fair, and efficient program for California. The CSU-ERFA Executive Committee, therefore, recommends a *NO* vote on Proposition 186.

**CSU-ERFA PHONE TREE**

President E. Long announced at the meeting of the CSU-ERFA Executive Committee in September that Bill Smith (Pom) has a list of members who are willing to participate in a phone tree. Because Smith still has a need for participants, Long asks that any member willing to help with the phone tree should contact Smith or the president of the campus retiree affiliate. Smith's number is (909)626-0385. Participants will be asked to contact other members on behalf of CSU-ERFA and its various political causes.

**IN MEMORIAM**

**CSULA:** Celeste Griffith, L. D. Myers, Marion J ("Pete") Olsen, Martin L. Stout. **CSUN:** Dudley Blake, Hans Burkhardt. **SDSU:** John Adams, Hilding B. Carlson, Evangeline LeBarron, Francis Leukel, Ernest Wolf, William Schutte. **SJSU:** Abraham Bezanker, Milt Brandow, Carl Butler, Harland D. Embree, LaVerne Gonzales, Vergil Hughes, Wallace Murray, Stanley Skapinsky, Sybil B. Weir, Mildred G. Winters.

**CSU-ERFA MEMBERSHIP REPORT**

Bakersfield	8
Chico	87
Dominguez Hills	24
Fresno	110
Fullerton	84
Hayward	77
Humboldt	88
Long Beach	174
Los Angeles	131
Northridge	155
Pomona	114
Sacramento	117
San Bernardino	23
San Diego	202
San Francisco	141
San Jose	163
San Luis Obispo	72
Sonoma	56
Stanislaus	23

**TOTAL 1849**

**INSIDER JAMES BURTON TO HEAD CALPERS PENSION FUND**

PERS recently announced that insider James Burton will become the chief executive of the eighty billion dollar PERS pension fund. Burton has served as assistant executive officer for investment operations. He says he will play a much less visible role in promoting shareholder rights and the corporate governance movement.

*The CSU-ERFA Reporter* is a publication of the California State University Emeritus and Retired Faculty Association. President: Emmett Long. Executive Director: Jack Byrom. Office Staff: Byrd Ehlmann and Linda Zimmerman. Office: 9020 Reseda Blvd. Suite 203, Northridge, CA 91324. Telephone: (818)718-7996. Fax (818)718-7680. Editor: Fred McMahon, 716 S. Catalina No. 1, Redondo Beach, CA 90277. Telephone: (310)540-1111. All Rights reserved.

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