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## Chancellor Castro Addresses State Council Meeting April 20th

By Harold Goldwhite, CSU-ERFSA Executive Director



Chancellor Joseph I. Castro, formerly President of CSU Fresno

At a well-attended remote meeting of the State Council on April 20, 2021, the new Chancellor of the CSU, Joseph Castro, spent nearly an hour with the Council beginning with introductory remarks, and then responding to many thoughtful questions posed by CSU-ERFSA members.

The Chancellor recognized and praised the many contributions made to the CSU and to local communities by CSU retirees. He spoke appreciatively of the support of the mission of the CSU by retirees in helping students during the pandemic. Retirees are an indispensable part of the CSU, and he and his staff are always open and

(Continued on page 11)

## A Few Things I've Learned

By Tom Donahue, SDSU, Chair, Pre/Post Retirement Concerns

After spending nearly ten years doing a column for *The Reporter*, I think there are a few useful matters I should pass along. Here they are, arranged from the first years of retirement to the most recent.

manage your account. Advice: do not fail to get the office phone number of that person. This may save you time and grief if any problems arise later.

**1. Your local human resources office.** Do stay in touch with the friendly person who spoke with you when you first decided to retire. The usual experience with CSU human resources personnel is that they are professional, helpful, and in fact cheery, and you can expect them to be that way in any future encounters if difficulties appear over time.

**3. Delay SS?** If your spouse is scheduled for Social Security, you may choose to delay your own application to the fund until you reach age seventy, when you reach the maximum payout. If you are the only person (from a couple) eligible for social security, you will be told that your spouse will be awarded a monthly sum equal to half your Social Security stipend. Try to put that amount plus a hundred dollars in a savings account from the outset. We all look forward to retirement years as a time for relaxation and travel.

(Continued on page 7)

### Inside this issue:

Chancellor Castro Addresses State Council Meeting of April 20th	1
A Few Things I've Learned	1
From the President	2
Health Benefits: Long-Term Care Increase Delayed	3
CFA Report: Equality and Social Justice in the CSU	3
Legislative Report: AB 386, New CalPERS CIO, Divestment Update	4
No Required Minimum Distributions for FERPers	4
Appeal to Match the 14th Challenge Grant for the CSU-ERFA Foundation Continues	4
ASCSU Report: March Meeting Issues	5
Pre-/Post Retirement Concerns: Additional Useful Websites	6
What CSU-ERFSA Members are Reading	7
AROHE: Association of Retirement Organizations in Higher Education	8
Public Sector Retiree Health Benefit Prefunding in California	9
California Counties a Hodgepodge in Vaccinating Seniors	10
The Legalities of Covid Vaccinations	11
2021 Research Grants Program	12

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Jerald Schutte (Northridge) Emeriti Academic Senator

**Administrative Staff**

Melanie Mamakos, Office Manager  
The Retiree Center  
18111 Nordhoff Street Northridge  
CA 91330-8339

Phone: (818) 677-6522  
Fax: (818) 677-6511

Email: [csuerfsa@csun.edu](mailto:csuerfsa@csun.edu)  
Web site: [www.csuerfsa.org](http://www.csuerfsa.org)

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. To contact the editor, email

[tanagno@calstatela.edu](mailto:tanagno@calstatela.edu).

# From the President...

Dear colleagues,

It seems like the pandemic may soon be behind us and I'm sure you are all looking forward to being able to travel, eat in restaurants, and get out of your house. We had a successful State Council meeting using Zoom on April 20th. While this worked well, I am hopeful that at least one of our meetings next academic year will be in a face-face format.

**Committees.** One of the things that we do at the State Council meeting each year is confirm the appointments for the different committees of CSU-ERFSA. A lot goes on behind the scenes of our organization and we rely a great deal on the volunteer efforts of our members who serve on these committees. I would like to thank these individuals and call them out by name.

(This information on the standing committees can be found at:  
<https://tinyurl.com/5y4jdzky>).

The **Grant Award Committee**, chaired by Marshelle Thobaben (HU), with members Don Wort (EB) and George Diehr (SM), evaluates the grant proposals we receive from members on a semi-annual basis. The grants are funded from member contributions and membership dues by the CSU-ERFA Foundation.

The **Legislative Affairs Committee**, chaired by Director of Legislative Affairs Robert Girling (SO), with members Ted Anagnoson (LA), David Elliott (SJ), and Robert Cherny (SF) follows legislation, CalPERS Board decisions and other items that affect our members. They make recommendations to the executive committee and State Council on these items.

The **Health Benefits Committee**, chaired by David Wagner, follows the decisions of the CalPERS Board relating to health benefits. They have helped members in the past when problems have arisen with obtaining CalPERS benefits. Also on this committee are Marshelle Thobaben (HU), Robert Wilson (SJ), and Alan Wade (SA).

The **Membership Committee**, chaired by Edward Aubert (ST), is responsible for the recruitment and retention of our members. Also on this committee are vice chair Ken Fulgham (HU), Bernadette Cheyne (HU), Carol Riley (LB), and Diana Guerin (FU).

The **Pre- and Post-Retirement Committee**, chaired by Thomas Donahue, keeps membership informed about retirement program needs and strategies to improve members' retirement status. Also on this committee are Donald Gerth (SA), Ralph Huntsinger (CH), Harry Sharp (SLO), and Jonathan Karpf (SJ).

The **Publications Committee**, chaired by Ted Anagnoson (LA), develops policies related to CSU-ERFSA's periodic and occasional publications. Also on this committee are Judson Grenier (DH), Iris Shah (NO), Mark Shapiro (FU), and Frieda Stahl (LA).

I also want to thank our new vice president Tom Donahue, our treasurer Sue Holl, our secretary, Bernadette Cheyne, our past president William Blischke (DH), as well as our webmaster, Mark Shapiro (FU), our liaison to the ASCSU, Jerald Schutte (NO), and our liaison to CFA, Jay Swartz (PO).

**Thank Yous.** Special thanks to Executive Director Harold Goldwhite and Office Manager Melanie Mamakos for everything they do.

Finally, I want to thank Rita Jones (LB) for her many years of service to us as secretary and Ted Anagnoson for his service as vice president these past two years.

**Volunteers?** If any of you would like to volunteer to be on a CSU-ERFSA committee, please send me an email ([bpasternack@fullerton.edu](mailto:bpasternack@fullerton.edu)) indicating which committee(s) you would be interested serving on.

**Long-Term Care Columnist Needed.** In addition to committee service, we are looking for someone who is interested in the topic of long-term care who can write articles for *The Reporter* on a fairly regular basis.

Lastly, if you have any activities you would like to see CSU-ERFSA sponsor in the upcoming year, please also send me your suggestions.

My best wishes to you and your family for a happy and healthy summer. I close by sharing this moving short performance from Global Citizen:  
<https://tinyurl.com/yb3kpbbw>

Barry

# Health Benefits: Long-Term Care Increase Delayed

By David Wagner, CSU Sacramento, CSU-ERFSA Health Benefits Director

## Long-Term Care Rate Increase

**Update.** For those checking their mail-boxes over the last few months for a promised letter from CalPERS on the 2021 and 2022 long-term care premium increases, the letter will arrive, but not until early June. The reason for the delay is a positive one – CalPERS and the insurance carrier decided to continue negotiations on offering multiple options to reduce or eliminate the proposed rate increases.

Based on currently available information the following action and dates are under discussion:

- Rate change notification letter and FAQs mailed to all policyholders in late May/early June.
- Offer letter mailed to policyholders on options to avoid/reduce rate increase in late July/early August.
- Deadline for policyholder's decision in early September.
- Rate increase or benefit reductions are effective on the policyholder's next billing date, but no sooner than November 1, 2021.

Please note: this is the current game plan

and dates may be adjusted. Much of what was reported in the March CSU-ERFSA *Reporter* has changed with the decision by CalPERS to continue negotiations.

**Health Plan Rates.** This has been a particularly challenging year for negotiating health plan rates. The impact of Covid on health care has been enormous on both the short term and longer term financial and service operations of health carriers. CalPERS' negotiations seem soon about to conclude. The CalPERS board will receive a briefing in closed session in May on preliminary rates and adjustments. An open session on this topic is scheduled for the June meeting, with a vote on final rates in July. CSU-ERFSA will post the rates to our web page ([csuerfsa.org](http://csuerfsa.org)) as soon as they are available.

**Blue Cross, Blue Shield Settlement.** A settlement has been reached in a class action anti-trust lawsuit involving health care giants Blue Cross and Blue Shield. It was alleged that the two companies "agreed not to compete with each other in selling health insurance and administra-

tive services." The defendants claimed these practices were anticompetitive and resulted in higher costs to health care consumers. Rather than litigate, a settlement was reached, which includes an almost \$2 billion settlement fund for individuals or companies who were enrolled in Blue Cross or Blue Shield between September 1, 2015 and October 16, 2020.

Letters and postcards were sent in late April to those identified as potential members of the settlement class. All claim forms must be submitted by November 3, 2021. If you believe you may be a member of this class and have not received a notification letter, please contact the settlement administrator at [info@BCBSsettlement.com](mailto:info@BCBSsettlement.com) or call (888) 681-1142.

There are a number of articles reporting on this settlement online, and I encourage you to explore them if you are interested in additional information. CalPERS is not involved in administering this settlement and is not able to assist in submitting claims forms.

# CFA Report: Equity and Social Justice in the CSU

By Jay Swartz, Cal Poly Pomona, CSU-ERFSA Liaison to CFA

CFA members pressed onward in their crusade toward greater equity and social justice throughout the CSU at their recently concluded state assembly meetings, once again held virtually.

Noteworthy among resolutions passed were those demanding CALPERS divest itself of any investments connected to fossil fuel companies, as well as those with ties to migration detention activities. Several members voiced concerns that such companies not only are morally wrong, but also are not certain to provide the targeted minimum 7 per cent return on investment.

Members also unanimously passed a second resolution demanding the defunding of ICE and the banning of any anti-immigrant searches anywhere near the system's 23 campuses. The resolution went on to demand full funding for all of the sys-

tem's DREAM centers.

At the retired faculty committee meeting it was noted that members of the California Army and Air National Guard now can join CALPERS. Another reported that recent retirement webinars have been wildly successful with 250-plus signing up for each session. Retired faculty members also pressed for CFA to become an institutional member of the California Alliance of Retired Americans (CARA).

Keynote speaker for the main event was incoming state attorney general Rob Bonta, who thanked the body for its support of his candidacy as he pledged to fight for progressive causes in his new role.

At one of the other committee meetings, it was noted that many coaches are locked into endless one year contracts, and it was urged that this process cease.

Anti-Asian hate crimes also was a lively topic of discussion at many meetings.

Charles Toombs of San Diego State University was re-elected as CFA's president. The balance of the leadership slate remained largely unchanged for the upcoming year.

## 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.**



# Legislative Report: AB 386, New CIO, Divestment Update

By Robert Girling, Sonoma State University, CSU-ERFSA Legislative Director

**AB 386.** CSU-ERFSA's executive committee has taken a position against AB386, "Public Employees' Retirement Fund:

Investments: Confidentiality," a bill currently being considered in the legislature to exempt from disclosure an internally managed private loan made directly by the CalPERS retirement fund. The Retired Public Employees Association (RPEA) similarly has taken a position against the bill.

Under the California Public Records Act (CPRA) records in the possession of public agencies, including CalPERS, are open to the public. In 2006, the CPRA was amended to exempt many CalPERS records related to "externally managed alternative investment vehicles" (investments in venture capital funds, hedge funds, etc.) from disclosure because investors did not want their proprietary and personal information disclosed to the public. In response to litigation, CalPERS was ordered to release many records related to these investments. CalPERS claims it was excluded from participation by some historically high performing investment funds and would be excluded from investing in internally managed private loans and insists that it needs to hide all the details about these loans, including their terms, whether there is any collateral, and who the borrower is! CSU-ERFSA and RPEA are concerned that a lack of transparency can open the door wide open to fraud and consequently oppose this legislation.

A hearing in the Assembly Committee on Judiciary noted the following:

*While the public (especially those who are public employees and retirees) would like to think that the CalPERS Board abides by its fiduciary obligations, recent scandals have unfortunately shown that it has not always done so. Just last year, former CIO Yu Ben Meng suddenly departed after an anonymous ethics complaint to the Fair Political Practices Commission alleged he*

*approved a \$1 billion deal with the New York financial firm Blackstone Group while personally holding as much as \$100,000 in the company's stock... It was another embarrassing chapter for the agency. In 2018, a blogger revealed exaggerated claims on the resume of newly-hired chief financial officer Charles Asubonten, prompting him to resign. Two years prior, former (CalPERS) CEO Fred Buenrostro was sent to prison for taking bribes from former CalPERS board member Alfred Villalobos.*

Moreover, we concur with Smith's analysis that: *CalPERS and CalSTRS are already major investors in private debt, via private debt funds, so AB 386 is unnecessary. [CalPERS is already #16 in the world and CalSTRS, #30.] Both giant funds have demonstrated that California's disclosure laws aren't an impediment to making this kind of investment. It should not be surprising that no other California public pension fund is supporting this bill.*

**Hiring a new CalPERS CIO.** CalPERS is still trying to hire a new Chief Investment Officer. Nevertheless, Acting CIO Dan Bienvenue has been doing an effective job of managing the Fund in the interim. Bienvenue earns about \$630,000 while the Board is discussing offering up to \$2.5 million to his replacement.

**Divesting from Fossil Fuels.** In view of the growing urgency of Climate Change and the fact that the S&P 500 Fossil Fuel Free Total Return index has outperformed the S&P 500 Total Return index since the former's inception in 2012, CSU-ERFSA in testimony to the CalPERS Board reiterated its petition that the Board accelerate its action and expand its efforts to divest from fossil fuels. Specifically, we ask CalPERS to stop investing in fossil fuel companies, beginning immediately; to re-allocate fossil fuel investments toward alternative energy; and to report semi-annually to stakeholders and the public about the progress of these divestments.

## No RMDs for FERPers

If you are over 70.5 and have IRAs, etc., you normally have to take a required minimum distribution of approximately four to five percent from your accumulated savings. The exact figure depends on your age and can be obtained from many financial websites or the IRS itself.

However, if you are on the early retirement program (FERP), you do not have to do so, according to CSU's human resource management office: "CSU Faculty Early Retirement Program (FERP) participants are considered employees during the entire length of their FERP term, even during a semester when they may not have assigned duties. Consequently, FERPs do not have to begin their Required Minimum Distributions (RMD) until they have completed their FERP term with the university."

## Appeal to Match the 14th Challenge Grant for the CSU-ERFA Foundation Continues

The CSU-ERFA Charitable Foundation is continuing its campaign to match a \$500 challenge grant from a CSU-ERFSA member. The donor will match all individual donations received by the foundation through June 30, 2021, up to a total of \$500.

The CSU-ERFA Charitable Foundation is a 501(c)(3) organization that provides competitive grants to CSU-ERFSA members to support their research and scholarly activities.

Donations in any amount from both CSU-ERFSA members and the public are welcomed. Donations to the foundation generally are deductible from state and federal income taxes. You may donate by sending

a check made out to the CSU-ERFA Charitable Foundation to CSU-ERFSA, Mail Stop 8339, 18111 Nordhoff Street, Northridge, CA 91330-8339.

Or you may donate by credit card, debit card or PayPal by going the CSU-ERFA Charitable foundation webpage at <https://tinyurl.com/csu-erfa-foundation> and clicking on the "donate" button near the bottom of the page.

CSU-ERFSA members also have the option of setting up a regular monthly donation to the foundation from their CalPERS pension warrant. Please contact the CSU-ERFSA office to set up a monthly donation.

# ASCSU Report: March Meeting Issues

By Jerald Schutte, CSUN, Emeriti Academic Senator

The most recent meeting of Academic Senate of the CSU took place online March 17th through 18th. The senate received reports from the chair and faculty trustee, as well as from various members of the administration, including the chancellor, executive vice chancellor, and several guests. Beyond the reports, the senate reviewed, discussed, and passed nine resolutions.

Chair Collins' (SFSU) report focused on the key issues of California AB 928, the bill attempting to streamline the Associate Degree for Transfer (ADT) program from Community Colleges to the CSU or UC, and the implementation of AB 1460 (the ethnic studies requirement) passed in the last legislative session. As president of the Intersegmental Committee of the Academic Senates (ICAS), he also reported on its discussions, centered around student success, additional resources, faculty development, further reducing the barriers to academic transfer, mental health, and the success of formerly incarcerated students. You can access the chair's report at <https://tinyurl.com/bnuvj463>.

Faculty Trustee Romey Sabalius (SJSU) reported on the state of the governor's budget proposal. In particular, he noted that the CSU was given an additional \$142 million in recurring and \$200 million in one-time funds. Federal stimulus monies could increase the one-time funds, largely for infrastructure and deferred maintenance, while the Chancellor's Office is asking for additional recurring funds of \$66 million. The report also included many of the issues before the Board of Trustees in January. The full report can be accessed at <https://tinyurl.com/2bw8zy4w>.

Chancellor Castro's report began by announcing his imminent meeting with Governor Newsom wherein he will be asking for significantly larger additional one-time funds to accommodate deferred maintenance needs (his subsequent report to CSU-ERFSA indicated that request would be \$1.2 billion). Most of the time was spent in questions and answers where the senators asked for faculty involvement in campus repopulation plans, as well as systemwide efforts to reduce bullying, harassment, and retaliation on campuses.

Interim Executive Vice Chancellor of Academic and Student Affairs Fred Wood, in what was articulated as his last appearance before the plenary (the search for his replacement is underway), thanked the ASCSU for their support of students and staff. He also reported on the Associate Degree for Transfer and the implementation of AB 1460, the moratorium on standardized tests for admission in 2023-24 academic year, and a series of symposia on racial justice after the events of January 6, 2021. He finally acknowledged concerns about enrollment across the CSU, with northern campuses experiencing a downturn while southern campuses are holding their enrollment. The ASCSU later approved a commendation the work of the interim EVC.

Other presentations were from:

- 1) Alumni Council Liaison Jeremy Addis-Mills, who reported on attempts to help with student support during COVID-19;
- 2) California Faculty Association (CFA) President Toombs, who updated the senate on bargaining, lecturer security, class size, job security for coaches, academic freedom, and improved counselor-student ratios;
- 3) The faculty trustee nominating committee, who recommended seven finalists from which the plenary chose two, incumbent Senator Sabalius and Senator Yee-Melichar (SFSU);
- 4) The ad hoc committee on equity, diversity, and inclusion, which reported on recommendations for increasing diversity and inclusion in the senate and its committees;
- 5) The general education advisory committee, reporting on general education area A3 (critical reasoning) being exempted for engineering majors at Monterey Bay, updates to PeopleSoft, Associate Degree for Transfer development for Ethnic studies, as well as implications for CID standards; and
- 6) CSU Trustee Lateefa Simon, who gave a spirited introduction to her background as community activist, single mom, graduate student, and non-profit administrator, focusing on issues of basic student needs,

Zoom fatigue, mental health, and results of COVID-19.

Finally, the nine resolutions passed included the following: The text of the resolutions can be accessed at <https://tinyurl.com/55c4vcbh>.

AS 3456 "Faculty Emeritus/Emerita Status" calling for considered policy affecting campus decisions involving revoking emeritus/emmerita status of retired faculty.

AS 3472 "In Memoriam: Deborah Hennessey, Academic Senate Director, 1981-2003"

AS 3474 "On the use of remote proctoring software" resolution to ban proctoring software especially during online examinations.

AS 3475 "Ensuring Safe Campus Repopulation" focusses on faculty involvement in student-faculty safety measures while returning to campus.

AS 3476 "2021 Legislative Advocacy Positions of the Academic Senate of the California State University (ASCSU)" Articulation of the California Legislative bills supported by the ASCSU.

AS 3477 "Addressing Burnout within the CSU Community" Calling attention to the needs of faculty and students who have suffered mental and emotional fatigue during COVID-19.

AS 3488 "Solicitation for Membership in a Faculty Discipline Review Group for Ethnic Studies"

AS 3457 "Endorsement and Adoption of General Education B4 Mathematics / Quantitative Reasoning Course Guidelines and Principles."

AS 3469 "Call for a Moratorium on Algorithmic Image Recognition Technologies in the CSU Outside of Academic Research."

# Pre- and Post-Retirement Concerns: Additional Useful Websites

By Tom Donahue, Chair, Pre- and Post-Retirement Concerns Committee

This month we present additional useful websites for those of us eager to find helpful information on the World Wide Web.

First, you might explore methods which multiply the usual outreach paths of Google. Here is how to do it: try Googling a topic like “beneficial advice for the aging” in order to get an instant list of results. Then add “nih” after your topic line, and on linking to the National Institutes of Health, you will get a different list of results, with a focus on NIH scholarship.

Next, do Google inquiries with the same topic line several times in addition, beginning with nimh (the National Institute of Mental Health), then nsf (the National Science Foundation), then nia (the National Institute on Aging), and lastly nhs (Britain’s National Health Service.) This practice multiplies your outreach inquiry in a very useful way.

The results of the above topical inquiry will indicate underlying national cultural priorities: among the pieces of advice you will get from our NIH at [nia.nih.gov](http://nia.nih.gov) is to focus on our diet, weight and shape, while the NHS in England at [age.uk.org.uk](http://age.uk.org.uk) asks you to “Look after your teeth”!

Let’s take another example. Suppose, in response to a matter mentioned in the last issue, you wish to gather information about helping senior citizens avoid accidental falls. Try Googling at first “Helping the elderly avoid falls,” and then contrast the results with “Helping the elderly avoid falls nih” and “Helping the elderly avoid falls nia”. Included in the first results, from the National Center for Health Research at [center4research.org](http://center4research.org), is the advice to be sure your eyeglasses prescription is up to date. From the NIH in the first inquiry is the suggestion at [newsinhealth.nih.gov](http://newsinhealth.nih.gov) that you avoid unsafe shoes. And in Googling “helping the elderly avoid falls nia” at [nia.nih.gov](http://nia.nih.gov) you will be told to have a cane or walker ready to hand at all times.

Thus Google will present you with a set of results that will save quite a bit of time. If saving time is not a particular issue, you

of course should go directly to the National Institute of Health, the National Institute of Mental Health, the National Science Foundation, the National Institute on Aging, or the National Health Service. Each of these groups will then direct you to some of their own sites which have particular additional specializations and insights.

Here is a subscription site valuable for the sympathetic and sensitive insights of the sponsoring M.D.: [hello@BetterHealthWhileAging.net](mailto:hello@BetterHealthWhileAging.net), written by Dr. Leslie Kernisan. The current subject (as of mid-April, 2021) treats “6 Ways that Memory & Thinking Change with Normal Aging (& What to Do About This)”. If you connect with this person, you will be gratified with the delicacy and directness of her discussions.

For current and breaking news on medical policy matters, go to KFF, Kaiser Family Foundation’s (not Kaiser Permanente) daily discussion of what is going on in the world of medical breakthroughs and government responses, for informed treatments of medical topics.

We may temporarily close this portion of our account with the mention, not of a website, but instead of an outstanding popular text: *Successful Aging*, by Daniel Levitin (2020). This is a review of pertinent findings in gerontological and geriatric research, including a discussion of a survey conducted among very long-lived people who commonly believed that the best year for an older person occurs at age 82. It seems that the best thing we can do as the years move along is to stay as physically active as possible, and to get involved in activities which pull a person into projects that have significant outcomes (rather like joining CSU-ERFSA!)

With a good turnout of readers offering information on health-related insights, we will postpone the discussion of issues of spending in retirement until next time.

Website paths and websites mentioned:

Google a subject and then add nih, nimh, nsf, nia, or nhs at the end of the subject

line. Thanks to Professor Larry Blakely of Cal State Bakersfield for passing this along.

The Google articles listed are:

Google alone: “Beneficial advice for the aging.” Then: [nia.nih.gov](http://nia.nih.gov): “What Do We Know About Healthy Aging.” nhs: “10 tips for ageing better.”

Topic: “Helping the elderly avoid falls”  
google: [center4research.org](http://center4research.org). “How To

(Continued on page 11)

## CSU-ERFSA New Members

**Channel Islands** – John A. Yudelson

**Chico** – Gayle Kipnis

**Humboldt** – Lilianet Brintrup

**Long Beach** – Carol Perruso

**Los Angeles** – Paula J. Arvedson,  
Anne L. Hafner,  
James A. Hatfield,  
Jane Hook,  
Martin Huld

**Northridge** – Deborah A. Broadous

**Pomona** – Mohamed Rafiquzzaman

**Sacramento** – Teiahsha Bankhead,  
Debbie Metzger

**San Diego** – Roger Caves,  
Richard C. Keely,  
Martha M. Slater

**San Jose** – Sheldon Borenstein,  
Kathleen Roe,  
Federico Varona

**San Luis Obispo** – Joseph J. Lynch

**Sonoma** – Christine B. Renaudin



# What CSU-ERFSA Members Are Reading

By Sherry Keith, San Francisco State University

*Creole Son* blends the challenging story of Professor Emeritus (Sonoma State University) Kay Trimberger's adopted biracial son, Marco. *Creole Son* tells the story of her becoming a single adoptive mother, followed by the hidden challenges she encountered on Marco's journey to adulthood. Convinced that nurture would prevail over nature, Professor Trimberger was forced to dig deep into the emerging field of behavioral genetics to help her understand the addiction problems that manifested in her son's adolescence. In Marco's adulthood, Professor Trimberger discovers the force of his biological parents' personal histories. Written with compassion and a growing understanding of the complexities of adopting a baby, Trimberger never repents her decision, but cautions prospective adoptive parents to be more fully aware of the road they could be traveling. Love, perplexity, and an awareness of the interplay between nature and nurture are important themes explored by this engaging, well-written and well-researched narrative. (From Sherry Keith, SFSU)

*Malinche* is a fascinating work of historical fiction by noted Mexican novelist Laura Esquivel, best known for her novel and the movie *Like Water for Chocolate*. The novel challenges the widely-accepted

historical myth that Malinche was the traitor who facilitated the Spanish conquest of Mexico in the 16th century. Esquivel carefully scripts the untold story of Malinche's enslavement at the age of five, passed more than once from one family to another belonging to distinct tribes of indigenous peoples populating what came to be Mexico in the early 1800s. Malinche's father is killed when she is a toddler, and she is raised by her wise grandmother, then abandoned by her mother and finally enslaved by another tribe. Through her exposure to various tribal languages and customs, she develops a talent for languages. When Hernan Cortes arrives in 1516, he recognizes her linguistic abilities. Labeling her "The Tongue" she becomes his translator among different tribes in his quest for gold. *Malinche* paints an alternative and engaging "herstory" of Malinche's life and role in the Spanish conquest of Mexico. (From Sherry Keith, SFSU)

*Dear Committee Members* by Julie Schumacher is composed of a score of letters of recommendation that a weary professor of creative writing and literature has been called upon to write for junior colleagues, lackluster students and even former lovers. His wry humor seeps out between the lines of the letters he relent-

lessly writes and will hit home with CSU veterans. Here is an example: "Alex Ruefle has prevailed upon me to support his teaching application to your department, which I gather is hiring adjunct faculty members exclusively, bypassing the tenure track with its attendant health benefits, job security, and salaries on which a human being might reasonably live. Perhaps your institution should cut to the chase and put its entire curriculum online, thereby sparing Ruefle the need to move....You could prop him up in a broom closet in his apartment, poke him with the butt end of a mop when you need him to cough up a lecture on Caribbean fiction or the passive voice, and then charge your students a thousand dollars each to correct the essays their classmates have downloaded from a website. Such is the future of education." Schumacher's deft mix of hilarious satire with social criticism had me in stitches throughout its 140 pages. (From Robert Girling, Sonoma)

CSU-ERFSA would like to know what our members are reading that they would recommend to our colleagues. Submit your thumbnail reviews and recommendations to Sherry Keith at SFSU [skeith@sfsu.edu](mailto:skeith@sfsu.edu) for future issues of *The Reporter*.

## A Few Things I've Learned

(Continued from page 1)

But the fact is that as you move through the coming years, you will need sums of money that you had not anticipated pulling together beforehand, for drugs, for long-term care, for whatever.

4. **Hundreds of charities** (some of them legitimate and some not so much) will have gotten wind of the fact that you now have "Serene Senior" status. You will get several calls a day from folks who are interested in your Social Security emolument. Be forewarned.

5. **Record the phone number and the location of your nearest CalPERS office.** There is every likelihood that you will be getting in touch with these people sometime in the future. At present, CalPERS is pursuing a grievous practice of selecting people at random and requiring that they submit proof of their marriage from years before. (They are doing this so that they can for a time stop funding the monthly fee for your health policy, and thus cut down on that expenditure by a bit.) At present, you will have to find a way to prove that your marriage is real and certified. If you run into trouble, you may wish to go to the local

CalPERS office in person and tell the person on the other side of the counter just what the difficulty is. For some time, CalPERS then has done an e-mail follow up after that first interview—and this will give you access to a person who will respond to your problem for as long as that takes.

6. **Inflation.** CalPERS for many years has offered a 2% increase per annum in your monthly award, in response to inflation year after year. In recent years this has been adjusted downward for many persons, in response to lower inflation as a result of the Covid calamity. You will have to get used to this, I'm afraid.

7. **Long Term Care.** Stay current on the evolving policies for long-term health care plans. *The Reporter* will have discussions of these plans in coming issues.

8. **Advice.** There are several members of CSU-ERFSA who can advise you on retirement difficulties if you want to call on persons with experience. Any advice you receive will be given with scrupulous care and perfect confidentiality—now and in the future. Call the office at: 818-677-6522.

# AROHE: Association of Retirement Orgs. in Higher Ed.

By Joan Merdinger, San Jose State University ERFA

The Association of Retirement Organizations in Higher Education (AROHE) champions transformative practices to support all stages of faculty and staff retirement, their mutually beneficial engagement, and continuing contributions of retirees to their academic institutions.

AROHE assists in the ongoing development, rejuvenation, and creation of campus-based retirement organizations (ROs) through research on retirement; compilation and distribution of best ideas, practices, and programs; and consultation. AROHE has 100+ member organizations and touches more than 100,000 individuals who have retired from academic employment. One of AROHE's most vital functions is to nurture innovation in academic retirement through webinars, conferences, and collaboration. AROHE's Newsletter, AROHE Matters, helps disseminate information to members and

non-members.

The upcoming virtual AROHE Conference, titled "Re-Imagining Retirement: Let Us Boldly Go..." will be held on October 12-14, 2021. Keynote speakers Louise Aronson, MD, acclaimed geriatrician and author of the bestselling *Elderhood: Redefining Aging, Transforming Medicine, and Reimagining Life*, and Jean Accius, PhD, Senior Vice President for Global Thought Leadership at AARP, will focus their presentations on resisting agism and re-imagining retirement as a time of purpose for elders everywhere. In addition, the conference will focus on the post-pandemic future of academic retirement organizations, highlighting the innovative ways such organizations are able to sustain social and intellectual engagement as well as offer service to local and global communities. Organizational members of AROHE will be able to attend the confer-

ence at reduced rates.

AROHE disseminates best practices that answer the challenges of academic retirement in addition to creating lasting goodwill among active faculty, administrators, staff and retirees, with benefits for retirees, the university or college, and the community.

Please go to the AROHE website at <https://www.arohe.org/> to discover more information about the benefits of joining. For an organization with an annual budget under \$50,000, the dues are a modest \$120 yearly. For individuals, the cost is \$60 per year.

\* The author is a board member of AROHE

## Willamette Valley Vineyards Discounts

**Calling all CSU-ERFSA wine enthusiast members —  
we have an exclusive offer just for you!**

Enjoy classic Oregon wines from Willamette Valley Vineyards with an exclusive member discount! Use coupon code **ERFSA10** at checkout and you'll receive 10% off your wine purchases. Enjoy complimentary UPS Ground shipping on purchases of \$150 or more when shipped to a single address in the continental US. Offer selected at check-out. Excludes AK, AL, DE, HI, IN, KY, MS, NH, NJ, UT and WV.

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**If interested, please email [wineclub@wvv.com](mailto:wineclub@wvv.com) or call 503-588-9463 and let them know you're a CSU-ERFSA member to receive this special offer.**





# Public Sector Retiree Health Benefit Prefunding in CA

By John G. Kilgour, CSU East Bay

Whereas California has prefunded its public-sector pension plans for decades, it has only recently begun to set aside money to prefund retiree health benefits. Such benefits are also known as “other post-employment benefits” (OPEBs). The terms are used interchangeably. OPEBs include healthcare and dental care and sometimes life insurance.

Until recently, information about unfunded OPEB liabilities was buried in the notes of financial statements and was much less visible than those of pension plans. That has changed.

State and local government benefit plans are regulated by the Government Accounting Standards Board (GASB). GASB statements 43 and 45 (effective 2008) were replaced by GASB 74 and 75 in 2016 and 2017 respectively. The new rules require that information on the funding of OPEBs be made readily available for anyone to see. And what we saw was shocking!

Before 1989, an employee only had to work for the state for five years to become eligible for retiree health benefits for life. That was a ridiculously generous benefit. For employees hired after January 1, 1989, the requirement was changed to 50% vested after 10 years of service, increasing by 5% per year until fully vested after 20 years. GASB 74/75 changed that to 50% vested after 15 years and 100% vested after 25 years.

Another provision of the new rules was to get rid of the “anomaly” of State of California and CSU retirees receiving a more generous benefit formula after they retired than they had when working. In 1974, when the benefit formula was changed from a dollar amount to a percent of premium, the benefit formula was set at 100% for the employee/retiree and 90% for one dependent. In 1991, the state changed the 100% / 90% formula for active employees to 80% or 85% (depending on collective bargaining agreement) for individual or family coverage. However, for some reason, the 100%/90% formula was retained for state and CSU retirees.

As of 2020, actuaries estimated the state has an OPEB liability of \$86.5 billion and

OPEB assets of \$874.3 million. That gives a funded ratio (assets ÷ liabilities) of .01 or 1%. It was estimated that if no action is taken, California’s unfunded OPEB liability—now termed “net fiduciary position”—is expected to reach \$300 billion by 2047.

Under a plan championed and signed into law by then Governor Jerry Brown, California’s unfunded OPEB liability is projected to be zero by 2044.

The plan requires active employees to pay for half of the “normal cost” of OPEB benefits each year. Normal costs are the cost of benefits earned that year. The public employer will pay the other half. The state and other agencies will continue to pay for the health benefits for current retirees (Yeah!) and a portion of the unfunded OPEBs on a pay-as-you-go basis.

Employer and employee contributions are to be deposited in the (preexisting) California Employers Retirement Benefit Trust (CERBT) administered by CalPERS.

The CEBRT does not separately account contributions for individual employees or retirees. All contributions made by employers and active employees are held as assets of the participating public employers. Contributions made by employees before becoming vested may not be withdrawn. Thus, some short-term former employees will have contributed to a retiree health plan from which they will not benefit. Earnings on invested assets accrue to the CEBRT fund.

Participating public employers choose from among three CEBRT investment strategies and risk levels as follows:

Asset Class Target Allocations	Strategy 1	Strategy 2	Strategy 3
Global Equity	59%	40%	22%
Fixed Income	25%	43%	49%
Treasury inflation-protected securities	5%	5%	16%
Real Estate Investment Trusts	8%	8%	8%
Commodities	3%	4%	5%

The rules of the CEBRT are (1) employee contributions are mandatory, (2) the rate

of contributions within a bargaining unit must be uniform (though they may vary among bargaining units) and (3) no cash outs of employee contributions are allowed.

The state of California (including the CSU) and most of the 550 participating public agencies have chosen Strategy 1. As of February 28, 2021, assets under management in CEBRT Strategy 1 were \$11.8 billion (82.5%); in Strategy 2, \$1.7 billion (11.9%); and in Strategy 3 only \$795 million (5.1%). Total contributions were \$14.3 billion. Clearly, most of the decision makers are not risk averse.

California has adopted a well-thought-out plan to eliminate its retiree health-care unfunded liability by 2044. That’s 23 years from now. The legislated employee contributions are pretty secure. The anticipated returns on investments of an average of 6.2% are reasonable, at least they were before the COVID-19 pandemic began. However, state and local government contributions are less certain.

We are now in a recession and there will be other recessions over the next 23 years in which tax revenues will decline and government costs will increase. That could reduce employer contributions.

Even though they have chosen Strategy 1, as of this writing, the State of California and the CSU have apparently made no contributions to the CERBT. They are not on the list of the 550 CEBRT contributors. Why not? Am I missing something?

Also, if I am right about the State and the CSU not contributing to CEBRT, and if they were assumed to participate in the

program, that could be a problem.

# CA Counties a Hodgepodge in Vaccinating Seniors

By Jenny Gold, Kaiser Health News, April 2021

Even as California prepares to expand vaccine eligibility on April 15 to all residents age 16 and up, the state has managed to inoculate only about half its senior population — the 65-and-older target group deemed most vulnerable to death and serious illness in the pandemic.

Overall, nearly 56% of California seniors have received the full course of a covid vaccine, according to the latest data from the federal Centers for Disease Control and Prevention. That's about average compared with other states — not nearly as high as places like South Dakota, where almost 74% of seniors are fully vaccinated, but also not as far behind as Hawaii, which has reached 44%. The data, current as of early to mid-April, do not include seniors who have received only the first dose of the Pfizer-BioNTech or Moderna vaccine.

But California's overall progress masks huge variations in senior vaccination rates among the state's 58 counties, which largely are running their own vaccine roll-outs with different eligibility rules and outreach protocols. The discrepancies notably break down by geographic region, with the state's remote rural counties — generally conservative strongholds — in some cases struggling to give away available doses, while the more populous — and generally left-leaning — metropolitan areas often have far more demand than supply.

In San Francisco Bay Area counties like Marin and Contra Costa, for example, more than two-thirds of seniors are fully vaccinated. Meanwhile, in the far northern reaches of the state, encompassing some of California's most dramatic and rugged terrain, rural counties like Tehama, Shasta and Del Norte have fully vaccinated only about a third of senior residents, according to the CDC data.

"We definitely share one thing in common and that is that we have a fairly high percentage of people who are vaccine hesitant. And that even spreads into the seniors," Dr. Warren Rehwaldt, health officer for Del Norte County, said of the Northern California counties with relatively low vaccination rates. Del Norte, which is 62% white and voted solidly for Donald Trump

in the 2020 election, has vaccinated 36.6% of residents age 65 and older.

The county, population 28,000, has spotty internet service, leaving the health department reliant on phone appointments for its twice-weekly clinics, which have the capacity to give out 300 doses in a day. "I don't think we have filled any of them completely, and they are tapering off," Rehwaldt said. Often, 100 or more appointment slots go unused, even after the county expanded eligibility to age 50 and up. "We expected that, but we didn't expect it this fast," he said.

Every Thursday morning, Rehwaldt joins a local public radio broadcast to encourage people to get their shots, and the department regularly airs public service announcements. "But it's a really high hurdle to overcome serious misgivings about the vaccine itself," Rehwaldt said. Asked what resources might help bolster vaccination rates, Rehwaldt said he'd opt for a mobile van to travel to remote areas of his county. But moments later, he sighed and said he wasn't sure a van would help much after all. "What kind of resources are going to overcome hesitancy? It's not a resource problem," he said.

Shasta County, whose population is about 80% white and voted in even stronger numbers for Trump, is also struggling to reach the 65-plus group, with just 36.6% of seniors fully vaccinated. Public information officer Kerri Schuette acknowledged health workers were encountering some hesitancy among residents but said their efforts also were hampered by early supply issues.

On the other end of the spectrum are counties like Marin, a largely suburban and affluent stretch of communities just north of San Francisco where 71.4% of seniors are fully vaccinated.

Farther south, in California's agricultural Central Valley, Fresno County falls somewhere in the middle on vaccination rates. About 54% of seniors 65-plus are fully vaccinated, just under the state average. Just more than half the county's residents are Latino, many of them farmworkers. And about a fifth of the population lives in poverty, which presents its own hurdles to

a vaccination campaign.

There are community pockets that have not engaged with the county health system, meaning health officials are coming up against vaccine hesitancy and distrust, added Joe Prado, community health division manager in Fresno County. "Our health literacy is nowhere near where it should be, and now there's a digital literacy problem, too," he said. "We're trying to deal with all this in the middle of a pandemic."

At this point in the campaign, Prado said, most seniors eager for the vaccine have received at least an initial dose: "The final 25% is going to be the most resource-intensive, the most difficult to reach." Dr. William Schaffner, an infectious-disease specialist at Vanderbilt University, calls this public health's "low-hanging fruit phenomenon." As the proportion of people who are vaccinated grows, he said, "we'll have to work proportionally harder to keep advancing these numbers, because the eager beavers go first." In rural counties from California to Tennessee, he added, supply is already outpacing demand.

So far, just more than 75% of seniors in the U.S. have received at least one dose of vaccine, according to the CDC.

"You can look at that as the glass is half-empty or half-full," said Michael Osterholm, director of the Center for Infectious Disease Research and Policy at the University of Minnesota, during a recent episode of his weekly podcast. That still leaves more than 13 million seniors unprotected despite facing the highest risk of death; 8 in 10 deaths from covid reported in the U.S. have been among adults 65 and older.

It is crucial, Osterholm said, that states continue to direct efforts toward reaching and vaccinating vulnerable seniors who are homebound or hesitant.

"When we say we're going to open up eligibility to everybody 16 or 18 years and older, that seems like a victory," he said. "In many states, that is an admission of defeat."

## Additional Useful Websites

(Continued from page 6)

Prevent Falls in Older People.” nih: [newsinhealth.nih.gov](https://www.newshealth.nih.gov). “Prevent Falls and Fractures.”

nia: [nia.nih.gov](https://www.nia.nih.gov). “Prevent Falls and Fractures”

[hello@BetterHealthWhileAging.net](mailto:hello@BetterHealthWhileAging.net). Thanks for this to Professor Rick Schulte of SDSU.

KFF.org—the Kaiser Family Foundation. Thanks for the information go to Prof. Ted Anagnoson of Cal State Los Angeles.

See also: Levitin, Daniel. *Successful Aging*. New York: Penguin Publishing Group, 2020.

Please suggest and send additional sites for the topic Beneficial Advice for the Aging to: [donahue\\_thomas@ymail.com](mailto:donahue_thomas@ymail.com)

## The Legalities of Covid Vaccinations

As the vaccine rollout continues, a key question is whether and how far governments and employers can go to require the public and workers to get vaccinated. A new Kaiser Family Foundation issue brief explains the legal basis for vaccine mandates and what limitations might apply. See <https://bit.ly/3hhmg7W>

KFF’s COVID-19 Vaccine Monitor shows that while a growing share of adults have gotten vaccinated or intend to as soon as possible, a small but persistent group (7%) say they would only get vaccinated if required to do so.

It remains unclear if the federal government has the authority to issue a general vaccine mandate, though it is also considered unlikely such a broad mandate would be sought for COVID-19. The authority for general vaccine mandates at the state-level to protect public health has been well-established since the 1905 case, *Jacobson vs. Massachusetts*. No states have a COVID-19 vaccine mandate in place, as of April 5, 2021.

Some employers have instituted COVID-19 vaccine mandates in the context of health care settings, and universities and colleges are starting to do so for students, though these efforts do not yet seem to be widespread. At the same time, some states are considering legislation that would prohibit an employer’s ability to create a vaccine mandate.

## In Memoriam

**Chico** – Ladd L. Johnson  
John Sutthoff

**Dominguez Hills** – Judith Chodil  
L. Danette Dobyns

**East Bay** – Beatrice O. Pressley  
Virginia Foote Ireys Anderson  
Jack E. Conner  
Harry M. Overline  
Pamela S. Reuling  
Thomas J. Tomanek

**Fresno** – Catherine D. Hopson  
Robert B. Van Galder

**Fullerton** – John (Jack) Bedell  
Claris E. Jones  
Timothy Lancey  
Iva D. Ross  
Anita I. Tyra

**Humboldt** – Pearl M. Oliner  
Thomas D. Price

**Long Beach** – Leander Kelter  
Edward Karabenick  
John C. Kimura

**Los Angeles** – David R. Perrott  
Annette Ehrlich

**Sacramento** – Dan Decious

**San Diego** – Lowell J. Burnett  
Thomas L. Gillette  
Gerald K. Hammer

**San Jose** – Mae Stadler

**San Francisco** – R.G. Geisler  
Elizabeth C. Snortum (Associate)

**San Luis Obispo** – Jon M. Ericson  
Y. Leon Maksoudian

**Stanislaus** – Steve D. Grillos

## Chancellor Castro Speaks to State Council

(Continued from page 1)

receptive to ideas from retirees on how to improve the CSU.

Turning to the state of the University: applications remain high; student numbers are steady; and student success rates are improving. The Chancellor and the Board of Trustees were impressed at how the faculty converted 80,000 courses to virtual instruction in 2 weeks, and accompanied that with professional development in on-line teaching. The equity gap is still of concern. A new Graduation Initiative 2025 committee with substantial faculty representation will have this as a priority. The budget outlook is improving and the system is seeking increased funding above the Governor’s budget for 2022 as well as a massive investment of \$1.2 billion for infrastructure restoration. At the federal level the CSU is lobbying for full restoration of Pell student grants.

The CSU is expected to return in Fall 2021 to primarily “face-to-face” instruction with appropriate attention being paid to personal safety.

In an extended question period the Chancellor was asked to help CSU-ERFSA to get contact information for retiring staff members, and he agreed to work on this. Requests were made for vaccine clinics on all CSU campuses; hiring more full-time faculty; re-setting the “tenure clock” for probationary faculty; and increasing Zoom time limits for retiree groups.

In other State Council business, the council approved the slate of nominees from the nominations committee, including Barry Pasternack (Fullerton), for president; Tom Donahue (San Diego), for vice president; Bernadette Cheyne (Humboldt), for secretary; and Sue Holl (Sacramento), for treasurer.

State Council delegates elected for two year terms are: David Quadro (Fresno), Henry Reichman (East Bay), and Ralph Huntsinger (Chico).

State Council delegates elected for three year terms are: David Kann (San Luis Obispo), Sherry Keith (San Francisco), and Merry Pawlowski (Bakersfield).



**CALIFORNIA STATE UNIVERSITY  
EMERITUS AND RETIRED FACULTY  
AND STAFF ASSOCIATION**

**The Retirement Center  
18111 Nordhoff Street  
Northridge, CA 91330-8339**

**Address Service Requested**

**<https://www.csuerfsa.org>**

Have you moved? If so, please report your new address to the CSU-ERFSA office at the above address.



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

12

CSU-ERFSA Reporter June 2021

**2021 Research Grants  
Award Program**

CSU-ERFSA grants are available to members to support their research and creative projects. The small grant program is competitive, with past awards ranging from \$100-\$2,000. Grant applications and guidelines can be downloaded from the CSU-ERFSA Grant Awards Program web page, by calling the CSU-ERFSA office at (818) 677-6522, or, by emailing your request to [csuerfsa@csun.edu](mailto:csuerfsa@csun.edu).

Applications for the 2021 competition are due in the CSU-ERFSA office no later than October 31, 2021.

Grants should be in accordance with one of the following goals:

- Scholarly research on issues important to the retiree,
- Research that contributes to the quality of life of the retirees in the CSU,
- Research pertaining to the retirement concerns within the CSU, and/or
- Research and creative projects that contribute to a given academic discipline.

See the website for a fuller explanation.

**CSU-ERFSA  
Calendar of Events**

**August 10, 2021 - 1 to 4 p.m. Summer executive committee meeting on Zoom.**

**August 27, 2021 - Ballots for the two Member-at-Large seats on the CalPERS board of administration to be mailed to all CalPERS members. Ballots due back by September 27, 2021.**

**October 2021 - Fall State Council meeting. Exact date and whether to be held in person or on Zoom not determined as yet.**

**October 31, 2021 - (yes, Sunday!) CSU-ERFA Foundation research grant applications due.**

If you are reading *The CSU-ERFSA Reporter* online and are **not** a member, welcome!

We are glad you are here.  
However, we very much need more members.

Please consider joining our organization. See "Membership Information" at <https://www.csuerfsa.org>