



November 2021

Publication of the California State
University Emeritus and Retired
Faculty and Staff Association
<https://www.csuerfsa.org>

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Legislative Report: A Disappointing CalPERS Election

By Robert Girling, CSU-ERFSA Legislative Director

California Public Employees Retirement System (CalPERS) board member Margaret Brown, known for her aggressive questioning of the pension plan’s investment policies – and of its top management – has been defeated in her bid for a second term. She ran as a team with Tiffany Emon-Moran against David Miller and Jose Luis Pacheco. CSU-ERFSA and the Retired Public Employees Association endorsed both Brown and Emon-Moran, but both were defeated.

Pacheco and Miller’s candidacy received an estimated \$500,000 in financial support from the powerful SEIU union. Pacheco will join the board and Miller will start his second four-year-term on January 16, 2022.

Pacheco is a SharePoint developer and administrator who creates and configures Microsoft SharePoint websites for the San José-Evergreen Community College District. Miller is an environmental scientist at the California Department of Toxic Substances Control. Only about 10% of CalPERS more than 2 million retired and active members from state and local governments and school districts voted in the month-long elections.

According the industry publication *Chief Investment Officer*, “Brown was the only ‘no’ vote at September’s meeting when the CalPERS board approved [CEO Marcie] Frost’s base salary of \$534,689 and an

(Continued on page 11)

Social Security: 2021 Is the Pivotal Year

By John G. Kilgour, CSU East Bay

For most CSU-ERFSA members, Social Security is a welcomed benefit on top of a relatively generous CalPERS pension plan. However, for over 40% of older Americans, Social Security benefits are the sole source of retirement income. Almost all of us have family and friends for whom Social Security is the only or main source of retirement income. Only 7% of retirees have income coming from three sources: Social Security, a pension plan, and savings (such as a 403(b) plan).

Social Security, more accurately the Old Age, Survivor and Disability Insurance (OASDI) program, almost went broke in the early 1980s. In 1983, the National Commission on Social Security Reform (the Greenspan Commission) made a number of recommendations to “save Social Security” that were quickly enacted into law. The “1983 amendments” advanced the effective date of the FICA-tax-rate and the wage-base increases enacted in 1977, gradually increased the full retirement age from 65 to 67, adopted federal income taxation of 50% of the OASDI benefit and directed it to the OASDI funds, and required all federal employees hired on or after January 1, 1983 to contribute to

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Help Wanted

Vacancy announcements for the positions of CSU-ERFSA Executive Director and Director of Health Benefits are on page 3.

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

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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. To contact the editor, email

tanagno@calstatela.edu.

From the President...

Dear Colleagues,

I hope you had a wonderful summer, and you and your family are doing well. We're not quite out of the pandemic, but things appear to be looking up. While the fall 2021 State Council meeting was held virtually, we are optimistic that we can hold in-person meetings in 2022.

State government has been busy dealing with curricular changes that affect our students. While we have long held the position that the curriculum is the purview of the faculty, there are times that it might be appropriate for the state to weigh in on matters, and these legislative changes may fall into this category. The legislative changes deal with lower division course numbering and ethnic studies.

In terms of lower division course numbering, there are two bills that impact this, AB 928 (<https://tinyurl.com/4karvz3j>) and AB 111 (<https://tinyurl.com/3db993vz>).

AB 928 will expand the scope of the ADT (Associate Degree for Transfer) program and require the CSU, UC, and CCC Academic Senates (working through ICAS, the Intersegmental Committee of Academic Senates of the UC, CSU, and CCC) to establish a single lower division general education pathway that meets the academic requirements necessary for transfer. The deadline for doing this is May 31, 2023, and if it's not accomplished, the respective administrations are charged with establishing the program. Unlike what often happens with the CSU, the bill calls for funding to community college districts for the costs associated with this bill. For more on this bill, see the Legislative Director's report on page 11.)

AB 111 requires the CCC and CSU to adopt a common course numbering system for the 20 majors that are in the highest demand. This bill will expand the C-ID program (<https://www.c-id.net>) and California will be joining 17 other states that have adopted or are planning to adopt such a program.

While the cynic in me suspects that a good part of the motivation for both bills is to save the state money, it is also clear that a well-defined transfer and articulation system will save students' time and money as they pursue their degrees.

AB 101 (<https://tinyurl.com/49zv33bw>) mandates that a student complete a one semester (or a full year) course in ethnic studies in grades 9 through 12 as a graduation requirement.

You may recall that despite opposition from the ASCSU, in August 2020, Governor Newsom signed into law AB 1460 (<https://tinyurl.com/pfj26xb4>) which called for the CSU to include a one-semester course in ethnic studies as graduation requirement.

There were several reasons for the opposition, not the least of which was the perceived legislative intrusion into our curriculum. As one of my CSU Fullerton colleagues commented at the time, "those who can't teach make laws about teaching." It is not apparent that the high school course requirement will obviate the need for students to take such a class as a CSU graduation requirement.

My best wishes to you and your family for the remainder of 2021. Stay healthy.

Barry

The Chemistry and Physics of Climate Change

CSU-ERFSA Webmaster Mark Shapiro, an emeritus physics professor from Cal State Fullerton, provided CSU-ERFSA members and members of the Fullerton affiliate an hour-long presentation on "Climate Change" via Zoom.

The presentation focused on the connection between basic, well-established laws of chemistry and physics and the changes we are seeing in our climate. The topics presented included the difference between climate and weather, the atmospheric greenhouse effect, climate models and how they relate to the basic science, and a comparison of actual climate data with the predictions of the science and the climate models.

The Zoom presentation was recorded and has been posted to YouTube. If you missed the live presentation, you may view the recording at <https://tinyurl.com/dvfx22wd>. Feel free to share the link with family and friends.

Vacancy Announcement

Executive Director (Part-Time Position)

CSU Emeritus and Retired Faculty and Staff Association

The California State University Emeritus and Retired Faculty and Staff Association (CSU-ERFSA) is a state-wide association devoted to addressing the concerns and protecting the rights and benefits of retired CSU faculty and staff. CSU-ERFSA has a membership of approximately 2,000 retired faculty and staff from the 23 CSU campuses and the CSU Chancellor's Office. For further information, visit www.csuerfsa.org

Qualifications: a) retired faculty or staff status from the California State University system; b) membership in CSU-ERFSA; c) three or more years of experience as a department chair or in a management position; d) skill in planning, organizing, and implementing long-range projects; e) experience in staff supervision, f) competence in oral and written communication; g) experience managing budgets; h) familiarity with governance and labor issues facing CSU faculty and staff; i) familiarity with issues affecting CSU retirees such as health insurance programs and benefits; and j) the ability to interact effectively with members.

The Position of Executive Director of CSU-ERFSA: The Executive Director implements the policy decisions of the State Council, the Executive Committee, and the Association's officers and is responsible for staff supervision and evaluation as well as the day-to-day operation of the central office. The Executive Director serves as an ex-officio non-voting member of all committees as well as the State Council; makes arrangements for the Fall and Spring State Council meetings, the Executive Committee and other committee meetings; and prepares and distributes written materials related to such meetings.

The Executive Director is responsible for maintaining appropriate accounting procedures and, on a quarterly basis or more frequently if directed by the Executive Committee or the President, will work with the Treasurer to report the financial status of the association to the Executive Committee. The Executive Director maintains liaison with affiliated retiree groups on each CSU campus, responding to requests for information or materials and encouraging activities of interest to retirees at the campus level. The Executive Director responds to inquiries from members, either by resolving their concerns or providing directions on how

to address those concerns. The Executive Director is responsible for maintaining an accurate database of CSU-ERFSA members and provides a listing to campus affiliates when requested.

The Executive Director together with the President negotiates agreements with external organizations and ensures that such agreements are being honored. The Executive Director follows up with the relevant parties for further action if needed.

This is a part-time twelve-month position and normally the Executive Director is expected to be in the office at least once per month.

Salary: The current CSU-ERFSA budget includes a monthly salary of \$1,500 plus a \$2,000 annual travel allowance. Additional benefits such as health insurance or pensions are not provided. Effective Date of Appointment is July 1, 2022: Initial appointment is for a two-year term, subject to renewal for an additional two years, based on satisfactory performance. (Note that CSU-ERFSA Policy requires that this position be advertised every four years. The incumbent Executive Director may be considered for reappointment as part of this process.)

Questions. To indicate interest in the position or ask questions about it, write Barry Pasternack at the address below.

Applications: Candidates should submit a cover letter, a current resume and the names and contact information of three professional references. Review of applications will begin on January 19, 2022. Applications received by this date will receive full consideration. Submit applications to: Barry Pasternack, CSU-ERFSA President, CSU-ERFSA Office, The Retiree Center - Mail Stop 8339, California State University, Northridge, 18111 Nordhoff St. Northridge, CA 91330-8339; or via email: csuerfsa@csun.edu.

CSU-ERFSA is an Equal Opportunity Employer and does not discriminate against persons on the basis of age, disability, veteran status, gender, marital status, national origin, race, religion or sexual orientation.

CSU-ERFSA Searching for a New Director of Health Benefits

David Wagner, Director of Health Benefits, has announced that after nine years of service he will be leaving the director's position in June, 2022. This volunteer position is an active member of the CSU-ERFSA executive committee and chairs the health benefits committee.

Duties include: participation in quarterly CalPERS meetings with state retiree organizations and seven CalPERS meetings a year with other stakeholder groups; attendance at periodic meetings with other state retiree associations and with CalPERS staff; may attend CalPERS Board of Administration meetings,

depending upon the agenda; participates in CSU-ERFSA executive committee and state council meetings.

This position is responsible for communicating important CalPERS health benefits information to CSU-ERFSA members primarily via a column in *The Reporter*, the quarterly newsletter of the association. This position also assists members with health benefits questions and/or problems either by contacting CalPERS staff directly or referring members to the appropriate CalPERS staff or publication.

State Council Meets by ZOOM - But Next Time?

By Harold Goldwhite, Executive Director

The State Council, the governing body of CSU-ERFSA, met by Zoom from 1 to 4 p.m. on Wednesday, October 20, 2021.

There were 38 participants with representation from most CSU campuses. President Barry Pasternack chaired the meeting. Reports from the CSU-ERFSA committees had been distributed prior to the meeting by email. The essence of many of these reports will be found in articles in this issue of *The Reporter*.

President Pasternack expressed the hope, shared by many participants, that the Spring 2022 State Council would be an in-person event, possibly at CSU Dominguez Hills on April 23 or 30.

The total amount available for awards in this cycle to CSU-ERFSA members for research, scholarship, and creative activities has been increased to \$6500. Proposals were due October 31, 2021.

Executive Director Harold Goldwhite plans to retire on June 30, 2022. Details of the position are printed on page 3 in this issue of *The Reporter*. Several members

lauded Executive Director Goldwhite for his leadership. (See article, p. 3)

Following the Treasurer's report there was extensive discussion of possible investment strategies for the association that might increase cash flow. The matter was referred to the ad hoc investment committee. It was suggested that this committee should include membership beyond the executive committee.

The state of the CalPERS long-term care program has been of concern to both the health benefits committee and many CSU-ERFSA members. A webinar on this topic drew over 200 attendees. The most current information is available on the csuerfsa.org website. David Wagner, chair of the health benefits committee for the last several years, plans to retire on June 30, 2022. (See article, p. 3).

At a time certain representatives of the Association's benefits partner AMBIA presented an overview of their programs for CSU-ERFSA members. The pandemic has greatly affected AMBIA's recruitment

activities for the association. However AMBIA representatives are ready to assist our members in improving their benefits, including long-term care.

Faculty Trustee Sabalius has been appointed to a third 2-year term. The Board of Trustees adopted a plan to improve compensation for campus presidents and is also committed to trying to get funding for better compensation for staff and faculty.

Recent legislation on transfer and on baccalaureate degrees from community colleges generated discussion among the Trustees, CSU-ERFSA's legislative committee, and the Academic Senate, CSU. These new laws will have substantial impacts over time on the operation of the CSU.

The CFA liaison reported that impasse has been declared in the bargaining process for the faculty unit (see below). The next step is arbitration.

CFA Report: CFA Dedicated to "Making Good Trouble"

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

Taking a page from recently departed Georgia Congressman John Lewis, the 93rd CFA General Assembly meeting was busy seeing that related organizations such as the chancellor's office are fully aware that our faculty union remains on the lookout for trouble that will fit their prevailing agenda of fighting racism and supporting social justice.

Once again, collective bargaining is at the forefront of all things, and now a third party is officially involved, as the State Public Employment Relations Board has declared an impasse between Chancellor Castro's team and the union. The matter now gets turned over to mediation, scheduled to begin November 4. At issue is a debate over salary and benefits, one feature of which would possibly reduce the FERP program from five to just three years. Union negotiators reject this thought entirely, in addition to the proposal that faculty only receive a one-year

bump in salary to compensate for two years of virus related extra work assigned.

Four resolutions passed the body congruent to CFA's core principles, several of which received enthusiastic and full-throated support. They include:

1. Strengthening mental health counseling centers on every campus to align to a minimum of a 1:1500 professional to student ratio.
2. Ensuring protections and safeguards against the lengthening shadows of police unions and their growing influences on all 23 campuses.
3. Fighting even harder against what CFA terms caste-based campuses, where lecturers, coaches and people of color, among others, face daily discrimination.
4. Condemning low-paid nursing home employment, where workers barely average minimum wage levels in the face of far increased risks of exposure to contagious

viruses.

There was further additional discourse about Chancellor Castro's style of leadership, characterized as lots of happy and comforting talk about key issues such as the Graduation Initiative, yet very little action in support of same.

Soles4Souls Shoe Drive?

Soles4Souls Shoe Drives - If your campus would like to collect shoes for the almost one billion folks on our Planet who lack them completely or have inadequate footwear, you can contact me at wblischke@csudh.edu. I will arrange to Zoom a PowerPoint explaining the shoe drive process. Or you can go on the Soles4Souls website for more information. There is free shipping for any shoes you collect thanks to Zappos. Given the pandemic almost everyone is cleaning out their closets!!
—Bill Blischke

Health Benefits: LTC Deadline December 13, 2021

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

Long Term Care Settlement Deadline December 13, 2021. If you are a member of the Class covered by the recent lawsuit (Wedding v. CalPERS) there is an important deadline approaching. A form was included in the material you received in the Notice of Class Action Settlement in August from the Attorneys representing the Plaintiff. If you do not return the form (postmark or electronic filing deadline of December 13, 2021) and do not opt out of the Settlement (one of the options on the form) you will be deemed to have selected the first option- you will receive a refund of your premiums and you will surrender your CalPERS LTC policy.

If you wish to continue coverage under your CalPERS LTC policy you must exclude yourself from the Settlement by selecting Option 3 on the Form and return the Form by the Deadline of December 13.

It is also important to remember that if you select option 1, either intentionally or by not returning the form, you must continue to pay your CalPERS LTC premiums until the Settlement receives Court Final Approval. You will receive these premiums back as part of the Settlement. The earliest Court approval date is June 2022.

Questions about your options? Cannot find your form? Please call 1-866-217-8056 or visit the Class Website at www.CalPERSLTCClassAction.com Do not call CalPERS about this; it is not

CalPERS Election Results

The election referred to on P. 1 had the following actual results:

Position A:

David Miller – 138,453 votes, 72.7%
Tiffany Emon-Moran – 52,117 votes, 27.4%

Position B:

Jose Luis Pacheco – 116,296 votes, 61.8%
Margaret Brown – 71,999 votes, 38.2%

The new term of office begins January 16,

(Continued on page 8)

involved with settlement administration.

Open Enrollment Closes. The CalPERS Open Enrollment period for changing health plans closed in mid-October. If you have changed plans the effective date of your new enrollment is January 1, 2022. Most transitions to a new plan are smooth, however, sometimes there are delays in the process. Check your inventory of prescription medicine to be sure you have enough to get you into January. Review standing orders for critical lab tests or for medical appointments scheduled for early January and consider rescheduling to December.

2022 Medicare Premiums, Part B. In November you should receive a letter from Social Security Administration (SSA) containing information on your Medicare Part B monthly premiums for 2022. Medicare recipients earning over certain income thresholds are subject to an income-related monthly adjustment (IRMAA) of their premiums. If you are subject to an IRMAA, you may be entitled as a CSU retiree or eligible dependent to receive a full or partial reimbursement of these higher premiums from CalPERS.

As of the print deadline for *The Reporter* CalPERS has not announced the specific process for seeking reimbursement. Typically, CalPERS updates their website with information on the IRMAA reimbursement process by early December. There is often an article in the CalPERS newsletter providing information and, last year, a letter was sent by CalPERS in December to those who received an IRMAA reimbursement for 2021.

The reimbursement program is the responsibility of the CalPERS Medicare Administrator's office. Past requirements include sending a complete copy of the SSA document to CalPERS. However, there was no deadline for submitting a reimbursement request. If you are only now discovering that you may have been eligible for reimbursements for prior years you can send the required documents to the CalPERS Administrator for a determination of eligibility.

Special Thanks. In an early start to riding the wave of the November spirit of thankfulness I send a bouquet of thanks to

the San Jose State Emeritus and Retired Faculty Association for their assistance in sponsoring the August webinar on Long Term Care. It was great that CSU-ERFSA was also a co-sponsor of the event. Over 220 participants logged in. Special thanks and another virtual bouquet to CalPERS for their support especially in securing answers to participants' questions.

CSU-ERFSA New Members

Dominguez Hills – Claudia Peyton

Fresno – Donnie Simmons

Fullerton – Owen Holmes,*
Thomas P. Klammer,
Christine Latham,
Constance Spenger**

Humboldt – Susan E. Marshall

Long Beach – Martin Fiebert,
Angelo Segalla,
Linda N.E. Maram

Los Angeles – Kathleen Hinoki

Pomona – James E. Becerra,
Jodye Selco

San Diego – Ron Josephson

San Francisco – Steve B. Leikin

San Jose - Baruch I. Saeed,
Bethany S. Shifflett,
Beth Von Till

SLO – Kevin B. Fagan

San Marcos – Maureen O'Connor
Dupont,
Gary L. Veale

Sonoma – Steven V. Winter

Stanislaus – David H. Lindsay,
Hanna B. Renning,
John Sarraillé

* Denotes lifetime member
** Denotes associate member

LTC: Finding LTC Facilities, The Need for LTC

By Alan Wade, Sacramento, and Ted Anagnoson, CSULA

Well, first, let us welcome you to our new column on long-term care issues. We will try to focus on long-term care both nationally and especially in California. Your columnists are Dr. Alan Wade, formerly CSU-ERFSA Legislative Director, and Ted Anagnoson, Editor of *The CSU-ERFSA Reporter*.

Finding Long-Term Care Facilities.

The Pandemic has shed a bright spotlight on the dangers that nursing homes and other long term care facilities present for far too many of their residents. Some of us have been at least dimly aware of these dangers for many years, especially if we have had the experience of serving as visiting advocates for family or friends. As abuses have come to public attention more frequently, greater media exposure is leading to a higher level of public awareness. Two useful articles on the topic, one from *Kiplinger's Retirement Report* (August 2021), the other from the *AARP Bulletin* (July/August 2021) are highly valuable for anyone facing a critical and often up-ending choice among long-term care options.

The Kiplinger item, "In Search of the Right Nursing Home," offers excellent guidance on making the right choice. Warning against spur of the moment decisions relying on a quick visit and an interview with marketing-oriented personnel, the article warns "don't go it alone." It offers practical advice, identifies "red flags" to look out for, and informs about how to get help.

Two websites are recommended: CARE COMPARE ([medicare.gov/care-compare](https://www.medicare.gov/care-compare)) for information about facilities certified by Medicare and Medicaid. (Keep in mind that the data are self-provided.) The Kiplinger article also recommends checking the "covid 19 track record" at ([Data.CMS.gov](https://www.data.cms.gov)). Look for the block labeled "COVID-19 Nursing Home Data."

Help (at a sometimes hefty price) can also be obtained from a "geriatric care manager" belonging to the "Aging Life Care Association," ([aginglifecare.org](https://www.aginglifecare.org)). They are especially helpful with complex post-hospitalization decisions.

The AARP article ("Battling for Safer, Fairer Nursing Homes") describes four law

suits in which the AARP Foundation is pitted against governmental regulatory entities and others on behalf of persons in residential care. The AARP website offers an overview of these and a range of other court cases.

The costs of long-term care suddenly loom large in the financial planning picture. Costs for higher levels of care in a private nursing home room approach \$10,000 per month. Facing costs that high, many of us would rather be taken care of at home. The arithmetic does not come out well. If your doctor recommends 24 hour care, and you contract with an agency licensed by the state, start your arithmetic calculation at, for example, \$30 per hour. You will find that the annual costs of round-the-clock care are, to say the least, daunting – far higher than care in the best of nursing homes, and sufficient to prompt a searching look at one's savings.

Some additional issues in home care need attention. More will follow. Meanwhile, tell us about your own thoughts and experiences.

Study of the Intensity and Duration of Long-Term Care Needs.

The most interesting study we have seen in some time came recently from the Center for Retirement Research at Boston College, headed by Dr. Alicia H. Munnell. It's a study that attempts to break down the need for long-term care by two variables, the intensity of the care and the length the care is needed. Entitled "What Level of Long-Term Services and Supports to Retirees Need?" the study uses two decades of data from the "Health and Retirement Study" to classify the severity of long-term service needs and estimate the probability of use of long-term care services for the age 65+ population. Length of care was divided into three categories: less than a year, one to three years, and longer than three years. Some retirees need only minimal care after an operation in a hospital, while others with dementia may need services for many years.

Severity of care was divided into four cate-

gories based on the Activities of Daily Living (ADLs). Those who need no support at all, those who need support with only the Instrumental ADLs (low intensity); those who need support with one ADL (medium intensity); and those who need support with two or more ADLs or dementia (high intensity).

The result of the two variables is the following table:

Retirees' Needs Depend Upon Intensity and Length of Care				
Duration of Care	None	Low	Medium	High
0-1 Years		8%	4%	12%
1-3 Years	17%	6%	4%	22%
3+ Years		4%	2%	22%
Numbers do not add to 100 because of rounding.				

Source: Center for Retirement Research at Boston College.

The table indicates that about 17% of the population does not use long-term care services, and another 18% of the population needs only a low intensity of care. The two categories total 35%, about a third of the age 65+ population. About a quarter, 22% plus 2%, use 3+ years of either medium or high intensity of services. The balance of the population uses medium or high levels of services for either 0-1 one year or 1-3 years, about 42%.

So the population is really bifurcated into two groups: about a quarter (22%) have a high intensity for 3+ years. And about a third, 35%, use relatively few services.

Sobering news indeed for those who have, and perhaps those who do not have, long-term care insurance. You can find the full study at <https://tinyurl.com/49t7dbnh> or look for the recent Paula Span ("The New Old Age," *The New York Times*) piece on the study.

Legislation. Next, we note that the governor signed five out of six reform bills

(Continued on the next page)

2021, the Pivotal Year for Social Security

(Continued from page 1)

Social Security. The amendments were a success. Social Security had been saved!

From 1984 through 2010 the program ran a substantial surplus. After 2010, its decline was masked by the interest paid to the Social Security Administration (SSA) each year through 2020. However, this was all smoke and mirrors.

The 1983 amendments did not address the demographic impact of the massive post-World War II Baby Boom generation. The leading edge of the Boomers (b. 1946) reached the Social Security early-retirement age of 62 in 2008 and full retirement age of 65 in 2011. About 10,000 Boomers per day have been retiring since then. This will continue until the last of the Boomers (b. 1964) retires around 2031 (1964 + 67). However, the OASDI funding problem will continue long after that as the Boomers continue to live and collect benefits.

As of 2017, life expectancy at age 62 was 20.1 years for men and 22.9 years for women. Thus, the average man retiring at age 62 will continue to receive OASI benefits until age 82 in 2037, and the average woman until age 84.9 about 2040.

The sum of annual surpluses during the period 1983 – 2020 was \$2.9 trillion and averaged \$84.3 billion per year. However, throughout the period, there was no actual money (assets) in the account other than in the sense that they – as the dollar – were backed by the full faith and credit of the United States.

By law, all OASDI revenue goes into the OASI and DI trust funds administered by the Treasury Department. Amounts not needed to pay annual OASDI benefits and expenses accumulated as surpluses of the Treasury. In return, the Treasury gave the SSA special nonmarketable certificates (IOUs). The Treasury pays the SSA interest on the amounts deposited with additional IOUs. The certificates are accounted as assets by the SSA and as debt by the Treasury. For the federal government's annual unified budget, it's a wash. They cancel out.

What has the Treasury done with all that money? Spent it, of course. What else could it do? The aggregate \$2.9 trillion in surpluses allowed the federal government to live beyond its means from 1983 to 2020. The OASDI surpluses masked a big chunk of the annual deficit.

With the OASDI surplus now gone, the federal government will have to offset it with increased revenue by raising taxes (unlikely), cut spending on other government programs (difficult), or borrow more from the public (likely). That will add to the national debt.

The part of the national debt held by the public grew by \$2.5 trillion under the two-term Bush administration (2001 – 2008), by \$6.6 trillion under the two-term Obama administration (2009 – 2016) and by \$3.2 trillion under the one-term Trump administration (2017 – 2020). As of the end of FY 2020, the debt held by the public was \$20.8 trillion, which is equal to 99.3% of GDP, the largest of any country in the world. Given the huge amount of spending thus far by the Biden administration (in response to COVID-19), it is likely to soar in the years ahead.

The SSA will start to redeem its IOUs from the Treasury beginning 2021 and will continue to pay full scheduled benefits until about 2035 when the OASDI funds are scheduled to become depleted. However, this is a bit fictitious. The \$3.7 billion surplus in 2020 was only an accounting device – a way to keep score. The current and impending deficits are also a bit fictional. They will morph into increased annual deficits and then into additional national debt.

Fundamentally, the OASDI program is – and has always been – a pay-as-you-go system. There never was any real money (assets) in the trust funds. It was spent as soon as it came in.

In my opinion, it is not necessary to fully fund OASDI for the next 75 years to comply with the fiction of the OASDI trust funds that emerged in the 1970s. It is only necessary to increase revenue or cut expenditures to the extent to bring the funds into balance in the relatively short run, say 10 years.

LTC Column

(Continued from the previous page)

responding to nursing home conditions in California. The California Advocates for Nursing Home Reform (CANHR) were thrilled. The Governor signed the following measures:

- SB 650 (Stern) The Corporate Transparency in Elder Care Act, requires nursing homes to submit annual consolidated financial reports so the public can see how its money is used.
- AB 849 (Reyes) restores nursing home liability of up to \$500 for each violation of a resident's rights, undoing a damaging California Supreme Court decision that nursing homes could violate as many resident rights as it wants for \$500.
- AB 323 (Kalra) gives a long-overdue inflationary boost to nursing home citation penalties and updates the standard for Class AA citations for violations that cause a resident's death.
- AB 1042 (Jones-Sawyer) establishes shared liability for entities that share ownership or control of nursing homes when specified penalties or fees are unpaid.
- AB 749 (Nazarian) requires nursing home medical directors to be certified by the American Board of Post-Acute and Long-Term Care Medicine within five years of the date of hire.

CANHR has more bills. They may well try again with AB 279, a bill that would have imposed a temporary, partial moratorium on eviction of nursing home residents during the COVID-19 state of emergency by halting involuntary transfers of residents to other skilled nursing and intermediate care facilities.

Either Alan Wade (alanwd9@gmail.com) or Ted Anagnoson (tanagno@calstatela.edu) would welcome your comments, concerns, or reactions.

Derived from: Kilgour, J. "The Social Security Program and its Funding Problems." *Journal of Total Rewards* (formerly *WorldatWork Journal*), 2021 Q3.

ASCSU Report: The Struggle to Repopulate the Campuses

By Jerald Schutte, CSUN, Emeriti Academic Senator

Late August ushered in a new semester for the CSU and with it the first meeting of the Academic Senate of the CSU on September 2nd and 3rd, 2021. With intentions in June to fully populate campuses in the fall and, therefore, a face-to-face meeting of the Statewide Senate, that directive was quickly dashed with the spike in COVID variants. As a result, repopulation efforts have reached no more than 30% on most campuses this semester. Moreover, the Statewide Senate continues online until likely spring of 2022.

The first day of the online Senate meeting was spent on reports from the various constituencies, including the chair, faculty trustee, and the academic affairs, faculty affairs, academic preparation, and fiscal and governmental affairs standing committees. These were followed that day and the next by reports from the administration (particularly Chancellor Castro, EVC Alva and AVC Storm) and Senate liaisons (CFA, CSSA, CSU-ERFSA, Alumni Council).

Three dominant themes arose from these reports and associated discussions. The first involved the struggle transitioning from fully online to the repopulation of campus face-to-face classes. This theme was punctuated by the first hour discussion of the September 2nd session where Senators spent time describing the various problems faculty have encountered on their campuses during this transition period, including vaccination issues and faculty being forced to attend face-to-face classes without their approval.

The second theme emerging from these reports and discussion involved follow-up to the Sacramento legislative bills passed or about to be passed (as of Sept 2-3, 2021). Of particular significance is AB 927, a bill sponsored by Assemblyperson Medina, allowing the Community College System to create up to 30 major offerings per year resulting in baccalaureate degrees. The ASCSU strongly opposed this bill, as it will have curricular, enrollment, transfer, and budgetary implications for the CSU. As well, AB 928, sponsored by Assemblyperson Berman, restructures the

Associate Degree for Transfer (ADT) program such that the required courses for transfer to the CSU or the UC have a “common pathway.” This creates a consensus problem between the CSU and UC, as well as requiring the reclassification of all course identifications (CIDs) in both systems. However, the most striking effect is to create a 16-person commission to oversee the ADT program, only three of whom are faculty members in the three systems.

However, both bills were signed into law by Governor Newsom.

The third theme emerging from these meetings is the potential for the state and CSU 2021 budget. AVC Storm reported that the 2021-22 projected \$52 billion state budget loss, suggested last year, became a \$75 billion surplus. As a result, the November budget request from the Board of Trustees will likely be in the approximate amount of a \$563 to \$754 million increase over last year, the largest in recent history, including \$200 million for employee salary increases, \$129 million in enrollment growth, and \$75 million for the Graduation Initiative 2025.

During the last hours of the meetings, the following commendations were approved and presented: 1) Interim EVC Fred Wood, 2) EVC Sylvia Alva, 3) AVC Luoluo Hong, and 4) Immediate Past President Catherine Nelson. Moreover, the following resolution was introduced and passed with first reading waiver: AS-3501 – “Request for Continued Accommodations and Flexibility in the Time of COVID-19 Pandemic.” Other resolutions introduced as first readings dealt with academic freedom, suspension of peer observations and student evaluations for AY 2021-22, changes in the math requirement for international programs, support for general education review standards for area F (ethnic studies), and support for the CSU education deans’ statement in support of sustaining faculty-driven and justice-focused pedagogies. These first reading resolutions will be brought forth for a vote during November’s meeting.

In Memoriam

Chico – Patricia M. Phipps

Dominguez Hills – James L. Cooper

Fresno – Karen T. Nishio,
John N. Tinker

Fullerton – Martha S. Vogeler

Long Beach – Russel E. Orpet,
M. Dora Polk (Mary D. Polk),
John R. Jung,
Tianwei Xie

Los Angeles – Frieda Stahl

Northridge – Bernice E. Colman,
Donald L. Rogoff

Pomona – David Levering,
Jack S. Price

Sacramento – Erwin L. Kelly

San Bernardino – Donna M. Ziebarth

San Diego – James Belasco,
Douglas A. Cargille

San Francisco – Robert N. Rogers

San Jose – Virginia Y. Cureton,
Irene H. Nakaji

Sonoma – William Babula

Stanislaus – James C. Hanson,
Gwenlyn K. Larsen,
Delo E. Washington

CalPERS Election Results

(Continued from page 5)

2022 and runs through January 15, 2026.

Over half the total voters voted during the week of September 17th, 107,687 of 196,170. Since the election was among all members of CalPERS, that means that about 2 million members received ballots for a participation rate of about 10%.

That rate is high compared with some CalPERS elections, where turnouts of 6% have been recorded in the recent past.

Pre- and Post-Retirement Concerns: More Specific Inquiries About Swallowing and Peripheral Neuropathy

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

In our discussions for this year in this column, we have explored the usefulness—and some limitations—of Google and the World Wide Web to help with information for problems of aging. For this last foray into the digital world for this year, we will use web resources to inquire about a couple of specific problems that aging brings: dysphagia and numbness of the feet and legs. We will see that using the web may be most useful for beginning an inquiry into medical matters, with the aim of scheduling a medical appointment as soon as possible afterwards.

For some of us there may come a time when a swallow of water or coffee quickly splashes around the inside of the mouth and winds up in the bronchus. What follows is rather more obnoxious than you might imagine at first: a person has the sensation of drowning, and may pitch forward, head lowered below the waist, with an attempt to cough out the liquid onto the floor. (This is all the more striking—not to say spectacular—when it occurs in public, or on more than average formal occasions.) This disorder is called dysphagia, and you will find it discussed after the Google search “What causes difficulty in swallowing in aging persons?” You may find the difficulty quite disconcerting.

The age-related problem in dysphagia is this: the upper and lower sphincter muscles in the esophagus may weaken in time. When that happens, the passage of food down the esophagus is slowed and in some instances the food may temporarily stop inside the downward passageway. Any responsible website will advise you to see your doctor, where you will learn certain techniques to control this disorder: you will be told to drink slowly, to take small sips, to bend your head downward with your chin directed to and tucked into your throat as you swallow, and to avoid bending over or lying down after eating. You also will be told that it may be necessary to have a film made after you ingest some barium, in order to have an x-ray of your swallowing, and, you may need to have an endoscopic inquiry done with a tiny camera on a wire which is directed down your nasal passage into your stomach. If it is the case that you could use some training

to strengthen the sphincter muscles in the throat, here is a useful source: napacenter.org/swallow-strengthening-exercises. But here is the hard truth: dysphagia can have diverse causes, and it can be quite serious. A person with this discomfort must not delay getting medical analysis and help.

A second nagging difficulty is peripheral neuropathy of the feet, particularly that feeling of numbness that can cause you to lose your balance when you are standing in the bathtub. The immediate difficulty as one stands there is this: in losing your balance you may shift your feet suddenly and then your balance really does tip awry, with the risk that you fall through the shower curtain and hit the bathroom floor. At the outset you might try these Google prompts: “What is neuropathy?” and “How is neuropathy of the feet treated?” The response will show that there are numerous causes of neuropathy, with a large number of vendors advertising and offering various treatments for the disorder.

Because neuropathy feels like some combination of loss of sensation from nerve damage together with a circulation problem, there are various ways to proceed from the outset. Of course you must see a medical specialist, because considered broadly peripheral neuropathy can be present not just from aging, but also from vitamin B-12 deficiency, diabetes, alcoholism, kidney or liver disease, or even hypothyroidism. In fact there is a direction of analysis showing that neuropathy is present when one has digestion difficulties like those mentioned just above with dysphagia: there can be difficulty swallowing in neuropathy, as well as constipation and also gastroparesis, in which the stomach empties too slowly. (Consult through Google the discussions of autonomic neuropathy by Stanford Health and the Mayo Clinic.) But concerning difficulty with the feet only: you might be prescribed relief with Gabapentin or Neurontin, or perhaps just ibuprofen or aspirin. And exercise and diet can help, together with relief through ointments (some recommend massaging the feet with Vicks Vapo-Rub!) Your doctor will offer alternatives for your particular

problem. But it is imperative that you act quickly: recall the earlier advice in this column that aging people are at high risk for falls, and a person must be constantly cautious and alert to any sense that something is going wrong.

The Society for Peripheral Neuropathy (<https://www.foundationforpn.org/>) has a number of documents and presentations that are useful and interesting for those who suffer from neuropathy.

For reactions and questions, please write the chair of the Pre- and Post-Retirement Concerns Committee at donahue_thomas@ymail.com.

CSU-ERFSA Committee Members

Grants. Marshelle Thobaben (HU) Chair; Don Wort (EB), George Diehr (SM).

Legislative Affairs. Robert Girling (SO) Chair; Ted Anagnoson (LA), David Elliott (SJ), Robert Cherny (SF), Henry Reichman, (EB).

Health Benefits. David Wagner (SA), Chair; Marshelle Thobaben (HU), Robert Wilson (SJ), Alan Wade (SA).

Membership. Edward Aubert (ST), Chair; Ken Fulgham (HU), Vice Chair (alternate Bernadette Cheyne (HU), Carol Riley (LB), Diana Guerin (FU).

Pre- and Post-Retirement. Thomas Donahue (SD), Chair; Donald Gerth (SA), Ralph Huntsinger (CH), Harry Sharp (SLO), Jonathan Karpf (SJ).

Publications Committee. Ted Anagnoson (LA), Chair; Judson Grenier (DH), Iris Shah (NO), Mark Shapiro (FU), vacancy.

CSU-ERFSA is always looking for members to serve on committees. If you are interested in serving, please write to President Barry Pasternack at bpasternack@fullerton.edu.

Fall/Winter Reading Recommendations

By Sherry Keith, San Francisco State University

The Lost Girls of Paris, by Pam Jenoff (Park Row Books, 2019). *The Lost Girls of Paris* is an historical thriller that you won't be able to put down once you get to page two. Though fictional, the author has meticulously researched her topic: young women who were trained by the British Special Operations Executive created to train counterintelligence agents during the later years of World War II. In this case, Jenoff has fashioned female characters drawn into the web of special operations.

The novel chronicles Eleanor, Grace, Marie, and Josie's involvement with the SOE. Eleanor is secretary to the director of SOE, peeling back the onion skin of this top-secret operation both during and immediately following the war's end. Young female operatives, totaling twelve, to be sent to France during the Nazi occupation, are selected for their bilingual skills (perfect French and English) to pass for naive young women. Each receives intensive counter intelligence training in England before being air dropped in the dark of night in an empty field near a small village outside Nazi occupied Paris. They learn how to set up a secret code/communication system to convey immediate information on the enemy's more recent movements. Their role is to transmit information about the Nazis as well as the resistance movement within France.

When in 1946 Grace Healey finds an abandoned suitcase in Grand Central Station, she opens the suitcase to reveal a dozen photographs, each of a different woman. She discovers that these are photos of female secret agents sent behind enemy lines during World War II. This leads her to the story of the brave women who risked all to fight the Nazi terror. Each of recruits has her own story, personality, and reasons for joining the force. The writer tells their stories with respect and compassion. As a reader, I was constantly on edge for her safety, wondering what would happen to each woman on the next page.

If you're trying to kick a two coffee wake-up-habit to start the day, I highly recommend *The Lost Girls of Paris*.

The Novel Habits of Happiness, by Alexander McCall Smith. *The Novel Habits of Happiness* is the tenth novel in the author's Isabel Dalhousie series. I admit to not having read the previous nine, but I did read all novels in *The No. 1 Ladies Detective Agency* series and loved them. So, when I found *The Novel Habits of Happiness* in a Little Library near my house, I grabbed it. I'm not drawn to Alexander McCall Smith's (hereafter referred to as AMS) fiction for his literary genius. How could anyone who has produced eighty-eight pieces of fiction lay claim to master craft? Rather, I return to AMS' work for the ways in which he creates a protagonist of unquestionably good character like Isabel Dalhousie, who confronts a mysterious situation while plodding on with her real job as editor of a journal of philosophy.

Isabel, the professional philosopher, is easily drawn into any opaque screen of human difficulties without understanding exactly why. In *The Novel Habits...* she is urged by a close friend to meet with Kristen, mother of young Harry (six years old) who claims to have had a past life. Isabel wants to dismiss this as nonsense. She does not believe in reincarnation. At the same time, as a philosopher, she knows that a theory of reincarnation can neither be proved nor disproved.

Harry's descriptions of his past life family are so detailed that she takes pity on his distraught mother, also estranged from Harry's father, and decides to pursue this unnerving story told by a six-year-old in between editing articles for the *Journal of Applied Ethics'* forthcoming issue. She takes on an investigation with the help of her affable husband, Jamie, and four-year-old son by making a long car journey north of Edinburgh to the site where Harry claims to have lived with his past life family. This makes for an interesting road trip as well as a curious endeavor for an engaged intellectual like Isabel with which to embroil herself.

Why would a retired CSU-ERFSA professor want to read about Isabel's complicated yet comfortable life? This is a morality mystery. In our times, we could all use a bit more public morality and ethics as an antidote to the news. AMS is the master of

contemporary morality tales, which almost anyone except the most cynical can enjoy. If you don't read *The Novel Habits of Happiness*, you could sample one of the others in the Isabel Dalhousie series or try something from *The No.1 Ladies Detective* series, *The 44 Scotland Street* series, *The Corduroy Mansions* series, or something from *The von Igelfeld Entertainments*.

Homeland Elegies, by Ayad Akhtar (Back Bay Books, 2020). Ayad Akhtar is a Pulitzer Prize-winning playwright who treats the reader to a fabulous mixture of fact and fiction in this fictional memoir that tells the story of what it is like to be a Muslim in Trump's America. If you ever wondered what life is like for immigrants and their American-born children, this book will open that window. The book features a character named Ayad Akhtar who is purportedly the author, but not really. He has the author's job; he has the author's parents and family; he has the author's background, and he has the author's friends. But, we have no idea whether the experiences he recounts are his own or mere fiction. For example, was the author's father actually Donald Trump's heart doctor at one time? I found the story he tells about the fictitious Riaz Rind, a Moslem financier behind a multi-billion dollar hedge fund intriguing and informative of the ins and outs of high finance. He is perhaps modeled after the real life Pakistani-born financier, Arif Naqvi of the Abraj Group, and an alleged perpetrator of one of the largest corporate frauds in history. Akhtar captures the reality of his family's life through a variety of episodes told with elaborate detail. Akhtar is a master of dialogue, detail and description. His narrative exposes a nation in which debt has ruined lives; immigrants live in fear; where art, religion, academia and culture intersect, and everything is about money. The novel closes in Akhtar's talk on a college campus where a heckler who objected to his criticism of the US asks 'why you don't just leave.' Akhtar replies "I'm here because I was born and raised here....I don't want to be anywhere else....America is my home."

Code Breaker; Jennifer Doudna, Gene Editing and the Future of the Human Race, by Walter Isaacson (Simon and Schuster, 2021). When Jennifer Doudna was in sixth grade, she came home one day to find that her father had bought her a paperback titled *The Double Helix*.

(Continued on page 11)

Legislative Report: A Disappointing CalPERS Election

(Continued from page 1)

incentive award of \$143,590. Brown's 'no' votes against Frost began in 2018 after a controversy erupted over Frost's educational background. A CalPERS press release on July 16, 2016, when Frost was hired at the pension plan, said Frost was enrolled in a dual bachelor's/master's program in public policy at Evergreen State College in Olympia, Washington. Evergreen College officials later disclosed that no such program exists."

Brown, Emon-Moran, Pacheco and Miller all campaigned on ensuring the financial stability of CalPERS, though none gave specifics of recommended investments. CalPERS is approximately 71% funded.

In a closed session evaluation the CalPERS board of administration awarded Frost a \$143,590 bonus on top of her base salary of \$534,689.

The Board will be challenged to oversee investments that provide a solid return while achieving several objectives: not accentuating inequality, creating rather than killing jobs, and combatting environmental problems.

Two bills of relevance to CalPERS were signed by the Governor. The retirement policy omnibus, SB 634, has technical and clarifying provisions related to CalPERS. According to the Senate Labor, Public Employment and Retirement Committee, this is a technical housekeeping bill necessary to clarify existing provisions of law and eliminate obsolete or superfluous statutory references to ensure the efficient administration of the CalSTRS and CalPERS.

The second bill, AB 890, requires CalPERS and CalSTRS to report to the legislature on the gender and ethnicity of money managers. According to AB 890's author, "CalPERS and CalSTRS have combined assets of over \$700 billion but a relatively low rate of participation of emerging and diverse managers when compared to other state pension systems. It is clear that inherent inequities exist in how both systems select managers to invest the capital that they oversee. Due to a lack of transparency, the firms that are often excluded from participation are women and minority firms. The underrepresentation perpetuates the historic neglect and lack of

resources directed toward historically disenfranchised communities in California."

As noted in a study by Stanford researchers entitled "Race Influences Professional Investors' Financial Judgements," investments begin with asset allocators like CalPERS and CalSTRS and flow through the professional money managers they hire before taking root in companies and projects across society. Disparities in who manages assets is therefore reflected and reinforced throughout the economy as these managers decide how capital is distributed and where and in what it will be invested. By extension, the biases of the fund managers who are selected and the systemic underutilization of women and ethnically diverse managers play a significant role in the inequitable distribution of capital that has relegated entire communities to perpetual poverty, while others flourish through wealth creation and opportunities for upward mobility.

In addition, the Governor signed SB 4 into law. SB 4 advances digital equity and provides high-speed Internet access to more Californians. In addition, the Governor approved AB 1377 to provide affordable student housing at the CSU and UC systems.

AB 928, the Student Transfer Achievement Reform Act of 2021, is aimed at transforming the transfer process between the Community Colleges, the CSU and the UC systems. According to the author of AB 928, "Too many community college students hoping to find an affordable and achievable pathway to a four-year university instead are confronted with a maze of pathways and requirements that create confusion, lead to unnecessary unit accumulation, and too often lead to students dropping out before earning a degree....As California begins to recover from the pandemic, now more than ever, it is critical to increase degree attainment, improve time to degree, and close racial equity gaps."

AB 927 permanently authorizes the offering of baccalaureate degree programs at community colleges. The bill sets a limit of 30 BA programs that may be added each year. The most common benefit cited by students was the relatively low cost of attending the community college bachelor's degree programs. In a survey con-

ducted by the pilot program at 15 community colleges, 51% of respondents stated they would not have pursued a bachelor's degree if their community college program had not been offered.

With an historic surplus, legislative leaders passed, and the Governor signed, a massive budget for the CSU earlier this year. Faculty and student advocacy helped restore last year's \$299.1 million in budget cuts to the CSU and secured \$185.9 million in new funds.

Finally, at the Federal level, new Security and Exchange Commission rules will require most Nasdaq-listed companies to have or explain why they don't have at least two diverse directors and to publicly disclose certain diversity statistics about their boards on an annual basis. CalPERS supported this change.

Reading

(Continued from page 10)

Reading that book fueled her desire to become a scientist and eventually led her to play a central role in breaking the code of life. This is the story of an amazing scientist and human being, and at the same time someone who is humble, brilliant and deeply concerned about misuse of this technology. Yet it is also the compelling saga of how Doudna and a cast of researchers from around the world turned a curiosity of nature into a remarkable invention that has transformed medicine. *Code Breaker* explains the path of discovery of CRISPR, which stands for clustered regularly interspaced short palindromic repeats, into an easy-to-use tool that can edit DNA. The initial discovery was by Francisco Mojica of the University of Alicante who found bacteria with CRISPR sequence seemed to be immune from infection by a virus that had the same sequence. Doudna, UC Berkeley's leading expert on RNA interference, worked with her 2020 Nobel Prize winning colleague, Emmanuelle Charpentier, to explain and then apply this knowledge of CRISPR.

The book leaves us with a question: Should we engineer our own genetic future? I could not put down this captivating and informative book until I had read the last footnote.

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**Personal and
Professional**

Henry Reichman (CSU East Bay) has written *Understanding Academic Freedom*, published by Johns Hopkins University Press, October 2021. The publisher states that “academic freedom, long heralded as a core value of American higher education, may now be in as much danger as at any time the 1950s. But what is ‘academic freedom’? A value upheld for one’s supporters (but not one’s opponents) when discussing a polarizing controversy? Or a narrow claim of privilege by a professional elite, immune from public accountability?”

“In this concise and compelling book, Henry Reichman, who chaired the American Association of University Professors’ Committee on Academic Freedom and Tenure for nearly a decade, mounts a rigorous defense of academic freedom and its principal means of protection: the system of academic tenure. Probing academic freedom’s role in multiple contexts, Reichman draws on a wealth of historical and contemporary examples to offer the first comprehensive introduc-

<p style="text-align: center;">CSU-ERFSA Calendar of Events</p> <p>January 2022 — CSU-ERFSA Winter Executive Committee Meeting, tbd. Via Zoom.</p> <p>April 2022 - Spring State Council CSU-ERFSA Meeting, tbd.</p>
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tion to the concept in all its manifestations.”

**Frieda Stahl Dies, A
Giant on Campus and in
CSU-ERFSA**

Frieda Stahl (CSU Los Angeles), professor emerita of physics, died in October 2021 at the age of 99. She was a vigorous supporter of CSU-ERFSA for many years, a former chair of her campus academic senate, and vice chair of the statewide academic senate.

On the campus Emeriti Association, she was a perennial member of the executive

committee, vice president (1994-95), and president (1996-98). She also chaired its editorial board and was instrumental in making *The Emeritimes* an influential publication on campus.

At CSU-ERFSA she was a member of the executive committee, publications committee, and State Council for decades.

She joined the campus in 1958 as the first woman physicist in the department and was a fellow of the American Physical Society for her scholarly contributions in the history of ideas in physics, the history of condensed matter physics, and the history of women in physics. She was very active in encouraging women to major in science.