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Randy Cheek, Endorsed by CSU-ERFSA, In Runoff For CalPERS Board

The first round of the election for the CalPERS retired member seat on the Board of Administration is in: Yvonne Walker, former president of SEIU Local 1000, received 49.81% of the vote, just short of a majority; Randy Cheek, legislative director of the Retired Public Employees' Association and endorsed by CSU-ERFSA, received 25.83%, and Tim Behrens, endorsed by California State Retirees, won 24.36%.

The top two candidates move on to the runoff election, which means that retired members of CalPERS will choose between Cheek and Walker from November 4th to December 5th. Ballots will be mailed to all potential voters, as with the first round of the election. As in the past, eligible voters may vote on paper, by telephone, or on the

internet.

The turnout rate was high for a CalPERS election, where turnouts of 6% or 7% are not unusual. In this election, 112,000 retirees voted of about 650,000 eligible for a rate of just over 17%.

Cheek received about \$10,000 in direct donations, while Walker benefitted from \$100,000 in donations, including direct donations and donations from branches and members of SEIU. Independent expenditure committees also gave her heavy support, according to *The Sacramento Bee*.

CSU-ERFSA endorsed Cheek in the first

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From the President: A CalPERS Saga By Barry Pasternack, President, CSU-ERFSA, CSUF

Dear colleagues,

I hope this finds you and your family well. Things have been busy at CSU-ERFSA, and while not all issues that we have worked on have been immediately successful, we keep on trying. Of substantial concern have been the following two issues:

Fair Compensation for FERP Faculty Who Taught During the Pandemic. As you may be aware, a new contact agreement between CSU and CFA was ratified on February 3, 2022 (see Contract 2022-2024 - California Faculty Association (calfac.org)). One of the provisions of this agreement dealt with a one-time prorated payment of \$3,500 to faculty who taught during the 2020-21 academic year as compensation for the additional time and

effort associated with teaching during the pandemic. The contract stated that the amount would only be paid to **faculty unit employees participating in the Faculty Early Retirement Program if allowed under CalPERS rules and regulations**" (emphasis added).

When FERP faculty did not receive this compensation, the reason given was that CSU was advised by CalPERS that this was not permitted. However, as reported in May 2022 issue of *The CSU-ERFSA Reporter*, when I spoke with Andrew Harris of the division that deals with retired faculty compensation, Mr. Harris indicated that CalPERS had no issues with FERP faculty getting the additional

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

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- Thomas Donahue (SD) Vice President and Chair, Pre- and Post-Retirement
- Bill Blischke (Dominguez Hills) Past President
- Bernadette Cheyne (Humboldt) Secretary
- Sue Holl (Sacramento) Treasurer
- Mark Shapiro (Fullerton) Webmaster
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- Robert Girling (Sonoma) Chair, Legislative Affairs Comm.
- David Wagner (Sacramento) Chair, Health Benefits Committee
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- Ted Anagnoson (LA) Reporter Editor
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- Jerald Schutte (Northridge) Emeriti Academic Senator

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The *Reporter* welcomes submissions by members of CSU-ERFSA or other appropriate individuals of advertisements for academically oriented materials or services, to be printed at the discretion of the editor. The views expressed in the columns and articles in The CSU-ERFSA Reporter are those of the author, and not necessarily the views of CSU-ERFSA, its officers, or the editor. Editor's email: tanagno@calstatela.edu.

From the President...

(Continued from page 1)

compensation and one's pension would not be affected. When the CSU insisted that they did not have to pay the FERP faculty, I raised this with CalPERS again. The response I got this time was that Mr. Harris was in error, (and he refused to respond to my requests for further clarification). I was left with the thought that if CalPERS's own employees who work in the relevant division do not know the rules, how are faculty expected to understand the implications of this contract. Several attempts to seek further clarification from CalPERS were unsuccessful.

CSU-ERFSA passed a resolution calling on CFA AND CSU to support CalPERS in reversing their position and, while we did hear from CFA President, Charles Toombs, indicating support of the resolution, we received no response from the CSU. In my opinion, this is a shameful way to treat faculty who devoted most, if not all, of their professional careers to the CSU. The full article, "A Trip Down the CalPERS Rabbit Hole" can be found at: <https://tinyurl.com/yhja4922>.

Dental Coverage in Humboldt County.

We received complaints from retirees in Humboldt County that their dentists will no longer accept Delta Dental due to their reimbursement rates. The Chair of our Health Benefits Committee, David Wagner, contacted CalPERS seeking additional information and was informed that this program was run by the CSU and not CalPERS. When I called HR in the CSU, the person I spoke with said they were aware of the issue and that someone would get back to me. Hopefully, I will have some positive news for the next edition of *The Reporter*.

On a more positive issue, I have begun having conversations with a winery to allow our members to get discounts on wine for the holidays. If this pans out, we will announce it on the LATEST NEWS section of our website.

My best wishes to you and your family for a happy and joyous holiday and a healthy 2023.

Barry

CSU-ERFA Foundation Challenge Grant

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 December 30, 2022, 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/csuerfa-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 this up.

Welcome

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

Help Wanted

CSU-ERFSA is looking for two members for its membership committee, charged with devising policies to increase and maintain the membership of the association. The current offer of half-price dues for the first year of membership originated with the committee. If you have any interest in serving on this committee, contact Barry Pasternack, President, CSU-ERFSA, at bpasternack@fullerton.edu. If you have questions about the committee, contact Ed Aubert, the committee's chair, at edwardaubert@charter.net.

Introducing CSU-ERFSA's New Executive Director

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

As your newly selected Executive Director, I'm happy to report that my first few months in the position have been enjoyable and productive. Our memberships have increased in the past 3 months, and I'm pleased to announce that we have a new affiliate at CSU Channel Islands which now consists of approximately 16 members and counting.

In August I had a very productive meeting and CSU-ERFSA hosted lunch with retired faculty and administrators at Channel Islands to discuss and assist with plans for forming a new affiliate. Dan Wakelee has spearheaded this effort and has worked since our meeting to take the necessary steps to become an affiliate, and to encourage retired CI faculty to join CSU-ERFSA as well as the new local affiliate. I'm including a photograph of our lunch meeting with Channel Islands retirees (at right).

Since I began as Executive Director, I have signed more than 1,060 recruitment letters to newly retired faculty on all CSU campuses, and we have gained 47 new members in just the last three months.

I'm reaching out to all CSU campus



affiliate leaders to email me with your best practices for recruiting new members as well as the activities that you offer to your members – sharing this information can strengthen all our affiliates.

I would also like every affiliate to know that I am very willing to visit your campus, help host an event, or support you in any way that I can. I believe that face to face meetings with your retired faculty and staff is one of

the best practices for making CSU-ERFSA visible on your campus. Just reach out to me with suggestions about what I can do to help build your membership.

I look forward to the challenges the next few years will bring and hope that I can make a difference growing and strengthening our organization. You can reach me at mpawlowski@csub.edu.

Half Price Membership in CSU-ERFSA

CSU-ERFSA's half-price membership deal is continuing until December 31st of this year. Membership for any CSU retiree in CSU-ERFSA, the only association solely dedicated to supporting and improving CSU retiree benefits. To learn more about us, please visit our website at csuerfesa.org.

DETAILS: Send your check for this offer to CSU-ERFSA, 18111 Nordhoff Street, Northridge, CA 91330-8339 in the amount below. Your half-price membership will be valid for 12 months from the date it is received. Thereafter you will be billed at the normal rate.

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

From Robert Cherny, SFSU

Last year, the CSU-ERFSA grants committee provided me with funds to help pay for the cost of photographs for my biography of Harry Bridges. I'm very grateful to CSU-ERFSA for this.

For those of you who don't know about Bridges, he was the president of the Pacific Coast longshore workers' union from the mid-1930s through the late 1970s. He led three strikes that tied up ocean shipping for three months at a time, and he also led negotiations that protected his members' jobs at the same time that the union removed obstacles to the development of containerized shipping. He was born in Australia; federal immigration authorities on four occasions charged that he was a Communist and should be deported. Twice, when the initial decisions went against him, his appeals went all the way to the US Supreme Court. On another occasion, another appeal went to the US Supreme Court in a case involving freedom of speech.

The University of Illinois Press is offering a 30% discount on online purchases of the book until June 30, 2024. Go to <https://www.press.uillinois.edu/books/?id=c044748> to order and use code F22UIP to obtain the discount.

Individual Retirement Accounts (IRAs)

By John G. Kilgour, CSU East Bay

Many (most?) CSU retirees have Section 403(b) plans that supplement their CalPERS pensions. However, many have Individual Retirement Accounts (IRA) as a result of earlier, concurrent, or subsequent employment, a spouse's employment, and especially from rollovers from other retirement savings programs. Many of us have children and grandchildren who have IRAs too.

There are now five main types of IRAs: traditional, Roth, Simplified Employee Pensions (SEP), Salary Reduction SEPs (SAR-SEP), and Savings Investment Match Plans for Employees (SIMPLE-IRA). Traditional IRAs and Roth IRAs are established by individual employees. The remaining three are established by employers.

Traditional IRAs are the largest group. They were authorized by the Employee Retirement Income Act of 1974 (ERISA). 36.6 million U.S. households (28.2% of all U.S. households) have traditional IRAs. The second largest group is Roth IRAs, created by the Taxpayer Relief Act of 1997, with 23.7 million households (21.0%). Traditional IRAs and Roth IRAs are created by the employee and funded from his or her earned income or rollovers.

There are three additional types of IRAs established by employers. They are SEP IRAs, created by the Revenue Act of 1978, the SAR-SEP IRA, created by the Tax Reform Act of 1986, and the SIMPLE IRA created by the Small Business and Job Protection Act of 1996. Together they are owned by 8.6 million households and represent 6.6% the total.

That sums to a total of 72.5 million households (55.8% of all households). However, only 47.7 million households (36.7%) hold any type of IRA. The apparent discrepancy lies in the fact that households may, and often do, own more than one type of IRA.

This article will examine traditional IRAs and Roth IRAs. A subsequent paper will explore the remaining three types of IRAs: SEP IRAs, SAR-SEP IRAs and SIMPLE IRAs.

The most common type of IRA is the traditional IRA. They originally had two main purposes: (1) to provide a tax-favored retirement savings opportunity for employees not covered by an employer-sponsored pension plan and (2) to preserve the tax-favored status of IRS-qualified retirement savings plans through rollovers.

Roth IRAs are subject to the same limits as traditional IRAs; however, if a married couple filing jointly earns more than \$204,000 the amount is gradually reduced and is zero at \$214,000.

In 2021, of the 47.7 million households (36.7%) that owned IRAs, 36.6 million of them (28.2%) owned traditional IRAs and 27.3 million (21.0%) owned Roth IRAs. Relatively few households contribute to IRAs. In 2021, it was 13% and it has been about that for the last 15 years. 50.0% of contributions were to Roth IRAs only, 34% to traditional IRAs only and 16% to traditional and Roth IRAs combined.

The remaining 87% of contributions in 2021 were from rollovers from other defined-contribution (DC) retirement plans.

In 2019 – 2022, an employed person could contribute up to \$6,000 of earnings to an IRA and, if aged 50 or over another \$1,000 in catch-up contributions to a traditional IRA or a Roth IRA or some combination thereof. Before that (2013 – 2018), it was \$5,500 plus \$1,000 catch up. And before that, it was complicated.

Contributions to a traditional IRA may be deductible from federal and state taxation. That means that they are made with pre-tax dollars. When withdrawals are made, they are taxed as ordinary income.

In 2021, 61% of the amount withdrawn from IRAs was based on Required Minimum Distributions (RMD) and 21% on a lump sum based on need. That compares to 76% and 11% respectively in 2020 and similar numbers for earlier years. The increase in need-based withdrawals no doubt reflects the impact of COVID-19.

Contributions to a Roth IRA are made with after-tax dollars, and there is no RMD on the account owner. There are on an inherited Roth IRA.

I could find no data on the amount of assets converted from traditional IRAs to Roth IRAs. However, I doubt that it is a very large amount. The owner of the account would have to pay taxes on the amount converted and that would likely push him or her into a higher tax bracket. The more likely scenario is for the owner to set up a Roth IRA to receive any new contributions in addition to rollovers.

Source: This paper is largely drawn from: Investment Company Institute. (2022). *The role of IRAs in U.S. households' saving for retirement, 2021*.

<http://www.ici.org/system/files/2022-01/per28-01.pdf>

CalPERS Board Election Runoff

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round of the election and continues its endorsement. Cheek was endorsed by both RPEA and CSU-ERFSA for the seat.

Cheek until recently was the RPEA legislative chair and a member of RPEA's ad hoc committee on CalPERS. During the election campaign he stepped back from both of these in order not to have any conflicts of interest. He is running on a campaign to make CalPERS more transparent in its dealings.

CalPERS is one of the largest pension systems in the US and the second largest purchaser of healthcare, after the federal government, in the US.

Information for Making Personal Financial Decisions

By Barry Pasternack* and Mark Stohs,** CSU Fullerton

We plan to share general advice about investing after retirement during the next several issues of *The CSU-ERFSA Reporter*. Barry worked in financial planning in the past, and Mark was a finance professor for 28 years. As a disclaimer, neither of us is a currently registered financial planner or advisor, so decisions you make in the end are your own. Our goal is to provide ideas for thought. Should you have any topics for us to explore, please feel free to email either of us at bpasternack@fullerton.edu or mstohs@fullerton.edu. Below, when “we” is used, it may be one or the other, or both of us.

For our “series” of articles on personal financial decision-making during retirement, we thought it would be helpful to say something about information sources concerning this topic. Sometimes it seems easy to find good and reliable information. Other times one wonders whether we are being fed “fake” financial information. We won’t focus on financial scams that appear to be aimed at senior citizens (oh yes, we just put ourselves into that category!). Perhaps a future article could address that topic – if you think we should do that, let us know by sending an email message to one or both of us. And we don’t talk about personal financial planners, again a topic for the future.

We read articles about personal finance almost daily. For convenience we’ll group them into: (1) popular on-line sources, (2) more professional and technical sources, (3) investment guides by a variety of groups, (4) popular investment gurus like Susie Orman, and (5) professional or popular books about investing or personal finance.

Most popular on-line sources include such articles or even have whole sections devoted to personal finance, and very often

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** Mark Hoven Stohs, Ph.D., is Emeritus Professor of Finance, CSU Fullerton.

explicitly written for retirees. Many of the of the online sources you may read daily include relevant articles in their personal finance sections:

USA Today, <https://tinyurl.com/35w65w4z>, CNBC (<https://tinyurl.com/yc7n38j2>), Yahoo (<https://tinyurl.com/2w63vdwu>), AARP (<https://tinyurl.com/8jax5stc>) and many others offer all kinds of articles, “advice,” tools, and financial information. Some are completely free, other’s require a fee or subscription. Virtually all of these sources include additional information for a fee. It’s fun to read many of their articles. Occasionally they offer advice or information that may be useful. And it’s certainly good to keep up with the latest news.

Naturally, be careful when taking any of the “advice” that is offered. Free advice is often worth just that. In finance, there is an old story about two finance professors walking down the street. They notice a \$20 dollar bill on the sidewalk. One of them notes that since “markets” are efficient, it must not be a real \$20 bill. It must be fake, because if had been real, it would have been picked up already. Another more common phrase is that there is no free lunch. The point is that even when we “follow” someone’s advice, it is our own decision to follow that advice – in the end we are responsible.

One simple piece of information for many of us in California is about the distribution of the Middle Class Tax Refund (<https://tinyurl.com/2ujrh9ax>). The Franchise Tax Board website indicates that if we are eligible we will “automatically receive a payment” (refund). Their website also includes a link to “Estimate my payment amount.”

The second type would be information provided by financial institutions. Included here would be any mutual fund, private equity, bank, brokerage firm or other similar financial institution. Some of what they provide may be free, so that is worth exploring. Very often the large institutions have many resources and are thus able to offer more informational products. These would include, for example, Vanguard Group, BlackRock, T. Rowe Price, American Funds, Fidelity Investments,

Charles Schwab Corporations, JP Morgan Chase, and Bank of America. They include wealth management, retirement planning, charitable giving, financial basics and other tools. If you have accounts with an institution most of the tools are there on-line ready for you to use. In addition, most of these sites also provide investment information about stocks, bonds, mutual funds, etc. It would be easy to spend a whole day reading on any one of these sites. Many of these sources offer specific stock recommendations. Generally, unless you are paying big bucks for such advice, be wary. We are often the last to get the information, and the upside movement (in a buy recommendation) has probably already occurred, and vice versa for a sell recommendation. Indeed, if that movement has already occurred, you might use those recommendations as contrarian signals.

The third type of information is more “generic” in that just about any of the above institutions may have guides that about personal finance in general, planning for retirement, or managing your money in retirement. Sometimes these guides are free! A rather impressive example is the *Guide to Retirement* (<https://tinyurl.com/4z2ztje4>) offered for free by J.P. Morgan Chase, which you should be able to download in a pdf file by clicking on the link just provided. Another one – advertised often online is the “15 – Minute Retirement Plan” by Fisher Investments. However, they ask for personal information that we don’t want to provide. But if you’re interested, it should be easy to find online. And any Google search should provide the kind of guide that interests you. It’s likely that they will want some of your information (email address, etc.) and naturally they offer these “free” guides so that they can bother you with more emails. Who knows, perhaps one of those guides will be just what you want or need.

We enjoy listening to Susie Orman on TV. She is obviously the most recent favorite, and she has books/DVDs/etc. to go along with her lively presentations. Since she is so dominant right now, it’s not obvious that there are others worth mentioning,

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Health Benefits Report: Open Enrollment, LTC Lawsuit, IRMAA, Optum

By David Wagner, CSU-ERFSA Health Benefits Dir.

We have entered a short interval where there is brief lull in most CalPERS activity impacting retirees. Below are a few items of interest.

Open Enrollment. Open enrollment for health plans has ended. Remember, if you have changed plans, the last day of coverage with your existing plan is December 31, 2022. Prepare accordingly with a sufficient stockpile of prescription medicine and completion of time-sensitive lab tests and procedures. Your new health plan, not CalPERS, is responsible for sending you new membership identification cards.

The Wedding Lawsuit. There is no new information to report on the long-term care lawsuit, *Wedding V. CalPERS*. Absent progress on a possible amended settlement a jury trial has been set by the Court for May, 2023.

IRMAA Payments. Sometime between finishing off increasingly stale Halloween candy and serving the last of the Thanksgiving leftovers you should receive a letter from the Social Security Administration with information on your Medicare Part B monthly premiums for 2023. If the letter notes that you are subject to an income-related monthly adjustment (IRMAA) you may be entitled to receive a full or partial reimbursement of these premiums from CalPERS.

The CalPERS process for applying for

reimbursement is usually updated on their website in early December. Last December, 2021, CalPERS also sent a letter to those who received an IRMAA in the prior year with information on the application process. Also, for a more extensive treatment of this topic please read the article on IRMAA by John Kilgour in the September 2022 CSU-ERFSA Reporter (p. 4).

Optum Continues. Earlier this year CalPERS extended the contract with its Pharmacy Benefit Manager (PBM), Optum RX, for two years. CalPERS is preparing a

If you are reading *The Reporter* online and would like to drop your paper subscription (i.e., read *The Reporter* online only) please drop the office a note - we maintain a mailing list of those who read *The Reporter* online and will add you to it. (The online notification is sent out as soon as we go to press, so you receive earlier access to the current issue.)

Request for Proposals (RFP) to solicit companies to apply and compete for a new PBM contract.

CSU-ERFSA New Members

Bakersfield – BJ Moore

Madhu S. Mohanty
Kathryn Reilly

Channel Islands – Terry Ballman

Gary Berg
Renny Christopher *
Jerome R. Clifford
P. Scott Corbett
Joanne Coville
Beverly A. Decker
John J. Griffin
Neva J. Kilpatrick
Michael D. Morris
Kris Muller
Dennis D. Muraoka *
Kathryn Y. Musashi
Colleen M. Nevins
Valerie Patscheck
Joan K. Peters
Ira Schoenwald
Maria Tauber

Monterey Bay – Glenn R. Bruns
Seth Pollack

Northridge – Alexis Krasilovsky
Lara Medina
Elliot I. Mininberg
Jane Emery Prather

Sacramento – Timothy C. Albright
Valerie J. Higgins

San Bernardino – Terese Ann Burch
Mary Anne Schultz
Terri Nelson

San Francisco – Daphne Stannard

San Jose – Laurie A. Drabble
Stephen D. Eckstone
Haluk Ozemek
Pamela Richardson
Mary Lynn Wilson

Sonoma – Ellen Brooke Carlton
Thomas C. Nelson
Lynn Prime
David (Tony) White

Stanislaus – Karen Breshears

* Denotes Lifetime Member

Los Angeles – Scott R. Bowman

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.**

CFA Report: Assembly News

By Jay Swartz, CSU-ERFSA Liaison to CFA

California Faculty Association leaders concluded their autumn General Assembly meetings in late October re-energized and recommitted to their primary efforts regarding faculty rights and benefits, safety and social justice and anti-racism throughout the CSU system.

Two resolutions passed the Assembly with almost unanimous support, the first a resolution in support of student teachers across the system's 23 campuses, the second a demand to amend HEERA (Higher Education Employer-Employee Relations Act) guidelines to define the procedures toward joint consultation more expansively, allowing greater faculty and staff input and fewer directives from administrators.

Further, it was announced that CFA would engage in re-openers with the administration with respect to major elements of the recently approved contract

that will focus on aspects of salary, benefits and leave status such as paid parental leaves.

A series of breakout sessions were conducted that focused on campus safety and welfare, triggering further reports of police brutality, such as the removal of a Cal State LA professor from a mayoral forum on that campus, adding to cries that campus public safety units should be eliminated from all campuses. Other issues raised within these sessions included an anti-GLBTQ atmosphere on various campuses, a continuing lack of widespread counseling availabilities, and students continuing to experience food insecurities.

In the legislative arena, the rank and file membership were asked to support all CFA-endorsed candidates in the upcoming November elections including the Walker-Cheek CALPERS runoff.

Because CSU ERFSA and other retired groups have endorsed Cheek while CFA backs Wheeler, this writer inquired as to CFA's rationale for support? The response offered was that Walker was far better qualified and prepared in interviews with the two candidates.

A central theme within the retired faculty committee meeting centered around FERP and recently retired faculty, particularly those who departed during pandemic closures of 2020-21. While continuing faculty were granted retroactive pay during that academic year, particularly given the need to pivot quickly to online only platforms, those who retired were denied the same benefits of a virus-related service award bonus.

In turn, CFA stepped into the discussion asking the CALPERS board to reimburse said retired faculty, citing its rationale of equal work, equal pay, an issue that led to litigation. On September 22, the final decision was negative to the protests of many systemwide.

ASCSU Report: Fall 2022 Academic Senate Meeting

By Jerry Schutte, CSU Northridge, Emeriti Academic Senator

The first meeting of the 2022-2023 CSU Academic Senate took place virtually on September 8-9, 2022. Reports from the Chair and Faculty Trustee, as well as the four standing committees (Academic Affairs, Academic Preparation and Educational Programs, Faculty Affairs and the Fiscal and Governmental Affairs) were given, outlining plans and issues for the forthcoming academic year. In addition, the newly formed Justice, Equity, Diversity, and Inclusion committee announced its agenda. Also, the co-committee (CO and ASCSU) General Education Advisory Committee reported its continuing efforts considering current legislation (i.e., AB 928). Finally, the legislative specialist presented the final disposition of last spring's advocacy of 22 bills (6 of 11 supported were signed; 7 of 11 opposed failed).

The first guests attending the meetings included Interim Chancellor Jolene Koester, BOT chair Fong, and Vice Chair Jack Clark. Much of the discussion surrounded the joint support of the CSU, CO and BOT in recognition of the role of the ASCSU, presentation of the BOT budget

request, the five year compact with the Governor, the administrative review of Title IX with the Cozen group, the effect of AB 928 (and resulting lower division G.E. requirements), open searches for campus presidents, compensation for faculty, staff (in light of AB 410 failing), and presidents and the faculty salary study currently being conducted, affordable learning, rebuilding trust re Title IX, and discussion of advising, mental health and student success.

After a robust discussion, our next guest, Executive Vice Chancellor Alva, commented on remote work stress, how the ASCSU engages with the CSU CO, and five key questions that we must answer (1) Can students find their way to admission? (2) Can students learn here? (3) Can students be invited to participate in their own learning? (4) Do students feel they belong? (5) How are people, and systems serving them, doing? She concluded with a discussion of the Cal GETC requirements for ADT transfer and of ASCSU funding.

The third guest was CFA president Tooms who reported on their priorities of execu-

tive accountability (especially re title IX), salary and equity (generating campus-based salary equity programs), the budget (particularly the Governor's compact) and mental health counsellor hiring. He then reported on CFA sponsored bills (especially AB 2464 (parental leave) and AB 1997 (health and safety alternative to police for non-criminal matters). Finally, the CSU-ERFSA efforts on covid-reimbursement for FERPs were discussed and followed up with the CSU-ERFSA report from Senator Schutte. Although CFA was on board, the CO did not appear to want to pursue it any further.

The fourth guest was Gina Smith and Leslie Gomez from the Cozen group who have been tasked by the CO to make recommendations for revisions to Title IX procedures. A lengthy discussion ensued which with their background as a national organization and touched upon the need for both legal and psychological services, transparency, context, campus visits, and an hour-long discussion in conclusion of questions about communication,

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Legislative Report: CalPERS Performance, ESG Goals

By Robert Girling, Sonoma, CSU-ERFSA Director of Legislation

CalPERS has a new Chief Investment Officer, Nicole Musicco. Ms. Musicco was a partner at RedBird Capital Partners LLC, a private investment firm which focuses on helping scale founder-led companies.

While her recent experience has been primarily in the private sector, she also spent 16 years investing on behalf of the Ontario Teachers' Pension Plan, working her way up from director of private equity and direct investments to senior managing director and head of public equities.

Musicco reported that CalPERS performed worse on average than other large U.S. public pension systems over the last decade, missing out on billions of dollars in potential earnings. CalPERS, the country's largest public pension system, earned an average of 7.7% per year on its investments over the last 10 years. However, that's 1.2% less than a hypothetical peer should have expected to earn in the same time period,

The system pays for the pensions of about 2.1 million retired public employees. It has about 72% of the assets it would need to cover all its long-term debts and aims to earn an average of 6.8% per year under a plan to reach 100% funding in the 2040s.

Great Recession Strategy. CalPERS, valued at \$446 billion as of August 31, 2022, focused on avoiding big losses as it came out of the Great Recession, a strategy that resulted in missed opportunities even in the most recent years. "We were constructing a portfolio to limit downside, and with that we missed out on a big chunk of growth," Musicco said. The strategy was supposed to also minimize losses when the eventual downturn arrived, but the system's performance in the most recent fiscal year, a negative 6.1% return, cast that strategy into doubt.

"In the test of a down market, we continue to underperform our peers," Terry Brennan, an SEIU California lobbyist, said at the recent CalPERS Board meeting. "That's a huge disappointment for those of us who believed this was a strategy that was going to work out."

Private Equity to Expand. The systems that performed best had larger portions of

their portfolios invested in private equity than CalPERS. Musicco reported that CalPERS' return on private equity was 21.3 percent for the last year.

Last year CalPERS directed its investment office to expand private equity from 11 percent to 13 percent. Pitching the 13-member board on a strategy moving forward that would incorporate even more risk in pursuit of bigger gains, Musicco added "We have to create an environment where people don't fear taking risk."

Concerns. However, retiree groups and others have raised concerns about the lack of transparency that comes with private equity investments and the aggressive tactics private equity firms sometimes use to turn a profit. Private equity investors are hardly regulated and exempt from financial disclosures.

The Board heard testimony regarding the ranking of several private equity managers that CalPERS invests with. The Carlyle group ranks last with an F grade due to its dirty portfolio fossil fuel holdings and weak climate policies. The billions of dollars that private equity firms have deployed to drill, frack, and transport fossil fuels and generate energy stand in stark contrast to international policymakers for trajectory to 1.5°C warming scenario.

Private Equity and ESG Goals. Public commentors raised questions regarding whether private equity managers will ensure their portfolios align with science-based Environmental, Social and Governance [ESG] targets and report energy holdings and emissions while working with impacted communities and workers on a just energy transition. In response Musicco stated "We have been working to embed sustainability more deeply into our private equity investments. CalPERS expanded the pool of investment advisors to track ESG data for over 2000 companies. To our knowledge, this is now the largest data set of ESG for private companies."

Meanwhile Anne Simpson, CalPERS' former head of sustainability, who failed to support CSU-ERFSA's request for action on fossil fuel divestment, left CalPERS for

the private sector, joining Franklin/Templeton with \$1.5 trillion under management. James Andrus will serve as head of sustainability while CalPERS recruits to fill the position permanently.

In Memoriam

Chico – Jon S. Ebeling

East Bay – Elizabeth D. Huttman

Fresno – Paul D. Bush
Eddie J. Gregory
Richard D. Nordstrom
William C. Meyer
Julian W. Whaley

Fullerton – Gerald L. Boarino

Humboldt – Jedon A. Emenheiser

Long Beach – James E. Heanue
Stanley Kahan

Los Angeles – J. Leonard Steinberg
Olga A. Walden

Northridge – Roger Carasso
William H. Forthman
Raymond K. Jung
Julian Nava
Michael F. Taugher

Pomona – Paul A. Lord
Richard C. Richards
Ralph M. Scarrow
Sara C. Weber

Sacramento – James H. Suzuki

San Bernardino - Steven M. Levy

San Diego – Glenn O. Haworth
Issa J. Khalil

San Jose – Donald E. Keesey
Donald L. Stranburg

San Luis Obispo – George M. Eastham
Martin Luschei

Sonoma – Bjorn Karlsen

Stanislaus – Lola V. Johnson
Walter Tordoff

Private Equity Purchasing Funeral Homes

By Markian Hawryluk, Kaiser Health News, September 2022

Private equity firms are investing in health care from cradle to grave, and in that latter category quite literally. A small but growing percentage of the funeral home industry — and the broader death care market — is being gobbled up by private equity-backed firms attracted by high profit margins, predictable income, and the eventual deaths of tens of millions of baby boomers.

The funeral home industry is in many ways a prime target for private equity, which looks for markets that are highly fragmented and could benefit from consolidation. By cobbling together chains of funeral homes, these firms can leverage economies of scale in purchasing, improve marketing strategies, and share administrative functions.

According to industry officials, about 19,000 funeral homes make up the \$23 billion industry in the U.S., at least 80% of which remain privately owned and operated — mostly mom and pop businesses, with a few regional chains thrown in. The remaining 20%, or about 3,800 homes, are owned by funeral home chains, and private equity-backed firms own about 1,000 of those.

Consumer advocates worry that private equity firms will follow the lead of publicly traded companies that have built large chains of funeral homes and raised prices for consumers. “The real master that’s being served is not the grieving family who’s paying the bill — it’s the shareholder,” said Joshua Slocum, executive director of the Funeral Consumers Alliance, a non-profit that seeks to educate consumers about funeral costs and services. Although funeral price data is not readily available to the public, surveys by the local affiliates of the alliance have found that when publicly traded or private equity-backed chains acquire individual funeral homes, price hikes tend to follow.

In the Arizona city of Mesa, the sale of Lakeshore Mortuary to the publicly traded funeral home chain Service Corporation International led to price increases for a cremation from \$1,565 in 2018 to \$1,770 in 2021, for a burial from \$2,795 to \$3,680, and for an economical funeral from \$4,385 to \$5,090. “We believe our pricing is com-

petitive and reasonable in the markets in which we operate,” a Service Corporation International official said in an email. Details of those price increases were provided by Martha Lundgren, a member of the Funeral Consumers Alliance of Arizona’s board. She said funeral home acquisitions have led to the cancellation of pricing agreements negotiated on behalf of consumers who are members of the alliance. In 2020, a cremation at Adair Dodge Chapel in Tucson cost members \$395, nearly two-thirds off the \$1,100 standard price. But after Foundation Partners Group acquired the funeral home, the member pricing agreement was canceled, and the price of a direct cremation rose to \$1,370.

Foundation Partners Group officials said the price increases partly reflect the higher price of supplies, such as caskets, as well as increasing labor costs. But most of the increases, they said, represent a move to a more transparent pricing system that includes administrative and transportation fees that other funeral homes add on later. “We don’t take advantage of people in there when they’re not thinking clearly,” said Kent Robertson, the company’s president and CEO. “That’s just not who we are.”

A big surge of consolidation happened in the U.S. funeral home industry in the late 1980s and early 1990s, and again around 2010, said Chris Cruger, a Phoenix-based consultant to the industry. And acquisitions have reached a feverish pace in the past two to three years. Many investors are banking on a significant uptick in demand for death care services in the coming years as 73 million baby boomers, the oldest of whom is in their late 70s, continue to age.

Meanwhile, many funeral home owner-operators are reaching retirement age and have no one in the family willing to take over. A 2021 survey by the National Funeral Directors Association found that 27% of owners planned to sell their business or retire within five years.

The desire to sell, combined with the investment money pouring into the field, has driven prices for funeral homes to new heights. Before private equity turned its

eye to funeral homes, they were selling for three to five times their annual revenue. “Now I’m hearing seven to nine,” said Barbara Kemmis, executive director of the Cremation Association of North America, a trade group for the cremation industry. The value in funeral homes lies in more than their brick-and-mortar assets. Funeral home directors are often integral parts of their communities and have established significant goodwill with their neighbors.

Information for Making Personal Financial Decisions

(Continued from page 5)

though you might have your own favorite (<https://tinyurl.com/askb5pj8>). Again, they are providing usually free advice — and take it for what it’s worth. Nonetheless, for people in financial trouble, their advice is almost always useful.

The fifth type of financial information overlaps somewhat with the previous one, because almost all gurus also sell their own books. But there are MANY other books available, both professional and popular. You should be able to find lists of the most popular ones of all time, but here is just one (<https://tinyurl.com/mr3vut37>):

1. *The Intelligent Investor*, Ben Graham
2. *You Can Be a Stock Market Genius*, Joel Greenblatt
3. *Common Stocks and Uncommon Profits*, Philip Fisher
4. *Beating the Street*, Peter Lynch
5. *Investing in REITS*, Ralph Block
6. *The Outsiders*, William Thorndike
7. *The Essays of Warren Buffett*
8. *The Little Book of Common Sense Investing*, John C. Bogle

Finally, included in this category would be textbooks and the like. There are MANY great books. If you want to go more technical and enjoy math, these are well-worth your time.

A good list is included at this link: <https://tinyurl.com/jedkuehw>. ENJOY.

Fall Book Recommendations

By Sherry Keith, Professor Emerita, San Francisco State University

Tell Me Your Story. Sue Snyder. (Amazon 2022).

This is a snappy collection of vignettes from the lives of twenty-five retired people. Margaret Story tells of how she was rescued and raised by Mother Teresa in Calcutta. She had no birth certificate, which she needed to come to the United States. As she tells it, "Mother put her arms around me and blessed me and said that everything will go well. And it did. Mother gave me an affidavit that the U.S. accepted." Quynh tells of his family's perilous journey from Vietnam to Thailand to the marvel of landing in San Diego, while Doug Stark tells of working with some of the notable names in the entertainment industry and becoming friends with Natalie Cole. James started out life as a girl; he tells the story of his midlife transition to becoming a man.

What I liked about this book is the remarkable diversity of the lives, presenting a virtual kaleidoscope of our population. The author, Sue Snyder, grew up in Dominguez Hills and was an advisor to student teachers at Cal State Fullerton. Her story of adopting a boy at age 21 is bookended with Susan Vance's poignant tale of never giving up finding the son she gave up for adoption as a teenager. (Hint – Sue and Susan are writing about the same boy.) For me this book was a quick and unforgettable read, or you can savor it by reading one short story each night.

Laughing without an Accent: Adventures of a Global Citizen. Firoozeh Dumas. (Random House 2008).

If you want to laugh out loud this is the book for you! Firoozeh Dumas has a razor-sharp ironic sense of humor. Coming from Iran to the U.S. and growing up in Newport Beach after her family was stranded following the Iranian revolution of 1979, she has a unique perspective on both American and Iranian society and culture. For example, Dumas says, "The weirdest American culinary marriage is yams with melted marshmallows. I don't know who thought of this Thanksgiving tradition, but I'm guessing a hyperactive toothless three-year-old." On her undergraduate experience at UC Berkeley, she recalls walking down Telegraph Avenue in

Bezerkeley while her parents were dumb-founded. "Every few minutes my mother broke the silence... 'Don't ever talk to those people.'" She recounts her family's harsh treatment by some neighbors following the Iranian Revolution but closes with a splendid story of a road trip to Iowa, and the kindness she experienced while traveling with Kathryn Koob, who was one of two women hostages held in the American Embassy in Tehran in 1979. Dumas writes with warmth and charm pinpointing the quirks of her family and of Iranians as well as Americans.

100 Semesters: My Adventures as Student, Professor, and University President, and What I Learned Along the Way. William M. Chace Princeton University Press 2007.

William Chace, who was at Stanford and later a college president, appears to be a somewhat conservative elitist. To experienced faculty, he might feel like one of their own who turned to the dark side with little sympathy for those involved in teaching and research. To a beleaguered upper-level administrator, his empathy will soothe the troubled soul. To maintenance and clerical staff, Chace provides glimpses behind doors heretofore closed to them.

The first third of the book traces Chace's experiences, from 1963 to 1988. His teaching experience began at Stillman College, an Historically Black College in Alabama, in 1963. After Stillman he went on to dissertation research at Berkeley, and then spent twenty years as a member of the literature department at Stanford. During his Stanford tenure in the 1970s, he was involved in the controversy which resulted in the firing of his colleague Prof. Bruce Franklin. During the 1980s, he entered the fray of academic battles over what constitutes an appropriate Western Civilization reading list. He then went on to serve a stormy term as liberal Wesleyan's president.

In the book Chace provides some pithy observations. "The 'impossibility' of such places [universities] can serve as a healthy reminder of what they are not. A university or college is not a business, does not make a profit, cannot declare quarterly

earnings, 'wins' nothing, hopes to flourish forever, will never be bought out, cannot relocate, is both in and out of the world, studies everything including itself, considers itself a meritocracy while continually worshipping the idea of community, and has as its greatest asset an odd assemblage of self-directed intellectual entrepreneurs who work on the most complicated aspects of their respective disciplines" (p. 234). And, "Many Americans have traditionally wanted colleges and universities to settle down to one main task: to solve the country's problems. ... Universities should offer 'answers' rather than 'understanding'" (p.291).

He refers to his life as an administrator as one of accumulating many acquaintances but few friends and where faculty resistance to change could be counted on. He cynically observes that all proposals of change in university settings are viewed with the "hermeneutics of suspicion."

Chace expressed his optimism with regard to teaching. He recognizes that and to have a successful institution, "faculty excellence is...the only dependable key.... At its best, teaching is unlike any other experience in life. It asks the teacher to take at face value everything the students said or implied when they filled out their applications for admission—that they want to be challenged, that they know the material is difficult, and that they will show their full capacity to be intellectually responsive" (p.314). He conveys a somewhat dismissive attitude to what he refers to as "aspirational schools," a descriptor for institutions like the CSU that serve middle and lower-class students. One might ask – does he not believe in the educability of all students? To live in a democracy and be an educator, one must have a philosophy on the educability of the populace in general. Without this we can only question the role of the university in society today.

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Pre/Post Retirement: Advantages, Benefits, & an Ear Worm

By Thomas Donahue, Chair, Pre- and Post-Retirement Committee, SDSU

For some time the Pre-and Post-Retirement Concerns Committee has been offering practical discussions of the advantages and benefits which inhere for all the years of our lives in an academic setting. With this column we present a discussion of the real-world effects that come about as a result of knee replacement surgery. In the most recent practice, that surgery takes place amidst a stew of medications selected for their age-appropriateness: in my case (for those with a straightforwardly overt curiosity) the meds included Hydrocodone, Tylenol, Gabapentin, Meloxicam, Prilosec, Levothroid, Metformin, Rosuvastatin, Losartin and baby aspirin, as just the most notable. It will come as no surprise that this brew coming just after surgery brings a risk of touch and go delirium, which I hereby caution you about in advance!

The touches of delirium come rafting in on tides of anxiety, as one might expect. My own sloshing about in all this occurred with a memory of high school basketball and a tournament game we lost because a sacroiliac injury kept me from loping out to defend a spot on the floor from which my assigned man was a deadeye shooter. Then there were also the chills attached to the time my typist chose to pull an all-nighter on the evening before my disserta-

tion was due in flawless form at ten in the next morning some fifty-five years ago. Or that occasion during a paper that I gave at Cornell University, with the sudden discovery that I had to wing it right in the middle of an argument about dialects, because I discovered I had omitted a crucial page in the presentation. Or consider the recent time when our former chief national executive chose to keep state secrets back for possible sale at \$250 million apiece.

But wait. Surely that is a delirium-induced canard at this point. It might be better to think in positive terms, particularly when we might predict a positive outcome. We might recommend the hiring of a cadre of 250 well-chosen young people, situated in the White House for the time that the executive in question returns, and given the charge of identifying and warning against presidential missteps and blunders. Some of these people could be chosen for their stout conservatism, with the special task of cautioning against slip-ups: pawky monks, to the last person. Others might be chosen because they share the sneering disrespect of the executive himself and they would deliver punky mocks just as well. But we may be assured that any such deliberations, occurring as we enter surgical recovery in our open-in-

the-back pucky smocks, will show the careful thinking that characterized us throughout our careers. We will be showing the advantages and benefits of the scrupulous considerations we have mastered throughout academic life. And mind you, if you are getting a knee replacement, have it done before you are 82.

If you have recommendations for future columns, even if they are less fun than this one was, send them to: donahue_thomas@ymail.com

- “Using microsimulation modeling, we estimate that over half (56%) of Americans turning 65 today will develop a disability serious enough to require LTSS, although many will need assistance for less than three years.
- About one in five of all adults (22%), however, will have a disability for more than five years.
- On average, an American turning 65 today will incur \$120,900 in future LTSS costs, measured in today’s dollars.
- Families will pay more than one-third (37%) of the costs themselves out of pocket, with the rest covered by public programs and private insurance. Although most people with LTSS needs will spend relatively little on their care, 14% will spend at least \$100,000 out of pocket for future LTSS.

• But these paid services do not cover all care people need, and consistent with prior research we find that family caregivers provide substantial unpaid care. Valuing unpaid care contributions at the wage of a paid caregiver, we estimate that unpaid family care for older adults with significant disabilities who receive care is worth \$204,000 on average, more than the expected cost of all paid LTSS.

• Without help from unpaid family caregivers, families and public programs would spend much more on LTS.”

Assisted Living Out of Reach for Middle Class Americans? According to the National Opinion Research Center, the number of middle-income senior citizens

Long-Term Care: Quality, Need, Cost

By Ted Anagnoson, Los Angeles

Nursing Home Quality Revisited. The federal agency overseeing nursing homes, the Centers for Medicare and Medicaid Services (CMS) laid out its plans on October 21, 2022, effective immediately, for penalizing the poorest performing nursing facilities. Only a small slice of the nation’s nursing homes were targeted. The details, according to *The Washington Post’s* daily newsletter on health policy, is that the Special Focus Facility (SFF) program, focusing on nursing homes with persistent deficiencies during health and safety inspections, will take new measures to improve the quality of the 88 nursing homes nationally that are in the program. In particular, they will consider excluding nursing homes from Medicare and Medicaid if they are cited for dangerous violations in two successive inspections.

They will also strengthen the requirements to “graduate” from the program, closely monitor their progress for the three years after they graduate from the program, etc.

Likelihood of Needing Long Term Services and Supports (LTSS). We know, and especially those of you reading this column, that most Americans underestimate both the likelihood that they will need Long-Term Services and Supports (LTSS) and the cost of such services. The Office of the Assistant Secretary for Planning and Evaluation in the Department of Health and Human Services has now produced an update of its previous estimates, using the Urban Institute’s DYNASIM model. Here’s their summary of the results. It’s sobering.

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Long-Term Care

(Continued from page 11)

in the US will double by 2033, with 16 million people 75 or over making too much to qualify for Medicaid to help with long-term services and supports but too little to afford comfortable living. About 11.5 million senior citizens won't be able to pay for private assisted living unless they sell their homes.

"We really have no long-term care system in this country that is going to appropriately support middle-income older adults," said NORC Senior Vice President Caroline Pearson. "And so particularly as the baby boomers begin to age and have more health needs, we're going to see a growing number of folks that aren't able to live fully independently and may not have the financial resources to pay for the housing or care that they need." The study, appearing in *Health Affairs*, is an update of a 2019 report on the "Forgotten Middle" that drew attention to the squeeze that middle-income seniors face as they get into their golden years.

**CSU-ERFSA
Calendar of Events**

November 4 to December 5, 2022 — Voting open for the retiree seat on the CalPERS Board of Administration. CSU-ERFSA has endorsed Randy Cheek for this seat.

December 2022 - Notification of grant awards to be made.

January 25, 2023, 2:00-3:30 pm. Winter CSU-ERFSA Executive Committee meeting on Zoom.

ASCSU Report

(Continued from page 7)

commitment, minority membership, and anti-faculty and staff gender bias.

Other reports were from CSSA Vice President Samaniego, who discussed priorities of cost of college attendance, academic success, engagement, the disparity of student success fees across campuses, and AB 928 disparities. On other matters, the ASCSU Faculty Trustee Nominating Committee was constituted with the following Senators elected: Swenson, Curry,

Pellicia, Hamilton, and Tsai.

Finally, the last day saw the introduction of eight first reading resolutions spanning such topics as the campus impacts of AB 928 (single lower division GE program), clarifying AB 927 (community college BA degrees), the faculty role in protecting faculty workload, Cal-GETC action, extension of WSCUC authorization of remote teaching, and engaging discussions re college preparatory coursework in math. Only the Cal-GETC feedback resolution was passed on a first reading waiver 40-1. Interested parties can access these resolutions at this link: <https://tinyurl.com/bp7fexrv>.