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## Health Benefits Report: LTC Lawsuit Still Not Over, Health Plan Rates

By David Wagner, Health Benefits Director

It has been a busy summer season for CalPERS health-related actions. The Board at its July 18th meeting approved health premiums for 2024; the judge granted final approval of the Long-Term Care Class Action Settlement; and the reverification of spousal dependents has arrived in my mailbox.

**Long-Term Care Settlement.** It was announced on the official Wedding v. CalPERS site that the Court granted final approval of the class action settlement on July 28, 2023. This news is tempered by the reminder that “this does not mean the Settlement is Final. At the earliest, the Settlement will not become final until September 28, 2023.” So, “Final” in legal terms does not mean “final” as the word is

commonly used. The date could be even later if objecting Class Members file an appeal. So, don't count on the settlement check to cover the cost of your Labor Day party.

If you elected Option 1, keep paying premiums to remain eligible to receive the 80% premium refund until informed of the Final Settlement Date. If your policy lapses because premiums are not paid you are no longer entitled to the Settlement's 80% premium rebate.

**Long-Term Care Program Administrator.** CalPERS has announced that the Long-Term Care Group (LTCG),

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## Legislative Report: CalPERS Security Breach, Investment Report Released

By Robert Girling, CSU-ERFSA Legislative Director

**CalPERS Security Breach.** In June 2023, CalPERS was informed about a cybersecurity breach at their third-party vendor, PBI Research Services/Berwyn Group (“PBI”). PBI is the vendor contracted by CalPERS to identify any members who have died to help prevent overpayments or other errors. PBI also validates information on inactive members, assisting CalPERS in assessing who may be eligible for benefits soon.

California State Treasurer Fiona Ma urged CalPERS to hold special board meetings on the data breach that exposed Social Security numbers, birth dates, and

other personal information on nearly 1.2 million retirees and other beneficiaries. “While it appears that member retirement benefits are not at risk, those affected may...now be especially vulnerable to identity theft and other fraudulent activity,” Ma said.

The real danger of identity theft is that it can lead to loans being taken out in your name, or even to money removed out of your bank account. Randy Cheek, the legislative director of the Retired Public Employees Association, and other retirees

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

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**From the President...**

Dear Colleague,

I hope you had a wonderful summer. My wife and I spent a month driving through the west visiting children, grandchildren, and friends in California, Oregon, Washington, and British Columbia. Fortunately, we did not have any mishaps and had an opportunity to visit with our son who moved to western Washington to start a new job in artificial intelligence. Prior to that, we visited with our daughter and her family in San Francisco, before they left there for LA where our daughter has a one-year fellowship in pain management at UCLA.

After Washington, we drove east to British Columbia to celebrate Canada Day. We were hoping to see friends at an annual Canada Day dinner that is held in the neighborhood where we have a vacation home but discovered that there was no dinner due to COVID concerns. We then drove back to California, stopping for a few days in Eugene and reached home a day before the CSU-ERFSA summer executive committee meeting. This meeting was held via Zoom, but I discovered that my computer was no longer working on Zoom. Fortunately, our new Vice-President, Sue Holl, was able to step in and run the meeting. Sue did an excellent job, and I am confident she will make a great president.

The executive committee meeting was primarily a planning meeting, and we formally introduced new members of the committee. This included David Speak, Pomona, who succeeded Sue Holl, Sacramento, as Treasurer; and George Diehr, San Marcos, who succeeded Tom Donahue as Chair of the Pre- and Post-retirement Committee. David Wagner, Sacramento, announced his intention to step down as chair of the health benefits committee as soon as a replacement can be found. I want to thank those individuals who will be leaving the executive committee for their good counsel and advice. We are extremely fortunate to have exceptional members who are willing to volunteer their time and efforts to CSU-ERFSA. If you would like to serve on one of our committees, please contact me – [bpasternack@fullerton.edu](mailto:bpasternack@fullerton.edu). We welcome and appreciate all who are willing to give of their time.

One of the major discussion items of the

executive committee was whether we could resume in-person State Council meetings. While there was strong sentiment to hold at least one of the two meetings in 2023-24 in such a format, there are still concerns about the logistics of getting the fall 2023 meeting organized in time. Hence, we decided to hold the fall 2023 State Council meeting via Zoom but aim for holding the spring 2024 meeting as an in-person meeting. We will try to set up the technology so that members who prefer participating via Zoom will be able to do so.

I hope the remaining days of summer are wonderful for you.

Barry ([bpasternack@fullerton.edu](mailto:bpasternack@fullerton.edu))

**New Member of CSU-ERFSA Membership Committee Appointed**

Ben Hubbard, professor emeritus of comparative religion at CSU Fullerton, has been appointed to the CSU-ERFSA membership committee. He was a department chair for 15 years and a frequent contributor on religion-related issues to the *LA Times/Orange County* and the *Orange County Register*. His specialties include Judaic studies, the interfaith movement, and religion and media studies.

**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.**

# Executive Director's Report: Building New Members

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

As I mark the end of my first year as executive director of CSU-ERFSA, I want to highlight my activities to build our membership through increased connectedness with our affiliates. As we emerge from a devastating pandemic, I find that affiliate members are eager to reconnect with each other in person, and as they do so, they appreciate having a representative from the statewide organization present to hear their concerns, encourage membership, and learn about best affiliate practices. My outreach this year demonstrates my commitment to support our affiliates and to increase membership both at the local and the statewide level.

I'll begin with my efforts to help CSU Channel Islands start an affiliate; Dan Wakelee, emeritus professor at CSUCI, has spearheaded this effort and developed a robust membership in just one year – 35 and counting. I had the pleasure of hosting a luncheon for prospective members in August 2022. Dan arranged for a full day where I met with administrators and then connected with local retirees at lunch. I have visited CSUCI twice since then: first to join a trip to the research center at Santa Rosa Island, where prospective donors and new retirees had the chance to

tour the island and the facility; and second, to a spring banquet, where recent retirees were feted with hors d'oeuvres and champagne in a beautifully decorated setting. On August 30, I'll travel to Channel Islands again for a fall recruitment event for newly retired faculty and staff.

In March, I was a guest at a very well attended CSULA emeriti faculty retreat. The goal was to discover what affiliate members would like to focus on in developing activities and to brainstorm for ideas about how members would like the affiliate to evolve. Several ideas stuck out, such as: a strong interest in developing regional affiliate meetings and an interest in planning a conference on aging and retirement to attract both current and prospective retirees.

I visited the San Diego State affiliate for their annual spring luncheon in April, another very well attended event held at the Brigantine restaurant in La Mesa. The theme for the event was "faculty, staff and SDSU staying connected," a theme that resonates with what I've been hearing from other affiliate members. I had the opportunity to speak at the luncheon to

encourage those attendees not yet members of CSU-ERFSA to consider joining during our half-price membership sale.

CSU Bakersfield, my home campus, held its ceremony for new emeriti and retiring faculty in May; I've attended this event for a number of years before the pandemic and now, for the last two years, to encourage new retirees to join CSU-ERFSA.

In May, I attended San Jose State's spring luncheon at the Villages Clubhouse, and had the opportunity to meet the new president, Cynthia Teniente-Matson, who gave a very informative talk and demonstrated her commitment to keeping SJSU retirees connected to the campus.

I learned so much from each of my visits and look forward to visiting more campuses in the coming months. I would urge you, if you are reading this and you are not yet a member of CSU-ERFSA: there is no better time than the present to join! Further, if you are reading this and you are a current member of CSU-ERFSA: reach out to retired colleagues who haven't joined and encourage them to become part of an increasingly vibrant organization dedicated to the advancement of all issues important to CSU retirees.

## CSU-ERFSA Announces its 2023 Small Grants Award Program

CSU-ERFSA grants are available to CSU-ERFSA members to support research and creative projects in accordance with the following goals:

- Scholarly research on issues important to the retiree as a continuing member of an academic discipline or community;
- Research and scholarly projects that contribute to the quality of life of the retirees in the University system;
- Research pertaining to the retirement concerns of faculty/staff/administrators within the California State University System; and
- Research and creative projects that contribute to a given academic discipline.

CSU-ERFSA encourages CSU-ERFSA members involved in research and creative projects to apply for a grant. The small grant program is competitive, with past awards ranging from \$100-\$2,000, depending upon the number of proposals and the amount of money made available for grants by the CSU-ERFA Foundation. Preference is given to first-time grant applicants when grant proposals are of equal merit.

Grant applications and guidelines can be downloaded from the

CSU-ERFSA Grant Awards Program webpage, by calling the CSU-ERFSA office at (818) 677-6522, or, by emailing your request to [csuerfsa@csun.edu](mailto:csuerfsa@csun.edu). Applications are due in the CSU-ERFSA Office no later than October 31, 2023 – 2:00 p.m. PDT. Awards will be announced in December 2023.

Note: Grant recipients are required to submit a final report of their research/creative activities one year from receiving a grant. Failure to submit a report will exclude an applicant from future grant awards. The final report template can be obtained from the same sources as the grant application and guidelines.

The CSU-ERFA Foundation welcomes tax-deductible contributions. See [csuerfsa.org](http://csuerfsa.org) for more information. The CSU-ERFA Foundation is a 501(c)(3) charitable organization.

### 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](http://www.csuerfsa.org)

# Pre- and Post-Retirement Report: FERP Covid Pay?

By George Diehr, CSUSM, Pre- and Post-Retirement Concerns Chair

I am pleased to have been selected by the CSU-ERFSA executive committee to serve as chair of the Pre- and Post-retirement committee (PP-RC). We have been admirably served by Tom Donahue for 15 (fifteen!) years now and I will look to him for guidance. His shoes will not be easy to fill. Tom used a Q&A approach to solicit issues for the PP-EC to research and address in this column. I'll continue that: If you have questions for this column, please email [gdiehr@csusm.edu](mailto:gdiehr@csusm.edu).

**New Members Needed.** The PP-RC now has only three members: Jonathan Karpf, Harry Sharp, and myself. I'd like to add another two. If you are interested, please contact me at [gdiehr@csusm.edu](mailto:gdiehr@csusm.edu).

**FERP Covid Pay?** There is an issue that the executive committee, at my request, directed the PP-RC to pursue: the on-going effort to secure that the payment granted to CSU active faculty also be provided for FERP participants.

As set out in CSU-CFA MOU Article 31.7, "This payment is based on the time and effort required to adapt curriculum, alter related services, modify course evaluation practices, and implement modified pro-

grams to accommodate student needs resulting from the coronavirus pandemic including students' technological, illness, and dependent care requirements, among others. The payment was for AY 2020-21, in the amount \$3,500 for full time faculty, pro-rated for less than full-time, or a maximum payment for FERPs of \$1,750.

An additional stipulation was that "Payments to faculty unit employees participating in the Faculty Early Retirement Program will be made if allowed under CalPERS rules and regulations."

CFA presented a proposed method of payment that was rejected.

In September of 2022, the CSU-ERFSA executive committee approved a resolution on FERP-COVID payment. The resolution proposed increasing time-base as a way to pay FERP participants. CalPERS also rejected that method.

The resolution also called on the CSU and CFA to cooperate with CalPERS in determining an acceptable method of payment. Aside from CFA President Charles Toombs' expression of CFA's support, nothing was heard from the other parties

and there is no evidence that any steps were taken toward resolution.

In October I contacted CFA for information and was provided with the letter from CalPERS to CFA that rejected its proposal. My evaluation found CalPERS' reasoning was based on false assumptions and citations of rules that simply do not apply.

I also contacted CalPERS to explore other methods of payment. I had extensive communications with representatives over a period of 8 months but with large gaps between email replies. Eventually, the answers were always "NO." In some cases the denials asserted that specific sections of the PERL did not allow certain actions/methods, when, in fact, the PERL was mute on the issue.

I believe CalPERS' case is weak and, therefore, we should continue our quest.

How to present our case needs to be determined. Clearly, yet another CSU-ERFSA resolution urging the players to develop a legal method of payment will get nowhere.

## Health Benefits Report: LTC Lawsuit Still Not Over....

(Continued from page 1)

the administrator for the CalPERS long-term care program, has merged with "illumifin." Going forward illumifin will be responsible for administrating the program.

**2024 Health Plan Rates.** There was not much good news regarding retiree health premiums for 2024. The average Medicare plan rate increase is over 9.5%. Kaiser Advantage and United Health Group premiums will increase over 14%. There is some good news with various plans expanding into more counties and some plans offering additional benefits.

Among the factors driving the premium increases are expectations that plans will receive less revenue from the Centers for Medicare & Medicaid Services. This reduction in reimbursements is coupled with

rapidly increasing medical and pharmacy costs. Some providers have also announced plans to increase staffing to better meet increased demand for services. Rates are available online at CalPERS' website and are effective January 1, 2024.

**Open Enrollment.** You will have an opportunity to review and compare plan benefits, coverage and costs during "Open Enrollment." This year Open Enrollment begins September 18 and ends October 13, 2023. See the Calendar on p. 12 for more information.

**Spousal/Domestic Partner Verification.** State law requires that CalPERS re-verify dependent eligibility for health and dental coverage. If you are subject to this re-verification, you have received two letters from CalPERS on this subject.

The date to complete the process is September 1, 2023. Failure to meet this deadline will have consequences for dependent eligibility for health coverage.

If you have questions, you can visit the CalPERS website or call CalPERS at 888-225-7377.

## Personal / Professional

**Jay Swartz, Pomona,** reports that his eldest daughter Angela has graduated from UCSB and is now the marketing director of a Century City law firm, while baby Athena, his third daughter, was born in February.

He writes, "This should turn some heads!" Thank you, Jay!

# Social Security Funding: Updated to June 1, 2023

By John G. Kilgour, CSU East Bay

For most CSU-ERFSA members, Social Security is a welcomed benefit on top of a 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 plan (such as a 403(b)).

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 (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 after 1983 to contribute to 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 live and continue to collect benefits.

As of 2020, life expectancy at age 62 was 19.0 years for men and 22.0 years for women. Thus, the average man retiring at

age 62 will continue to receive OASI benefits until age 81.0 in 2039 and the average woman until age 84.0 in about 2042.

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) there other than in the sense that they – as is 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 gives 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 June 1, 2023, the portion of the national debt held by the public was \$24.7 trillion which is equal to 96.2% 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 and the war in Ukraine), it is likely to soar in the years ahead.

The SSA started redeeming its IOUs from the Treasury beginning 2021. It can 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.

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## Personal / Professional

**Ted Anagnoson, LA**, Editor of the Reporter, will be teaching a 3 session course on campaign finance in the US in the fall for Vistas Lifelong Learning, Santa Barbara. The course will be offered from 9:30 to noon on October 16, 23, and 30 and will be available via Zoom.

The first day will focus on the national level and the legislation and Supreme Court decisions that have created the present day “system.” The second day will focus on California’s campaign finance laws, with a few comparisons to other states, and on dark money, Super PACs, 503(c)(4)s, and independent expenditures. The third day will finish up the day two material and focus on political polarization, its sources, and present day implications.

See [www.vistaslifelonglearning.org](http://www.vistaslifelonglearning.org) for details.

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# ASCSU Report: Tuition Increases, Curricula Controversy

## By Jerry Schutte, CSUN, Emeriti Academic Senator

**Summer Changes.** Summer brings change on all fronts. While the semester ended in May, June ushered in a new cast of members for the Academic Senate of the CSU (ASCSU), the chancellor's office and the CSU in general. Beth Steffel (San Bernardino) was elected to the office of president of the ASCSU for a second term, Elizabeth Boyd (Chico), vice president, Adam Svenson (Northridge), secretary, with Tom Norman (Dominguez Hills) and Gwen Urey (Pomona), members-at-large.

As well, the Board of Trustees (BOT) announced their new Chancellor at the July meeting. Jolene Koester, interim chancellor will hand over the reins this fall to Dr. Mildred Garcia (former president of CSU Fullerton and CSU Dominguez Hills). Finally, searches continue to yield new campus presidents for several of the system's 23 campuses, including Dr. J Luke Wood (Sacramento State), Dr. Stephan Perez (Chico), and Dr. Ming-Tung "Mike" Lee (Sonoma State).

**The Single Pathway for Transfer.** Much legislative action, both previous bills passed into law and current pending bills, continue to occupy significant ASCSU time. AB 928, passed the last session, involves the creation of a single pathway for transfer from the California Community Colleges (CCC) to the CSU and UC. This has resulted in what has become ratified as the new transfer protocol by all three segments under the moniker, "California Intersegmental General Education Transfer Curriculum" (Cal-GETC). However, while the chancellor's office wants this to be the lower division general education curriculum for both transfer and incoming freshmen, the individual campuses want to keep them separate, maintaining campus-centric entering freshman GE requirements. This will undoubtedly be one of the first problems to resolve as the new chancellor works with the ASCSU this fall.

**Community College BA Degrees.** AB 927 also passed last session, granting CCCs the right to offer bachelor's degrees, and has now resulted in some 50 submissions this year, continuing to create controversy resulting from at least one program rejected by the CSU, due to redundant curricula, yet implemented by the CCC anyway (Feather River). More intense negotiations are likely to highlight the relationship between these two segments going forward.

**Pending Legislation.** Pending legislation also presents potential challenges for the Fall. SB 640, the "labor peace agreement,"

is a proposed bill whereby food service employers (auxiliary units on campuses) must stand down to allow food service unions to unionize CSU food service employees in exchange for the union not picketing on campus. The issue of union organizing is less at question than the effect on student employment and the price of food. Some have estimated this will create as much as a \$60 million increase in student food costs across the system that cites 42% of its students as food insecure, while forcing many part-time students to join unions or otherwise not work. On the positive side, it appears AB 656, the CSU doctoral program bill, is likely to pass the legislature and if so, likely to be signed by the Governor, thus allowing for self-sustaining doctoral programs that do not conflict with the University of California to be initiated by the CSU.

**Tuition Increase?** Perhaps the most controversial vote, however, will take place in September during the Board of Trustees meeting at which time a vote will be held on whether to establish a tuition increase, across the system, of six percent each year for five years, commencing in 2024. This comes as the 2023-24 budget yielded a 5% state increase from the state's half of the system budget, but over \$285 million short of the BOT operating budget request and nearly \$1 billion short of the one-time deferred maintenance request. Given that the state is some \$23 billion in the red, it would appear the only answer is to increase tuition. We will see how a multi-year tuition increase plays out come September. Stay tuned.

## CSU-ERFSA's Half Price Membership Offer For New Members Extended

CSU-ERFSA's half-price membership deal is continuing until June 30th of 2024. You will be joining the only association solely dedicated to supporting and improving CSU retiree benefits. All CSU retirees are eligible for membership.

For more information on this deal, see:  
<https://tinyurl.com/2s3c8hu4>

**DETAILS:** Send your check to CSU-ERFSA, 18111 Nordhoff St., Northridge, CA 91330-8339 in the relevant amount below. Please send your name, email, phone, CSU campus and department retired from, and the date you retired.

Half-price is valid for 12 months from the date received. Thereafter, you pay 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

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# My Brilliant Movie Career

By Harold Goldwhite, Chemistry & Biochemistry, CSU Los Angeles

I once “did lunch” with Oliver Stone and Michael Caine at the Beverly Wilshire and appeared in a movie they were making – as an extra.

In 1976 I lost my left hand, disarticulated at the wrist, as a result of a laboratory explosion. I worked with physical therapists and a prosthetist over the next year. Some time later, in 1980 as I recall, I got a call from my prosthetist with a somewhat unusual request. He had been contacted by a film director who wanted to talk to someone who had lost a hand in a traumatic accident. The prosthetist asked me if I was interested, and I agreed to meet the director.

I drove to his office in what used to be the Selznick studios and met Oliver Stone who was directing his first movie for a major studio. Stone had recently received an Oscar in 1979 for his screenplay for “Midnight Express.” We had a long and engaging conversation about my experience, and about the planned movie entitled “The Hand,” based on a novel “The Lizard’s Tail.” In this story an artist loses his hand, and the hand takes on a life of its own with horrific consequences. Mr. Stone asked me to meet with the star of the movie to talk about my accident.

And so I lunched with Oliver Stone and Michael Caine at the Beverly Wilshire. Mr. Stone and I arrived first to be soon joined by Mr. Caine who was briefly escorted by his wife - and chauffeur - but after introductions she left the three of us to lunch and discuss business. Lunching with a recognizable celebrity was quite entertaining. I could see many of the patrons at nearby tables eyeing us and no doubt wondering who were these two guys in close conversation with Michael Caine. (Oliver Stone was still little-known at this time). Mr. Caine and I found things in common: both grew up in the East End of London; he was a year younger than I; both evacuees during World War II. He was very interested in my emotional state immediately after my accident. It was, surprisingly enough, shame.

A few days later Oliver Stone and I visited a special effects studio in the Valley run by the Rambaldi family. Carlo Rambaldi had been an Oscar winner in 1979 for his

work on “Alien.” He was particularly interested in my bioelectronic left hand prosthesis and took some photos of it. I believe this was one of the influences on the designs for various versions of the hand in the movie.

I had two further interactions with the cast and crew of the movie. The first was in a studio where a shot of a shower scene of a body double for the now one-handed artist was under way. In the script the artist loses his right hand. Since I had lost my left hand another amputee was doubling for Michael Caine in the shower. I saw, but alas did not meet, another star of the film, Viveca Lindfors. A week later I was asked to come for location work at the UCLA prosthetics laboratory. The usual array of trucks and trailers was in evidence and filming soon began in the laboratory – a large open room with benches. The action involved designing a prosthesis for the artist, and it took many takes to get the scene right. Oliver Stone asked me to appear as an extra – a prosthetist in a white coat in the background of the shot, hammering away at something. For this I received the standard \$50 for an extra plus an excellent lunch (union rules) from the food trucks.

And so ended my brilliant movie career. A couple of weeks later I received a check for my consulting work, and eventually I saw the movie on VHS. Michael Caine was excellent, but the plot was unbelievable. Two stars out of five.

## Census Notes US Rank

In a 2020 study of the senior US population, the Census Bureau noted that while the share of the U.S. population age 65 and over grew, the nation remained relatively young compared to many of its peer nations in 2020. Japan had the largest share (28.5%) of older residents. The United States ranked 34th (16.8%) among these places. Many European countries, along with Canada and Hong Kong, had higher shares of older residents than the United States. Among countries with at least 15% of their population age 65 and over, New Zealand, Russia and Cuba had the smallest proportions of older residents.

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# Fall Book Recommendations

By Sherry Keith, Professor Emerita, SFSU

***A Practical Education: Why Liberal Arts Majors Make Great Employees***, by Randall Stross (Stanford University Press, 2017).

The debate about whether a liberal arts education makes sense in the Age of Technology/AI is raging. This debate appears to be a particularly intense battle for students at Stanford University, the uterus of Silicon Valley. The debate, of course, affects all of us affiliated with higher education, including students of the CSU system. Randal Stross, professor of business at San Jose State University, takes up the gauntlet of liberal versus technical education as we go forward in the age of AI.

*A Practical Education* is an engaging, well written exploration of why Stanford graduates who major in one or another subject associated with the liberal arts, such as history, languages, abstract sciences, and philosophy, do just as well as students who study engineering and computer science after graduating. This is by no means an experimental study comparing the employment trajectories of these two categories: liberal arts major and engineering/computer science majors. Stroll takes a case study approach to mapping the employment patterns of only an handful of liberal arts graduates. And, at all, these are graduates of Stanford, one of the most selective institutions of higher education in the US.

Nevertheless, the case studies are as interesting as is the history of Stanford itself, which Stross sketches to provide important historical context. Essentially, that context is cradled in Stanford's founding mission: to educate people with practical skills. Leland Stanford was quoted in *The New York Times*, saying,

*I have, in my business experience, found that too much of the current college training launches young men on the world void of such practical knowledge of any calling as will enable them to earn their living at once. Scores of educated youngsters have been sent to me as President of the Central Pacific Railroad, seeking employment, and I could not do anything with them, because they would not fit in anywhere....I, therefore, intend as far as possible to seek prac-*

*tical educational results.*

Through case studies of students who have graduated with majors in the such as history, French literature, ancient languages (Latin and Greek), Stross carefully traces their trails, of which there are more than a few, that eventually lead to successful employment/career trajectories in the creches and royalty of Silicon Valley: an English major who a job as an account manager at Twitter, an African American history major who was hired as an analyst at Google, an American Studies major hired to field customer calls for assistance with the company's wi-fi product.

The reason for the success of these non-tech graduates, Stross concludes, has to do with pursuing an academic major which challenged creative thinking, strong communication skills linked to interpersonal relations' abilities. These traits make for employability beyond the limits of mere technical skills. The liberal arts graduates are able to learn new things quickly, including technology, and bring important people skills to any company whether a struggling start-up or one of Valley of Geeks giants like Google, Facebook, or Twitter.

The debate about the value of a liberal arts education continues to challenge higher education including a place like Stanford with deep techie DNA. As emeriti faculty of the largest system of higher education in the United States, we have a special duty to defend the liberal arts, irrespective our of disciplinary expertise. In fact, the inter-disciplinary thinking characteristic of a liberal arts education has over the centuries been at the center of both innovation and humanism. *A Practical Education* gives us insight and fuel for the ongoing discussion about the value of a liberal arts education. This is a read you won't want to miss.

***Women Rowing North***, by Mary Pipher (N.Y.: Bloomsbury Publishing, 2019).

This nonfiction stage of life guide by Mary Pipher, therapist/author, delivers more than its title promises. The author's intent to provide a map for the last stages of women's lives has relevance for men as well. And, the map does not necessarily

point in a northerly direction, since many of us who are retired and living the Third Phase...may wish to head to a warmer, more southerly climate.

I remember *Reviving Ophelia*, a very popular treatment of teenage girls, published back in the 1990s. In this latest publication, Pipher uses decades of experience as a therapist and active participant in her Nebraskan community to examine the challenges all of us entering the Third Phase....face in the journey ahead. These include but are not limited to physical aging, aloneness, self-understanding, maintaining and creating new community, and family relationships, to mention only a handful of the twenty chapters in *Women Rowing North*.

Using case studies to illustrate both the challenges and solutions individuals have used to navigate the last phase of their lives, she weaves an exceptionally readable narrative that defies any hint of the self-help literature that emerged in the US since the second half of the last century. Recognizing the women (as well as men) need to make a new life for themselves post-retirement and child raising, she offers examples of different routes each of us might take. She is also very adept at integrating approaches to the day to day, "micro" aspects of life during this leg of the journey.

I found especially interesting the chapter titled "Building a Good Day" which counsels, "To be happy we need to learn how to structure a day that is rich in meaning and joy-producing activities. How we spend our time defines who we are. The is no magical future. Today is our future, Our lives are events that unfurl in real time, minute by minute. Right up there with the need for oxygen, food and sleep is the need to have a reason to get out of bed every morning. We want to be able to think of events we are looking forward to and activities that will give the day a sense of purpose. If we can envision these things, we can find the energy to face even a difficult day" (p. 123).

Pipher also asserts the importance of an attitude of gratitude. Since book reviews

(Continued on page 10)



# When Older Parents Resist Help or Advice, Use These Tips to Cope

By Judith Graham, Kaiser Health News

It was a regrettable mistake. But Kim Sylvester thought she was doing the right thing at the time. Her 80-year-old mother, Harriet Burkel, had fallen at her home in Raleigh, North Carolina, fractured her pelvis, and gone to a rehabilitation center to recover. It was only days after the death of Burkel’s 82-year-old husband, who’d moved into a memory care facility three years before. With growing distress, Sylvester had watched her mother, who had emphysema and peripheral artery disease, become increasingly frail and isolated. “I would say, ‘Can I help you?’ And my mother would say, ‘No, I can do this myself. I don’t need anything. I can handle it,’” Sylvester told me.

Now, Sylvester had a chance to get some more information. She let herself into her mother’s home and went through all the paperwork she could find. “It was a shambles — completely disorganized, bills everywhere,” she said. “It was clear things were out of control.” Sylvester sprang into action, terminating her mother’s orders for anti-aging supplements, canceling two car warranty insurance policies (Burkel wasn’t driving at that point), ending a yearlong contract for knee injections with a chiropractor, and throwing out donation requests from dozens of organizations. When her mother found out, she was furious.

“I was trying to save my mother, but I became someone she couldn’t trust — the enemy. I really messed up,” Sylvester said. Dealing with an older parent who stubbornly resists offers of help isn’t easy. But the solution isn’t to make an older person feel like you’re steamrolling them and taking over their affairs. What’s needed instead are respect, empathy, and appreciation of the older person’s autonomy.

That doesn’t mean adult children concerned about an older parent should step aside or agree to everything the parent proposes. Rather, a different set of skills is needed. Cheryl Woodson, an author and retired physician based in the Chicago area, learned this firsthand when her mother — whom Woodson described as a “very powerful” woman — developed mild cognitive impairment. She started getting

lost while driving and would buy things she didn’t need then give them away.

Chastising her mother wasn’t going to work. “You can’t push people like my mother or try to take control,” Woodson told me. “You don’t tell them, ‘No, you’re wrong,’ because they changed your diapers and they’ll always be your mom.” Instead, Woodson learned to appeal to her mother’s pride in being the family matriarch. “Whenever she got upset, I’d ask her, ‘Mother, what year was it that Aunt Terri got married?’ or ‘Mother, I don’t remember how to make macaroni. How much cheese do you put in?’ And she’d forget what she was worked up about and we’d just go on from there.”

Woodson, author of *To Survive Caregiving: A Daughter’s Experience, a Doctor’s Advice*, also learned to apply a “does it really matter to safety or health?” standard to her mother’s behavior. It helped Woodson let go of her sometimes unreasonable expectations. One example she related: “My mother used to shake hot sauce on pancakes. It would drive my brother nuts, but she was eating, and that was good.” “You don’t want to rub their nose into their incapacity,” said Woodson, whose mother died in 2003.

Barry Jacobs, a clinical psychologist and family therapist, sounded similar themes in describing a psychiatrist in his late 70s who didn’t like to bend to authority. After his wife died, the older man stopped shaving and changing his clothes regularly. Though he had diabetes, he didn’t want to see a physician and instead prescribed medicine for himself. Even after several strokes compromised his vision, he insisted on driving. Jacobs’ take: “You don’t want to go toe-to-toe with someone like this, because you will lose. They’re almost daring you to tell them what to do so they can show they won’t follow your advice.”

What’s the alternative? “I would employ empathy and appeal to this person’s pride as a basis for handling adversity or change,” Jacobs said. “I might say something along the lines of, ‘I know you don’t want to stop driving and that this will be very painful for you. But I know you have

## In Memoriam

**Chico** – Sylvia Novak

**East Bay** – Herbert M.Graw  
Esther Railton-Rice  
Marc L. Ratner  
Richard W. VrMeer

**Humboldt** – Sally J. Botzler  
Whitney W. Buck  
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**Los Angeles** – Isaac Berman  
Elaine Osio  
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**Long Beach** – Lois B. Gallagher  
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Charles C. Crittenden III  
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**San Luis Obispo** – David L. West

**Sonoma** – Rolfe C. Erickson  
Thalia Silverman

**Stanislaus** – John K. Amrhein  
Roberta T. Anderson  
Fred P. Hilpert  
Thomas C. Watling

faced difficult, painful changes before and you’ll find your way through this.” “You’re appealing to their ideal self rather than treating them as if they don’t have the right to make their own decisions anymore,” he explained. In the older psychiatrist’s case, conflict with his four children was constant, but he eventually stopped driving.

(Continued on page 12)

# Personal and Professional: Jo Farb Hernández's *Singular Spaces II, From the Eccentric to the Extraordinary in Spanish Art Environments* (Milano: 5 Continents Press)

Editor's preface: It's not every day that I open *The New York Times Arts* section and see an article about a CSU faculty member, but on June 12th of this year, I was intrigued by an article entitled *Concrete Daisies? There's a Fine for That*. Jo Farb Hernández, a Californian art historian and curator, has spent 23 years trying to get recognition for a group of self-taught builders. Call them "outsider architects," and learned that Jo Farb Hernández is an emerita faculty member (Art and Art History) from San José State University. I asked her about the book and project, and she replied as follows. I'm going to let her describe the project in her own words:

*Singular Spaces II; From the Eccentric to the Extraordinary in Spanish Art Environments* (5 Continents Press, Milano, 2023) completes my comprehensive and groundbreaking study of art environments created by self-taught artists from across Spain (Volume I was published in 2013). Most of the work of the 99 artists I present – intriguing and unique sculptures, homes, and gardens – have never been thoroughly documented or previously published; I have cast a wide net over the past 23 years to ensure all regions of Spain would be represented, with all kinds of spaces assembled with all kinds of materials. Developed additively and organically, without formal architectural designs, engineering plans, or public sanction, these personal, idiosyncratic constructions are generally immobile and massive in scale or number of components.

They owe little allegiance to folk, popular, or mainstream art trends, nor do the makers have interest in or the intent to produce anything functional or marketable: these sites instead reflect personal and cultural experiences, availability of materials, and a desire for creative self-expression. Working without ties to or understanding of the mainstream art world and without formal studies, these artists

unselfconsciously reinvent not only architecture, landscape architecture, sculpture, painting, and sites of memory or devotion, but also, in the process, themselves. They have much to teach us about the process of creation and also about the confidence to undertake a path radically different from the one they had followed during the prime of their working lives.

The books feature detailed case studies of the artists and their work, contextualized with historical and theoretical references to a broad range of interlocking fields, including art, art history, anthropology, vernacular architecture, Spanish area studies, and folklore/folklife, complemented with compelling visuals of each of the artists and their artworks. Breaking down the standard compartmentalization of academic genres, I reveal how most makers of art environments, building within their own personal spaces, fuse their creations with their daily lives in a way generally unmatched in any other circumstances of making art, and thus, in the process, provide an open self-reflection of their life and concerns. The universality of the need to create, and the issues that are confronted when one does so in a public and non-sanctioned way, are relevant to art and artists worldwide.

My work has illuminated – and preserved through documentation – the creative lives of individuals who, working outside of commercial spheres, may have otherwise gone unnoticed, and bodies of work that often cease to exist after the artist is no longer alive to care for it. In a field where each artist's work is ongoing, organic, and accumulative, this kind of long-term study is critical, and too rarely done.

I have been dedicated to the field of self-taught artists and art environment builders for five decades, and am one of very few scholars to dedicate their careers

to this under-recognized group of makers. There has been no other rigorous scholarly investigation of these sites in Spain, nor are any in process, in any language, besides my own. The *Singular Spaces* books provide a groundbreaking, comprehensive, and encyclopedic treatment of the field.

I am grateful for partial publication support from the CSU-ERFA Charitable Foundation, and, through the course of my research, for various awards through my Department, the College of Humanities and the Arts, and SJSU.

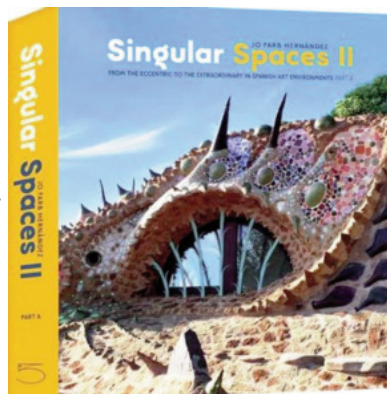
## Fall Book Recommendation

(Continued from page 8)

in the CSU-EFRSA newsletter are read by retired faculty and staff of the CSU system, I would assert that each of us has a number of things for which we can be grateful even when facing personal difficulties. We have access to excellent health care and a stable retirement income that are fundamental to both pre- and post-retirement life.

Most of us can remind ourselves that we have had fulfilling careers that contributed to the future generations who carry the world of today on their shoulders.

Beside the valuable ideas, examples and perspectives you will find in this book, you will encounter a fluent and engaging author. After finishing each chapter, I also found myself ready to read more for simple enjoyment. This is an easy, but meaningful read. Perhaps the Human Resources unit of each Cal State campus should begin to compile a "getting ready for retirement" reading list. Of course, *What Color is Your Parachute* would be on that. And *Women Rowing North: Navigating Life's Currents and Flourishing as We Age* would be right up at the top of the list with it.



# Legislative Rep't: CalPERS Security Breach, Investments

(Continued from page 1)

told *The Sacramento Bee* they were deeply disturbed that their information was in hackers' hands for weeks before they were alerted to the breach.

CalPERS is offering all impacted members two years of complimentary credit monitoring and identity restoration services through Experian. A letter detailing these services was recently mailed to impacted retirees or their survivors with instructions on how to enroll. If you haven't received this letter and believe you have impacted personal information, call Experian at 833-919-4735. Have the engagement number B097509 ready when calling. The hours of operation are Monday through Friday, 6 a.m. to 8 p.m. PT and Saturday and Sunday, 8 a.m. to 5 p.m. PT (excluding major holidays).

You'll have access to the following features once you enroll in Experian IdentityWorks:

- *Experian credit report at signup:* See what information is associated with your credit file. Daily credit reports are available for online members only.
- *Credit Monitoring:* Credit monitoring keeps a daily watch on your credit report for any changes that can be linked to fraudulent activity. It works by sending you alerts when there is suspicious activity or changes in your credit, making it easy for you to stay on top of your personal and financial information.
- *Identity Restoration:* Identity Restoration agents are immediately available to help you address credit and non-credit related fraud.
- *Experian IdentityWorks ExtendCARE:* You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- *Up to \$1 Million Identity Theft Insurance:* Provides coverage for certain costs and unauthorized electronic fund transfers.

If you have concerns, contact the CalPERS Contact Center at [PBQuestions@calpers.ca.gov](mailto:PBQuestions@calpers.ca.gov). To date, Experian has enrolled approximately 144,000 CalPERS members in credit monitoring. This represents approximately 19% of all members impacted. Experian has received more than 40,870 calls. The average wait time is 1.5 minutes.

**CalPERS Investments.** CalPERS reported a preliminary net return of 5.8% on its investments for the 12-month period ending June 30, 2023. Assets as of that date were valued at \$462.8 billion. At the June 20 investment committee meeting, Peter Cashion, managing investment director for sustainable investments at CalPERS, reported that it plans to increase its investments in renewable energy as well as "transition" investments — companies that are moving to green from brown energy. CalPERS ratio of clean energy to fossil fuel investment is 2.5-to-1, he said.

"We do intend to continue to grow the numbers in terms of renewable and, in particular, transition investments," in response to a board member's question at its June meeting. Possible investments include investing in stocks of undervalued transition assets, real estate projects that reduce emissions while reducing costs, infrastructure projects that are moving from fossil fuel to clean energy, as well as venture capital backed climate technology companies.

Mark Carney, vice chairman and head of transition investing at Brookfield Asset Management, said that while global clean energy investment increased to \$1.7 trillion in 2022 from \$500 billion five years earlier, for the world and the United States to be on the path to address the issue of 1.5 degrees, the ratio of clean energy investment (wind, solar, clean energy) to fossil fuel investments needs to go from 1:1 to 4:1 by 2030. The leading energy companies are investing very little in clean energy with a ratio about 0.3:1.

The investment committee also heard testimony from an Amazon driver. CalPERS has investments in Amazon. "My coworkers and I want to protect our safety and get the benefits to. We live from paycheck to paycheck and are danger on the job. The rights of Amazon workers need to be directed. I have to work in heat and don't have air-conditioning. If we refuse [an] unsafe delivery, Amazon will fire us..."

CalPERS policy [is to] talk to companies that you invest in and how to treat their workers [and] that the companies you invest in should respect rights to form an union. We need your help with Amazon."

CalPERS new Chief Investment Officer, Nicole Musico, informed the committee that she was working to rebuild CalPERS'

reputation adding that it is "important to bring sustainability over in investments to make sure we are looking at the risk lens of sustainable investing as well."

Meanwhile, the committee was informed that there are more jobs in the energy transition than there are in the existing energy economy. Committee Chair Middleton concluded by saying "The pressures we are seeing today are not going away and they are not going to lessen...so I think [CalPERS] needs to be able to define well what our investments are, and that we are taking an active role in influencing public policy."

**A New CSU Chancellor.** Dr. Mildred García, the current president of the American Association of State Colleges and Universities, is the new CSU chancellor. García will be the 11th chancellor to lead the Cal State system and the first Latina. She has formerly served as president of Cal State Fullerton, from 2012 to 2018, and CSU Dominguez Hills, from 2007 to 2012. Garcia's tenure will begin Oct. 1.

García will be paid an annual compensation of \$795,000, \$80,000 in annual deferred compensation, \$8,000 monthly housing allowance and \$1,000 monthly auto allowance. By comparison, the average total annual pay for a full-time lecturer in the CSU is \$64,400 and for a tenured full professor, \$122,069.

Some trustees said they were against giving García the salary amid concerns that the system is facing a \$1.5 billion deficit, threats of strikes by its employee labor unions over pay and benefits, and is considering a 6% annual tuition increase for students. "This is close to double what the chancellor was making four years ago," said Trustee Douglas Faigin, who voted against the salary. "Faculty and staff are hearing that we want to treat them as fairly as we can, but at the same time, the cupboard is bare."

**Words to Live By.** "The chemistry of life calls for us to give in order to receive. There is no lack of people or groups needing help and as you extend service to them you will find the joy you deserve." And from Eleanor Roosevelt: "The future belongs to those who believe in the beauty of their dreams."

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**Dealing With Older  
Parents....**

(Continued from page 9)

Another strategy that can be useful: “Show up, but do it in a way that’s face-saving,” Jacobs said. Instead of asking your father if you can check in on him, “Go to his house and say, ‘The kids really wanted to see you. I hope you don’t mind.’ Or, ‘We made too much food. I hope you don’t mind my bringing it over.’”

This psychiatrist didn’t have any cognitive problems, though he wasn’t as sharp as he used to be. But encroaching cognitive impairment often colors difficult family interactions. If you think this might be a factor with your parent, instead of trying to persuade them to accept more help at home, try to get them medically evaluated, said Leslie Kernisan, author of “When Your Aging Parent Needs Help: A Geriatrician’s Step-by-Step Guide to Memory Loss, Resistance, Safety Worries, and More.”

“Decreased brain function can affect an older adult’s insight and judgment and

**CSU-ERFSA  
Calendar of Events**

**Open Enrollment for CalPERS Health Programs.** September 18 – October 13, 2023. During this time, you may change health plans, add eligible dependents, or remove dependents. Use the “Search Health Plans” function on your myCalPERS account to find alternative plans if desired, but not until September 11th.

**CSU-ERFSA State Council - Fall meeting,** via Zoom, October 24, 9:30 - noon. Open to all. Ask the CSU-ERFSA office for the link.

**CSU-ERFA Foundation Grant Program -** Applications are due in the CSU-ERFSA Office no later than October 31, 2023 – 2:00 p.m. PDT. See article p. 3.

ability to understand the risks of certain actions or situations, while also making people suspicious and defensive,” she noted. This doesn’t mean you should give up on talking to an older parent with mild cognitive impairment or early-stage dementia, however. “You always want to give the older adult a chance to weigh in and talk about what’s important to them and their feelings and concerns,” Kernisan said.

A turning point for Sylvester and her mother came when the older woman, who

developed dementia, went to a nursing home. Her mother was furious, and Sylvester waited two months before visiting. When she finally walked into Burkel’s room, bearing a Valentine’s Day wreath, Burkel hugged her and said, “I’m so glad to see you,” before pulling away. “But I’m so mad at my other daughter.” Sylvester, who doesn’t have a sister, responded, “I know, Mom. She meant well, but she didn’t handle things properly.”

She learned the value of what she calls a “therapeutic fidget” from Kernisan.