CSU ERFSA Reporter

California State University Emeritus
and Retired Faculty & Staff Association

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Legislative Report: AI Bills, CalPERS, CSU News

By Robert Girling, CSU-ERFSA Legislative Director

Legislation. AI-related Legislation. Artificial intelligence is rapidly reshaping higher education, and the CSU system is responding by developing policies establishing campus-wide guidelines for the use of generative AI in teaching, learning, and research; maintaining academic integrity in AI-assisted coursework; providing faculty with guidance and professional development to integrate AI into instruction; protecting student privacy and research data; fostering ethical AI research and innovation; and preparing graduates for an AI-driven workforce by incorporating AI literacy and related competencies into academic programs.

At the state level, related legislation relevant to the CSU includes:

SB 53 (2025). Transparency in Frontier Artificial Intelligence Act. Effective January 2026. Requires developers of frontier AI models to publish safety protocols, conduct testing, and provide transparency regarding AI risks. While directed primarily at AI developers, CSU researchers, faculty, and students will be affected through research partnerships, procurement, and AI governance policies.

SB 942 (2024). California AI Transparency Act. Effective August

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Long-Term Care Costs Could Bankrupt the Younger Generation

From *The Washington Post*

This article isn't for you, unless you are among CSU's youngest retirees. It's for your kids.

It's a summary of an article that appeared in *The Washington Post* under the title "As the cost of aging soars, families' wealth is evaporating," and the theme is that for people who don't have savings or a way to pay for long-term care, there's a possibility that you could die with nothing left of your assets. In 2006 to 2010, this was 6% of all Americans; in 2017-2022, it was ~11%. You can find the article at: https://tinyurl.com/3fv9uhuw.

If you don't have access to *The Washington Post*, email the editor for a PDF of the article.

Summary: "The Soaring Cost of Aging and the Erosion of Generational Wealth"

We've all heard the projections about the "Great Wealth Transfer"—the trillions of dollars in wealth that Baby Boomers are expected to pass to their descendants. Yet a recent *Washington Post* analysis reveals a sobering counter-narrative: for a large and growing segment of older Americans, the astronomical cost of elder care is

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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: tanagnoson AT gmail.com

From the President

Dear Colleagues,

Happy Summer! I am grateful that we are having a beautiful summer and very much enjoy the opportunity to linger outside as the evenings cool with the river breeze. I hope you all have an opportunity to relax doing whatever pleases you during these long days.

On July 23 the executive committee held its first meeting of the new CSU-ERFSA fiscal year. This was our first official meeting with Chris Miller (Sacramento), our new CSU-ERFSA executive director.

We retain the same officers for this year:
• Sue Holl (Sacramento) as president,
• Stephanie Coopman (San Jose), vice president and website administrator,
• Ira Schoenwald (Channel Islands), treasurer, and
• Bethany Shifflett (San Jose), as secretary and archivist.

We also have a full complement of committee chairs with
• Robert Girling (Sonoma), chair of the Legislative Committee,
• Tom Krabacher (Sacramento), chair of the Health Benefits Committee, and
• John Tarjan (Bakersfield), chair of the Membership Committee.

We welcomed
• Kathleen Roe (San Jose), chair of the Grants Committee, and
• Joan Melton (Fullerton), chair of the Programs Committee. Note: After our meeting Joan informed us that she would not be able to complete her term. We will miss her gifts and contributions, but are lucky that we were able to recruit Daljit Singh (Fresno) to fill the remainder of the term. Welcome Daljit!

Also continuing to serve for us
• Ted Anagnoson, editor of The CSU-ERFSA Reporter, and
• Jerry Shutte (Northridge), our ASCSU liaison and emeriti Academic Senator, and
• Jay Swartz (Pomona), CFA liaison.

It is exciting to have a every office staffed, officers, committee chairs, committee members and specialists.

In addition to reports from the officers, committee chairs, and specialists, the other business covered by the executive committee included adopting a "Guiding Values" statement which will be presented to the State Council at the next meeting, October 22, 2025, and a discussion of the results of the comprehensive member survey that was conducted in Spring 2026. We will continue to encourage our campus affiliates to provide information about CSU-ERFSA, and we will continue to provide as much timely information as we can obtain about CalPERS.

We also approved documents to ensure that the CSU-ERFSA procedures are clear and available to anyone who is interested in the particular roles and responsibilities of each of the positions. We are all focused on increasing the value of CSU-ERFSA membership and ensuring retirees from the CSU recognize the value of CSU-ERFSA. Increasing our membership is one of the main areas of focus for this year and we hope to see new members engaged.

The State Council will meet on October 22, 2026 and April 22, 2027. The executive committee will meet on January 14, 2027 and July 8, 2027. All meetings will be over Zoom.

Immediately upon her State Council confirmation as executive director, Chris Miller jumped into action. You can read about some of her activities on page 3. There are also reports from the committee chairs. Please feel free to contact any of us with comments or suggestions. We also are always interested in hearing about our members' adventures. Please consider sharing your "How I Spent my Summer Vacation" story with us in *The Reporter*.

We look forward to more and different options for members to engage and we hope you will all feel comfortable letting us know how we are doing as we provide these varied opportunities. Melanie Mamakos continues to do a wonderful job running the CSU-ERFSA Northridge office, and *The Reporter* will continue to provide current and timely information. Always feel free to let us know what you appreciate about the organization, where we can improve, and how we can best serve our members. Our contact information is on the website (https://tinyurl.com/yeywn48j), and Melanie is the friendly voice in the office.

With warm regards,

Sue Holl
sueh@csus.edu

From the Executive Director: “Making a Difference”

By Christine Miller, Executive Director, CSU-ERFSA, CSU Sacramento

One of the highlights of my first few months as Executive Director was attending the Chico affiliate's Hall of Honor luncheon. During his acceptance remarks, Business and Finance professor George Wellman reflected on what being inducted meant to him and the other honorees. He said he had been thinking about that very question and had arrived at a simple conclusion:

"It means we made a difference."

As I looked around the room, it struck me that George's observation extended far beyond the Hall of Honor recipients. Every one of us who devoted a career to the California State University helped shape students' lives and strengthened our campuses. We made a difference.

Over the past few months, I've had the privilege of visiting affiliates, attending campus events, and meeting members throughout the state. Every affiliate has its own personality and traditions, but I've come away from each visit with the same impression: CSU-ERFSA is much more than an organization for retired faculty and staff. It is a community of people who remain deeply invested in one another and in the University they helped build.

I saw that spirit firsthand during my visit to Cal Poly San Luis Obispo for its June Jubilee honoring retired faculty and staff. As Cal Poly and Cal Maritime become a single university, the Cal Poly Retired Faculty and Staff Association is preparing to welcome Maritime retirees into its community. This fall, around 55 retired faculty and staff are expected to travel together to Vallejo to tour the campus, meet with Maritime retirees, and begin discussing how the two retiree communities can become one. I was honored to be invited to participate in those conversations and to share how CSU-ERFSA can support that effort.

What impressed me wasn't simply the trip itself. It was the enthusiasm behind it. More than 55 retirees are choosing to devote two days to welcoming colleagues they have never met because they believe those future retirees belong. That struck me as a wonderful example of what retirement can look like. We may no longer have offices on our campuses, but we still have opportunities to strengthen the communities we helped build.

That same theme has emerged in another project I've been working on this summer: CSU-ERFSA's first Annual Membership Report. Looking at our membership from a statewide perspective has revealed something I hadn't fully appreciated before. Nearly two-thirds of our California members still live within the service area of the campus from which they retired. Another third have settled elsewhere in the state, sometimes hundreds of miles from the campus where they spent their careers. That finding reminded me that while people move, the connection they feel to the CSU often endures. It also suggests opportunities for affiliates to think creatively about what their retiree community looks like, just as Cal Poly SLO has done.

One thing I've learned very quickly is that every generation of retirees inherits the responsibility of welcoming the next one. That's how organizations like ours remain vibrant. Whether we extend an invitation to lunch, encourage someone to attend an affiliate event, introduce a newly retired colleague to CSU-ERFSA, or simply stay engaged ourselves, we strengthen the community that future retirees will inherit.

That brings me back to George Wellman's observation.

"It means we made a difference."

When I first heard those words, I thought they were about looking back. Over the past few months, I’ve come to realize they’re also about looking ahead. CSU-ERFSA gives us an opportunity to keep strengthening the community that has meant so much to all of us and to ensure that the next generation of retirees finds the same sense of connection that we have.

Membership Committee Report

By John Tarjan, Chair, Membership Committee, CSU Bakersfield

On Thursday, May 30, the incoming CSU-ERFSA Membership Committee, along with Executive Director Chris Miller, met to discuss our priorities and strategies for the upcoming year. The following are among the main points discussed.

• Communications with affiliates, members, and prospective members is a major, ongoing challenge. Enhancing communication should be a top priority.

• We can do more to promote CSU-ERFSA. One idea I particularly liked was gifting a one-year local affiliate membership to new retirees, but many other good ideas were shared including,

o Development of CSU-ERFSA “swag” such as t-shirts, etc.,
o Providing all new retirees with a slick CSU-ERFSA brochure, and.
o Inviting prospective members to affiliate events,

• We should gather information about benefits offered by affiliates, as well as potential benefits for all CSU-ERFSA members that have been generated. Providing additional benefits at the affiliate and CSU-ERFSA level could increase both the value of CSU-ERFSA to current members and the perceived value of CSU-ERFSA in the eyes of potential members.

• Hosting informational, educational, and cultural events on the web would be valuable for members and a potential recruiting strategy for potential members.

• We need to constantly be vigilant not to think about CSU-ERFSA as only a faculty organization.

• Model(s) for affiliate organization and functioning should be gathered and shared (bylaws, officers, etc.).

Applications for 2027 Small Grants Open

By Kathleen Roe, Grants Committee Chair

• Are you involved in ongoing research or creative activities related to your academic field or specialization?
• Are you thinking of a project that explores retirement concerns of CSU faculty/staff/administrators or the quality of life of retirees?
• Do you have (at least) one more thing you want to do with the resources you developed while working in the CSU?
• Would a small grant (generally less than $1,000) help you make any of those happen?

If the answer to even one of these questions is "Yes!" the CSU-ERFSA grants committee welcomes your application for the next grant cycle.

The exact number and dollar amount of the 2027 awards depends on the number and quality of proposals and the amount of money made available for these grants by the CSU-ERFA Foundation. In 2026, we were able to provide support to eight members engaged in a variety of retirement projects, including:

• Digitizing years of research material so that it can be available to students and scholars through the university library
• Completing interviews for a book on US activists and advocates devoted to protecting democracy
• Expanding an ongoing collaborative research project on the development of professional identity
• Presenting current research results, hosting a symposium, and/or gathering information at a variety of professional conferences
• Costuming and publicity for Fiesta Folklórica, a campus student, faculty, staff, and alumni performance
• Final editing and photo compilation for a book on Chinese Americans in San Diego.

The small grant program is competitive, but the application process is straightforward. Applications will be open until the deadline: October 29, 2026 at 12 pm PT. Awards will be announced in December.

Grant applications and guidelines can be downloaded from the Grants section of the CSU-ERFSA website (https://tinyurl.com/y9chzfv4) or through the QR code to the right.

You can also call the CSU-ERFSA office at (818) 677-6522 or email your request to csuerfsa@csun.edu.

Note: To be eligible for grant consideration, you must be a current CSU-ERFSA member. And if this isn't the year for you to apply, watch this space and consider it in the future. Retired faculty and staff have much to offer – and if you're like me, a few scholarly or creative projects I didn't quite finish. A CSU-ERFSA research grant might just make the difference!

CFA Report: Back to Mediation Again

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

It's back to mediation for California Faculty Association (CFA) once more.

In a seemingly endless round of salary proposals and counterproposals that almost always leave management and labor much distance apart every round, with the chancellor's office eternally offering bread crumbs, the California Public Employees Relations Board has declared an impasse between the two sides.

So here comes mediation again.

This drawn out process requires mediators meet with both sides individually, then complete a factfinding package that will address CFA concerns about a thin 3 per cent salary increase with no cost of living or SSI adjustment, in addition to management's interest in beginning to carve away at health benefits as well.

Predictably, union leaders want much more, particularly in light of Gov. Gavin Newsom's signing of a $365.7 million increase in the CSU budget for the next fiscal year. They are demanding a salary floor for all full time faculty set at ten per cent of the chancellor's salary, which currently would be $79,500—one tenth of Mildred Garcia's base pay of $795,000.

Then there has been more angst from the union regarding the outcome of CSUSB outgoing president Dr. Tomas Morales, who recently was approved by the CSU Board of Trustees a rich six figure contract as a special consultant to that campus and the system for international affairs in his retirement. CFA and CSUSB faculty leaders are asking how a president with votes of no confidence and many other alleged and even documented nefarious activities can be rewarded for his misdeeds?

There has been room for some celebration, however. CFA is lauding the decision that San Jose State professor Dr. Sang Hea Kil be reinstated with tenure after prior attempts at termination for being outspoken about the carnage in Palestine. The First Amendment, union leaders contend, is in fact alive and well.

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 receivng 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.

Health Benefits Report: Premiums Up

By Thomas Krabacher, Director, Health Benefits

Premium Increases for 2027. In mid-July CalPERS announced a proposed overall health care premium increase of 4.97% for 2027. While this reflects the general increase in the cost of health care nationally, it is at the same time significantly below the projected national increase of 9%. It is also noticeably below CalPERS' recent 3-year trend of lower year-to-year increases overall (e.g. 2026 increase: 8.21%).

Increase by specific plan categories are: Basic (non-Medicare) plans: 5.78%, Basic HMO plans: 4.49%, Basic PPO (Preferred Provider) plans: 7.31%, and Medicare plans: 0.51%.

2027 Health Plan Changes. Effective January 1, 2027, CalPERS will no longer offer the UnitedHealth care basic Alliance and Harmony HMO plans. The reason for the non-renewal of the basic contract was their proposed high 2027 rate increases of 23% and 21% respectively, both of which are more than three times higher than CalPERS projections. Details on the United Healthcare exit can be found at https://tinyurl.com/5n88e6av.

At the same time, however, Sutter Health Plan will be offered as a new HMO option in 2027. The Sutter plan comes on board under the same terms and conditions that apply to other HMOs. The addition of the Sutter Health Plan can serve as an option for those members affected by the UnitedHealthcare exit.

2027 Open Enrollment. It's now August, and the Open Enrollment period for 2027 health plans gets underway shortly. The period this year extends from September 14th through October 9th, and anyone thinking about making changes to their coverage should begin reviewing their options as soon as possible.

If you are considering changes, you can compare plans and premiums by logging into your myCalPERS account. If you decide to make changes, remember that coverage under your current plan ends December 31, 2026, and the effective date for your new plan is January 1, 2027. Prepare for the transition accordingly with a sufficient stockpile of prescription medications and the completion of any time-sensitive tests and procedures before the December deadline.

If you change plans, remember that your new health plan, not CalPERS, is responsible for sending out your new membership identification cards.

CSU-ERFSA New Members

Cal Poly Maritime - Kathryn D. Marocchino

Chico – Claudia S. Beaty
Fengxiang Li
Lori M. Weber

Dominguez Hills – Ava S. Herbrick

East Bay – Charles E. DeBose

Fresno – Jacinta R. Amaral*
Elsa C. Castillo
Faith Sidlow

Fullerton – Karen J. Fazio
Teresa A. Landeros

Northridge – Michael S. Geisser
Laurie Gelardi

Pomona – Philip N. Pregill

Sacramento – Shari L. Andersen Bedker
Sheree L. Meyer

San Bernardino – Cynthia A. Crawford

San Marcos – Anne K. Randerson

Stanislaus – John L. Carter
Betsy Eudey
Janice L. Herring

* = Lifetime member

CSUF Emeriti Announce "Dollars for Doers" Awards

By Chris Kondo, Emeriti, CSU Fullerton

The Emeriti of CSU Fullerton team recently announced a new program. Designed to recognize and support volunteerism, the program offers financial awards to campus-related entities for which an emeriti member has provided 20 hours of volunteer service in 2026 or sustained volunteer support over multiple years.

Awards will range from $250 to $500. Details and an application can be found at: https://tinyurl.com/55z97pff

Applications are due November 1, 2026. Decisions will be announced by year end. Interested members of the Emeriti of CSUF are encouraged to apply.

"We're excited about using our funding to support service and volunteerism," said Chris Kondo, Emeriti of CSUF. "This program benefits the selected organization, the groups the organization serves, and the emeriti." Chris invites any CSU-ERFSA chapters who might be interested in implementing a similar program to contact him at ckondo@fullerton.edu.

Sonoma State Relaunches Athletics Programs After Cuts

Sonoma State University will bring back its NCAA Division II athletics program after eliminating sports last year as part of sweeping budget cuts, the university announced in late July. Starting in the 2027-2028 academic year, the campus plans to introduce 10 men's and women's teams in the California Collegiate Athletic Conference for sports such as basketball, cross country, golf, soccer, softball and volleyball. The decision reverses a 2025 elimination of the university's athletics program in order to close a $24 million budget deficit. The cut also included eliminations of more than 20 academic programs and dozens of faculty and staff positions.

According to the university, the athletics program will be funded through a one-time $8 million state investment, along with a combination of student fees, tuition revenue from new student athletes, fundraising, and sponsorships.

Legislative Report: AI Bills, CalPERS, CSU News

(Continued from page 1)

2026. Requires disclosure when AI-generated content is presented to users. CSU campuses will likely incorporate these requirements into instructional use of generative AI and student communications.

AB 29013 (2024). AI Training Data Transparency. In effect presently. Requires developers of generative AI systems to disclose information about the datasets used to train their models. Important for CSU faculty using commercial AI tools in teaching and research.

Other CSU-related higher education legislation includes AB 1111, Student Transfer Reform, dealing with community college to CSU transfer. The bill is now pending in committee in the legislature. It would, if enacted, streamline transfer pathways by expanding common lower-division course numbering and improving articulation agreements between the CCCs and CSU. It would reduce transfer barriers, shorten time-to-degree, and support CSU enrollment planning.

SB 928 Protections for CSU Faculty from AI Encroachments. The state legislature is poised to pass a bill that will require CSU courses to be taught by a human, an effort to prevent artificial intelligence from taking over course instruction. SB 928 defines a faculty member as a real person, preventing them from being replaced by AI. The bill would require that the instructor of record be a real person. The bill does not prohibit CSU employees from using AI in the course of their work; it requires only that all university courses be taught by a faculty member.

Sen. Sabrina Cervantes (D-Riv.) said that while there is room in CSU classrooms for AI to contribute, "human faculty are still necessary and best suited to teach human students." "California faculty provide a necessary human element in teaching," Cervantes said in a news release. "SB 928 protects that personal connection and the guidance CSU faculty provide that cannot be replaced by AI." AI should be used in ways that improve education, not replace hardworking CSU faculty, she said.

The growing integration of AI in academic settings has raised concerns among faculty about its impact on their roles. Faculty are essential to student success through their teaching, mentorship, and support, which directly influence student retention, engagement, and development. This bill highlights the unique personal connection, guidance, and expertise that CSU faculty offer—elements AI cannot replace—and emphasizes the importance of protecting jobs and maintaining the human touch that makes our educational institutions world-class.

CCC Bachelor's Degrees. SB 960 and AB 2694 open the door to new community college bachelor's degrees, even if they are similar to those offered by a local CSU. The bills would prohibit UC and CSU from claiming duplication if a workforce need remains unmet by the four-year university's program.

AB 2694, CCC Bachelor's Degree Programs. This bill would prohibit a community college district from offering a BA or BS degree program substantially similar to a program offered by the UC or CSU within the same region, except where the UC or CSU does not enroll students from that region in that program or there are documented unmet regional workforce needs. State law permits community colleges to offer bachelor's degree programs, provided they don't duplicate programs offered by California's four-year universities. Several proposed degrees have stalled for years amid objections from the CSU.

AB 2694 and SB 960. If these bills, AB 2694 and SB 960, now before the appropriations committees in each chamber, pass, they could soon make it much easier for California community colleges to create new bachelor's degree programs. The state's community colleges, which primarily offer certificates and two-year associate degrees, are permitted to create bachelor's degrees that meet workforce needs, but existing law allows them to do so only if those degrees don't duplicate what's offered at California's four-year universities.

Debate over what constitutes duplication has fueled an ongoing turf war between the state's two largest higher education systems, with CSU campuses often objecting to new community college degrees, claiming they duplicate their own programs. Amid those objections, final approvals for several degree programs have been delayed for years. Now, California lawmakers are weighing legislation to clarify — and significantly restrict — when the state's four-year universities can protest new community college bachelor's degree programs.

AB 2236, Postsecondary Education: Articulation Agreements. This bill would streamline the transfer process for students transferring from the California Community Colleges to the CSU and UC systems by requiring the Academic Senates of UC, CSU, and the community colleges to establish an agreement for system level articulation rather than review of individual courses. The bill is in committee as of the end of July 2026.

CalPERS News.

Strong Net Investment Returns. Strong performance in both its public and private equity portfolios helped the California Public Employees' Retirement System (CalPERS) achieve a preliminary net investment return of 14.8% for the 12-month period ending June 30, 2026. The 2025-26 fiscal year return exceeded both last year's 11.6% performance and the assumed 6.8% rate of return set by the CalPERS Board of Administration. It is also CalPERS's highest mark in five years and represents a four-year trend of higher year-over-year results.

The Public Employees' Retirement Fund (PERF) had $637.1 billion in assets as of June 30 and a funded status of 85%, up from 79% at the end of fiscal year 2024-25. In October 2016, the PERF was 68% funded. The funded status represents the total assets in the fund compared with the pension benefits it is obligated to pay in the future. "Our team has maintained a disciplined approach to building the health of the pension system, and our improved funded status shows this effort is paying off for our 2.4 million members," CEO Marcie Frost said.

Public equity produced the highest preliminary return with a 24.1% gain, reflecting g a strong finish for the stock market. Private equity achieved a preliminary return of 17%.

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Legislative Report

(Continued from page 6)

CalPERS launched its Total Portfolio Approach, approved by the board in November 2025. It gives the investment team more flexibility to evaluate each investment strategy for its potential to benefit the entire fund, rather than sticking to set allocations for each asset class. Preliminary total fund annualized returns for the five-year period ending June 30, 2026, stood at 6.83%; the 10-year period at 8.57%; and the 20-year period at 6.81%.

Asset Class (by size)	**Net Rate of Return (%, 1 yr. to 3/31/26)**
Public Equity	24.1%
Fixed Income	5.9%
Private Equity*	17.0%
Real Assets*	6.3%
Private Debt*	11.0%

*Private market asset valuations lag one quarter and are as of March 31, 2026.

If CalPERS has 'many' years of poor investment returns, would it lower our pensions? No, CalPERS wouldn't lower your pension because of poor investment returns. Your existing benefits are protected by contract law, and any changes would require modifying collective bargaining agreements with employees. What an employee has already earned on the date of hire becomes a vested right that can be changed only if offset by a new benefit of comparable value. Retirement benefits are adjusted only in the rare event that an employer violates its contractual obligations to CalPERS.

If you have questions for CalPERS, you can visit the CalPERS website, contact the CalPERS contact center (888) 225-7377, or log in to myCalPERS and send your questions through the secure message center.

Post-Retirement Employment for Retired Annuitants. A "retired annuitant" is a CalPERS retiree who, without applying for reinstatement from retirement, returns to work with a CalPERS employer in a designated retired annuitant position. You don't need CalPERS' approval to work as a retired annuitant; however, you and your employer have equal responsibility to ensure your potential employment is lawful by meeting all of the requirements outlined in the "Employment After Retirement" publication. The requirements are based on California Public Employees' Retirement Law (PERL) and federal tax law. If you work in violation of these laws, CalPERS may terminate your retirement and collect all the retirement allowance paid to you during the period of unlawful employment.

External investigation of CalPERS recommends inspector general to oversee fund. A forensic investigation commissioned by the Retired Public Employees Association of California (RPEA) alleges that the California Public Employees' Retirement System (CalPERS) suffers from significant governance and transparency deficiencies that have contributed to chronic underfunding and insufficient oversight of its $625 billion pension fund. Margaret Brown, RPEA's president and a former CalPERS board member, said that an inspector general would provide the oversight she feels is currently lacking from the board of administration. You can obtain the report from https://tinyurl.com/5djajm4w.

The report recommends establishing an independent inspector general to oversee CalPERS, arguing that the board has delegated too much authority to staff and lacks the investment expertise needed to provide effective governance. "They've delegated almost all the decisions to the staff, and they don't ask any questions," Brown said of CalPERS' board. Brown pointed to the 2020 resignation of CalPERS' chief investment officer, Yu Ben Meng, over allegations that he had approved a $1 billion deal with a firm in which he's a shareholder as evidence that more oversight is needed. "That never would have happened if there was an independent inspector general inside CalPERS' offices," she said. CalPERS CEO Marcie Frost disputes the findings, asserting that CalPERS is one of the nation's most transparent public pension systems and fully complies with state reporting requirements regarding investment performance and fees.

Higher Education News.

National Society for Leadership and Success -- State of Higher Ed 2026. This report found "a preparation gap" among students: 83.8% of students feel prepared for the workforce, while only 37% of recruiters agree. The report examines what that gap actually means. The report also found an "experience gap," where only 19.4% of undergraduates have completed an internship, even though 94% of that 19.4% say it prepared them for their career.

San José State No. 2 in national computer science ranking. San José State vaulted past top-tier universities such as CalTech, UC Berkeley, and Stanford to number two on *CodeSignal's* annual

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Programs Committee Planning Webinar

The CSU-ERFSA Programs Committee had its first meeting on July 7th. Initial plans are to host one webinar in the fall and two in the spring. A wide range of potential topics was discussed, including CalPERS, public health, insurance, climate, and politics. As plans solidify, information will be distributed by email and posted on our website.

We'd like to also help get the word out about campus retirement organization activities and programs that are open to all.

SJSU ERFA will be hosting a webinar on Tuesday October 6th starting at noon (Pacific time). Hold the date! The topic will be the California Mid-Term Elections. All are welcome. When registration details become available they will be distributed by email. Questions can be directed to Carmen Sigler: mcsigler@comcast.net.

CSUEB ERFA invites you to our Cal State East Bay ERFA Holiday Luncheon at Harry's Hofbrau, San Leandro, December 11 2026, 11:30 am-2 pm. We have reserved the area between the two entry doors. Harry's works well for us because it is cafeteria-style: Everyone can order what they want and pay individually. All are welcome! If you're in the Bay Area, feel free to join us. please RSVP (so we can reserve more space if necessary) to: jane.lopus@csueastbay.edu.

When you have an event coming up and would like to get word out to your CSU-ERFSA colleagues, please send the information to our CSU-ERFSA programs chair, Daljit at deansingh2@yahoo.com.

Legislative Report

(Continued from page 7)

annual computer science skills ranking. The ranking assesses students' technical skills using a test mandated by employers hiring software engineers, product managers, or data scientists. One industry expert says the university earned its ranking for developing programs that are "closer to what companies look for beyond the resume."

Education for Thriving Careers in the Age of AI. More than half of Americans are stuck, working below their potential: 37 million in low-wage work, 31 million college graduates in jobs that don't require a degree, 17 million who earned degrees but hit a career wall, and 13 million who couldn't regain their footing after employment gaps – often women who took time off to care for family. This isn't just individual disappointment. It undermines the American promise of upward mobility and erodes the economic competitiveness on which our shared prosperity depends.

Core Liberal Arts Capabilities are an Increasing Share of Work Activity as Employees Advance. Ensuring that students succeed means rethinking what we teach them—and how deeply we teach it. Skills like communication and collaboration rank among the most sought-after in job postings and prove the most durable over the course of a career. These are meta-skills—the skills to acquire new skills, assuring human agility in a dynamic economy, especially amid the portent of artificial intelligence disruption. A Burning Glass Institute analysis indicates that core liberal arts capabilities comprise an increasing share of work activity as people advance into positions of greater responsibility. These are not only the skills of employability; they are the skills of democratic life. The liberal arts cultivate judgment, dialogue, interpretation, and shared problem-solving: capacities essential both for functioning workplaces and for functioning republics. Reorienting education toward careers and toward democracy is not a trade-off. It is the same project.

Raising the bar on proficiency. It increasingly includes digital and data skills, along with the business skills to apply them to real-world problems. For example, project management and data analysis are essential across careers from finance to nursing, propelling people up the ladder. Yet in a survey of middle- and high-school teachers, many failed to recognize this broader portfolio: they did not believe their schools taught them effectively.

Today, many students fail even basic benchmarks, with achievement continuing to decline. Twelfth-graders score at a 33-year low in reading and a 20-year low in math. A third lack basic reading skills. The arrival of AI creates a new urgency. As AI automates tasks formerly done by entry-level college graduates, students must graduate with capabilities they would normally develop after several years in the workforce. The early rungs of the career ladder, where young people learn their trade, are being automated. As AI raises the bar on proficiency, students will need to start their careers in the middle, rather than at the beginning—starting day one of their first job at a skill level previously expected after several years in the workforce. [Adapted from Stanford Social Innovation Review]

Trump administration plans to limit stays of foreign students. The U.S. Department of Homeland Security has proposed limiting most international student visas to a maximum stay of four years, replacing the current policy that allows students to remain in the country for the duration of their academic program. Critics argue the change would create significant challenges for students pursuing longer degree programs, such as doctorates, by requiring them to seek visa extensions before completing their studies. The proposal, which is open for public comment before it can be finalized, comes amid increased federal scrutiny of international students, including expanded visa reviews and thousands of student visa revocations. Higher education leaders warn that these measures could discourage international enrollment, which exceeded one million students in 2024 and accounted for approximately 6 percent of U.S. college and university enrollment, with many expecting those numbers to decline.

Miriam Feldblum, president and CEO of the Presidents' Alliance on Higher Education and Immigration, described the proposal in a statement as "another unnecessary and counterproductive action aimed against international students and scholars." She added, "This proposed rule sends a message to talented individuals from around the world that their contributions are not valued in the United States." "This is not only detrimental to international students—it also weakens the ability of U.S. colleges and universities to attract top talent, diminishing our global competitiveness. International students, scholars, and exchange visitors contribute economically, intellectually, and culturally to American society. They drive innovation, create jobs, and advance groundbreaking research."

University Retirement Community at Sonoma State University Proposed. University-affiliated retirement communities (URCs) are rapidly expanding in senior living, offering a blend of housing, healthcare, lifelong learning, cultural activities, and intergenerational interaction within college or university settings. Currently, about 75-100 URCs linked to universities such as UC Davis, Arizona State, Notre Dame, and Florida State exist in the U.S. With a 30% drop in student enrollments, Sonoma State University ERFSA endorsed developing family housing and accommodations for faculty and staff in vacant dorms as a way to generate revenue while addressing the shortage of quality senior housing.

CSU gives $340K consulting job to former university president accused of harassment. The former president of Cal State San Bernardino, who stepped down after he was sued and accused of gender-based discrimination and harassment, is taking a consulting job in CSU's chancellor's office. Tomás Morales, the former San Bernardino campus president, will provide international consulting for CSU and earn $343,920 in compensation over one year as part of an executive transition program. Separately, CSU's board of trustees granted Morales the title of president emeritus. "President Tomás Morales has served Cal State San Bernardino with distinction for 14 years, demonstrating exceptional leadership...," CSU Chancellor Mildred Garcia said at the trustee meeting, according to CalMatters. Morales and Jake Zhu, dean of CSU's San Bernardino's Palm Desert campus, were accused in a 2023 lawsuit of gender-based discrimination, harassment, and retaliation as part of a 2023 lawsuit that CSU eventually settled for $12 million.

CSU Dilutes the BA - Three New Degrees Available to Campuses Will Require Only 90 Semester Units

The California State University Board of Trustees voted in May to approve three new bachelor's degree types. They could be achieved with 90 semester units, fewer than the 120 usually required for the BA or BS. They are designed to be flexible for adults, people returning to higher education, and those who have a job while in school. They are the first new degrees to be introduced in 30 years.

While they are not meant to replace the traditional BA/BS degrees, there is always the possibility of a race to the bottom.

One degree is a Bachelor of Education, designed to provide more paths into teaching but offering the possibility of direct competition with traditional teaching pathways.

The second type is the Bachelor of Professional studies, which "would include courses of study that are interdisciplinary and focused on management, communication and leadership." These sound a lot like the kinds of courses required for an undergraduate business degree.

The third degree is the Bachelor of Applied Studies, focused on "students with backgrounds in applied, technical or vocational fields." CSU cites programs like this at places like the University of Pennsylvania, including "data analytics, communication and physical and life sciences." A quick web search, however, found that the Penn program for the Bachelor of Applied Arts and Sciences is 120 units, not 90.

According to the CSU, the goal of the programs is to deal with the challenges of lowering rates of high school graduation in California, more competition, and changing technology, including AI.

Campuses are not required to offer programs through the new degree types; the new policy instead allows each individual campus to "begin to envision and design" such programs, the CSU said.

If a new program is chosen, the campus can determine the number of credits required to achieve the degree.

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Long-Term Care Costs Could Bankrupt the Younger Generation Without More Savings or Long-Term Care Insurance

(Continued from page 1)

consuming their life savings, leaving little for the next generation. Economists had estimated a transfer of $68 to $84 trillion over the next two decades, but these forecasts may fail to account for the all-consuming nature of late-in-life care expenses.

The *Post's* investigation, using data from the federally-funded Health and Retirement Study, found the median American spent over $19,000 out of pocket on care in their final decade. These costs are intensifying over time. The share of seniors left with nothing after paying for care rose from 6% for those dying between 2006-2010 to nearly 11% for those dying between 2017-2022. The burden falls heaviest on those with the least. Among the poorest fifth studied, 41% were left with nothing. For many middle- and low-income families, a lifetime of savings is now spent in retirement, widening the wealth gap. As one researcher noted, "It's going to be the folks at the very top end who are passing on inheritance. The rest of us are going to be spending our assets on retirement.…"

Why are costs so crushing? A perfect storm of factors is at play: longer lifespans mean more years of care, families are smaller and more geographically dispersed, and the sheer size of the boomer generation is straining resources and driving up labor costs. The price of facilities has increased, with the median assisted-living rate increasing 44% in five years—nearly double the inflation rate. With few families having long-term care insurance (only 15% of those 65+), the financial burden falls squarely on adult children, who often deplete their own savings or their parents' assets. The article illustrates this with powerful case studies, like an Ohio family facing $15,000 monthly dementia care bills that have exhausted their mother's savings and may force them to sell a family farm held since the 1960s.

Ultimately, many families who exhaust their resources turn to Medicaid, but this introduces the lesser-known risk of "estate recovery," where states can later claim a senior's home to recoup costs. This creates a cruel paradox for families and underscores the broken state of long-term care funding in the United States. As one expert stated, "It's too expensive for most people, yet it needs further investment.…"

This is your editor again, not *The Washington Post*. If you want to do something about this, think about long term care insurance if you can get it. Mostly it has died among the regular insurance companies, and the CalPERS program is closed, possibly permanently. However, there is an alternative, a whole life policy that you pay on and then borrow from when and if you need $ for long-term care. RPEA's insurance subsidiary can guide you; think about joining them and talking with the people at AMBA.

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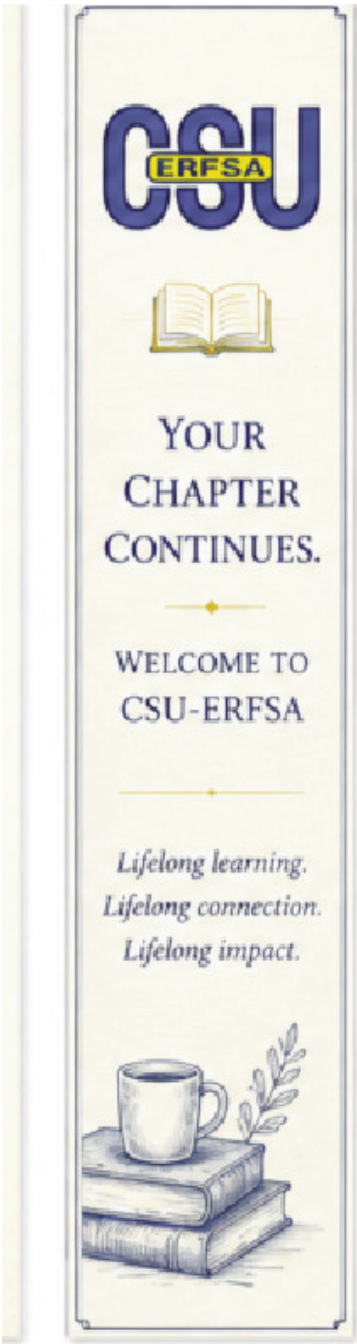

FRONT



BACK

Six CSU Campuses on Money's 2026-27 List of 42 Five-Star Schools

Money's 2026-2027 list features 42 5-star schools, including five from the CSU system and four University of California campuses. Most of the group are what you expect: all eight Ivy League schools, prestigious private universities and colleges, and some well-known public flagships.

However, the list is not based on acceptance rates, reputation, and alumni giving. Instead, colleges are evaluated based on how much students pay, the graduation rate, the debt they take on, and what they earn after leaving school, some 25 data points.

With those criteria, the CSU competes very well. As *Money* puts it, "Several California State University campuses stand out for prioritizing affordability, access and upward mobility." CSU campuses included are Fresno, Long Beach, Los Angeles, San Bernardino, Stanislaus, and San Jose.

Congratulations to the campuses and to the four UC campuses included also (Berkeley, Davis, Irvine, and San Diego).

Notable Reports on CalPERS

The California Retired Public Employees Association issued a major report on CalPERS investments, focusing in particular on private equity. Hint: they don't like it. You can find the report here: https://tinyurl.com/y96k9pnt

The author of the report was Ted Siedle, a former SEC attorney who has published analyses critical of CalPERS. He is particularly critical of how public pension systems are governed. You can find his blog at https://tinyurl.com/3nrth6cp.

For the other side and some interesting arguments, see the California Business Roundtable's Rob Lapsley, and in particular his: https://tinyurl.com/s6vre3zx.

In Memoriam

Chico – Louis O. Isabell

Dominguez Hills – Lenora G. Cook

East Bay – Cynthia F. Berrol
Eleanor D. Cohen
Robert G. Dunn
Edward J. Jay

Fresno – Max D. Futrell

Fullerton – Robert C. Belloli
Benjamin J. Hubbard
Beth A. Voien
Carol A. Weinmann
Margaret H. White

Humboldt – Dennis E. Anderson
Sheila M. Ross

Long Beach – Eric L. Hansen

Los Angeles – Judith S. Margolis

Northridge – Audrey E. Clark
Ronald L. Davis

Sacramento – Donald H. Taranto
Marilyn Winters

San Diego – Phillip T. Gay
James J. Rickard
Gustav V. Segade

San Francisco – Roger W. Bland
Daniel H. Glicksburg
Max C. Kirkeberg

San Jose – Michael M. Boll
David H. Elliott

San Luis Obispo – William C. Chambers

Sonoma – Ardath M. Lee
Richard A. Van Gieson

Fall Book Reviews

Reviewed by Sherry Keith, Emerita, SFSU

Straight, Susan. Sacrament: A Novel. Counterpoint Press, 2025. 352 pp. $16.32 on Amazon. Counterpointpress.com.

Susan Straight, who may become known as the Steinbeck of our times, tells a gripping story set during the early stages of COVID19. She portrays five characters living in the vice of this global crisis: two nurses, their two children, and a California Highway Patrol officer. They are invisible victims and heroes much like the Steinbeck characters of one hundred years earlier.

Larette and Cheerise, the two nurses, are frontline responders in an overtaxed hospital in Riverside, California. They are forced to live in a makeshift trailer park adjacent to the hospital, so they do not spread the virus while their families languish unattended at home. Cheerise has sent her fifteen-year-old daughter, Rachel, to stay with family in the hills of Riverside County on a rancho and date estate, where she continues school on Zoom. Larette's young son spends his days alone while his father works for the county animal control service, rescuing everything from raccoons to a wild bull that got loose on the freeway.

Due to the imposed isolation restrictions, each character lives their own pandemic drama without the usual day-to-day support of family and friends. Larette worries constantly about her husband and son, and at the same time feels guilty when she uses her angelic singing voice to comfort patients who are often alone and dying, while plagued by guilt for not being able to help her family.

Cheerise, who happens to be Larette's cousin, contracts COVID and cannot respond to her daughter's frequent text messages. In desperation, Rachel leaves the rancho to find out why her mother is not answering or appearing at her school Zoom meetings. This sparks an added emotional crisis as Rachel tries to make her way home to find out what has happened to her mother.

Johnny Frias, the California Highway Patrol officer, faces multiple challenges in his job and as the son of an aging but tough-as-nails ranch worker in the outback of Riverside County. We learn through both Johnny and Rachel of their deep ancestral roots in this hot, little-known corner of California…a place where agriculture and ranching have played a major role in the Golden State's affluence.

Each character struggles with the mounting challenges of their present: Johnny with speedsters racing the nearly empty freeways of Riverside; Rachel missing the support of her mother during a time of online education; Cheerise with an unrequited loneliness for her deceased husband, killed years earlier in a traffic accident; and Larette with the frustration of being separated from her husband and son.

Cheerise and Larette represent the backbone and working hands beneath the glitter of media stars and the billionaire tech entrepreneurs who dominate California's contemporary image. Like Steinbeck, Straight reminds all of us that their seemingly mundane lives underpin ours. Her prose flows with poetic imagery, etched with compassion for these "invisible" people, who pulled all of us through the COVID-19 tsunami onto the shores of safety while quietly sorting through their own challenges.

Tsukiyama, Gail. The Color of Air. New York: Harpervia (HarperCollins), 2021.

Gail Tsukiyama's *The Color of Air* situates us in the crisis of a natural disaster: the eruption of the Mauna Loa volcano on the island of Hawaii in the late fall of 1935. What is significant about this event and its potentially horrific consequences is not the impending danger but the story of the small Japanese-American community that lives below the mountain. These immigrants from Japan in the late nineteenth century came in search of better lives and more opportunity. What they found was something quite different: backbreaking labor on sugar and pineapple plantations and the disdain of their Haole employers: the Americans and Europeans who owned and oversaw the running of the plantations.

In *The Color of Air*, we meet iconic characters past and present: Koji Sanada, a cane cutter whose family arrived from Osaka, Japan, in 1895. He is the link to a buried past of lost loves and disappointments that still haunt the community. Daniel, of the new generation, is the local boy who makes good by leaving Hilo to become a successful physician. The story begins with the volcano's eruption and Daniel's return to Hilo in an attempt to make sense of his childhood, which he doesn't fully understand.

He and "Uncle" Koji renew their bond as if they were a son and father, while Daniel searches for clues about the secrets he has never been told regarding his father's disappearance. Uncle Koji, who stepped back when Daniel's father left, is still, decades later, trying to heal his own feelings of loss for Mariko, Daniel's mother, whom he was never able to marry.

Tsukiyama shows the ghostlike presence of people who have died but have not ceased to influence the living. They are part of a fabric that weaves together this Japanese-Hawaiian community.

In particular, "the Hilo Aunties," including Mariko (Daniel's mother) and Mama, are another important link between the past and present. These are four women who played hearts every Friday afternoon. Only "Mama" is still alive, though she is slipping into dementia. When she becomes Daniel's patient, she confuses Daniel with his father, shedding a shaft of light on Daniel's search for questions about his family's history.

The Color of Air isn't a typical mystery with bodies or violence. Instead, it explores a deep journey by its characters to understand enduring uncertainties that have constrained their lives. It also uncovers the story of a small, resilient immigrant community often ignored in Hawaiian history. Thanks to Gail Tsukiyama for highlighting this story, adding another valuable piece to the diverse American cultural landscape that makes our story so unique and important.

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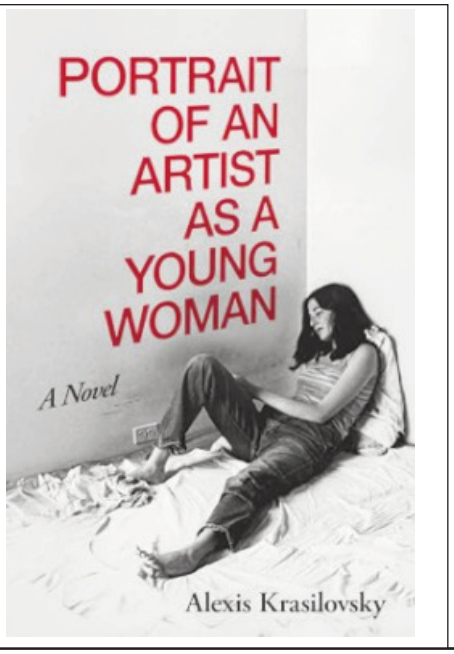
Personal and Professional

Alexis Krasilovsky (Prof. Emerita, Dept. of Cinema and Television Arts, CSUN) will celebrate the September release of her new novel with a book discussion and signing at Book Soup, 8818 Sunset Boulevard, West Hollywood at 7 PM on Thursday, September 10, 2026. *Portrait of an Artist as a Young Woman*, will be published on September 8th by City Point Press and distributed by Simon & Schuster. It's also available now for presale on Amazon and Bookshop.org.



The novel is about a young woman struggling to become a filmmaker and artist despite the odds in the 1970s and 1980s. In part, the novel fictionalizes the making of the documentary film, "End of the Art World," which was recently restored by an award from the National Film Preservation Foundation to Yale Film Archives, and which features Andy Warhol, Robert Rauschenberg and Jasper Johns - made when Krasilovsky was part of the first class at Yale to include female undergraduates. The novel explores college life against a backdrop of tumultuous times, during the Vietnam War, civil rights demonstrations, and sexual liberation.

CSU-ERFSA Calendar of Events

September 14 - October 9, 2026. Open Enrollment for CalPERS health plans. Changes effective 1/1/27.

October 6, 2026, noon. SJSU ERFA hosts Zoom on the California midterm elections. See page 1 for more informaton.

October 22, 2026 - 10-12:30. CSU-ERFSA State Council meeting, on Zoom. Spring meeting is April 22, 2027.

October 29, 2026 Noon - 2027 small grant awards program deadline.

December 11, 2026, 11:30 am - 2 pm. CSU East Bay ERFA invites you to their Holiday luncheon - see article p. 1 for more information.